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|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------|
| <div>Form 5500</div> <div>Department of the Treasury<br/>Internal Revenue Service</div> <div>Department of Labor<br/>Employee Benefits Security<br/>Administration</div> <div>Pension Benefit Guaranty Corporation</div> | <div>Annual Return/Report of Employee Benefit Plan</div> <div>This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).</div> <div>▶ Complete all entries in accordance with the instructions to the Form 5500.</div> | <div>OMB Nos. 1210-0110<br/>1210-0089</div> <div>2025</div> <div>This Form is Open to Public Inspection</div> |
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|--------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Part I                                                                                     | Annual Report Identification Information                                                                                                                                                                                                                                                                                                                                                                      |
| For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025 |                                                                                                                                                                                                                                                                                                                                                                                                               |
| A                                                                                          | This return/report is for: <div><div><input type="checkbox"/> a multiemployer plan</div><div><input type="checkbox"/> a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.)</div><div><input checked="" type="checkbox"/> a single-employer plan</div><div><input type="checkbox"/> a DFE (specify) _____</div></div> |
| B                                                                                          | This return/report is: <div><div><input type="checkbox"/> the first return/report</div><div><input type="checkbox"/> the final return/report</div><div><input type="checkbox"/> an amended return/report</div><div><input type="checkbox"/> a short plan year return/report (less than 12 months)</div></div>                                                                                                 |
| C                                                                                          | If the plan is a collectively-bargained plan, check here. .... ▶ <input type="checkbox"/>                                                                                                                                                                                                                                                                                                                     |
| D                                                                                          | Check box if filing under: <div><div><input checked="" type="checkbox"/> Form 5558</div><div><input type="checkbox"/> automatic extension</div><div><input type="checkbox"/> the DFVC program</div><div><input type="checkbox"/> special extension (enter description)</div></div>                                                                                                                            |
| E                                                                                          | If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. .... ▶ <input type="checkbox"/>                                                                                                                                                                                                                                                                                      |

|         |                                                                                                                                                                                                                                                                                                                                  |
|---------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Part II | Basic Plan Information—enter all requested information                                                                                                                                                                                                                                                                           |
| 1a      | Name of plan<br>CITI RETIREMENT SAVINGS PLAN                                                                                                                                                                                                                                                                                     |
| 1b      | Three-digit plan number (PN) ▶ 004                                                                                                                                                                                                                                                                                               |
| 1c      | Effective date of plan<br>01/01/1987                                                                                                                                                                                                                                                                                             |
| 2a      | Plan sponsor's name (employer, if for a single-employer plan)<br>Mailing address (include room, apt., suite no. and street, or P.O. Box)<br>City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions)<br>CITIGROUP INC.<br><br>750 WASHINGTON BLVD 7TH FLOOR<br>STAMFORD, CT 06901 |
| 2b      | Employer Identification Number (EIN)<br>52-1568099                                                                                                                                                                                                                                                                               |
| 2c      | Plan Sponsor's telephone number<br>718-248-1017                                                                                                                                                                                                                                                                                  |
| 2d      | Business code (see instructions)<br>523900                                                                                                                                                                                                                                                                                       |

**Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.**

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

|           |                                                   |            |                                                              |
|-----------|---------------------------------------------------|------------|--------------------------------------------------------------|
| SIGN HERE | Filed with authorized/valid electronic signature. | 08/05/2026 | JEAN ROMA                                                    |
|           | Signature of plan administrator                   | Date       | Enter name of individual signing as plan administrator       |
| SIGN HERE | Filed with authorized/valid electronic signature. | 08/05/2026 | JEANNINE HYMAN                                               |
|           | Signature of employer/plan sponsor                | Date       | Enter name of individual signing as employer or plan sponsor |
| SIGN HERE |                                                   |            |                                                              |
|           | Signature of DFE                                  | Date       | Enter name of individual signing as DFE                      |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                        |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>3a</b> Plan administrator's name and address <input type="checkbox"/> Same as Plan Sponsor<br><br>PLANS ADMIN COMM OF CITIGROUP INC.<br><br>DEPT 01488<br>PO BOX 299107<br>LEWISVILLE, TX 75029-9107                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | <b>3b</b> Administrator's EIN<br>52-1568099<br><br><b>3c</b> Administrator's telephone number<br>800-881-3938<br><br><div style="background-color: #cccccc; height: 40px;"></div>                                                                                                      |
| <b>4</b> If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report:<br><b>a</b> Sponsor's name<br><b>c</b> Plan Name                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | <b>4b</b> EIN<br><br><b>4d</b> PN                                                                                                                                                                                                                                                      |
| <b>5</b> Total number of participants at the beginning of the plan year                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | <b>5</b> 119356                                                                                                                                                                                                                                                                        |
| <b>6</b> Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines <b>6a(1)</b> , <b>6a(2)</b> , <b>6b</b> , <b>6c</b> , and <b>6d</b> ).<br><b>a(1)</b> Total number of active participants at the beginning of the plan year .....<br><b>a(2)</b> Total number of active participants at the end of the plan year .....<br><b>b</b> Retired or separated participants receiving benefits.....<br><b>c</b> Other retired or separated participants entitled to future benefits .....<br><b>d</b> Subtotal. Add lines <b>6a(2)</b> , <b>6b</b> , and <b>6c</b> .....<br><b>e</b> Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. ....<br><b>f</b> Total. Add lines <b>6d</b> and <b>6e</b> .....<br><b>g(1)</b> Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) .....<br><b>g(2)</b> Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) .....<br><b>h</b> Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested..... | <div style="background-color: #cccccc; height: 20px; margin-bottom: 5px;"></div> <b>6a(1)</b> 72551<br><b>6a(2)</b> 70419<br><b>6b</b> 391<br><b>6c</b> 44824<br><b>6d</b> 115634<br><b>6e</b> 1698<br><b>6f</b> 117332<br><b>6g(1)</b> 117206<br><b>6g(2)</b> 115785<br><b>6h</b> 415 |
| <b>7</b> Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item) .....                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | <b>7</b>                                                                                                                                                                                                                                                                               |

**8a** If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions:

2E 2F 2G 2J 2K 2O 2S 2T 3H

**b** If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristic Codes in the instructions:

|                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                               |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>9a</b> Plan funding arrangement (check all that apply)<br>(1) <input type="checkbox"/> Insurance<br>(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts<br>(3) <input checked="" type="checkbox"/> Trust<br>(4) <input type="checkbox"/> General assets of the sponsor | <b>9b</b> Plan benefit arrangement (check all that apply)<br>(1) <input type="checkbox"/> Insurance<br>(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts<br>(3) <input checked="" type="checkbox"/> Trust<br>(4) <input type="checkbox"/> General assets of the sponsor |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

**10** Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

**a Pension Schedules**

- (1) ☒ **R** (Retirement Plan Information)
- (2) ☐ **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
- (3) ☐ **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary
- (4) ☐ **DCG** (Individual Plan Information) – Number Attached \_\_\_\_\_
- (5) ☐ **MEP** (Multiple-Employer Retirement Plan Information)

**b General Schedules**

- (1) ☒ **H** (Financial Information)
- (2) ☐ **I** (Financial Information – Small Plan)
- (3) ☐ **A** (Insurance Information) – Number Attached 0
- (4) ☒ **C** (Service Provider Information)
- (5) ☒ **D** (DFE/Participating Plan Information)
- (6) ☐ **G** (Financial Transaction Schedules)

**Part III Form M-1 Compliance Information (to be completed by welfare benefit plans)**

**11a** If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) ..... ☐ Yes ☐ No

If "Yes" is checked, complete lines 11b and 11c.

**11b** Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) ..... ☐ Yes ☐ No

**11c** Enter the Receipt Confirmation Code for the 2025 Form M-1 annual report. If the plan was not required to file the 2025 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code \_\_\_\_\_

|                                                                                                                                                                                                                           |                                                                                                                                                                                                                        |                                                |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------|
| <b>SCHEDULE C</b><br><b>(Form 5500)</b><br><br>Department of the Treasury<br>Internal Revenue Service<br><br>Department of Labor<br>Employee Benefits Security Administration<br><br>Pension Benefit Guaranty Corporation | <b>Service Provider Information</b><br><br>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).<br><br>▶ <b>File as an attachment to Form 5500.</b> | OMB No. 1210-0110                              |
|                                                                                                                                                                                                                           |                                                                                                                                                                                                                        | <b>2025</b>                                    |
|                                                                                                                                                                                                                           |                                                                                                                                                                                                                        | <b>This Form is Open to Public Inspection.</b> |

|                                                                                            |                                                             |     |
|--------------------------------------------------------------------------------------------|-------------------------------------------------------------|-----|
| For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025 |                                                             |     |
| <b>A</b> Name of plan<br>CITI RETIREMENT SAVINGS PLAN                                      | <b>B</b> Three-digit plan number (PN) ▶                     | 004 |
|                                                                                            |                                                             |     |
| <b>C</b> Plan sponsor's name as shown on line 2a of Form 5500<br>CITIGROUP INC.            | <b>D</b> Employer Identification Number (EIN)<br>52-1568099 |     |

|               |                                                        |
|---------------|--------------------------------------------------------|
| <b>Part I</b> | <b>Service Provider Information (see instructions)</b> |
|---------------|--------------------------------------------------------|

You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

**1 Information on Persons Receiving Only Eligible Indirect Compensation**

- a** Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions).. . . . . ☒ Yes ☐ No
- b** If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

|                                                                                                                   |
|-------------------------------------------------------------------------------------------------------------------|
| <b>(b)</b> Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation |
| ALIGHT FINANCIAL SOLUTIONS, LLC                                                                                   |
| 82-1061233                                                                                                        |

|                                                                                                                   |
|-------------------------------------------------------------------------------------------------------------------|
| <b>(b)</b> Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation |
| DIMENSIONAL FUND ADVISORS LP                                                                                      |
| 30-0447847                                                                                                        |

|                                                                                                                   |
|-------------------------------------------------------------------------------------------------------------------|
| <b>(b)</b> Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation |
| FIDELITY MANAGEMENT & RESEARCH CO.                                                                                |
| 04-2033129                                                                                                        |

|                                                                                                                   |
|-------------------------------------------------------------------------------------------------------------------|
| <b>(b)</b> Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation |
| PGIM INVESTMENTS                                                                                                  |
| 22-3468527                                                                                                        |

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**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

PIMCO

33-0629048

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**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

SCHRODER INVESTMENT MANAGEMENT

13-4064414

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**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

SEI TRUST COMPANY

06-1271230

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**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

LOOMIS SAYLES & COMPANY L.P.

04-3200030

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**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

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**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

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**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

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**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

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**2. Information on Other Service Providers Receiving Direct or Indirect Compensation.** Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

BLACKROCK INSTITUTIONAL TRUST CO,NA

94-3112180

| (b)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-. | (h)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|------------------------|---------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| 21 24 28<br>50 51      | NONE                                                                                              | 3899608                                                                | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>                                  | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>                                                            | 0                                                                                                                                                                               | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>                          |

(a) Enter name and EIN or address (see instructions)

ALIGHT SOLUTIONS LLC

82-1061233

| (b)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-. | (h)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|------------------------|---------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| 15 50                  | NONE                                                                                              | 3137383                                                                | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>                                  | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>                                                            | 0                                                                                                                                                                               | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>                          |

(a) Enter name and EIN or address (see instructions)

BANK OF NEW YORK MELLON

13-5160382

| (b)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-. | (h)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|------------------------|---------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| 18 21 28<br>50 51 99   | TRUSTEE                                                                                           | 928884                                                                 | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>                                  | Yes <input type="checkbox"/> No <input type="checkbox"/>                                                                       |                                                                                                                                                                                 | Yes <input type="checkbox"/> No <input type="checkbox"/>                                     |

**2. Information on Other Service Providers Receiving Direct or Indirect Compensation.** Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

WCM INVESTMENT MANAGEMENT, LLC

95-3046237

| (b)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-. | (h)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|------------------------|---------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| 28 50 51 68            | NONE                                                                                              | 865250                                                                 | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>                                  | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>                                                            | 0                                                                                                                                                                               | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>                          |

(a) Enter name and EIN or address (see instructions)

T ROWE PRICE ASSOCIATES, INC.

52-0556948

| (b)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-. | (h)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|------------------------|---------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| 28 50 51 68            | NONE                                                                                              | 843728                                                                 | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>                                  | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>                                                            | 0                                                                                                                                                                               | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>                          |

(a) Enter name and EIN or address (see instructions)

MFS INSTITUTIONAL ADVISORS

04-3247425

| (b)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-. | (h)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|------------------------|---------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| 28 50                  | NONE                                                                                              | 798944                                                                 | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>                                  | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>                                                            | 0                                                                                                                                                                               | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>                          |

**2. Information on Other Service Providers Receiving Direct or Indirect Compensation.** Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

LAZARD ASSET MANAGEMENT LLC

30 ROCKEFELLER PLAZA  
NEW YORK, NY 10112

| (b)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-. | (h)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|------------------------|---------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| 26 50 55<br>63 68 71   | NONE                                                                                              | 751297                                                                 | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>                                  | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>                                                            | 0                                                                                                                                                                               | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>                          |

(a) Enter name and EIN or address (see instructions)

WILLIAM BLAIR INVESTMENT MGMT, LLC

47-2614791

| (b)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-. | (h)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|------------------------|---------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| 28 50 51<br>68         | NONE                                                                                              | 503182                                                                 | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>                                  | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>                                                            | 0                                                                                                                                                                               | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>                          |

(a) Enter name and EIN or address (see instructions)

MELLON INVESTMENTS CORPORATION

201 WASHINGTON STREET  
BOSTON, MA 02108-4408

| (b)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-. | (h)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|------------------------|---------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| 28 50 51               | NONE                                                                                              | 463747                                                                 | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>                                  | Yes <input type="checkbox"/> No <input type="checkbox"/>                                                                       |                                                                                                                                                                                 | Yes <input type="checkbox"/> No <input type="checkbox"/>                                     |

**2. Information on Other Service Providers Receiving Direct or Indirect Compensation.** Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

PRINCIPAL SMALL CAP SELECT

801 GRAND AVE  
DES MOINES, IA 50309

| (b)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-. | (h)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|------------------------|---------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| 28 50 51               | NONE                                                                                              | 455203                                                                 | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>                                  | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>                                                            | 0                                                                                                                                                                               | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>                          |

(a) Enter name and EIN or address (see instructions)

ACADIAN ASSET MANAGEMENT LLC

260 FRANKLIN STREET  
BOSTON, MA 02110

| (b)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-. | (h)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|------------------------|---------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| 28 50                  | NONE                                                                                              | 430846                                                                 | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>                                  | Yes <input type="checkbox"/> No <input type="checkbox"/>                                                                       |                                                                                                                                                                                 | Yes <input type="checkbox"/> No <input type="checkbox"/>                                     |

(a) Enter name and EIN or address (see instructions)

INSIGHT INVESTMENTS

200 PARK AVENUE  
7TH FLOOR  
NEW YORK, NY 10166

| (b)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-. | (h)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|------------------------|---------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| 28 50 51               | NONE                                                                                              | 389044                                                                 | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>                                  | Yes <input type="checkbox"/> No <input type="checkbox"/>                                                                       |                                                                                                                                                                                 | Yes <input type="checkbox"/> No <input type="checkbox"/>                                     |

**2. Information on Other Service Providers Receiving Direct or Indirect Compensation.** Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

KPMG

13-5565207

| (b)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-. | (h)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|------------------------|---------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| 10 50                  | NONE                                                                                              | 324400                                                                 | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>                                  | Yes <input type="checkbox"/> No <input type="checkbox"/>                                                                       |                                                                                                                                                                                 | Yes <input type="checkbox"/> No <input type="checkbox"/>                                     |

(a) Enter name and EIN or address (see instructions)

BOSTON PARTNERS

909 THIRD AVENUE, 32ND FLOOR  
NEW YORK, NY 10022

| (b)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-. | (h)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|------------------------|---------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| 28 50 51<br>71         | NONE                                                                                              | 311134                                                                 | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>                                  | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>                                                            | 0                                                                                                                                                                               | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>                          |

(a) Enter name and EIN or address (see instructions)

HEITMAN LLC

36-4263867

| (b)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-. | (h)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|------------------------|---------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| 27 50 51<br>68         | NONE                                                                                              | 251776                                                                 | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>                                  | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>                                                            | 0                                                                                                                                                                               | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>                          |

**2. Information on Other Service Providers Receiving Direct or Indirect Compensation.** Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

**(a)** Enter name and EIN or address (see instructions)

CALLAN HOLDINGS' INC.

82-2748926

| <b>(b)</b><br>Service Code(s) | <b>(c)</b><br>Relationship to employer, employee organization, or person known to be a party-in-interest | <b>(d)</b><br>Enter direct compensation paid by the plan. If none, enter -0-. | <b>(e)</b><br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | <b>(f)</b><br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | <b>(g)</b><br>Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-. | <b>(h)</b><br>Did the service provider give you a formula instead of an amount or estimated amount? |
|-------------------------------|----------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|
| 27 50 51                      | NONE                                                                                                     | 139699                                                                        | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>                                         | Yes <input type="checkbox"/> No <input type="checkbox"/>                                                                              |                                                                                                                                                                                        | Yes <input type="checkbox"/> No <input type="checkbox"/>                                            |

**(a)** Enter name and EIN or address (see instructions)

BSR

98-0479865

| <b>(b)</b><br>Service Code(s) | <b>(c)</b><br>Relationship to employer, employee organization, or person known to be a party-in-interest | <b>(d)</b><br>Enter direct compensation paid by the plan. If none, enter -0-. | <b>(e)</b><br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | <b>(f)</b><br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | <b>(g)</b><br>Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-. | <b>(h)</b><br>Did the service provider give you a formula instead of an amount or estimated amount? |
|-------------------------------|----------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|
| 49 50                         | NONE                                                                                                     | 76038                                                                         | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>                                         | Yes <input type="checkbox"/> No <input type="checkbox"/>                                                                              |                                                                                                                                                                                        | Yes <input type="checkbox"/> No <input type="checkbox"/>                                            |

**(a)** Enter name and EIN or address (see instructions)

FIDUCIARY COUNSELORS

22-3709903

| <b>(b)</b><br>Service Code(s) | <b>(c)</b><br>Relationship to employer, employee organization, or person known to be a party-in-interest | <b>(d)</b><br>Enter direct compensation paid by the plan. If none, enter -0-. | <b>(e)</b><br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | <b>(f)</b><br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | <b>(g)</b><br>Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-. | <b>(h)</b><br>Did the service provider give you a formula instead of an amount or estimated amount? |
|-------------------------------|----------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|
| 16 50                         | NONE                                                                                                     | 59871                                                                         | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>                                         | Yes <input type="checkbox"/> No <input type="checkbox"/>                                                                              |                                                                                                                                                                                        | Yes <input type="checkbox"/> No <input type="checkbox"/>                                            |

**2. Information on Other Service Providers Receiving Direct or Indirect Compensation.** Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

**(a)** Enter name and EIN or address (see instructions)

WILLIS TOWERS WATSON

53-0181291

| (b)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-. | (h)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|------------------------|---------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| 17 50                  | NONE                                                                                              | 52886                                                                  | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>                                  | Yes <input type="checkbox"/> No <input type="checkbox"/>                                                                       |                                                                                                                                                                                 | Yes <input type="checkbox"/> No <input type="checkbox"/>                                     |

**(a)** Enter name and EIN or address (see instructions)

PROSKAUER ROSE LLP

13-1840454

| (b)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-. | (h)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|------------------------|---------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| 29 50                  | NONE                                                                                              | 25195                                                                  | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>                                  | Yes <input type="checkbox"/> No <input type="checkbox"/>                                                                       |                                                                                                                                                                                 | Yes <input type="checkbox"/> No <input type="checkbox"/>                                     |

**(a)** Enter name and EIN or address (see instructions)

MERCER

04-6691601

| (b)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-. | (h)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|------------------------|---------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| 16 50                  | NONE                                                                                              | 24946                                                                  | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>                                  | Yes <input type="checkbox"/> No <input type="checkbox"/>                                                                       |                                                                                                                                                                                 | Yes <input type="checkbox"/> No <input type="checkbox"/>                                     |

**2. Information on Other Service Providers Receiving Direct or Indirect Compensation.** Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

**(a)** Enter name and EIN or address (see instructions)

MORGAN, LEWIS AND BOCKIUS LLP

23-0891050

| <b>(b)</b><br>Service Code(s) | <b>(c)</b><br>Relationship to employer, employee organization, or person known to be a party-in-interest | <b>(d)</b><br>Enter direct compensation paid by the plan. If none, enter -0-. | <b>(e)</b><br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | <b>(f)</b><br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | <b>(g)</b><br>Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-. | <b>(h)</b><br>Did the service provider give you a formula instead of an amount or estimated amount? |
|-------------------------------|----------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|
| 29 50                         | NONE                                                                                                     | 20067                                                                         | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>                                         | Yes <input type="checkbox"/> No <input type="checkbox"/>                                                                              |                                                                                                                                                                                        | Yes <input type="checkbox"/> No <input type="checkbox"/>                                            |

**(a)** Enter name and EIN or address (see instructions)

| <b>(b)</b><br>Service Code(s) | <b>(c)</b><br>Relationship to employer, employee organization, or person known to be a party-in-interest | <b>(d)</b><br>Enter direct compensation paid by the plan. If none, enter -0-. | <b>(e)</b><br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | <b>(f)</b><br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | <b>(g)</b><br>Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-. | <b>(h)</b><br>Did the service provider give you a formula instead of an amount or estimated amount? |
|-------------------------------|----------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|
|                               |                                                                                                          |                                                                               | Yes <input type="checkbox"/> No <input type="checkbox"/>                                                    | Yes <input type="checkbox"/> No <input type="checkbox"/>                                                                              |                                                                                                                                                                                        | Yes <input type="checkbox"/> No <input type="checkbox"/>                                            |

**(a)** Enter name and EIN or address (see instructions)

| <b>(b)</b><br>Service Code(s) | <b>(c)</b><br>Relationship to employer, employee organization, or person known to be a party-in-interest | <b>(d)</b><br>Enter direct compensation paid by the plan. If none, enter -0-. | <b>(e)</b><br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | <b>(f)</b><br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | <b>(g)</b><br>Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-. | <b>(h)</b><br>Did the service provider give you a formula instead of an amount or estimated amount? |
|-------------------------------|----------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|
|                               |                                                                                                          |                                                                               | Yes <input type="checkbox"/> No <input type="checkbox"/>                                                    | Yes <input type="checkbox"/> No <input type="checkbox"/>                                                                              |                                                                                                                                                                                        | Yes <input type="checkbox"/> No <input type="checkbox"/>                                            |

**Part I Service Provider Information (continued)**

**3.** If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

| (a) Enter service provider name as it appears on line 2             | (b) Service Codes<br>(see instructions)                                                                                                                            | (c) Enter amount of indirect compensation |
|---------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------|
|                                                                     |                                                                                                                                                                    |                                           |
| (d) Enter name and EIN (address) of source of indirect compensation | (e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation. |                                           |
|                                                                     |                                                                                                                                                                    |                                           |
| (a) Enter service provider name as it appears on line 2             | (b) Service Codes<br>(see instructions)                                                                                                                            | (c) Enter amount of indirect compensation |
|                                                                     |                                                                                                                                                                    |                                           |
| (d) Enter name and EIN (address) of source of indirect compensation | (e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation. |                                           |
|                                                                     |                                                                                                                                                                    |                                           |
| (a) Enter service provider name as it appears on line 2             | (b) Service Codes<br>(see instructions)                                                                                                                            | (c) Enter amount of indirect compensation |
|                                                                     |                                                                                                                                                                    |                                           |
| (d) Enter name and EIN (address) of source of indirect compensation | (e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation. |                                           |
|                                                                     |                                                                                                                                                                    |                                           |

**Part II Service Providers Who Fail or Refuse to Provide Information**

**4** Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

| (a) Enter name and EIN or address of service provider (see instructions) | (b) Nature of Service Code(s) | (c) Describe the information that the service provider failed or refused to provide |
|--------------------------------------------------------------------------|-------------------------------|-------------------------------------------------------------------------------------|
|                                                                          |                               |                                                                                     |
| (a) Enter name and EIN or address of service provider (see instructions) | (b) Nature of Service Code(s) | (c) Describe the information that the service provider failed or refused to provide |
|                                                                          |                               |                                                                                     |
| (a) Enter name and EIN or address of service provider (see instructions) | (b) Nature of Service Code(s) | (c) Describe the information that the service provider failed or refused to provide |
|                                                                          |                               |                                                                                     |
| (a) Enter name and EIN or address of service provider (see instructions) | (b) Nature of Service Code(s) | (c) Describe the information that the service provider failed or refused to provide |
|                                                                          |                               |                                                                                     |
| (a) Enter name and EIN or address of service provider (see instructions) | (b) Nature of Service Code(s) | (c) Describe the information that the service provider failed or refused to provide |
|                                                                          |                               |                                                                                     |
| (a) Enter name and EIN or address of service provider (see instructions) | (b) Nature of Service Code(s) | (c) Describe the information that the service provider failed or refused to provide |
|                                                                          |                               |                                                                                     |

**Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)**  
(complete as many entries as needed)

|                    |                     |
|--------------------|---------------------|
| <b>a</b> Name:     | <b>b</b> EIN:       |
| <b>c</b> Position: |                     |
| <b>d</b> Address:  | <b>e</b> Telephone: |
|                    |                     |

Explanation:

|                    |                     |
|--------------------|---------------------|
| <b>a</b> Name:     | <b>b</b> EIN:       |
| <b>c</b> Position: |                     |
| <b>d</b> Address:  | <b>e</b> Telephone: |
|                    |                     |

Explanation:

|                    |                     |
|--------------------|---------------------|
| <b>a</b> Name:     | <b>b</b> EIN:       |
| <b>c</b> Position: |                     |
| <b>d</b> Address:  | <b>e</b> Telephone: |
|                    |                     |

Explanation:

|                    |                     |
|--------------------|---------------------|
| <b>a</b> Name:     | <b>b</b> EIN:       |
| <b>c</b> Position: |                     |
| <b>d</b> Address:  | <b>e</b> Telephone: |
|                    |                     |

Explanation:

|                    |                     |
|--------------------|---------------------|
| <b>a</b> Name:     | <b>b</b> EIN:       |
| <b>c</b> Position: |                     |
| <b>d</b> Address:  | <b>e</b> Telephone: |
|                    |                     |

Explanation:

|                                                                                                                                                                                   |                                                                                                                                                                                                                                   |                                                                                                         |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|
| <div>SCHEDULE D<br/>(Form 5500)<br/><br/>Department of the Treasury<br/>Internal Revenue Service<br/><br/>Department of Labor<br/>Employee Benefits Security Administration</div> | <div>DFE/Participating Plan Information</div> <div>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).</div> <div>▶ File as an attachment to Form 5500.</div> | <div>OMB No. 1210-0110</div> <div>2025</div> <div>This Form is Open to Public Inspection.</div>         |
| For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025                                                                                        |                                                                                                                                                                                                                                   |                                                                                                         |
| A Name of plan<br>CITI RETIREMENT SAVINGS PLAN                                                                                                                                    |                                                                                                                                                                                                                                   | B Three-digit plan number (PN) ▶ 004                                                                    |
| C Plan or DFE sponsor's name as shown on line 2a of Form 5500<br>CITIGROUP INC.                                                                                                   |                                                                                                                                                                                                                                   | D Employer Identification Number (EIN)<br>52-1568099                                                    |
| Part I Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs)<br>(Complete as many entries as needed to report all interests in DFEs)  |                                                                                                                                                                                                                                   |                                                                                                         |
| a Name of MTIA, CCT, PSA, or 103-12 IE: SCHRODER COLLECTIVE INVESTMNT TRUST                                                                                                       |                                                                                                                                                                                                                                   |                                                                                                         |
| b Name of sponsor of entity listed in (a): SEI TRUST COMPANY                                                                                                                      |                                                                                                                                                                                                                                   |                                                                                                         |
| c EIN-PN 46-4679164-072                                                                                                                                                           | d Entity code C                                                                                                                                                                                                                   | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 136583973  |
| a Name of MTIA, CCT, PSA, or 103-12 IE: BLACKROCK LIFEPATH INDEX 2055 FD F                                                                                                        |                                                                                                                                                                                                                                   |                                                                                                         |
| b Name of sponsor of entity listed in (a): BLACKROCK INSITUTIONAL TRUST COMPANY, NA                                                                                               |                                                                                                                                                                                                                                   |                                                                                                         |
| c EIN-PN 27-2470604-001                                                                                                                                                           | d Entity code C                                                                                                                                                                                                                   | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 727491365  |
| a Name of MTIA, CCT, PSA, or 103-12 IE: 0-5 YEAR U.S. TRSRY INFLTN PR SECUR                                                                                                       |                                                                                                                                                                                                                                   |                                                                                                         |
| b Name of sponsor of entity listed in (a): BLACKROCK INSITUTIONAL TRUST COMPANY, NA                                                                                               |                                                                                                                                                                                                                                   |                                                                                                         |
| c EIN-PN 47-3988722-001                                                                                                                                                           | d Entity code C                                                                                                                                                                                                                   | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 57569642   |
| a Name of MTIA, CCT, PSA, or 103-12 IE: BLACKROCK LIFEPATH INDEX 2030 FD F                                                                                                        |                                                                                                                                                                                                                                   |                                                                                                         |
| b Name of sponsor of entity listed in (a): BLACKROCK INSITUTIONAL TRUST COMPANY, NA                                                                                               |                                                                                                                                                                                                                                   |                                                                                                         |
| c EIN-PN 71-0986424-001                                                                                                                                                           | d Entity code C                                                                                                                                                                                                                   | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 608621878  |
| a Name of MTIA, CCT, PSA, or 103-12 IE: BLACKROCK LIFEPATH INDEX 2035 FD F                                                                                                        |                                                                                                                                                                                                                                   |                                                                                                         |
| b Name of sponsor of entity listed in (a): BLACKROCK INSITUTIONAL TRUST COMPANY, NA                                                                                               |                                                                                                                                                                                                                                   |                                                                                                         |
| c EIN-PN 20-5114956-001                                                                                                                                                           | d Entity code C                                                                                                                                                                                                                   | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 776011197  |
| a Name of MTIA, CCT, PSA, or 103-12 IE: BLACKROCK LIFEPATH INDEX 2040 FD F                                                                                                        |                                                                                                                                                                                                                                   |                                                                                                         |
| b Name of sponsor of entity listed in (a): BLACKROCK INSITUTIONAL TRUST COMPANY, NA                                                                                               |                                                                                                                                                                                                                                   |                                                                                                         |
| c EIN-PN 71-0986419-001                                                                                                                                                           | d Entity code C                                                                                                                                                                                                                   | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 853899949  |
| a Name of MTIA, CCT, PSA, or 103-12 IE: BLACKROCK LIFEPATH INDEX 2045 FD F                                                                                                        |                                                                                                                                                                                                                                   |                                                                                                         |
| b Name of sponsor of entity listed in (a): BLACKROCK INSITUTIONAL TRUST COMPANY, NA                                                                                               |                                                                                                                                                                                                                                   |                                                                                                         |
| c EIN-PN 20-5115008-001                                                                                                                                                           | d Entity code C                                                                                                                                                                                                                   | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1109387948 |
| For Paperwork Reduction Act Notice, see the Instructions for Form 5500.                                                                                                           |                                                                                                                                                                                                                                   |                                                                                                         |
| Schedule D (Form 5500) 2025 v. 250312                                                                                                                                             |                                                                                                                                                                                                                                   |                                                                                                         |

|                                                   |                |                                          |              |
|---------------------------------------------------|----------------|------------------------------------------|--------------|
| <b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:    |                | BLACKROCK LIFEPATH INDEX 2050 FD F       |              |
| <b>b</b> Name of sponsor of entity listed in (a): |                | BLACKROCK INSITUTIONAL TRUST COMPANY, NA |              |
| <b>c</b> EIN-PN                                   | 26-0896020-001 | <b>d</b> Entity code                     | C 913483909  |
| <b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:    |                | BLACKROCK LIFEPATH INDEX RET FUND F      |              |
| <b>b</b> Name of sponsor of entity listed in (a): |                | BLACKROCK INSITUTIONAL TRUST COMPANY, NA |              |
| <b>c</b> EIN-PN                                   | 71-0986421-001 | <b>d</b> Entity code                     | C 740142015  |
| <b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:    |                | BLACKROCK LIFEPATH INDEX 2060 FD F       |              |
| <b>b</b> Name of sponsor of entity listed in (a): |                | BLACKROCK INSITUTIONAL TRUST COMPANY, NA |              |
| <b>c</b> EIN-PN                                   | 47-1878775-001 | <b>d</b> Entity code                     | C 329893357  |
| <b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:    |                | BLACKROCK RUSSELL 3000 INDEX FUND F      |              |
| <b>b</b> Name of sponsor of entity listed in (a): |                | BLACKROCK INSITUTIONAL TRUST COMPANY, NA |              |
| <b>c</b> EIN-PN                                   | 94-3371912-001 | <b>d</b> Entity code                     | C 1871320705 |
| <b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:    |                | BLCKRK EMERG MKTS INDEX FUND F           |              |
| <b>b</b> Name of sponsor of entity listed in (a): |                | BLACKROCK INSITUTIONAL TRUST COMPANY, NA |              |
| <b>c</b> EIN-PN                                   | 45-4544245-001 | <b>d</b> Entity code                     | C 690378109  |
| <b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:    |                | ROLL SELECT COMMODITY INDEX FUND F       |              |
| <b>b</b> Name of sponsor of entity listed in (a): |                | BLACKROCK INSITUTIONAL TRUST COMPANY, NA |              |
| <b>c</b> EIN-PN                                   | 82-4114243-001 | <b>d</b> Entity code                     | C 87562746   |
| <b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:    |                | MID CAPITALIZATION EQUITY INDEX FD       |              |
| <b>b</b> Name of sponsor of entity listed in (a): |                | BLACKROCK INSITUTIONAL TRUST COMPANY, NA |              |
| <b>c</b> EIN-PN                                   | 94-3272818-001 | <b>d</b> Entity code                     | C 1190227808 |
| <b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:    |                | EAFE EQUITY INDEX FUND F                 |              |
| <b>b</b> Name of sponsor of entity listed in (a): |                | BLACKROCK INSITUTIONAL TRUST COMPANY, NA |              |
| <b>c</b> EIN-PN                                   | 94-3358162-001 | <b>d</b> Entity code                     | C 1654275766 |
| <b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:    |                | BLACKROCK EQUITY INDEX FUND F            |              |
| <b>b</b> Name of sponsor of entity listed in (a): |                | BLACKROCK INSITUTIONAL TRUST COMPANY, NA |              |
| <b>c</b> EIN-PN                                   | 94-3262720-001 | <b>d</b> Entity code                     | C 7072184549 |
| <b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:    |                | US TRSRY INFLATION PRO SEC FUND F        |              |
| <b>b</b> Name of sponsor of entity listed in (a): |                | BLACKROCK INSITUTIONAL TRUST COMPANY, NA |              |
| <b>c</b> EIN-PN                                   | 36-4495972-001 | <b>d</b> Entity code                     | C 368271684  |

|                                                   |                |                                                       |              |
|---------------------------------------------------|----------------|-------------------------------------------------------|--------------|
| <b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:    |                | BLACKROCK RUSSELL 2000 INDEX FUND F                   |              |
| <b>b</b> Name of sponsor of entity listed in (a): |                | BLACKROCK INSTITUTIONAL TRUST COMPANY, NA             |              |
| <b>c</b> EIN-PN                                   | 94-3318704-001 | <b>d</b> Entity code                                  | C 642192543  |
| <b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:    |                | BLCKRK MSCI ACWI ESG FOCUS INDEX FD                   |              |
| <b>b</b> Name of sponsor of entity listed in (a): |                | BLACKROCK INSTITUTIONAL TRUST COMPANY, NA             |              |
| <b>c</b> EIN-PN                                   | 83-1496408-001 | <b>d</b> Entity code                                  | C 66400925   |
| <b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:    |                | BLACKROCK US DEBT INDEX FUND F                        |              |
| <b>b</b> Name of sponsor of entity listed in (a): |                | BLACKROCK INSTITUTIONAL TRUST COMPANY, NA             |              |
| <b>c</b> EIN-PN                                   | 94-3291425-001 | <b>d</b> Entity code                                  | C 1520499649 |
| <b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:    |                | BLACKROCK RUSSELL 1000 GROWTH FD F                    |              |
| <b>b</b> Name of sponsor of entity listed in (a): |                | BLACKROCK INSTITUTIONAL TRUST COMPANY, NA             |              |
| <b>c</b> EIN-PN                                   | 94-3330725-001 | <b>d</b> Entity code                                  | C 452683591  |
| <b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:    |                | BLACKROCK RUSSELL 1000 VALUE FUND F                   |              |
| <b>b</b> Name of sponsor of entity listed in (a): |                | BLACKROCK INSTITUTIONAL TRUST COMPANY, NA             |              |
| <b>c</b> EIN-PN                                   | 94-3330726-001 | <b>d</b> Entity code                                  | C 138676749  |
| <b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:    |                | BLACKROCK LIFEPATH INDEX 2065 FD F                    |              |
| <b>b</b> Name of sponsor of entity listed in (a): |                | BLACKROCK INSTITUTIONAL TRUST COMPANY, NA             |              |
| <b>c</b> EIN-PN                                   | 84-1770109-001 | <b>d</b> Entity code                                  | C 26247174   |
| <b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:    |                | LS CIT CORE PLUS FIXED INCOME                         |              |
| <b>b</b> Name of sponsor of entity listed in (a): |                | LOOMIS SAYLES                                         |              |
| <b>c</b> EIN-PN                                   | 84-6391546-010 | <b>d</b> Entity code                                  | C 32595068   |
| <b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:    |                | FIDELITY FIAM CONCENTRATED EMER MKT                   |              |
| <b>b</b> Name of sponsor of entity listed in (a): |                | FIDELITY INSTITUTIONAL ASSET MANAGEMENT TRUST COMPANY |              |
| <b>c</b> EIN-PN                                   | 20-4659714-032 | <b>d</b> Entity code                                  | C 44705868   |
| <b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:    |                | FIAM GROUP TRUST FOR EE BFT PLAS CO                   |              |
| <b>b</b> Name of sponsor of entity listed in (a): |                | FIDELITY INSTITUTIONAL ASSET MANAGEMENT TRUST COMPANY |              |
| <b>c</b> EIN-PN                                   | 20-4659714-052 | <b>d</b> Entity code                                  | C 32588506   |
| <b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:    |                | COLLECTIVE TRUST GVT SHORT TRM INV                    |              |
| <b>b</b> Name of sponsor of entity listed in (a): |                | THE BANK OF NEW YORK MELLON                           |              |
| <b>c</b> EIN-PN                                   | 81-6243181-001 | <b>d</b> Entity code                                  | C 92339331   |

**Part II Information on Participating Plans (to be completed by DFEs, other than DCGs)**

(Complete as many entries as needed to report all participating plans. DCGs must report each participating plan using Schedule DCG.)

**a** Plan name**b** Name of  
plan sponsor**c** EIN-PN**a** Plan name**b** Name of  
plan sponsor**c** EIN-PN**a** Plan name**b** Name of  
plan sponsor**c** EIN-PN**a** Plan name**b** Name of  
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plan sponsor**c** EIN-PN

|                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                   |                                        |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|
| <div>SCHEDULE H</div> <div>(Form 5500)</div> <div>Department of the Treasury<br/>Department of the Treasury<br/>Internal Revenue Service</div> <div>Department of Labor<br/>Employee Benefits Security Administration</div> <div>Pension Benefit Guaranty Corporation</div> | <div>Financial Information</div> <div>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).</div> <div>▶ File as an attachment to Form 5500.</div> | OMB No. 1210-0110                      |
|                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                   | 2025                                   |
|                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                   | This Form is Open to Public Inspection |

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

|                                                                          |                                                      |
|--------------------------------------------------------------------------|------------------------------------------------------|
| A Name of plan<br>CITI RETIREMENT SAVINGS PLAN                           | B Three-digit plan number (PN) ▶ 004                 |
| C Plan sponsor's name as shown on line 2a of Form 5500<br>CITIGROUP INC. | D Employer Identification Number (EIN)<br>52-1568099 |

| Part I                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Asset and Liability Statement |                       |                 |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------|-----------------------|-----------------|
| <b>1</b> Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. <b>Round off amounts to the nearest dollar.</b> MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions. |                               |                       |                 |
| Assets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                               | (a) Beginning of Year | (b) End of Year |
| <b>a</b> Total noninterest-bearing cash .....                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | <b>1a</b>                     |                       |                 |
| <b>b</b> Receivables (less allowance for doubtful accounts):                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                               |                       |                 |
| <b>(1)</b> Employer contributions .....                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | <b>1b(1)</b>                  | 584018514             | 514659484       |
| <b>(2)</b> Participant contributions.....                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <b>1b(2)</b>                  | 558451                | 0               |
| <b>(3)</b> Other .....                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | <b>1b(3)</b>                  | 11713991              | 10083088        |
| <b>c</b> General investments:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                               |                       |                 |
| <b>(1)</b> Interest-bearing cash (include money market accounts & certificates of deposit) .....                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | <b>1c(1)</b>                  | 2616928               | 377497          |
| <b>(2)</b> U.S. Government securities .....                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | <b>1c(2)</b>                  |                       |                 |
| <b>(3)</b> Corporate debt instruments (other than employer securities):                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                               |                       |                 |
| <b>(A)</b> Preferred .....                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | <b>1c(3)(A)</b>               |                       |                 |
| <b>(B)</b> All other .....                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | <b>1c(3)(B)</b>               |                       |                 |
| <b>(4)</b> Corporate stocks (other than employer securities):                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                               |                       |                 |
| <b>(A)</b> Preferred .....                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | <b>1c(4)(A)</b>               |                       |                 |
| <b>(B)</b> Common .....                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | <b>1c(4)(B)</b>               | 757378635             | 886690103       |
| <b>(5)</b> Partnership/joint venture interests .....                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | <b>1c(5)</b>                  |                       |                 |
| <b>(6)</b> Real estate (other than employer real property) .....                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | <b>1c(6)</b>                  |                       |                 |
| <b>(7)</b> Loans (other than to participants) .....                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | <b>1c(7)</b>                  |                       |                 |
| <b>(8)</b> Participant loans .....                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | <b>1c(8)</b>                  | 222103184             | 230107379       |
| <b>(9)</b> Value of interest in common/collective trusts .....                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | <b>1c(9)</b>                  | 19079802784           | 22236236004     |
| <b>(10)</b> Value of interest in pooled separate accounts .....                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <b>1c(10)</b>                 |                       |                 |
| <b>(11)</b> Value of interest in master trust investment accounts .....                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | <b>1c(11)</b>                 |                       |                 |
| <b>(12)</b> Value of interest in 103-12 investment entities .....                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | <b>1c(12)</b>                 |                       |                 |
| <b>(13)</b> Value of interest in registered investment companies (e.g., mutual funds) .....                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | <b>1c(13)</b>                 | 1043066206            | 1158945848      |
| <b>(14)</b> Value of funds held in insurance company general account (unallocated contracts).....                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | <b>1c(14)</b>                 |                       |                 |
| <b>(15)</b> Other.....                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | <b>1c(15)</b>                 | 806804566             | 783681131       |

| <b>1d</b> Employer-related investments:                               |              | (a) Beginning of Year | (b) End of Year |
|-----------------------------------------------------------------------|--------------|-----------------------|-----------------|
| (1) Employer securities .....                                         | <b>1d(1)</b> | 732969822             | 1074140656      |
| (2) Employer real property .....                                      | <b>1d(2)</b> |                       |                 |
| <b>1e</b> Buildings and other property used in plan operation .....   | <b>1e</b>    |                       |                 |
| <b>1f</b> Total assets (add all amounts in lines 1a through 1e) ..... | <b>1f</b>    | 23241033081           | 26894921190     |

**Liabilities**

|                                                                            |           |          |         |
|----------------------------------------------------------------------------|-----------|----------|---------|
| <b>1g</b> Benefit claims payable .....                                     | <b>1g</b> |          |         |
| <b>1h</b> Operating payables .....                                         | <b>1h</b> | 4755549  | 3380882 |
| <b>1i</b> Acquisition indebtedness .....                                   | <b>1i</b> |          |         |
| <b>1j</b> Other liabilities .....                                          | <b>1j</b> | 6066748  | 6013497 |
| <b>1k</b> Total liabilities (add all amounts in lines 1g through 1j) ..... | <b>1k</b> | 10822297 | 9394379 |

**Net Assets**

|                                                            |           |             |             |
|------------------------------------------------------------|-----------|-------------|-------------|
| <b>1l</b> Net assets (subtract line 1k from line 1f) ..... | <b>1l</b> | 23230210784 | 26885526811 |
|------------------------------------------------------------|-----------|-------------|-------------|

**Part II Income and Expense Statement**

**2** Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

**Income**

|                                                                                                            |                 | (a) Amount | (b) Total  |
|------------------------------------------------------------------------------------------------------------|-----------------|------------|------------|
| <b>a Contributions:</b>                                                                                    |                 |            |            |
| (1) Received or receivable in cash from: <b>(A)</b> Employers .....                                        | <b>2a(1)(A)</b> | 514711508  |            |
| <b>(B)</b> Participants .....                                                                              | <b>2a(1)(B)</b> | 886372090  |            |
| <b>(C)</b> Others (including rollovers) .....                                                              | <b>2a(1)(C)</b> | 89948865   |            |
| (2) Noncash contributions .....                                                                            | <b>2a(2)</b>    |            |            |
| (3) Total contributions. Add lines <b>2a(1)(A)</b> , <b>(B)</b> , <b>(C)</b> , and line <b>2a(2)</b> ..... | <b>2a(3)</b>    |            | 1491032463 |
| <b>b Earnings on investments:</b>                                                                          |                 |            |            |
| (1) Interest:                                                                                              |                 |            |            |
| <b>(A)</b> Interest-bearing cash (including money market accounts and certificates of deposit) .....       | <b>2b(1)(A)</b> | 10601      |            |
| <b>(B)</b> U.S. Government securities .....                                                                | <b>2b(1)(B)</b> |            |            |
| <b>(C)</b> Corporate debt instruments .....                                                                | <b>2b(1)(C)</b> |            |            |
| <b>(D)</b> Loans (other than to participants) .....                                                        | <b>2b(1)(D)</b> |            |            |
| <b>(E)</b> Participant loans .....                                                                         | <b>2b(1)(E)</b> | 17677745   |            |
| <b>(F)</b> Other .....                                                                                     | <b>2b(1)(F)</b> | 22335456   |            |
| <b>(G)</b> Total interest. Add lines <b>2b(1)(A)</b> through <b>(F)</b> .....                              | <b>2b(1)(G)</b> |            | 40023802   |
| (2) Dividends: <b>(A)</b> Preferred stock .....                                                            | <b>2b(2)(A)</b> |            |            |
| <b>(B)</b> Common stock .....                                                                              | <b>2b(2)(B)</b> | 23099884   |            |
| <b>(C)</b> Registered investment company shares (e.g. mutual funds) .....                                  | <b>2b(2)(C)</b> | 32276341   |            |
| <b>(D)</b> Total dividends. Add lines <b>2b(2)(A)</b> , <b>(B)</b> , and <b>(C)</b> .....                  | <b>2b(2)(D)</b> |            | 55376225   |
| (3) Rents .....                                                                                            | <b>2b(3)</b>    |            |            |
| (4) Net gain (loss) on sale of assets: <b>(A)</b> Aggregate proceeds .....                                 | <b>2b(4)(A)</b> | 163891605  |            |
| <b>(B)</b> Aggregate carrying amount (see instructions) .....                                              | <b>2b(4)(B)</b> | 132495369  |            |
| <b>(C)</b> Subtract line <b>2b(4)(B)</b> from line <b>2b(4)(A)</b> and enter result .....                  | <b>2b(4)(C)</b> |            | 31396236   |
| (5) Unrealized appreciation (depreciation) of assets: <b>(A)</b> Real estate .....                         | <b>2b(5)(A)</b> |            |            |
| <b>(B)</b> Other .....                                                                                     | <b>2b(5)(B)</b> | 423208823  |            |
| <b>(C)</b> Total unrealized appreciation of assets. Add lines <b>2b(5)(A)</b> and <b>(B)</b> .....         | <b>2b(5)(C)</b> |            | 423208823  |

|                                                                                                 |               | (a) Amount | (b) Total  |
|-------------------------------------------------------------------------------------------------|---------------|------------|------------|
| (6) Net investment gain (loss) from common/collective trusts .....                              | <b>2b(6)</b>  |            | 2884749029 |
| (7) Net investment gain (loss) from pooled separate accounts .....                              | <b>2b(7)</b>  |            |            |
| (8) Net investment gain (loss) from master trust investment accounts .....                      | <b>2b(8)</b>  |            |            |
| (9) Net investment gain (loss) from 103-12 investment entities .....                            | <b>2b(9)</b>  |            |            |
| (10) Net investment gain (loss) from registered investment companies (e.g., mutual funds) ..... | <b>2b(10)</b> |            | 727971795  |
| <b>c</b> Other income .....                                                                     | <b>2c</b>     |            |            |
| <b>d</b> Total income. Add all <b>income</b> amounts in column (b) and enter total .....        | <b>2d</b>     |            | 5653758373 |

**Expenses**

|                                                                                             |               |            |            |
|---------------------------------------------------------------------------------------------|---------------|------------|------------|
| <b>e</b> Benefit payment and payments to provide benefits:                                  |               |            |            |
| (1) Directly to participants or beneficiaries, including direct rollovers .....             | <b>2e(1)</b>  | 1979227130 |            |
| (2) To insurance carriers for the provision of benefits .....                               | <b>2e(2)</b>  |            |            |
| (3) Other .....                                                                             | <b>2e(3)</b>  | 683785     |            |
| (4) Total benefit payments. Add lines <b>2e(1)</b> through <b>(3)</b> .....                 | <b>2e(4)</b>  |            | 1979910915 |
| <b>f</b> Corrective distributions (see instructions) .....                                  | <b>2f</b>     |            | 28930      |
| <b>g</b> Certain deemed distributions of participant loans (see instructions) .....         | <b>2g</b>     |            | 56918      |
| <b>h</b> Interest expense .....                                                             | <b>2h</b>     |            |            |
| <b>i</b> Administrative expenses:                                                           |               |            |            |
| (1) Salaries and allowances .....                                                           | <b>2i(1)</b>  |            |            |
| (2) Contract administrator fees .....                                                       | <b>2i(2)</b>  | 3137383    |            |
| (3) Recordkeeping fees .....                                                                | <b>2i(3)</b>  |            |            |
| (4) IQPA audit fees .....                                                                   | <b>2i(4)</b>  | 324400     |            |
| (5) Investment advisory and investment management fees .....                                | <b>2i(5)</b>  | 14281552   |            |
| (6) Bank or trust company trustee/custodial fees .....                                      | <b>2i(6)</b>  | 303546     |            |
| (7) Actuarial fees .....                                                                    | <b>2i(7)</b>  |            |            |
| (8) Legal fees .....                                                                        | <b>2i(8)</b>  | 45262      |            |
| (9) Valuation/appraisal fees .....                                                          | <b>2i(9)</b>  |            |            |
| (10) Other trustee fees and expenses .....                                                  | <b>2i(10)</b> |            |            |
| (11) Other expenses .....                                                                   | <b>2i(11)</b> | 353440     |            |
| (12) Total administrative expenses. Add lines <b>2i(1)</b> through <b>(11)</b> .....        | <b>2i(12)</b> |            | 18445583   |
| <b>j</b> Total expenses. Add all <b>expense</b> amounts in column (b) and enter total ..... | <b>2j</b>     |            | 1998442346 |

**Net Income and Reconciliation**

|                                                                               |              |  |            |
|-------------------------------------------------------------------------------|--------------|--|------------|
| <b>k</b> Net income (loss). Subtract line <b>2j</b> from line <b>2d</b> ..... | <b>2k</b>    |  | 3655316027 |
| <b>l</b> Transfers of assets:                                                 |              |  |            |
| (1) To this plan .....                                                        | <b>2l(1)</b> |  |            |
| (2) From this plan .....                                                      | <b>2l(2)</b> |  |            |

**Part III Accountant's Opinion**

**3** Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

**a** The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) ☒ Unmodified (2) ☐ Qualified (3) ☐ Disclaimer (4) ☐ Adverse

**b** Check the appropriate box(es) to indicate whether the IQPA performed an ERISA section 103(a)(3)(C) audit. Check both boxes (1) and (2) if the audit was performed pursuant to both 29 CFR 2520.103-8 and 29 CFR 2520.103-12(d). Check box (3) if pursuant to neither.

(1) ☐ DOL Regulation 2520.103-8 (2) ☐ DOL Regulation 2520.103-12(d) (3) ☒ neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

**c** Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: **KPMG LLP**

(2) EIN: **13-5565207**

**d** The opinion of an independent qualified public accountant is **not attached** as part of Schedule H because:

(1) ☐ This form is filed for a CCT, PSA, DCG or MTIA. (2) ☐ It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

**Part IV Compliance Questions**

**4** CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l. DCGs do not complete lines 4e, 4f, 4k, 4l, and 5, and DCGs generally complete the rest of Part IV collectively for all plans in the DCG, except as otherwise provided (see instructions).

During the plan year:

|                                                                                                                                                                                                                                                                                                            | Yes                                 | No                                  | Amount    |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------|-------------------------------------|-----------|
| <b>a</b> Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)                 |                                     | <input checked="" type="checkbox"/> |           |
| <b>b</b> Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.) |                                     | <input checked="" type="checkbox"/> |           |
| <b>c</b> Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)                                                                                                                             |                                     | <input checked="" type="checkbox"/> |           |
| <b>d</b> Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)                                                                                                                  |                                     | <input checked="" type="checkbox"/> |           |
| <b>e</b> Was this plan covered by a fidelity bond?                                                                                                                                                                                                                                                         | <input checked="" type="checkbox"/> |                                     | 300000000 |
| <b>f</b> Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?                                                                                                                                                                          |                                     | <input checked="" type="checkbox"/> |           |
| <b>g</b> Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?                                                                                                                                       |                                     | <input checked="" type="checkbox"/> |           |
| <b>h</b> Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?                                                                                                                             |                                     | <input checked="" type="checkbox"/> |           |
| <b>i</b> Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)                                                                                                                                                   | <input checked="" type="checkbox"/> |                                     |           |
| <b>j</b> Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)                                                                                     |                                     | <input checked="" type="checkbox"/> |           |
| <b>k</b> Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?                                                                                                                                              |                                     | <input checked="" type="checkbox"/> |           |
| <b>l</b> Has the plan failed to provide any benefit when due under the plan?                                                                                                                                                                                                                               |                                     | <input checked="" type="checkbox"/> |           |
| <b>m</b> If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)                                                                                                                                                                                     |                                     | <input checked="" type="checkbox"/> |           |
| <b>n</b> If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.                                                                                                                        |                                     |                                     |           |

**5a** Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? ☐ Yes ☒ No  
If "Yes," enter the amount of any plan assets that reverted to the employer this year \_\_\_\_\_.

**5b** If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

| <b>5b(1)</b> Name of plan(s) | <b>5b(2)</b> EIN(s) | <b>5b(3)</b> PN(s) |
|------------------------------|---------------------|--------------------|
|                              |                     |                    |
|                              |                     |                    |
|                              |                     |                    |
|                              |                     |                    |

**5c** Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ..... ☐ Yes ☐ No ☐ Not determined

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year \_\_\_\_\_.

|                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                  |                                                                                                 |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|
| <div>SCHEDULE R<br/>(Form 5500)<br/><br/>Department of the Treasury<br/>Internal Revenue Service<br/><br/>Department of Labor<br/>Employee Benefits Security Administration<br/><br/>Pension Benefit Guaranty Corporation</div>                                                                                                                            | <div>Retirement Plan Information</div> <div>This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code).</div> <div>▶ File as an attachment to Form 5500.</div> | <div>OMB No. 1210-0110</div> <div>2025</div> <div>This Form is Open to Public Inspection.</div> |
| For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                  |                                                                                                 |
| A Name of plan<br>CITI RETIREMENT SAVINGS PLAN                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                  | B Three-digit plan number (PN) ▶ 004                                                            |
| C Plan sponsor's name as shown on line 2a of Form 5500<br>CITIGROUP INC.                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                  | D Employer Identification Number (EIN)<br>52-1568099                                            |
| Part I                                                                                                                                                                                                                                                                                                                                                     | Distributions                                                                                                                                                                                                                                                                                    |                                                                                                 |
| All references to distributions relate only to payments of benefits during the plan year.                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                  |                                                                                                 |
| 1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                  | 1 0                                                                                             |
| 2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):<br><br>EIN(s): 25-1926855                                                                                                       |                                                                                                                                                                                                                                                                                                  |                                                                                                 |
| Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                  |                                                                                                 |
| 3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                  | 3                                                                                               |
| Part II                                                                                                                                                                                                                                                                                                                                                    | Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)                                                                                                                           |                                                                                                 |
| 4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ..... <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A<br>If the plan is a defined benefit plan, go to line 8.                                                                                                |                                                                                                                                                                                                                                                                                                  |                                                                                                 |
| 5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____<br>If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.       |                                                                                                                                                                                                                                                                                                  |                                                                                                 |
| 6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived) .....                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                  | 6a                                                                                              |
| b Enter the amount contributed by the employer to the plan for this plan year .....                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                  | 6b                                                                                              |
| c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                  | 6c                                                                                              |
| If you completed line 6c, skip lines 8 and 9.                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                  |                                                                                                 |
| 7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ..... <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                  |                                                                                                 |
| 8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ..... <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A |                                                                                                                                                                                                                                                                                                  |                                                                                                 |
| Part III                                                                                                                                                                                                                                                                                                                                                   | Amendments                                                                                                                                                                                                                                                                                       |                                                                                                 |
| 9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... <input type="checkbox"/> Increase <input type="checkbox"/> Decrease <input type="checkbox"/> Both <input type="checkbox"/> No          |                                                                                                                                                                                                                                                                                                  |                                                                                                 |
| Part IV                                                                                                                                                                                                                                                                                                                                                    | ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.                                                                                                                                                       |                                                                                                 |
| 10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? .....                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                  | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No                             |
| 11 a Does the ESOP hold any preferred stock? .....                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                  | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No                             |
| b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) .....                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                  | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No                             |
| 12 Does the ESOP hold any stock that is not readily tradable on an established securities market? .....                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                  | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No                             |
| For Paperwork Reduction Act Notice, see the Instructions for Form 5500.                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                  |                                                                                                 |
| Schedule R (Form 5500) 2025 v. 250312                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                  |                                                                                                 |

**Part V Additional Information for Multiemployer Defined Benefit Pension Plans**

**13** Enter the following information for each employer that (1) contributed more than 5% of total contributions to the plan during the plan year or (2) was one of the top-ten highest contributors (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

**a** Name of contributing employer

**b** EIN

**c** Dollar amount contributed by employer

**d** Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_

**e** Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): \_\_\_\_\_

**a** Name of contributing employer

**b** EIN

**c** Dollar amount contributed by employer

**d** Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_

**e** Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): \_\_\_\_\_

**a** Name of contributing employer

**b** EIN

**c** Dollar amount contributed by employer

**d** Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_

**e** Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): \_\_\_\_\_

**a** Name of contributing employer

**b** EIN

**c** Dollar amount contributed by employer

**d** Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_

**e** Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): \_\_\_\_\_

**a** Name of contributing employer

**b** EIN

**c** Dollar amount contributed by employer

**d** Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_

**e** Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): \_\_\_\_\_

**a** Name of contributing employer

**b** EIN

**c** Dollar amount contributed by employer

**d** Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_

**e** Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): \_\_\_\_\_

- 14** Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:

**a** The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment).....

**14a**

**b** The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....

**14b**

**c** The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....

**14c**

- 15** Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

**a** The corresponding number for the plan year immediately preceding the current plan year.....

**15a**

**b** The corresponding number for the second preceding plan year.....

**15b**

- 16** Information with respect to any employers who withdrew from the plan during the preceding plan year:

**a** Enter the number of employers who withdrew during the preceding plan year.....

**16a**

**b** If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers.....

**16b**

- 17** If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment..... ☐

## **Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans**

- 18** If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment..... ☐

- 19** If the total number of participants is 1,000 or more, complete lines (a) and (b):

**a** Enter the percentage of plan assets held as:

Public Equity: \_\_\_\_\_% Private Equity: \_\_\_\_\_% Investment-Grade Debt and Interest Rate Hedging Assets: \_\_\_\_\_%

High-Yield Debt: \_\_\_\_\_% Real Assets: \_\_\_\_\_% Cash or Cash Equivalents: \_\_\_\_\_% Other: \_\_\_\_\_%

**b** Provide the average duration of the Investment-Grade Debt and Interest Rate Hedging Assets:

☐ 0-5 years ☐ 5-10 years ☐ 10-15 years ☐ 15 years or more

- 20 PBGC missed contribution reporting requirements.** If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.

**a** Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☐ No

**b** If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:

☐ Yes.

☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.

☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.

☐ No. Other. Provide explanation.....

## **Part VII IRS Compliance Questions**

- 21a** Does the plan satisfy the coverage and nondiscrimination tests of Code sections 410(b) and 401(a)(4) by combining this plan with any other plans under the permissive aggregation rules? ☐ Yes ☒ No

- 21b** If this is a Code section 401(k) plan, check all boxes that apply to indicate how the plan is intended to satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under Code sections 401(k)(3) and 401(m)(2).

☒ Design-based safe harbor method

☐ "Prior year" ADP test

☒ "Current year" ADP test

☐ N/A

- 22** If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YYYY) and the Opinion Letter serial number\_\_\_\_\_.

**CITI RETIREMENT SAVINGS PLAN**

Financial Statements and Supplemental Schedule

December 31, 2025 and 2024

(With Independent Auditors' Report Thereon)

**CITI RETIREMENT SAVINGS PLAN**  
Financial Statements and Supplemental Schedule  
December 31, 2025 and 2024

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\* Other schedules required by Form 5500 which are not applicable have been omitted



KPMG LLP  
Two Manhattan West  
375 9th Avenue, 17th Floor  
New York, NY 10001

## **Independent Auditors' Report**

To the Plan Participants and Plan Administrator  
Citi Retirement Savings Plan:

### *Opinion*

We have audited the financial statements of Citi Retirement Savings Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), which comprise the statements of net assets available for benefits as of December 31, 2025 and 2024, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

In our opinion, the accompanying financial statements present fairly, in all material respects, the net assets available for benefits of the Plan as of December 31, 2025 and 2024, and the changes in its net assets available for benefits for the years then ended, in accordance with U.S. generally accepted accounting principles.

### *Basis for Opinion*

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

### *Responsibilities of Management for the Financial Statements*

Management is responsible for the preparation and fair presentation of the financial statements in accordance with U.S. generally accepted accounting principles, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for one year after the date that the financial statements are available to be issued.

Management is also responsible for maintaining a current plan instrument, including all plan amendments, administering the Plan, and determining that the Plan's transactions that are presented and disclosed in the financial statements are in conformity with the Plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.

### *Auditors' Responsibilities for the Audit of the Financial Statements*

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when



it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control related matters that we identified during the audit.

#### *Supplemental Schedule Required by ERISA*

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental Schedule H, line 4i - Schedule of Assets (Held at End of Year) as of December 31, 2025 is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS.

In forming our opinion on the supplemental schedule, we evaluated whether the supplemental schedule, including its form and content, is presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.



In our opinion, the information in the accompanying schedule is fairly stated, in all material respects, in relation to the financial statements as a whole, and the form and content is presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

*KPMG LLP*

New York, New York  
June 25, 2026

**CITI RETIREMENT SAVINGS PLAN**  
**Statements of Net Assets Available for Benefits**  
**December 31, 2025 and 2024**

|                                                                                    | <b>2025</b>              | <b>2024</b>              |
|------------------------------------------------------------------------------------|--------------------------|--------------------------|
| <b>Assets:</b>                                                                     |                          |                          |
| <b>Investments:</b>                                                                |                          |                          |
| Investments, at fair value                                                         | \$ 25,356,151,201        | \$ 21,613,390,478        |
| Investments in fully benefit-responsive investment contracts,<br>at contract value | 818,399,492              | 876,663,256              |
| Total investments                                                                  | 26,174,550,693           | 22,490,053,734           |
| <b>Receivables:</b>                                                                |                          |                          |
| Employer contributions                                                             | 514,659,484              | 584,018,514              |
| Interest and dividends                                                             | 9,787,904                | 9,879,766                |
| Receivable for securities sold                                                     | 295,184                  | 1,834,225                |
| Participant contributions                                                          | —                        | 558,451                  |
| Participant loans                                                                  | 230,107,379              | 222,103,184              |
| Total receivables                                                                  | 754,849,951              | 818,394,140              |
| Total assets                                                                       | 26,929,400,644           | 23,308,447,874           |
| <b>Liabilities:</b>                                                                |                          |                          |
| Payable for securities purchased                                                   | 5,601,917                | 4,360,173                |
| Other investment liabilities                                                       | 411,580                  | 1,706,575                |
| Payable for trustee, administrative fees and other                                 | 3,380,882                | 4,755,549                |
| Total liabilities                                                                  | 9,394,379                | 10,822,297               |
| Net assets available for benefits                                                  | <u>\$ 26,920,006,265</u> | <u>\$ 23,297,625,577</u> |

See accompanying notes to financial statements.

**CITI RETIREMENT SAVINGS PLAN**  
**Statements of Changes in Net Assets Available for Benefits**  
**Years Ended December 31, 2025 and 2024**

|                                                       | <b>2025</b>             | <b>2024</b>             |
|-------------------------------------------------------|-------------------------|-------------------------|
| Additions to net assets attributable to:              |                         |                         |
| Investment income:                                    |                         |                         |
| Dividends                                             | \$ 55,376,225           | \$ 60,512,176           |
| Interest                                              | 23,377,284              | 25,096,828              |
| Net appreciation in fair value of investments         | 4,033,359,317           | 2,906,171,268           |
| Net investment income                                 | 4,112,112,826           | 2,991,780,272           |
| Interest income on loans receivable from participants | 17,677,745              | 15,168,554              |
| Contributions:                                        |                         |                         |
| Employer                                              | 514,711,508             | 584,072,828             |
| Participants                                          | 886,372,090             | 878,910,062             |
| Rollover                                              | 89,948,865              | 95,584,804              |
| Total contributions                                   | 1,491,032,463           | 1,558,567,694           |
| Total additions to net assets                         | 5,620,823,034           | 4,565,516,520           |
| Deductions from net assets attributable to:           |                         |                         |
| Distributions to participants                         | 1,979,312,978           | 1,947,720,323           |
| Trustee and administrative expenses                   | 18,445,583              | 20,408,429              |
| Dividends paid directly to participants               | 683,785                 | 616,503                 |
| Total deductions from net assets                      | 1,998,442,346           | 1,968,745,255           |
| Net increase                                          | 3,622,380,688           | 2,596,771,265           |
| Net assets available for benefits at:                 |                         |                         |
| Beginning of year                                     | 23,297,625,577          | 20,700,854,312          |
| End of year                                           | <u>\$26,920,006,265</u> | <u>\$23,297,625,577</u> |
| See accompanying notes to financial statements.       |                         |                         |

# CITI RETIREMENT SAVINGS PLAN

## Notes to Financial Statements

December 31, 2025 and 2024

### (1) Description of the Plan

The following brief description of the Citi Retirement Savings Plan (the Plan) is provided for general information purposes only. Participants should refer to the Plan's Summary Plan Description and legal Plan document for a more complete description of the Plan.

#### (a) General

The Plan was established in 1987 and is a defined contribution plan designed to encourage savings on the part of eligible employees. The Plan covers eligible employees of Citigroup Inc. (the Company), its subsidiaries and affiliates. The Company is the Plan Sponsor, as defined by the Plan document. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended (ERISA), and the Internal Revenue Code of 1986, as amended (the Code). The Plan is designed to comply with Section 404(c) of ERISA and the related regulations. The Plan provides for participant-directed accounts, which permits a participant or beneficiary to exercise control over the assets in the account and make investment decisions. As a result, the Plan's fiduciaries may be released from liability for any losses that result from the participant's or beneficiary's individual investment decisions.

The Plan was initially designed as an Employee Stock Ownership Plan (ESOP) within the meaning of Section 4975(e)(7) of the Code. Effective March 1, 2003, the Plan consists of a non-leveraged ESOP component and a non-ESOP component. The ESOP component consists of any amount invested in the Citigroup Common Stock Fund under the Plan.

Bank of New York Mellon is the trustee and the custodian of the Plan. The Plan is administered by Alight Solutions Inc., a third-party administrator.

#### (b) Eligibility

Eligible employees generally include (1) employees working in the U.S. and paid from the Company payroll or (2) U.S. citizens or lawful permanent residents of the U.S. performing services overseas in an expatriate employment classification in each case who are performing services for the Company and participating subsidiaries, as defined in the Plan document.

Full-time and part-time employees are eligible to participate on the first day of the first pay period after the participant becomes an employee of the Company.

#### (c) Employee Contributions

Eligible employees may defer on a before-tax and/or Roth basis through payroll deductions up to 50% (in 1% increments) of their eligible pay subject to certain legal limitations. Eligible pay generally includes base salary, overtime, commissions, shift differential pay, and periodic incentive bonuses. The maximum annual eligible pay under the Plan does not exceed the applicable statutory limit.

Newly hired and rehired eligible employees are automatically enrolled in the Plan at a 6% before-tax contribution rate unless they otherwise enroll themselves or opt out of the Plan. Participants who are automatically enrolled in the Plan, but do not make an investment election, are invested in the Plan's default investment, which is the Plan's "target retirement date" fund consistent with the participant's projected year of retirement. Further, unless the participant elects a different rate, for employees who are automatically enrolled, their contribution rate is automatically increased by 1% annually until they reach a before-tax contribution rate of 15%.

# CITI RETIREMENT SAVINGS PLAN

## Notes to Financial Statements

December 31, 2025 and 2024

Participants who are age 50 or older by the end of the Plan year are permitted to make additional contributions up to 49% of their eligible pay, known as "catch-up" contributions, up to the applicable statutory limit. There is no automatic enrollment for catch-up contributions.

### **(d) *Employer Contributions***

During 2025 and 2024, employer contributions consisted of three components: the Company matching contribution, fixed contribution, and transition contribution. A one-time Company contribution is also provided to certain grandfathered participants on a limited basis when they become eligible.

The Company matching contribution was equal to 100% of the participant's before-tax and/or Roth contributions up to 6% of the participant's eligible compensation (up to the annual compensation maximum set by the Code) for eligible employees at all compensation levels. For Plan year ended December 31, 2024, Company matching contributions did not exceed the lesser of the participant's contribution or 6% of the participant's eligible compensation up to the statutory limit. Effective January 1, 2025, Company matching contributions did not exceed the lesser of the participant's contribution or 6% of the participant's eligible compensation up to \$200,000. Catch-up contributions are not subject to matching contributions. Participants must contribute to the Plan to receive Company matching contributions.

A fixed contribution of up to 2% of eligible pay is credited to the Plan accounts of eligible employees whose qualifying annual compensation, as defined in the Plan, is \$100,000 or less.

An annual transition contribution is credited to the Plan accounts of certain employees who were eligible to receive benefits under the Plan, the Citigroup Pension Plan, and the Citigroup Ownership Program in 2007, prior to the Plans' redesign. If an employee's total benefit opportunity under the three programs was greater than his or her benefit opportunity under the Plan, an additional transition contribution is credited. Participants receiving this transition contribution generally have long service and must be continuously employed by the Company since December 31, 2006.

Matching, fixed, and transition contributions are invested in the same manner as a participant's before-tax contributions, or, in the Plan's qualified default investment alternative in the absence of such an election.

At December 31, 2025 and 2024, the employer contribution receivable was \$514.7 million and \$584.0 million, respectively. Company contributions relating to 2025 and 2024 were received and credited to participant accounts during the first quarter of 2026 and 2025, respectively.

### **(e) *Participant Accounts***

The Plan maintains a separate account for each participant, to which contributions, expenses, and investment gains and losses are allocated.

Participants may elect to invest their account balance among the investment fund options offered under the Plan in whole increments of 1%.

A participant may elect to suspend or resume his or her contributions, subject to the Plan's notice requirements. In addition, a participant may change the rate of his or her contributions, subject to the Plan's notice requirements, and may elect to change the allocation of future contributions among the funds daily. A participant may also elect to transfer the value of his or her contributions in whole increments of 1% to other Plan investment funds, subject to certain restrictions.

# CITI RETIREMENT SAVINGS PLAN

## Notes to Financial Statements

December 31, 2025 and 2024

Changes requested by participants are implemented as soon as administratively practicable, in accordance with the Plan document.

### **(f) Rollover and Transfer Contributions**

The Plan accepts qualifying rollover contributions made by participants in cash from qualified retirement plans or Individual Retirement Accounts (IRA). Such transfers or rollovers to the Plan may only be made with the approval of the Plan's management and do not affect any other contributions made by or on behalf of a participant.

Rollover contributions into the Plan in 2025 and 2024 amounted to \$89.9 million and \$95.6 million, respectively.

### **(g) Investment Options**

Plan assets are held in a trust fund and are invested in the investment options offered under the Plan at the direction of Plan participants, in accordance with the Plan document.

Subject to certain restrictions, Plan participants may move a portion or all of their account balances among the Plan's investment options through a fund transfer, reallocation, or rebalance, generally not more frequently than once every seven calendar days.

Restrictions are subject to change at any time depending on generally applicable Plan rules or the requirements of the funds.

To the extent required by the compliance procedures of a mutual fund to ensure the fund's adherence to the market timing rules mandated by the Securities and Exchange Commission and upon request by a mutual fund, the Plan may provide reports to the fund detailing Plan participants' trading activity in that particular fund. The Company also may restrict the ability of certain Plan participants to invest in or divest from the Citigroup Common Stock Fund.

In general, no investment-related transaction costs are associated with the Plan, though the funds have the right to impose redemption fees, should they decide to do so.

The Plan does not directly participate in securities lending programs; however, there are investment funds that engage in securities lending which are available to Plan participants. The investment manager for an investment option determines the terms of, and the extent to which, securities lending is used. Engaging in securities lending is intended to benefit Plan participants investing in such investment offering.

### **(h) Vesting**

The rights of a participant to his or her own contributions, matching contributions, and any earnings thereon are at all times fully vested and non-forfeitable.

Company fixed and transition contributions, as described in note 1(d), vest according to the following schedule:

- Upon completion of three years of service, any fixed and/or transition contributions made on a participant's behalf will be immediately vested;
- If a participant reaches age 55, dies, or becomes disabled while in service;
- In the case of a full or partial termination of the Plan or complete discontinuance of contributions under the Plan.

# CITI RETIREMENT SAVINGS PLAN

## Notes to Financial Statements

December 31, 2025 and 2024

Once a participant is vested in his or her Company contributions, those contributions are available for distribution or rollover once he or she leaves the Company or is otherwise eligible to take a distribution, as more fully described in notes 1(k) and 1(l).

**(i) *Forfeited Accounts***

Forfeitures may be used to offset expenses of the Plan. During 2025 and 2024, \$607,480 and \$735,732, respectively, of forfeitures were used to offset Plan expenses. As of December 31, 2025 and 2024, unallocated forfeitures were \$101,276 and \$182,034, respectively.

**(j) *Loans Receivable from Participants***

Subject to the Plan's provisions and the requirements contained within ERISA and the Code, participants may apply for up to two loans from the Plan at a fixed annual interest rate equal to the prime rate, as published in *The Wall Street Journal* for the fifteenth business day of the month in which the loan application is initiated, plus 1%. Loans may be made for a minimum amount of \$1,000, the maximum of which would be the lesser of 50% of the participant's vested account balance or \$50,000, less the highest outstanding loan balance in the previous twelve months. The interest rates for loans receivable from participants as of December 31, 2025 and 2024 ranged from 4.25% to 10.25% in both years. Loan terms range from 1 to 5 years for general-purpose loans or up to 20 years for the purchase of a primary residence.

Loans receivable from participants are valued at unpaid principal plus any accrued but unpaid interest.

Each loan is secured through the vested balance in the participant's Plan account. If a participant defaults on his or her loan by failing to make timely repayments, the outstanding principal and interest due on the loan is treated as a deemed distribution and reported as a taxable distribution to the participant as soon as administratively practicable in the year of default. If the participant has an outstanding loan and takes a distribution of his or her Plan benefit, the outstanding principal and interest due on the loan is deducted from the account balance before an amount is distributed to the participant.

A participant applying for a loan through the Plan will be charged a \$50 loan application fee. The loan application fee is nonrefundable and will be used to offset the administrative expenses associated with the loan. The fee will be deducted from the participant's Plan account at the time his or her loan request is processed. Plan participants who reside in Florida may be subject to a nominal tax imposed by Florida law, which is deducted from the participant's Plan account at the time his or her loan request is processed as soon as administratively practicable.

**(k) *Withdrawals***

Prior to termination of employment, a participant may withdraw, subject to the Plan's notice requirements, all or a portion of the vested value of his or her participant account if the participant has attained age 59½ or becomes totally and permanently disabled, or a certain portion of the value of his or her participant account in the event of demonstrated financial hardship, subject to the Plan's provisions. Withdrawals to which a participant is entitled are the amounts that can be provided by the contributions and income thereon (including net realized and unrealized investment gains and losses) allocated to each participant's account, less allocated expenses. Withdrawals from the Citigroup Common Stock Fund may be paid in either shares of common stock or cash at the discretion of the participant, with the exception of a hardship withdrawal, which must be paid in cash. Fractional shares and withdrawals from other funds are paid in cash.

# CITI RETIREMENT SAVINGS PLAN

## Notes to Financial Statements

December 31, 2025 and 2024

### **(1) Distributions**

A participant, after leaving the Company, can have the total of his or her vested account distributed in accordance with the provisions of the Plan. The value of this distribution will be based on the value of the participant's vested account at the valuation date that coincides with the distribution to the extent administratively practicable.

If the value of a participant's account exceeds \$7,000, the participant may elect to defer the commencement of his or her distribution until the date he or she must take the first required minimum distribution (RMD). If the participant is still employed at RMD age, minimum distributions must commence when the participant retires or otherwise separates from service.

If the value of a participant's account is at least \$1,000 and does not exceed \$7,000, the Plan will automatically roll the participant's account over to an IRA, if the participant does not elect otherwise within 90 days of receiving a notice from the Plan. However, if the Plan participant is age 65 or older and his or her account balance is \$7,000 or less, the Plan will distribute his or her account as a lump-sum distribution and withhold the applicable taxes. If the value of a participant's account is less than \$1,000, the Plan will distribute the participant's account upon termination of employment, unless otherwise instructed.

Distributions to which a participant is entitled are the vested amounts that can be provided by the contributions and income thereon (including net realized and unrealized investment gains and losses) allocated to each participant's account, less allocated expenses. Fractional shares and distributions from other funds are paid in cash.

### **(2) Summary of Significant Accounting Policies**

#### **(a) Basis of Accounting**

The accompanying financial statements have been prepared under the accrual basis of accounting and are displayed in U.S. dollars.

#### **(b) Use of Estimates**

The preparation of the financial statements in conformity with U.S. generally accepted accounting principles (GAAP) requires the Plan's management to make estimates and assumptions that affect the reported amounts of assets and liabilities, changes therein, and disclosure of contingent assets and liabilities at the date the financial statements are prepared. Actual results could differ from those estimates and assumptions. Significant estimates inherent in the preparation of the financial statements include the fair value of investments.

#### **(c) Investment Valuation and Income Recognition**

Investments held by the Plan are generally stated at fair value with the exception of fully benefit-responsive investment contracts, which according to GAAP are stated at contract value.

Equity investments traded on national securities exchanges are valued at their closing market prices. When no trades are reported, they are valued at the most recent reported sale price on the last business day of the year; securities traded in the over-the-counter market are valued at their last sale or bid price. This includes U.S. and non-U.S. equities in separately managed accounts, and the Citigroup Common Stock Fund.

# CITI RETIREMENT SAVINGS PLAN

## Notes to Financial Statements

December 31, 2025 and 2024

Mutual funds are valued at the net asset value (NAV) as reported by the underlying fund or its agent. Exchange-traded funds are valued at their last sale price.

Collective trust funds are determined to have readily determinable fair values and valued based on NAV. Participant-directed redemptions from these collective trust funds generally can be made daily, subject to a Plan imposed 7-day minimum holding period on investments (other than BNY Mellon Stable Value Fund (Fund) related investments, which have a longer holding period).

Purchases and sales of investments are recorded on a trade-date basis. Securities purchased or sold near year-end may result in payments on these securities not being made or received until after the Plan's year-end. The amounts of such payments are recorded as payables or receivables as of year-end in the statements of net assets available for benefits. Interest income is recorded as earned on the accrual basis. Dividend income is recorded on the ex-dividend date.

Pending foreign exchange purchases are marked to market based upon year-end forward exchange rates.

### **(d) Fair Value of Other Assets and Liabilities**

The carrying value of other assets and liabilities approximates fair value because of the short-term nature of these items.

### **(e) Payment of Benefits**

Benefits are recorded when paid.

## **(3) Guaranteed Investment Contracts (GIC)**

The Plan's Fund is a custom investment vehicle that invests in fully benefit-responsive investment contracts, which are synthetic GICs issued by insurance companies.

The Plan's GICs consist of the underlying investments, which are fixed-income securities owned directly by the Plan and "wrapper" contracts purchased from the insurance companies. The wrapper contracts guarantee full payment of principal and interest and provide an interest crediting rate of not less than zero. The wrapper contracts amortize the realized and unrealized gains and losses on the underlying fixed income investments over the duration of the investments, through adjustments to the future interest crediting rate. These investments are credited with earnings on the underlying investments and charged for participant withdrawals and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value.

There are no reserves against contract value for credit risk of the contract issuers or otherwise.

An investment contract is considered fully benefit-responsive if all of the following criteria are met:

- The investment contract is between the Fund and the issuer and the contract cannot be sold or assigned.
- The contract issuer must be obligated to repay principal and interest to participants in the Fund or provide prospective crediting rate adjustments that cannot result in an interest crediting rate less than zero.
- All permitted participant-initiated transactions occur at contract value, without limitations.
- An event that limits the ability of the participant to transact at contract value is not probable.

# CITI RETIREMENT SAVINGS PLAN

## Notes to Financial Statements

December 31, 2025 and 2024

- The Fund must allow participants reasonable access to their funds.

The Plan's management has concluded that the GICs are fully benefit-responsive investment contracts and has reported such contracts at contract value, as shown in the table below:

|                | 2025           | 2024           |
|----------------|----------------|----------------|
| Synthetic GICs | \$ 818,399,492 | \$ 876,663,256 |

In addition, the Fund owns units of the Bank of New York Mellon Short-Term Investment Fund, which serves as the Fund's short-term liquidity vehicle, included in the fair value hierarchy table in cash equivalents and short-term investments.

### (4) Fair Value Measurements

FASB Accounting Standards Codification (ASC) 820, *Fair Value Measurement*, provides a framework for measuring fair value, which provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy are described below:

- Level 1 – Quoted prices for identical instruments in active markets.
- Level 2 – Quoted prices for similar instruments in active markets, quoted prices for identical or similar instruments in markets that are not active, and model-derived valuations in which all significant inputs and value drivers are observable in the market.
- Level 3 – Valuations derived from valuation techniques in which one or more significant inputs or significant value drivers are unobservable.

This hierarchy requires the Plan's management to use observable market data, when available, and to minimize the use of unobservable inputs when determining fair value. As required by ASC 820, assets are classified in their entirety based on the lowest level of input that is significant to the fair value measurement.

The methods described above may produce a fair value measurement that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

# CITI RETIREMENT SAVINGS PLAN

## Notes to Financial Statements

December 31, 2025 and 2024

The table below categorizes the Plan's investments by level within the fair value hierarchy as of December 31, 2025.

|                                                        | December 31, 2025       |                          |                          |
|--------------------------------------------------------|-------------------------|--------------------------|--------------------------|
|                                                        | Level 1                 | Level 2                  | Total                    |
| Investments, at fair value:                            |                         |                          |                          |
| Cash equivalents and short-term investments            | \$ 377,497              | \$ 92,100,424            | \$ 92,477,921            |
| Collective trust funds                                 | —                       | 22,143,896,673           | 22,143,896,673           |
| U.S. equities                                          | 1,360,581,565           | —                        | 1,360,581,565            |
| Non-U.S. equities                                      | 600,249,194             | —                        | 600,249,194              |
| Mutual funds and other registered investment companies | 1,158,945,848           | —                        | 1,158,945,848            |
| Investments, at fair value                             | <u>\$ 3,120,154,104</u> | <u>\$ 22,235,997,097</u> | <u>\$ 25,356,151,201</u> |
| Other investment liabilities                           | <u>\$ —</u>             | <u>\$ (411,580)</u>      | <u>\$ (411,580)</u>      |

The table below categorizes the Plan's investments by level within the fair value hierarchy as of December 31, 2024.

|                                                        | December 31, 2024       |                          |                          |
|--------------------------------------------------------|-------------------------|--------------------------|--------------------------|
|                                                        | Level 1                 | Level 2                  | Total                    |
| Investments, at fair value:                            |                         |                          |                          |
| Cash equivalents and short-term investments            | \$ 2,616,928            | \$ 70,088,623            | \$ 72,705,551            |
| Collective trust funds                                 | —                       | 19,007,270,264           | 19,007,270,264           |
| U.S. equities                                          | 1,020,201,615           | —                        | 1,020,201,615            |
| Non-U.S. equities                                      | 470,146,842             | —                        | 470,146,842              |
| Mutual funds and other registered investment companies | 1,043,066,206           | —                        | 1,043,066,206            |
| Investments, at fair value                             | <u>\$ 2,536,031,591</u> | <u>\$ 19,077,358,887</u> | <u>\$ 21,613,390,478</u> |
| Other investment liabilities                           | <u>\$ —</u>             | <u>\$ (1,706,575)</u>    | <u>\$ (1,706,575)</u>    |

There were no transfers or reclassifications of investments between level 3 and other levels within the fair value hierarchy during the years ended December 31, 2025 and 2024, and there were no changes in valuation methodologies used to measure the fair value of the Plan's investments as of and for the years ended December 31, 2025 and 2024.

### (5) Administrative Expenses

Plan provisions allow for administrative expenses, including, but not limited to, audit fees, custodial and trustee fees, investment manager fees, and recordkeeping fees to be paid by the Plan and allocated to participant accounts. Expenses related to monthly investment service fees and loan fees are charged to participants' investment balances and are reflected in the value of their participant accounts. These expenses are reported in trustee and administrative expenses in the statements of changes in net assets

# CITI RETIREMENT SAVINGS PLAN

## Notes to Financial Statements

December 31, 2025 and 2024

available for benefits, or if paid by the investment funds, are included in net appreciation in fair value of investments.

Any expenses not borne by the Plan are paid by the Company.

### **(6) Risks and Uncertainties**

The Plan invests in a variety of investment securities. Investment securities, in general, are exposed to various risks, such as interest rate, credit, foreign exchange, and overall market volatility risk. Due to the level of risk associated with certain investment securities, it is reasonable to expect that changes in the values of investment securities will occur in the near term and that such changes could materially affect participant account balances and the net assets available for plan benefits.

The Plan's exposure to a concentration of credit risk is limited by the diversification of investments across participant-directed fund elections and one election that is closed to new contributions. Additionally, the investments within each investment fund option are further diversified into varied financial instruments, with the exception of the Citigroup Common Stock Fund, which primarily invests in the securities of a single issuer. At December 31, 2025 and 2024, approximately 4% and 3% of the Plan's total investments were invested in Citigroup common stock, respectively.

Plan investments include a variety of investments that may directly or indirectly invest in securities with contractual cash flows. The value, liquidity, and related income of these securities are sensitive to changes in economic conditions and may be adversely affected by shifts in the market's perception of the issuers and changes in interest rates.

### **(7) Party-in-Interest Transactions**

Certain Plan investments are units of the Citigroup Common Stock Fund, which consists of common stock issued by the Company. The Plan's investment in the Citigroup Common Stock Fund was \$1,074.1 million and \$732.9 million at December 31, 2025 and 2024, respectively.

The Plan held no direct investments through other investment options in the Company's common stock at December 31, 2025 and 2024. However, certain of the collective trust funds and mutual funds may have invested in Citigroup common stock if consistent with the fund's objective. In 2025 and 2024, the Company paid \$23.1 million and \$24.2 million, respectively, to the participants for dividends on common stocks held directly.

At December 31, 2025 and 2024, the Plan held \$92.1 million and \$70.1 million, respectively, of the Bank of New York Mellon Short-Term Investment Fund. At December 31, 2025 and 2024, the Plan also held through its investment in synthetic GICs valued at \$0.2 million and \$2.4 million, respectively, of the Bank of New York Mellon Short-Term Investment Fund.

These transactions qualify as exempt party-in-interest transactions.

### **(8) Tax Status**

The Internal Revenue Service (the IRS) has determined and informed the Plan by a letter dated April 8, 2016 that the Plan as amended and restated effective January 1, 2014 and related trust are established in accordance with applicable sections of the Code and, therefore, the Plan qualifies as tax-exempt under Section 401(a) of the Code. Although the Plan has been amended since receiving the favorable determination letter, the Plan's management and the Plan's legal counsel believe that the Plan, as amended, continues to be qualified as tax-exempt and continues to operate in compliance with the applicable requirements of the Code. Therefore, no provision for income taxes is included in the Plan's financial statements.

# CITI RETIREMENT SAVINGS PLAN

## Notes to Financial Statements

December 31, 2025 and 2024

GAAP requires the Plan's management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan's management has concluded that, as of December 31, 2025 and 2024, there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements.

The Plan is subject to audits by taxing jurisdictions; however, there are currently no audits for any open tax periods in progress. The Company believes the Plan is no longer subject to tax examination for years prior to 2022.

### (9) Plan Termination

Although it has not expressed any intention to do so, the Plan Sponsor reserves the right under the Plan to amend or discontinue its contributions at any time and to amend or terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, either full or partial, all amounts credited to the impacted participants' accounts will become 100% vested and, therefore, will not be subject to forfeiture.

### (10) Subsequent Events

The Plan's management evaluated subsequent events through the date on which the financial statements were available to be issued and determined that, other than those disclosed throughout the financial statements, no additional disclosures were required.

### (11) Reconciliation of Financial Statements to Form 5500

The following is a reconciliation of amounts reported in the financial statements to amounts reported on Form 5500 as of and for the years ended December 31, 2025 and 2024:

|                                                                                                             | 2025                     | 2024                     |
|-------------------------------------------------------------------------------------------------------------|--------------------------|--------------------------|
| Net assets available for benefits per the financial statements                                              | \$ 26,920,006,265        | \$ 23,297,625,577        |
| Adjustment from contract value to fair value for fully benefit-responsive investment contracts              | (34,479,454)             | (67,414,793)             |
| Net assets available for benefits per Form 5500                                                             | <u>\$ 26,885,526,811</u> | <u>\$ 23,230,210,784</u> |
| Net increase in net assets available for benefits per the financial statements                              | \$ 3,622,380,688         | \$ 2,596,771,265         |
| Prior year adjustment from contract value to fair value for fully benefit-responsive investment contracts   | 67,414,793               | 72,808,703               |
| Current year adjustment from contract value to fair value for fully benefit-responsive investment contracts | (34,479,454)             | (67,414,793)             |
| Net increase in net assets per Form 5500                                                                    | <u>\$ 3,655,316,027</u>  | <u>\$ 2,602,165,175</u>  |

# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099

Plan No. 004

December 31, 2025

| Identity of issuer                                                     | Interest<br>rate | Maturity<br>date | Number of<br>shares/units | Cost<br>value** | Current<br>value  |
|------------------------------------------------------------------------|------------------|------------------|---------------------------|-----------------|-------------------|
| <b>Cash equivalents and short-term investments:</b>                    |                  |                  |                           |                 |                   |
| Australian Dollar                                                      |                  |                  |                           | \$              | 3,166             |
| Brazil Real                                                            |                  |                  |                           |                 | 1,413             |
| Canadian Dollar                                                        |                  |                  |                           |                 | 8,579             |
| Chinese Yuan Renminbi                                                  |                  |                  |                           |                 | 16                |
| * Collective U.S. Gov't STIF 15                                        |                  |                  |                           |                 | 92,100,424        |
| Czech Koruna                                                           |                  |                  |                           |                 | 1,748             |
| Euro                                                                   |                  |                  |                           |                 | 970               |
| Hong Kong Dollar                                                       |                  |                  |                           |                 | 40,021            |
| Iceland Krona                                                          |                  |                  |                           |                 | 40                |
| Indian Rupee                                                           |                  |                  |                           |                 | 41,097            |
| Israeli Shekel                                                         |                  |                  |                           |                 | 2,005             |
| Japanese Yen                                                           |                  |                  |                           |                 | 28,862            |
| New Zealand Dollar                                                     |                  |                  |                           |                 | 1,199             |
| Norwegian Krone                                                        |                  |                  |                           |                 | 3,977             |
| Pound Sterling                                                         |                  |                  |                           |                 | 10,880            |
| South African Rand                                                     |                  |                  |                           |                 | 18                |
| Swedish Krona                                                          |                  |                  |                           |                 | 1,454             |
| Swiss Franc                                                            |                  |                  |                           |                 | 9                 |
| U.S. Dollar                                                            |                  |                  |                           |                 | 210,462           |
| Vietnam Dong                                                           |                  |                  |                           |                 | 21,581            |
| <b>Total cash equivalents and short-term investments</b>               |                  |                  |                           | <b>\$</b>       | <b>92,477,921</b> |
| <b>Collective trust funds:</b>                                         |                  |                  |                           |                 |                   |
| BlackRock 0-5 Year U.S. Treasury Inflation Protected Securities Fund F |                  |                  | 4,208,707                 | \$              | 57,569,642        |
| BlackRock EAFE Equity Index Fund F                                     |                  |                  | 21,635,635                |                 | 1,654,275,766     |
| BlackRock Emerging Markets Index Fund F                                |                  |                  | 38,268,236                |                 | 690,378,109       |
| BlackRock Equity Index Fund F                                          |                  |                  | 48,377,016                |                 | 7,072,184,549     |
| BlackRock LifePath Index 2030 Fund F                                   |                  |                  | 16,553,707                |                 | 608,621,878       |
| BlackRock LifePath Index 2035 Fund F                                   |                  |                  | 20,528,854                |                 | 776,011,197       |
| BlackRock LifePath Index 2040 Fund F                                   |                  |                  | 19,197,736                |                 | 853,899,949       |
| BlackRock LifePath Index 2045 Fund F                                   |                  |                  | 25,172,629                |                 | 1,109,387,948     |
| BlackRock LifePath Index 2050 Fund F                                   |                  |                  | 24,153,461                |                 | 913,483,909       |
| BlackRock LifePath Index 2055 Fund F                                   |                  |                  | 14,572,152                |                 | 727,491,365       |
| BlackRock LifePath Index 2060 Fund F                                   |                  |                  | 11,332,063                |                 | 329,893,357       |
| BlackRock LifePath Index 2065 Fund F                                   |                  |                  | 1,258,308                 |                 | 26,247,174        |
| BlackRock LifePath Index Retirement Fund F                             |                  |                  | 24,678,064                |                 | 740,142,015       |
| BlackRock Mid Capitalization Equity Index Fund F                       |                  |                  | 6,807,258                 |                 | 1,190,227,808     |
| BlackRock MSCI ACWI ESG Focus Index Fund F                             |                  |                  | 2,759,542                 |                 | 66,400,925        |
| BlackRock Roll Select Commodity Index Fund F                           |                  |                  | 5,599,751                 |                 | 87,562,746        |
| BlackRock Russell 1000 Growth Fund F                                   |                  |                  | 4,793,417                 |                 | 452,683,591       |

\*Party-in-interest, as defined by ERISA

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# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099

Plan No. 004

December 31, 2025

| Identity of issuer                                                    | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value            |
|-----------------------------------------------------------------------|---------------|---------------|------------------------|--------------|--------------------------|
| BlackRock Russell 1000 Value Fund F                                   |               |               | 2,088,943              |              | 138,676,749              |
| BlackRock Russell 2000 Index Fund F                                   |               |               | 7,622,762              |              | 642,192,543              |
| BlackRock Russell 3000 Index Fund F                                   |               |               | 13,224,451             |              | 1,871,320,705            |
| BlackRock U.S Treasury Inflation Protected Securities Fund F          |               |               | 14,101,760             |              | 368,271,684              |
| BlackRock U.S. Debt Index Fund F                                      |               |               | 42,416,016             |              | 1,520,499,649            |
| FIAM Group Trust for Employee Benefit Plans Core Plus Commingled Pool |               |               | 1,319,373              |              | 32,588,506               |
| Fidelity FIAM Concentrated Emerging Markets                           |               |               | 600,966                |              | 44,705,868               |
| LS CIT Core Plus Fixed Income                                         |               |               | 1,826,054              |              | 32,595,068               |
| Schroder Collective Investment Trust                                  |               |               | 5,859,458              |              | 136,583,973              |
| <b>Total collective trust funds</b>                                   |               |               |                        |              | <b>\$ 22,143,896,673</b> |
| <b>U.S. equities:</b>                                                 |               |               |                        |              |                          |
| A10 Networks Inc                                                      |               |               | 16,856                 | \$           | 298,176                  |
| Aaon Inc                                                              |               |               | 908                    |              | 69,215                   |
| Aar Corp                                                              |               |               | 9,886                  |              | 818,485                  |
| Abercrombie & Fitch Co                                                |               |               | 2,400                  |              | 302,046                  |
| Abm Industries Inc                                                    |               |               | 7,428                  |              | 314,191                  |
| Academy Sports & Outdoors Inc                                         |               |               | 7,956                  |              | 397,480                  |
| Acadia Pharmaceuticals Inc                                            |               |               | 2,057                  |              | 54,946                   |
| Acadia Realty Trust                                                   |               |               | 127,974                |              | 2,628,588                |
| Aci Worldwide Inc                                                     |               |               | 4,285                  |              | 204,868                  |
| Adapthealth Corp                                                      |               |               | 31,956                 |              | 318,278                  |
| Adaptive Biotechnologies Corp                                         |               |               | 29,077                 |              | 472,205                  |
| Addus Homecare Corp                                                   |               |               | 10,676                 |              | 1,146,515                |
| Adeia Inc                                                             |               |               | 31,976                 |              | 551,579                  |
| Adma Biologics Inc                                                    |               |               | 9,107                  |              | 166,118                  |
| Advanced Energy Industries Inc                                        |               |               | 8,089                  |              | 1,693,546                |
| Affiliated Managers Group Inc                                         |               |               | 577                    |              | 166,395                  |
| Agilysys Inc                                                          |               |               | 8,910                  |              | 1,058,821                |
| Agree Realty Corp                                                     |               |               | 9,169                  |              | 660,416                  |
| Alamo Group Inc                                                       |               |               | 148                    |              | 24,810                   |
| Alarm.Com Holdings Inc                                                |               |               | 1,626                  |              | 82,945                   |
| Alexandria Real Estate Equities                                       |               |               | 3,475                  |              | 170,046                  |
| Allegro Microsystems Inc                                              |               |               | 29,559                 |              | 779,766                  |
| Allison Transmission Holdings                                         |               |               | 1,210                  |              | 118,490                  |
| Alpha Metallurgical Resources                                         |               |               | 461                    |              | 92,217                   |
| American Eagle Outfitters Inc                                         |               |               | 15,379                 |              | 405,535                  |
| American Healthcare Reit Inc                                          |               |               | 14,652                 |              | 689,507                  |
| American Homes 4 Rent                                                 |               |               | 72,306                 |              | 2,321,016                |
| Americold Realty Trust Inc                                            |               |               | 100,043                |              | 1,286,547                |
| Ameris Bancorp                                                        |               |               | 14,280                 |              | 1,060,589                |
| Api Group Corp                                                        |               |               | 6,178                  |              | 236,387                  |
| Apogee Therapeutics Inc                                               |               |               | 1,770                  |              | 133,565                  |
| Appfolio Inc                                                          |               |               | 1,204                  |              | 280,187                  |
| Applied Digital Corp                                                  |               |               | 1,393                  |              | 34,158                   |

\*Party-in-interest, as defined by ERISA

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# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099

Plan No. 004

December 31, 2025

| Identity of issuer               | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|----------------------------------|---------------|---------------|------------------------|--------------|---------------|
| Applied Industrial Technologies  |               |               | 876                    |              | 224,875       |
| Arcbest Corp                     |               |               | 8,089                  |              | 600,106       |
| Arcellx Inc                      |               |               | 1,859                  |              | 121,234       |
| Archer Aviation Inc              |               |               | 2,497                  |              | 18,774        |
| Archrock Inc                     |               |               | 13,364                 |              | 347,743       |
| Arcutis Biotherapeutics Inc      |               |               | 1,488                  |              | 43,210        |
| Argan Inc                        |               |               | 196                    |              | 61,326        |
| Arrow Electronics Inc            |               |               | 2,947                  |              | 324,691       |
| Arrowhead Pharmaceuticals Inc    |               |               | 1,432                  |              | 95,071        |
| Asbury Automotive Group Inc      |               |               | 320                    |              | 74,306        |
| Astera Labs Inc                  |               |               | 218                    |              | 36,216        |
| Ati Inc                          |               |               | 1,812                  |              | 208,001       |
| Atmus Filtration Technologies    |               |               | 7,120                  |              | 369,605       |
| Avalonbay Communities Inc        |               |               | 3,685                  |              | 668,207       |
| Avnet Inc                        |               |               | 8,275                  |              | 397,839       |
| Axcelis Technologies Inc         |               |               | 6,464                  |              | 519,320       |
| Axos Financial Inc               |               |               | 3,859                  |              | 332,461       |
| Axsome Therapeutics Inc          |               |               | 9,215                  |              | 1,683,066     |
| Azz Inc                          |               |               | 3,806                  |              | 407,897       |
| Badger Meter Inc                 |               |               | 787                    |              | 137,245       |
| Balchem Corp                     |               |               | 620                    |              | 95,105        |
| Bancorp Inc/The                  |               |               | 3,586                  |              | 242,128       |
| Beam Therapeutics Inc            |               |               | 4,889                  |              | 135,529       |
| Bel Fuse Inc                     |               |               | 1,723                  |              | 292,206       |
| Belden Inc                       |               |               | 7,138                  |              | 831,945       |
| Bellring Brands Inc              |               |               | 20,072                 |              | 536,528       |
| Benchmark Electronics Inc        |               |               | 6,714                  |              | 287,077       |
| Beone Medicines Ltd              |               |               | 9,567                  |              | 220,393       |
| Beta Technologies Inc            |               |               | 983                    |              | 27,720        |
| Bgc Group Inc                    |               |               | 53,264                 |              | 475,648       |
| Bicara Therapeutics Inc          |               |               | 1,706                  |              | 28,706        |
| Bill Holdings Inc                |               |               | 4,219                  |              | 230,112       |
| Billiontoone Inc                 |               |               | 227                    |              | 18,552        |
| BJ's Wholesale Club Holdings Inc |               |               | 5,692                  |              | 512,460       |
| Blackline Inc                    |               |               | 958                    |              | 52,950        |
| Bloom Energy Corp                |               |               | 3,470                  |              | 301,524       |
| Boot Barn Holdings Inc           |               |               | 5,568                  |              | 982,633       |
| Booz Allen Hamilton Holding Co   |               |               | 1,423                  |              | 120,046       |
| Boyd Gaming Corp                 |               |               | 5,982                  |              | 509,880       |
| Bridgebio Pharma Inc             |               |               | 27,483                 |              | 2,102,163     |
| Brightspring Health Services Inc |               |               | 9,394                  |              | 351,804       |
| Brinker International Inc        |               |               | 827                    |              | 118,670       |
| Brink's Co/The                   |               |               | 7,839                  |              | 915,060       |
| Bristow Group Inc                |               |               | 5,019                  |              | 183,797       |
| Brixmor Property Group Inc       |               |               | 64,931                 |              | 1,702,488     |
| Broadridge Financial Solutions   |               |               | 210                    |              | 46,801        |
| Broadstone Net Lease Inc         |               |               | 37,055                 |              | 643,650       |

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# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099

Plan No. 004

December 31, 2025

| Identity of issuer                  | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|-------------------------------------|---------------|---------------|------------------------|--------------|---------------|
| Build-A-Bear Workshop Inc           |               |               | 1,360                  |              | 83,334        |
| Bwx Technologies Inc                |               |               | 714                    |              | 123,409       |
| Bxp Inc                             |               |               | 24,966                 |              | 1,684,683     |
| Byline Bancorp Inc                  |               |               | 10,770                 |              | 313,947       |
| Cabot Corp                          |               |               | 1,912                  |              | 126,750       |
| Caci International Inc              |               |               | 99                     |              | 52,675        |
| Cadence Bank                        |               |               | 9,033                  |              | 386,993       |
| Callaway Golf Co                    |               |               | 47,734                 |              | 557,053       |
| Cargurus Inc                        |               |               | 15,822                 |              | 606,775       |
| Caris Life Sciences Inc             |               |               | 788                    |              | 21,258        |
| Carpenter Technology Corp           |               |               | 510                    |              | 160,660       |
| Cars.Com Inc                        |               |               | 3,192                  |              | 38,937        |
| Casey's General Stores Inc          |               |               | 211                    |              | 116,460       |
| Castle Biosciences Inc              |               |               | 36,649                 |              | 1,425,651     |
| Catalyst Pharmaceuticals Inc        |               |               | 16,032                 |              | 374,181       |
| Cava Group Inc                      |               |               | 10,112                 |              | 593,471       |
| Cavco Industries Inc                |               |               | 1,146                  |              | 677,230       |
| Ccc Intelligent Solutions Hold      |               |               | 28,500                 |              | 226,579       |
| Celcuity Inc                        |               |               | 743                    |              | 74,104        |
| Celldex Therapeutics Inc            |               |               | 2,390                  |              | 64,904        |
| Centrus Energy Corp                 |               |               | 688                    |              | 167,030       |
| Cg Oncology Inc                     |               |               | 3,732                  |              | 154,945       |
| Chord Energy Corp                   |               |               | 5,193                  |              | 481,372       |
| Churchill Downs Inc                 |               |               | 732                    |              | 83,285        |
| Cirrus Logic Inc                    |               |               | 3,200                  |              | 379,148       |
| * Citigroup Inc                     |               |               | 9,205,079              |              | 1,074,140,656 |
| Clearwater Analytics Holdings       |               |               | 53,292                 |              | 1,285,404     |
| Cno Financial Group Inc             |               |               | 22,205                 |              | 943,054       |
| Coca-Cola Consolidated Inc          |               |               | 2,978                  |              | 456,507       |
| Coeur Mining Inc                    |               |               | 14,745                 |              | 262,895       |
| Cogent Biosciences Inc              |               |               | 3,829                  |              | 135,995       |
| Cognex Corp                         |               |               | 5,759                  |              | 207,209       |
| Collegium Pharmaceutical Inc        |               |               | 23,767                 |              | 1,100,413     |
| Columbia Banking System Inc         |               |               | 13,530                 |              | 378,170       |
| Commercial Metals Co                |               |               | 25,873                 |              | 1,790,935     |
| Commvault Systems Inc               |               |               | 1,666                  |              | 208,811       |
| Concentra Group Holdings Parent Inc |               |               | 4,085                  |              | 80,399        |
| Concentrix Corp                     |               |               | 6,314                  |              | 262,546       |
| Conmed Corp                         |               |               | 513                    |              | 20,839        |
| Core Scientific Inc                 |               |               | 1,722                  |              | 25,067        |
| Corvel Corp                         |               |               | 996                    |              | 67,373        |
| Coupang Inc                         |               |               | 117,204                |              | 2,764,840     |
| Cousins Properties Inc              |               |               | 77,275                 |              | 1,992,141     |
| Covista Inc                         |               |               | 6,255                  |              | 647,238       |
| Crane Co                            |               |               | 709                    |              | 130,764       |
| Crinetics Pharmaceuticals Inc       |               |               | 4,925                  |              | 229,266       |
| Crocs Inc                           |               |               | 884                    |              | 75,580        |

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# CITI RETIREMENT SAVINGS PLAN

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EIN: 52-1568099

Plan No. 004

December 31, 2025

| Identity of issuer                | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|-----------------------------------|---------------|---------------|------------------------|--------------|---------------|
| Csw Industrials Inc               |               |               | 641                    |              | 188,185       |
| Cto Realty Growth Inc             |               |               | 17,750                 |              | 326,771       |
| Cubesmart                         |               |               | 25,876                 |              | 932,831       |
| Curtiss-Wright Corp               |               |               | 2,106                  |              | 1,161,017     |
| Cytokinetics Inc                  |               |               | 16,303                 |              | 1,035,916     |
| Darling Ingredients Inc           |               |               | 17,476                 |              | 629,127       |
| Deckers Outdoor Corp              |               |               | 618                    |              | 64,083        |
| Denali Therapeutics Inc           |               |               | 36,768                 |              | 607,039       |
| Dianthus Therapeutics Inc         |               |               | 575                    |              | 23,704        |
| Digital Realty Trust Inc          |               |               | 30,887                 |              | 4,778,457     |
| Digitalbridge Group Inc           |               |               | 39,287                 |              | 602,658       |
| Disc Medicine Inc                 |               |               | 1,619                  |              | 128,545       |
| Dnow Inc                          |               |               | 12,899                 |              | 170,913       |
| Dorman Products Inc               |               |               | 1,412                  |              | 173,949       |
| Doubleverify Holdings Inc         |               |               | 26,950                 |              | 308,303       |
| Douglas Emmett Inc                |               |               | 64,758                 |              | 711,691       |
| Duolingo Inc                      |               |               | 338                    |              | 59,237        |
| Dutch Bros Inc                    |               |               | 2,375                  |              | 145,379       |
| Dycom Industries Inc              |               |               | 5,572                  |              | 1,882,869     |
| Dyne Therapeutics Inc             |               |               | 3,496                  |              | 68,385        |
| Eagle Materials Inc               |               |               | 443                    |              | 91,639        |
| Element Solutions Inc             |               |               | 13,340                 |              | 333,379       |
| Elf Beauty Inc                    |               |               | 2,030                  |              | 154,375       |
| Emcor Group Inc                   |               |               | 81                     |              | 49,486        |
| Employers Holdings Inc            |               |               | 5,347                  |              | 230,812       |
| Encompass Health Corp             |               |               | 2,384                  |              | 253,005       |
| Enersys                           |               |               | 11,883                 |              | 1,743,758     |
| Enova International Inc           |               |               | 1,446                  |              | 227,310       |
| Ensign Group Inc/The              |               |               | 2,538                  |              | 442,203       |
| Entegris Inc                      |               |               | 7,258                  |              | 611,480       |
| Eos Energy Enterprises Inc        |               |               | 1,545                  |              | 17,704        |
| Epam Systems Inc                  |               |               | 1,305                  |              | 267,407       |
| Eplus Inc                         |               |               | 984                    |              | 86,265        |
| Equinix Inc                       |               |               | 9,699                  |              | 7,431,187     |
| Equitable Holdings Inc            |               |               | 5,040                  |              | 240,156       |
| Equity Lifestyle Properties Inc   |               |               | 38,379                 |              | 2,326,172     |
| Equity Residential                |               |               | 21,697                 |              | 1,367,774     |
| Esab Corp                         |               |               | 3,242                  |              | 362,140       |
| Esco Technologies Inc             |               |               | 622                    |              | 121,559       |
| Essential Properties Realty Trust |               |               | 33,624                 |              | 997,285       |
| Essex Property Trust Inc          |               |               | 10,593                 |              | 2,771,882     |
| Euronet Worldwide Inc             |               |               | 3,910                  |              | 297,558       |
| Everpure Inc                      |               |               | 638                    |              | 42,760        |
| Exact Sciences Corp               |               |               | 4,194                  |              | 425,961       |
| Exlservice Holdings Inc           |               |               | 3,803                  |              | 161,388       |
| Extra Space Storage Inc           |               |               | 23,438                 |              | 3,052,060     |
| Federal Agricultural Mortgage     |               |               | 4,054                  |              | 711,826       |

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EIN: 52-1568099

Plan No. 004

December 31, 2025

| Identity of issuer               | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|----------------------------------|---------------|---------------|------------------------|--------------|---------------|
| Federal Realty Investment Trust  |               |               | 14,244                 |              | 1,435,806     |
| Federal Signal Corp              |               |               | 3,201                  |              | 347,549       |
| Ferguson Enterprises Inc         |               |               | 11,263                 |              | 2,507,459     |
| First Advantage Corp             |               |               | 29,498                 |              | 428,607       |
| First American Financial Corp    |               |               | 8,747                  |              | 537,407       |
| First Horizon Corp               |               |               | 60,017                 |              | 1,434,399     |
| First Industrial Realty Trust    |               |               | 22,334                 |              | 1,279,050     |
| Firstcash Holdings Inc           |               |               | 8,876                  |              | 1,414,606     |
| Fluence Energy Inc               |               |               | 1,416                  |              | 28,009        |
| Fluor Corp                       |               |               | 1,119                  |              | 44,364        |
| Fnb Corp/Pa                      |               |               | 66,707                 |              | 1,140,697     |
| Freshworks Inc                   |               |               | 6,321                  |              | 77,435        |
| Frontdoor Inc                    |               |               | 16,793                 |              | 968,770       |
| Fti Consulting Inc               |               |               | 796                    |              | 135,963       |
| Galaxy Digital Inc               |               |               | 2,477                  |              | 55,521        |
| Gaming And Leisure Properties    |               |               | 29,905                 |              | 1,336,465     |
| Gibraltar Industries Inc         |               |               | 4,107                  |              | 203,065       |
| Gitlab Inc                       |               |               | 1,483                  |              | 55,655        |
| Globus Medical Inc               |               |               | 2,538                  |              | 221,634       |
| Grail Inc                        |               |               | 253                    |              | 21,624        |
| Grand Canyon Education Inc       |               |               | 4,518                  |              | 751,344       |
| Granite Construction Inc         |               |               | 6,850                  |              | 790,204       |
| Graphic Packaging Holding Co     |               |               | 27,961                 |              | 421,096       |
| Green Brick Partners Inc         |               |               | 5,830                  |              | 365,302       |
| Griffon Corp                     |               |               | 7,643                  |              | 562,936       |
| Group 1 Automotive Inc           |               |               | 1,850                  |              | 727,775       |
| Guardant Health Inc              |               |               | 4,096                  |              | 418,398       |
| Guardian Pharmacy Services Inc   |               |               | 15,738                 |              | 473,561       |
| Gulfport Energy Corp             |               |               | 7,185                  |              | 1,494,414     |
| Gxo Logistics Inc                |               |               | 1,813                  |              | 95,462        |
| H&R Block Inc                    |               |               | 2,325                  |              | 101,314       |
| Haemonetics Corp                 |               |               | 5,965                  |              | 478,072       |
| Halozyme Therapeutics Inc        |               |               | 5,985                  |              | 402,770       |
| Hamilton Lane Inc                |               |               | 7,596                  |              | 1,020,280     |
| Hancock Whitney Corp             |               |               | 8,295                  |              | 528,257       |
| Harmony Biosciences Holdings Inc |               |               | 6,947                  |              | 259,970       |
| Healthcare Realty Trust Inc      |               |               | 76,763                 |              | 1,301,127     |
| Healthequity Inc                 |               |               | 2,599                  |              | 238,130       |
| Healthpeak Properties Inc        |               |               | 48,504                 |              | 779,949       |
| Heartflow Inc                    |               |               | 773                    |              | 22,531        |
| Helix Energy Solutions Group Inc |               |               | 82,486                 |              | 517,184       |
| Heritage Commerce Corp           |               |               | 24,192                 |              | 290,551       |
| Hexcel Corp                      |               |               | 2,220                  |              | 164,052       |
| Highwoods Properties Inc         |               |               | 60,434                 |              | 1,560,406     |
| Hims & Hers Health Inc           |               |               | 1,847                  |              | 59,986        |
| Hni Corp                         |               |               | 7,503                  |              | 315,409       |
| Home Bancshares Inc/Ar           |               |               | 10,885                 |              | 302,382       |

\*Party-in-interest, as defined by ERISA

\*\*The cost of participant-directed investments is not required to be disclosed

See accompanying Independent Auditors' Report

# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099

Plan No. 004

December 31, 2025

| Identity of issuer                  | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|-------------------------------------|---------------|---------------|------------------------|--------------|---------------|
| Hubspot Inc                         |               |               | 249                    |              | 99,785        |
| Huron Consulting Group Inc          |               |               | 13,237                 |              | 2,288,745     |
| Ideaya Biosciences Inc              |               |               | 669                    |              | 23,130        |
| Ies Holdings Inc                    |               |               | 240                    |              | 93,235        |
| Immunome Inc                        |               |               | 29,617                 |              | 636,171       |
| Immunovant Inc                      |               |               | 650                    |              | 16,525        |
| Impinj Inc                          |               |               | 791                    |              | 137,625       |
| Independent Bank Corp/Mi            |               |               | 6,591                  |              | 214,400       |
| Ingevity Corp                       |               |               | 9,886                  |              | 585,070       |
| Ingredion Inc                       |               |               | 3,537                  |              | 390,000       |
| Insmmed Inc                         |               |               | 13,353                 |              | 2,324,037     |
| Inspire Medical Systems Inc         |               |               | 393                    |              | 36,288        |
| Installed Building Products Inc     |               |               | 1,494                  |              | 387,510       |
| Interdigital Inc                    |               |               | 3,439                  |              | 1,094,981     |
| International Bancshares Corp       |               |               | 1,022                  |              | 67,874        |
| Interparfums Inc                    |               |               | 845                    |              | 71,667        |
| Inventrust Properties Corp          |               |               | 26,363                 |              | 743,712       |
| Invitation Homes Inc                |               |               | 39,205                 |              | 1,089,500     |
| Ionis Pharmaceuticals Inc           |               |               | 1,250                  |              | 98,908        |
| Ionq Inc                            |               |               | 4,747                  |              | 213,016       |
| Irhythm Holdings Inc                |               |               | 208                    |              | 36,856        |
| Iron Mountain Inc                   |               |               | 15,941                 |              | 1,322,300     |
| Itron Inc                           |               |               | 1,994                  |              | 185,184       |
| Ivanhoe Electric Inc / Us           |               |               | 3,369                  |              | 53,842        |
| Janus International Group Inc       |               |               | 39,318                 |              | 257,143       |
| Janux Therapeutics Inc              |               |               | 767                    |              | 10,584        |
| Jbt Marel Corp                      |               |               | 1,133                  |              | 170,773       |
| Jefferson Capital Inc               |               |               | 15,958                 |              | 356,498       |
| Kadant Inc                          |               |               | 828                    |              | 235,954       |
| Karman Holdings Inc                 |               |               | 3,345                  |              | 244,780       |
| Kbr Inc                             |               |               | 9,341                  |              | 375,510       |
| Kimco Realty Corp                   |               |               | 71,054                 |              | 1,440,257     |
| Kinetik Holdings Inc                |               |               | 15,279                 |              | 550,800       |
| Kirby Corp                          |               |               | 1,352                  |              | 148,977       |
| Knife River Corp                    |               |               | 2,302                  |              | 161,932       |
| Kontoor Brands Inc                  |               |               | 6,445                  |              | 393,728       |
| Korn Ferry                          |               |               | 4,362                  |              | 287,976       |
| Kratos Defense & Security Solutions |               |               | 7,965                  |              | 604,619       |
| Krystal Biotech Inc                 |               |               | 447                    |              | 110,297       |
| Kymera Therapeutics Inc             |               |               | 3,561                  |              | 277,086       |
| Ladder Capital Corp                 |               |               | 29,759                 |              | 327,048       |
| Lamar Advertising Co                |               |               | 11,410                 |              | 1,444,329     |
| Landstar System Inc                 |               |               | 1,759                  |              | 252,705       |
| Lantheus Holdings Inc               |               |               | 3,280                  |              | 218,314       |
| Lattice Semiconductor Corp          |               |               | 3,581                  |              | 263,492       |
| Laureate Education Inc              |               |               | 39,127                 |              | 1,317,418     |
| Lazard Inc                          |               |               | 27,243                 |              | 1,322,929     |

\*Party-in-interest, as defined by ERISA

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See accompanying Independent Auditors' Report

# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099

Plan No. 004

December 31, 2025

| Identity of issuer                      | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|-----------------------------------------|---------------|---------------|------------------------|--------------|---------------|
| Lci Industries                          |               |               | 2,858                  |              | 346,794       |
| Lear Corp                               |               |               | 2,571                  |              | 294,686       |
| Legalzoom.Com Inc                       |               |               | 43,248                 |              | 429,452       |
| Lemaitre Vascular Inc                   |               |               | 1,262                  |              | 102,368       |
| Lenz Therapeutics Inc                   |               |               | 998                    |              | 15,962        |
| Leonardo Drs Inc                        |               |               | 3,046                  |              | 103,830       |
| Liberty Live Holdings Inc               |               |               | 1,651                  |              | 137,273       |
| Life Time Group Holdings Inc            |               |               | 38,646                 |              | 1,027,220     |
| Lifestance Health Group Inc             |               |               | 56,721                 |              | 399,318       |
| Lincoln National Corp                   |               |               | 30,258                 |              | 1,347,389     |
| Lindblad Expeditions Holdings           |               |               | 28,560                 |              | 411,840       |
| Linde Plc                               |               |               | 805                    |              | 342,394       |
| Littelfuse Inc                          |               |               | 754                    |              | 190,690       |
| Liveramp Holdings Inc                   |               |               | 14,236                 |              | 418,118       |
| Louisiana-Pacific Corp                  |               |               | 5,546                  |              | 447,919       |
| Lumexa Imaging Holdings Inc             |               |               | 13,510                 |              | 249,940       |
| Lyft Inc                                |               |               | 23,268                 |              | 450,695       |
| Macom Technology Solutions Holdings Inc |               |               | 1,309                  |              | 224,237       |
| Madrigal Pharmaceuticals Inc            |               |               | 452                    |              | 263,434       |
| Magnite Inc                             |               |               | 48,120                 |              | 780,991       |
| Manhattan Associates Inc                |               |               | 704                    |              | 122,014       |
| Marqeta Inc                             |               |               | 21,107                 |              | 100,257       |
| Masterbrand Inc                         |               |               | 24,990                 |              | 275,893       |
| Matador Resources Co                    |               |               | 1,602                  |              | 67,979        |
| Matson Inc                              |               |               | 3,323                  |              | 410,604       |
| Maximus Inc                             |               |               | 5,175                  |              | 446,690       |
| Medpace Holdings Inc                    |               |               | 259                    |              | 145,266       |
| Mercadolibre Inc                        |               |               | 2,259                  |              | 4,549,246     |
| Merit Medical Systems Inc               |               |               | 2,825                  |              | 249,002       |
| Mid-America Apartment Community         |               |               | 27,937                 |              | 3,880,672     |
| Mineralys Therapeutics Inc              |               |               | 2,101                  |              | 76,248        |
| Mirum Pharmaceuticals Inc               |               |               | 1,998                  |              | 157,840       |
| Mks Inc                                 |               |               | 1,259                  |              | 201,228       |
| Modine Manufacturing Co                 |               |               | 16,923                 |              | 2,259,324     |
| Moelis & Co                             |               |               | 1,470                  |              | 101,045       |
| Monolithic Power Systems Inc            |               |               | 170                    |              | 153,868       |
| Monte Rosa Therapeutics Inc             |               |               | 3,044                  |              | 47,726        |
| Montrose Environmental Group Inc        |               |               | 26,463                 |              | 657,083       |
| Moog Inc                                |               |               | 494                    |              | 120,390       |
| Mp Materials Corp                       |               |               | 8,434                  |              | 426,100       |
| Mueller Industries Inc                  |               |               | 2,626                  |              | 301,506       |
| Mueller Water Products Inc              |               |               | 46,735                 |              | 1,113,231     |
| Murphy Usa Inc                          |               |               | 846                    |              | 341,308       |
| Myr Group Inc                           |               |               | 5,692                  |              | 1,243,724     |
| Natera Inc                              |               |               | 7,124                  |              | 1,632,063     |
| National Bank Holdings Corp             |               |               | 8,588                  |              | 326,433       |
| Navan Inc                               |               |               | 1,832                  |              | 31,298        |

\*Party-in-interest, as defined by ERISA

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See accompanying Independent Auditors' Report

# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099

Plan No. 004

December 31, 2025

| Identity of issuer                 | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|------------------------------------|---------------|---------------|------------------------|--------------|---------------|
| Ncino Inc                          |               |               | 1,151                  |              | 29,522        |
| Ncr Voyix Corp                     |               |               | 23,107                 |              | 235,691       |
| Netskope Inc                       |               |               | 39,545                 |              | 693,621       |
| Netstreit Corp                     |               |               | 41,091                 |              | 724,853       |
| Neurocrine Biosciences Inc         |               |               | 680                    |              | 96,452        |
| Newmark Group Inc                  |               |               | 48,533                 |              | 841,556       |
| Newmarket Corp                     |               |               | 254                    |              | 174,322       |
| Nexstar Media Group Inc            |               |               | 677                    |              | 137,477       |
| Nextpower Inc                      |               |               | 5,461                  |              | 475,744       |
| Nicolet Bankshares Inc             |               |               | 2,861                  |              | 347,043       |
| Nnn Reit Inc                       |               |               | 43,694                 |              | 1,731,579     |
| Northeast Bank                     |               |               | 3,272                  |              | 340,107       |
| Nurix Therapeutics Inc             |               |               | 2,805                  |              | 53,213        |
| Nuvalent Inc                       |               |               | 2,342                  |              | 235,557       |
| Oge Energy Corp                    |               |               | 5,163                  |              | 220,453       |
| Okta Inc                           |               |               | 1,026                  |              | 88,682        |
| Old Second Bancorp Inc             |               |               | 11,521                 |              | 224,660       |
| Ollie's Bargain Outlet Holding     |               |               | 876                    |              | 95,995        |
| Omega Healthcare Investors Inc     |               |               | 21,399                 |              | 948,838       |
| Omniceil Inc                       |               |               | 6,504                  |              | 294,630       |
| Onemain Holdings Inc               |               |               | 10,485                 |              | 708,292       |
| Onto Innovation Inc                |               |               | 941                    |              | 148,498       |
| Option Care Health Inc             |               |               | 21,033                 |              | 670,105       |
| Oric Pharmaceuticals Inc           |               |               | 3,697                  |              | 30,240        |
| Oscar Health Inc                   |               |               | 3,191                  |              | 45,849        |
| Osi Systems Inc                    |               |               | 2,268                  |              | 578,438       |
| Outfront Media Inc                 |               |               | 18,077                 |              | 435,666       |
| Palomar Holdings Inc               |               |               | 1,166                  |              | 157,182       |
| Park Hotels & Resorts Inc          |               |               | 30,679                 |              | 320,899       |
| Parsons Corp                       |               |               | 11,983                 |              | 740,572       |
| Patterson-Uti Energy Inc           |               |               | 146,867                |              | 897,358       |
| Payoneer Global Inc                |               |               | 40,111                 |              | 225,426       |
| Pediatrics Medical Group Inc       |               |               | 12,001                 |              | 256,709       |
| Pegasystems Inc                    |               |               | 2,459                  |              | 146,827       |
| Pennymac Financial Services Inc    |               |               | 3,763                  |              | 496,085       |
| Pennymac Mortgage Investment Trust |               |               | 17,991                 |              | 225,787       |
| Penumbra Inc                       |               |               | 811                    |              | 252,109       |
| Performance Food Group Co          |               |               | 8,588                  |              | 772,240       |
| Permian Resources Corp             |               |               | 14,615                 |              | 205,044       |
| Philip Morris International Inc    |               |               | 29,174                 |              | 4,679,493     |
| Photronics Inc                     |               |               | 15,197                 |              | 486,301       |
| Pinnacle Financial Partners Inc    |               |               | 10,777                 |              | 1,028,237     |
| Pinterest Inc                      |               |               | 4,250                  |              | 110,035       |
| Planet Fitness Inc                 |               |               | 2,117                  |              | 229,638       |
| Powell Industries Inc              |               |               | 121                    |              | 38,519        |
| Power Integrations Inc             |               |               | 1,101                  |              | 39,146        |
| Praxis Precision Medicines Inc     |               |               | 531                    |              | 156,584       |

\*Party-in-interest, as defined by ERISA

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See accompanying Independent Auditors' Report

# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099

Plan No. 004

December 31, 2025

| Identity of issuer               | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|----------------------------------|---------------|---------------|------------------------|--------------|---------------|
| Preferred Bank/Los Angeles Ca    |               |               | 5,622                  |              | 530,904       |
| Prestige Consumer Healthcare Inc |               |               | 2,062                  |              | 127,213       |
| Pricesmart Inc                   |               |               | 4,465                  |              | 547,697       |
| Primerica Inc                    |               |               | 567                    |              | 146,545       |
| Primoris Services Corp           |               |               | 8,708                  |              | 1,081,000     |
| Privia Health Group Inc          |               |               | 43,739                 |              | 1,037,059     |
| Procept Biorobotics Corp         |               |               | 848                    |              | 26,673        |
| Procore Technologies Inc         |               |               | 1,178                  |              | 85,714        |
| Progress Software Corp           |               |               | 1,578                  |              | 67,783        |
| Prologis Inc                     |               |               | 77,939                 |              | 9,949,675     |
| Protagonist Therapeutics Inc     |               |               | 571                    |              | 49,889        |
| Ptc Inc                          |               |               | 1,379                  |              | 240,251       |
| Ptc Therapeutics Inc             |               |               | 1,821                  |              | 138,359       |
| Public Storage                   |               |               | 5,899                  |              | 1,530,765     |
| Pvh Corp                         |               |               | 8,688                  |              | 582,266       |
| Q2 Holdings Inc                  |               |               | 2,238                  |              | 161,486       |
| Qorvo Inc                        |               |               | 2,582                  |              | 218,240       |
| Qualys Inc                       |               |               | 679                    |              | 90,247        |
| Radnet Inc                       |               |               | 19,125                 |              | 1,364,601     |
| Rambus Inc                       |               |               | 7,400                  |              | 679,961       |
| Range Resources Corp             |               |               | 13,344                 |              | 470,526       |
| Rbc Bearings Inc                 |               |               | 139                    |              | 62,245        |
| Realty Income Corp               |               |               | 30,173                 |              | 1,700,854     |
| Redwood Trust Inc                |               |               | 39,960                 |              | 220,976       |
| Regal Rexnord Corp               |               |               | 3,994                  |              | 560,502       |
| Regency Centers Corp             |               |               | 17,743                 |              | 1,224,777     |
| Reliance Worldwide Corp Ltd      |               |               | 43,255                 |              | 111,341       |
| Repligen Corp                    |               |               | 694                    |              | 113,725       |
| Replimune Group Inc              |               |               | 9,418                  |              | 91,542        |
| Revolution Medicines Inc         |               |               | 1,561                  |              | 124,320       |
| Rexford Industrial Realty Inc    |               |               | 64,958                 |              | 2,515,183     |
| Rhythm Pharmaceuticals Inc       |               |               | 1,837                  |              | 196,681       |
| Rigetti Computing Inc            |               |               | 2,803                  |              | 62,089        |
| Riot Platforms Inc               |               |               | 32,655                 |              | 413,735       |
| Rpm International Inc            |               |               | 1,704                  |              | 177,178       |
| Ryman Hospitality Properties Inc |               |               | 21,180                 |              | 2,004,080     |
| Sabra Health Care Reit Inc       |               |               | 48,133                 |              | 911,643       |
| Saia Inc                         |               |               | 628                    |              | 205,096       |
| Scholar Rock Holding Corp        |               |               | 4,700                  |              | 207,056       |
| Servicetitan Inc                 |               |               | 8,289                  |              | 882,725       |
| Sezzle Inc                       |               |               | 1,705                  |              | 108,202       |
| Shift4 Payments Inc              |               |               | 1,071                  |              | 67,410        |
| Shoals Technologies Group Inc    |               |               | 3,818                  |              | 32,450        |
| Simon Property Group Inc         |               |               | 29,957                 |              | 5,545,375     |
| Simply Good Foods Co/The         |               |               | 2,573                  |              | 51,674        |
| Simpson Manufacturing Co Inc     |               |               | 1,095                  |              | 176,887       |
| Siteone Landscape Supply Inc     |               |               | 1,717                  |              | 213,822       |

\*Party-in-interest, as defined by ERISA

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See accompanying Independent Auditors' Report

# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099

Plan No. 004

December 31, 2025

| Identity of issuer                | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|-----------------------------------|---------------|---------------|------------------------|--------------|---------------|
| Sitime Corp                       |               |               | 5,380                  |              | 1,899,997     |
| Skyward Specialty Insurance Group |               |               | 4,395                  |              | 224,623       |
| SI Green Realty Corp              |               |               | 9,792                  |              | 449,168       |
| Smartstop Self Storage Reit Inc   |               |               | 2,255                  |              | 69,766        |
| Solaris Energy Infrastructure     |               |               | 27,462                 |              | 1,262,423     |
| Soleno Therapeutics Inc           |               |               | 2,361                  |              | 109,301       |
| Southwest Gas Holdings Inc        |               |               | 19,373                 |              | 1,550,236     |
| Sprouts Farmers Market Inc        |               |               | 418                    |              | 33,335        |
| Sps Commerce Inc                  |               |               | 854                    |              | 76,101        |
| Spx Technologies Inc              |               |               | 8,160                  |              | 1,632,424     |
| Spyre Therapeutics Inc            |               |               | 1,633                  |              | 53,488        |
| Stag Industrial Inc               |               |               | 32,091                 |              | 1,179,654     |
| Stagwell Inc                      |               |               | 47,416                 |              | 231,865       |
| Stepstone Group Inc               |               |               | 2,227                  |              | 142,901       |
| Sterling Infrastructure Inc       |               |               | 7,231                  |              | 2,214,338     |
| Steven Madden Ltd                 |               |               | 7,070                  |              | 294,403       |
| Stifel Financial Corp             |               |               | 9,786                  |              | 1,225,455     |
| Stoke Therapeutics Inc            |               |               | 1,469                  |              | 46,625        |
| Stonex Group Inc                  |               |               | 11,414                 |              | 1,085,829     |
| Stride Inc                        |               |               | 11,458                 |              | 743,974       |
| Sun Communities Inc               |               |               | 4,102                  |              | 508,297       |
| Sun Country Airlines Holdings     |               |               | 6,125                  |              | 88,132        |
| Sunstone Hotel Investors Inc      |               |               | 88,803                 |              | 793,902       |
| Synaptics Inc                     |               |               | 1,021                  |              | 75,544        |
| Taylor Morrison Home Corp         |               |               | 27,679                 |              | 1,629,438     |
| Td Synnex Corp                    |               |               | 6,331                  |              | 951,138       |
| Teledyne Technologies Inc         |               |               | 686                    |              | 350,385       |
| Tenet Healthcare Corp             |               |               | 1,747                  |              | 347,080       |
| Teradata Corp                     |               |               | 1,262                  |              | 38,423        |
| Tg Therapeutics Inc               |               |               | 2,242                  |              | 66,831        |
| Tidewater Inc                     |               |               | 6,208                  |              | 313,585       |
| Tko Group Holdings Inc            |               |               | 4,951                  |              | 1,034,786     |
| Topbuild Corp                     |               |               | 275                    |              | 114,568       |
| Toro Co/The                       |               |               | 1,866                  |              | 146,924       |
| Tpg Inc                           |               |               | 1,431                  |              | 91,356        |
| Transmedics Group Inc             |               |               | 1,256                  |              | 152,824       |
| Travel + Leisure Co               |               |               | 1,426                  |              | 100,577       |
| Traverse Therapeutics Inc         |               |               | 1,429                  |              | 54,603        |
| Trex Co Inc                       |               |               | 17,875                 |              | 627,062       |
| Ufp Technologies Inc              |               |               | 770                    |              | 170,948       |
| Ultragenyx Pharmaceutical Inc     |               |               | 1,819                  |              | 41,848        |
| Umb Financial Corp                |               |               | 14,053                 |              | 1,616,714     |
| United Parks & Resorts Inc        |               |               | 961                    |              | 34,872        |
| Universal Technical Institute     |               |               | 4,085                  |              | 106,750       |
| Upwork Inc                        |               |               | 48,417                 |              | 959,621       |
| Uranium Energy Corp               |               |               | 26,022                 |              | 303,936       |
| Urban Outfitters Inc              |               |               | 4,802                  |              | 361,424       |

\*Party-in-interest, as defined by ERISA

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See accompanying Independent Auditors' Report

# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099

Plan No. 004

December 31, 2025

| Identity of issuer           | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value           |
|------------------------------|---------------|---------------|------------------------|--------------|-------------------------|
| Valmont Industries Inc       |               |               | 570                    |              | 229,406                 |
| Valvoline Inc                |               |               | 9,023                  |              | 262,222                 |
| Varonis Systems Inc          |               |               | 28,261                 |              | 926,953                 |
| Vaxcyte Inc                  |               |               | 846                    |              | 39,026                  |
| Ventas Inc                   |               |               | 67,289                 |              | 5,206,843               |
| Vera Therapeutics Inc        |               |               | 4,276                  |              | 216,540                 |
| Verra Mobility Corp          |               |               | 2,598                  |              | 58,230                  |
| Vertex Inc                   |               |               | 27,969                 |              | 558,544                 |
| Via Transportation Inc       |               |               | 15,778                 |              | 457,723                 |
| Viking Therapeutics Inc      |               |               | 10,186                 |              | 358,339                 |
| Viper Energy Inc             |               |               | 17,205                 |              | 664,634                 |
| Viridian Therapeutics Inc    |               |               | 3,409                  |              | 106,096                 |
| Visteon Corp                 |               |               | 9,881                  |              | 939,710                 |
| Vital Farms Inc              |               |               | 28,508                 |              | 910,559                 |
| Vontier Corp                 |               |               | 6,418                  |              | 238,625                 |
| Voya Financial Inc           |               |               | 10,148                 |              | 755,918                 |
| Vse Corp                     |               |               | 151                    |              | 26,052                  |
| Warrior Met Coal Inc         |               |               | 2,686                  |              | 236,849                 |
| Watts Water Technologies Inc |               |               | 1,463                  |              | 403,809                 |
| Waystar Holding Corp         |               |               | 5,245                  |              | 171,765                 |
| Webster Financial Corp       |               |               | 21,111                 |              | 1,328,707               |
| Welltower Inc                |               |               | 30,592                 |              | 5,678,135               |
| Wesco International Inc      |               |               | 5,792                  |              | 1,416,945               |
| Wex Inc                      |               |               | 1,689                  |              | 251,576                 |
| Wingstop Inc                 |               |               | 683                    |              | 162,901                 |
| Wintrust Financial Corp      |               |               | 11,823                 |              | 1,653,035               |
| Woodward Inc                 |               |               | 601                    |              | 181,744                 |
| Workiva Inc                  |               |               | 1,905                  |              | 164,337                 |
| World Kinect Corp            |               |               | 18,245                 |              | 427,473                 |
| Wsfs Financial Corp          |               |               | 5,082                  |              | 280,727                 |
| Wyndham Hotels & Resorts Inc |               |               | 3,085                  |              | 233,081                 |
| Xencor Inc                   |               |               | 3,391                  |              | 51,919                  |
| <b>Total U.S. equities</b>   |               |               |                        |              | <b>\$ 1,360,581,565</b> |
| <b>Non-U.S. equities:</b>    |               |               |                        |              |                         |
| 3I Group Plc                 |               |               | 108,287                | \$           | 4,752,619               |
| 77 Bank Ltd/The              |               |               | 3,496                  |              | 168,172                 |
| A&D Holon Holdings Co Ltd    |               |               | 1,798                  |              | 23,408                  |
| A2 Milk Co Ltd/The           |               |               | 50,458                 |              | 309,899                 |
| A2A Spa                      |               |               | 154,445                |              | 419,006                 |
| Aalberts Nv                  |               |               | 4,811                  |              | 158,544                 |
| Ab Dynamics Plc              |               |               | 1,295                  |              | 22,476                  |
| Abb Ltd                      |               |               | 16,076                 |              | 1,201,670               |
| Abc-Mart Inc                 |               |               | 16,379                 |              | 277,595                 |
| Abhotel Co Ltd               |               |               | 1,398                  |              | 13,871                  |
| Abivax Sa                    |               |               | 4,793                  |              | 646,407                 |
| Abu Dhabi Islamic Bank Pjsc  |               |               | 57,380                 |              | 324,326                 |

\*Party-in-interest, as defined by ERISA

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See accompanying Independent Auditors' Report

# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099

Plan No. 004

December 31, 2025

| Identity of issuer             | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|--------------------------------|---------------|---------------|------------------------|--------------|---------------|
| Ac Immune Sa                   |               |               | 2,578                  |              | 8,094         |
| Academedia Ab                  |               |               | 55,822                 |              | 598,868       |
| Accelleron Industries Ag       |               |               | 4,846                  |              | 376,477       |
| Accton Technology Corp         |               |               | 10,963                 |              | 413,447       |
| Achilles Corp                  |               |               | 1,598                  |              | 14,742        |
| Adesso Se                      |               |               | 860                    |              | 89,580        |
| Ad-Sol Nissin Corp             |               |               | 4,594                  |              | 47,658        |
| Advanced Media Inc             |               |               | 2,297                  |              | 15,783        |
| Adways Inc                     |               |               | 7,990                  |              | 13,457        |
| Adyen Nv                       |               |               | 1,834                  |              | 2,961,603     |
| Aedas Homes Sa                 |               |               | 5,362                  |              | 150,514       |
| Aeon Financial Service Co Ltd  |               |               | 20,474                 |              | 226,627       |
| Aeris Resources Ltd            |               |               | 200,917                |              | 80,389        |
| Afentra Plc                    |               |               | 70,108                 |              | 39,040        |
| Agfa-Gevaert Nv                |               |               | 25,801                 |              | 15,272        |
| Ags Corp                       |               |               | 1,198                  |              | 10,078        |
| Aia Group Ltd                  |               |               | 462,875                |              | 4,751,555     |
| Aib Group Plc                  |               |               | 195,169                |              | 2,108,790     |
| Aichi Financial Group Inc      |               |               | 3,895                  |              | 114,309       |
| Aiful Corp                     |               |               | 153,806                |              | 548,517       |
| Air France-Klm                 |               |               | 7,310                  |              | 99,285        |
| Air Liquide Sa                 |               |               | 17,694                 |              | 3,330,264     |
| Airtac International Group     |               |               | 5,992                  |              | 177,367       |
| Airtel Africa Plc              |               |               | 29,767                 |              | 142,217       |
| Airtrip Corp                   |               |               | 7,291                  |              | 35,304        |
| Aj Bell Plc                    |               |               | 61,630                 |              | 365,735       |
| Aker Solutions Asa             |               |               | 148,805                |              | 456,143       |
| Akwel Sadir                    |               |               | 1,060                  |              | 10,205        |
| Al Sydbank                     |               |               | 443                    |              | 39,745        |
| Alamos Gold Inc New            |               |               | 1,205                  |              | 46,604        |
| Alandsbanken Abp               |               |               | 333                    |              | 17,616        |
| Aldar Properties Pjsc          |               |               | 150,133                |              | 355,620       |
| Alfa Financial Software Holdin |               |               | 92,408                 |              | 263,503       |
| Algonquin Power & Utilities Co |               |               | 150,791                |              | 927,363       |
| Alibaba Group Holding Ltd      |               |               | 249,856                |              | 4,583,979     |
| Alimak Group Ab                |               |               | 1,800                  |              | 28,346        |
| Alk-Abello A/S                 |               |               | 3,115                  |              | 111,973       |
| Alkane Resources Ltd           |               |               | 296,805                |              | 266,208       |
| Alkermes Plc                   |               |               | 6,157                  |              | 172,286       |
| Allianz Se                     |               |               | 3,386                  |              | 1,552,826     |
| Alligo Ab                      |               |               | 38                     |              | 528           |
| Allreal Holding Ag             |               |               | 518                    |              | 133,471       |
| Allwyn Ag                      |               |               | 8,350                  |              | 187,297       |
| Alphamin Resources Corp        |               |               | 185,036                |              | 160,637       |
| Alphapolis Co Ltd              |               |               | 1,298                  |              | 13,576        |
| Alps Alpine Co Ltd             |               |               | 4,794                  |              | 60,970        |
| Als Ltd                        |               |               | 28,989                 |              | 426,068       |

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See accompanying Independent Auditors' Report

# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099

Plan No. 004

December 31, 2025

| Identity of issuer             | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|--------------------------------|---------------|---------------|------------------------|--------------|---------------|
| Alsok Co Ltd                   |               |               | 6,192                  |              | 48,650        |
| Alvotech Sa                    |               |               | 11,360                 |              | 58,234        |
| Alzchem Group Ag               |               |               | 498                    |              | 90,723        |
| Amadeus It Group Sa            |               |               | 37,937                 |              | 2,799,845     |
| Amano Corp                     |               |               | 6,791                  |              | 182,497       |
| Amaze Co Ltd                   |               |               | 1,099                  |              | 9,161         |
| Ambea Ab                       |               |               | 61,770                 |              | 946,771       |
| Amcor Plc                      |               |               | 114,202                |              | 955,751       |
| Amplifon Spa                   |               |               | 26,455                 |              | 427,207       |
| Ampol Ltd                      |               |               | 10,744                 |              | 228,776       |
| Ams-Osram Ag                   |               |               | 9,397                  |              | 93,111        |
| Analyst Ims Investment Managem |               |               | 2,767                  |              | 156,940       |
| And St Hd Co Ltd               |               |               | 2,996                  |              | 54,956        |
| Anest Iwata Corp               |               |               | 2,996                  |              | 31,234        |
| Anglo American Plc             |               |               | 34,162                 |              | 1,417,564     |
| Anritsu Corp                   |               |               | 18,776                 |              | 268,866       |
| Antofagasta Plc                |               |               | 8,740                  |              | 385,479       |
| Aon Plc                        |               |               | 11,618                 |              | 4,099,664     |
| Apollo Hospitals Enterprise Lt |               |               | 2,285                  |              | 179,057       |
| Arad Ltd                       |               |               | 1,627                  |              | 26,208        |
| Arakawa Chemical Industries Lt |               |               | 1,698                  |              | 13,215        |
| Arca Continental Sab De Cv     |               |               | 103,858                |              | 1,123,522     |
| Arch Capital Group Ltd         |               |               | 32,249                 |              | 3,093,302     |
| Archosaur Games Inc            |               |               | 493,377                |              | 102,054       |
| Argo Graphics Inc              |               |               | 7,191                  |              | 74,366        |
| Aris Mining Corp               |               |               | 14,182                 |              | 230,307       |
| Aritzia Inc                    |               |               | 3,237                  |              | 277,112       |
| Arjo Ab                        |               |               | 2,948                  |              | 10,240        |
| Arla Plast Ab                  |               |               | 2,556                  |              | 13,584        |
| Aroa Biosurgery Ltd            |               |               | 62,551                 |              | 30,867        |
| Aroundtown Sa                  |               |               | 25,642                 |              | 79,744        |
| Ascendis Pharma A/S            |               |               | 470                    |              | 100,297       |
| Aselsan Elektronik Sanayi Ve T |               |               | 75,571                 |              | 407,547       |
| Asia Commercial Bank Jsc       |               |               | 348,135                |              | 317,691       |
| Asia Vital Components Co Ltd   |               |               | 9,966                  |              | 478,945       |
| Asker Healthcare Group Ab      |               |               | 33,228                 |              | 304,209       |
| Asm International Nv           |               |               | 3,709                  |              | 2,254,552     |
| Asml Holding Nv                |               |               | 4,655                  |              | 4,979,842     |
| Aspeed Technology Inc          |               |               | 2,990                  |              | 690,822       |
| Assured Guaranty Ltd           |               |               | 8,971                  |              | 806,183       |
| Astral Ltd                     |               |               | 23,752                 |              | 366,932       |
| Astrazeneca Plc                |               |               | 16,710                 |              | 3,099,403     |
| Atkinsrealis Group Inc         |               |               | 6,308                  |              | 407,727       |
| Atrenew Inc                    |               |               | 30,994                 |              | 164,267       |
| Atria Oyj                      |               |               | 1,826                  |              | 32,806        |
| Ats Corporation                |               |               | 6,119                  |              | 168,790       |
| Attendo Ab                     |               |               | 18,924                 |              | 168,122       |

\*Party-in-interest, as defined by ERISA

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See accompanying Independent Auditors' Report

# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099

Plan No. 004

December 31, 2025

| Identity of issuer             | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|--------------------------------|---------------|---------------|------------------------|--------------|---------------|
| Aucnet Inc                     |               |               | 6,192                  |              | 81,814        |
| Auction Technology Group Plc   |               |               | 73,528                 |              | 275,928       |
| Audiocodes Ltd                 |               |               | 2,521                  |              | 22,007        |
| Aurelia Metals Ltd             |               |               | 430,549                |              | 71,778        |
| Aurubis Ag                     |               |               | 529                    |              | 77,212        |
| Avant Group Corp               |               |               | 8,389                  |              | 93,665        |
| Avanza Bank Holding Ab         |               |               | 1,975                  |              | 75,628        |
| Awa Bank Ltd/The               |               |               | 6,891                  |              | 192,786       |
| Axalta Coating Systems Ltd     |               |               | 4,172                  |              | 134,804       |
| Axial Retailing Inc            |               |               | 2,397                  |              | 17,632        |
| Axis Capital Holdings Ltd      |               |               | 5,856                  |              | 627,105       |
| Axyz Co Ltd                    |               |               | 499                    |              | 13,205        |
| Azkoyen Sa                     |               |               | 1,501                  |              | 15,338        |
| Badger Infrastructure          |               |               | 10,592                 |              | 565,066       |
| Bae Systems Plc                |               |               | 231,418                |              | 5,335,140     |
| Baioo Family Interactive Ltd   |               |               | 257,674                |              | 13,242        |
| Bajaj Finance Ltd              |               |               | 80,854                 |              | 887,712       |
| Balfour Beatty Plc             |               |               | 7,550                  |              | 72,207        |
| Banca Ifis Spa                 |               |               | 1,520                  |              | 45,310        |
| Banco Btg Pactual Sa           |               |               | 90,192                 |              | 865,426       |
| Banco Santander Chile          |               |               | 3,175,884              |              | 250,457       |
| Banco Santander Sa             |               |               | 173,751                |              | 2,054,899     |
| Bandai Namco Holdings Inc      |               |               | 25,117                 |              | 668,533       |
| Bang & Olufsen A/S             |               |               | 3,069                  |              | 6,563         |
| Bank Central Asia Tbk Pt       |               |               | 1,113,503              |              | 539,222       |
| Bank Hapoalim Bm               |               |               | 77,838                 |              | 1,759,656     |
| Bank Mandiri Persero Tbk Pt    |               |               | 2,949,570              |              | 902,117       |
| Bank Of Ireland Group Plc      |               |               | 40,647                 |              | 781,710       |
| Bank Of Iwate Ltd/The          |               |               | 5,992                  |              | 198,798       |
| Bankinter Sa                   |               |               | 90,611                 |              | 1,506,340     |
| Basler Ag                      |               |               | 1,396                  |              | 25,089        |
| Bastide Le Confort Medical     |               |               | 530                    |              | 14,948        |
| Bavarian Nordic A/S            |               |               | 308                    |              | 9,231         |
| Bawag Group Ag                 |               |               | 21,215                 |              | 3,214,187     |
| Bdo Unibank Inc                |               |               | 136,144                |              | 311,477       |
| Beach Energy Ltd               |               |               | 32,259                 |              | 25,277        |
| Bechtle Ag                     |               |               | 4,925                  |              | 252,641       |
| Beiersdorf Ag                  |               |               | 26,983                 |              | 2,968,749     |
| Beijer Ref Ab                  |               |               | 14,139                 |              | 228,679       |
| Beijing Huafeng Test & Control |               |               | 6,579                  |              | 179,055       |
| Bell-Park Co Ltd               |               |               | 1,898                  |              | 32,130        |
| Bendigo & Adelaide Bank Ltd    |               |               | 41,335                 |              | 289,974       |
| Beneteau Saca                  |               |               | 23,357                 |              | 227,824       |
| Best Pacific International Hol |               |               | 187,763                |              | 78,642        |
| Bezeq The Israeli Telecommunic |               |               | 64,814                 |              | 144,368       |
| Bharat Electronics Ltd         |               |               | 107,461                |              | 477,765       |
| Bharti Airtel Ltd              |               |               | 104,101                |              | 2,438,761     |

\*Party-in-interest, as defined by ERISA

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See accompanying Independent Auditors' Report

# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099

Plan No. 004

December 31, 2025

| Identity of issuer             | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|--------------------------------|---------------|---------------|------------------------|--------------|---------------|
| Bicycle Therapeutics Plc       |               |               | 26,463                 |              | 187,360       |
| Big Yellow Group Plc           |               |               | 30,241                 |              | 425,464       |
| Biohaven Ltd                   |               |               | 3,710                  |              | 41,884        |
| Biprogy Inc                    |               |               | 10,686                 |              | 369,113       |
| Birkenstock Holding Plc        |               |               | 3,320                  |              | 135,804       |
| Bizlink Holding Inc            |               |               | 11,040                 |              | 534,068       |
| Blue Star Ltd                  |               |               | 11,495                 |              | 221,355       |
| Bnp Paribas Sa                 |               |               | 27,920                 |              | 2,649,159     |
| Bonduelle Sca                  |               |               | 4,723                  |              | 58,243        |
| Bosideng International Holding |               |               | 287,637                |              | 164,818       |
| Bossard Holding Ag             |               |               | 793                    |              | 156,748       |
| Boyd Group Inc                 |               |               | 3,096                  |              | 493,146       |
| Bravida Holding Ab             |               |               | 12,259                 |              | 119,343       |
| Bravura Solutions Ltd          |               |               | 190,480                |              | 326,446       |
| Bridgepoint Group Plc          |               |               | 74,400                 |              | 284,003       |
| British American Tobacco Plc   |               |               | 40,971                 |              | 2,322,255     |
| Brother Industries Ltd         |               |               | 13,483                 |              | 268,550       |
| Bucher Industries Ag           |               |               | 472                    |              | 219,729       |
| Bukit Sembawang Estates Ltd    |               |               | 2,697                  |              | 10,023        |
| Bunka Shutter Co Ltd           |               |               | 10,786                 |              | 140,864       |
| Bureau Veritas Sa              |               |               | 66,543                 |              | 2,124,149     |
| Burelle Sa                     |               |               | 32                     |              | 15,615        |
| Business Brain Showa-Ota Inc   |               |               | 599                    |              | 13,610        |
| Business Engineering Corp      |               |               | 3,995                  |              | 43,455        |
| C&D International Investment G |               |               | 63,919                 |              | 128,520       |
| Cairn Homes Plc                |               |               | 12,534                 |              | 30,619        |
| Caisse Regionale De Credit Agr |               |               | 121                    |              | 18,025        |
| Caltagirone Spa                |               |               | 2,685                  |              | 29,322        |
| Camurus Ab                     |               |               | 4,108                  |              | 274,484       |
| Canadian National Railway Co   |               |               | 11,994                 |              | 1,185,655     |
| Canadian Natural Resources Ltd |               |               | 56,833                 |              | 1,927,526     |
| Canadian Pacific Kansas City L |               |               | 41,090                 |              | 3,025,431     |
| Canon Marketing Japan Inc      |               |               | 2,197                  |              | 96,457        |
| Canox Corp                     |               |               | 999                    |              | 12,845        |
| Capgemini Se                   |               |               | 20,980                 |              | 3,505,016     |
| Capital Ltd                    |               |               | 9,702                  |              | 14,876        |
| Capitec Bank Holdings Ltd      |               |               | 4,206                  |              | 1,054,790     |
| Capral Ltd                     |               |               | 2,451                  |              | 19,613        |
| Capricorn Metals Ltd           |               |               | 20,836                 |              | 199,800       |
| Capstone Copper Corp           |               |               | 30,685                 |              | 308,475       |
| Carel Industries Spa           |               |               | 14,717                 |              | 424,343       |
| Carlsberg As                   |               |               | 12,431                 |              | 1,632,558     |
| Carmila Sa                     |               |               | 10,113                 |              | 201,917       |
| Carnival Plc                   |               |               | 6,328                  |              | 191,928       |
| Carpenter Tan Holdings Ltd     |               |               | 51,435                 |              | 52,337        |
| Cegedim Sa                     |               |               | 2,080                  |              | 33,107        |
| Cellavision Ab                 |               |               | 1,406                  |              | 23,979        |

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# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099

Plan No. 004

December 31, 2025

| Identity of issuer             | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|--------------------------------|---------------|---------------|------------------------|--------------|---------------|
| Cellebrite Di Ltd              |               |               | 4,396                  |              | 79,268        |
| Centessa Pharmaceuticals Plc   |               |               | 2,297                  |              | 57,443        |
| Central Automotive Products Lt |               |               | 3,196                  |              | 38,414        |
| Central Depository Services In |               |               | 9,936                  |              | 159,589       |
| Central Glass Co Ltd           |               |               | 9,987                  |              | 222,055       |
| Central Security Patrols Co Lt |               |               | 2,397                  |              | 46,565        |
| Centurion Corp Ltd             |               |               | 13,583                 |              | 14,153        |
| Check Point Software Technolog |               |               | 10,256                 |              | 1,903,143     |
| China Jushi Co Ltd             |               |               | 122,745                |              | 300,357       |
| China Leon Inspection Holding  |               |               | 373,528                |              | 105,097       |
| China Merchants Commercial Rea |               |               | 192,756                |              | 30,708        |
| China Resources Mixc Lifestyle |               |               | 64,918                 |              | 358,139       |
| China Xinhua Education Group L |               |               | 561,291                |              | 40,383        |
| China Yuchai International Ltd |               |               | 536                    |              | 19,039        |
| Chroma Ate Inc                 |               |               | 11,959                 |              | 294,979       |
| Chuo Gyorui Co Ltd             |               |               | 499                    |              | 11,597        |
| Cia De Saneamento Basico Do Es |               |               | 9,851                  |              | 239,797       |
| Cicor Technologies Ltd         |               |               | 1,026                  |              | 164,423       |
| Cie Automotive Sa              |               |               | 2,484                  |              | 86,786        |
| Cie De Saint-Gobain Sa         |               |               | 26,986                 |              | 2,756,095     |
| Cie Financiere Richemont Sa    |               |               | 18,992                 |              | 4,124,517     |
| Cie Generale Des Etablissement |               |               | 24,064                 |              | 800,087       |
| Citizen Watch Co Ltd           |               |               | 6,492                  |              | 52,847        |
| Ckd Corp                       |               |               | 12,984                 |              | 253,468       |
| Clas Ohlson Ab                 |               |               | 9,089                  |              | 299,112       |
| Cmoc Group Ltd                 |               |               | 104,643                |              | 258,667       |
| Cnooc Energy Technology & Serv |               |               | 170,485                |              | 93,682        |
| Cochlear Ltd                   |               |               | 1,195                  |              | 207,801       |
| Codan Ltd                      |               |               | 1,189                  |              | 22,532        |
| Cognyte Software Ltd           |               |               | 35,293                 |              | 331,758       |
| Cogstate Ltd                   |               |               | 15,852                 |              | 23,890        |
| Colonial Sfl Socimi Sa         |               |               | 18,717                 |              | 120,135       |
| Colopl Inc                     |               |               | 8,290                  |              | 22,688        |
| Columbus A/S                   |               |               | 6,401                  |              | 9,602         |
| Compass Group Plc              |               |               | 139,838                |              | 4,446,438     |
| Construcciones Y Auxiliar De F |               |               | 261                    |              | 18,032        |
| Contemporary Ampere Technolog  |               |               | 45,348                 |              | 2,383,274     |
| Core Corp                      |               |               | 2,996                  |              | 39,568        |
| Cosmo Energy Holdings Co Ltd   |               |               | 4,195                  |              | 111,728       |
| Costain Group Plc              |               |               | 236,229                |              | 507,114       |
| Cover Corp                     |               |               | 28,464                 |              | 274,026       |
| Craftsman Automation Ltd       |               |               | 737                    |              | 63,059        |
| Credicorp Ltd                  |               |               | 1,912                  |              | 548,881       |
| Creditaccess Grameen Ltd       |               |               | 15,281                 |              | 216,529       |
| Credito Emiliano Spa           |               |               | 4,981                  |              | 89,382        |
| Credo Technology Group Holding |               |               | 15,752                 |              | 2,266,575     |
| Croda International Plc        |               |               | 50,766                 |              | 1,840,210     |

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# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099

Plan No. 004

December 31, 2025

| Identity of issuer             | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|--------------------------------|---------------|---------------|------------------------|--------------|---------------|
| Cross Marketing Group Inc      |               |               | 2,597                  |              | 10,387        |
| Cts Co Ltd                     |               |               | 11,585                 |              | 77,460        |
| Cummins India Ltd              |               |               | 4,361                  |              | 215,166       |
| Curves Holdings Co Ltd         |               |               | 11,485                 |              | 58,693        |
| Cury Construtora E Incorporado |               |               | 25,214                 |              | 148,300       |
| Custodian Property Income Reit |               |               | 25,437                 |              | 29,595        |
| Cyberagent Inc                 |               |               | 45,043                 |              | 384,495       |
| Cyberark Software Ltd          |               |               | 106                    |              | 47,217        |
| Dah Sing Banking Group Ltd     |               |               | 67,914                 |              | 93,100        |
| Dah Sing Financial Holdings Lt |               |               | 4,394                  |              | 19,964        |
| Daicel Corp                    |               |               | 30,961                 |              | 276,336       |
| Daiei Kankyo Co Ltd            |               |               | 9,089                  |              | 225,263       |
| Dai-Ichi Cutter Kogyo Kk       |               |               | 3,995                  |              | 35,733        |
| Daikin Industries Ltd          |               |               | 11,263                 |              | 1,442,847     |
| Dainichi Co Ltd                |               |               | 3,895                  |              | 23,756        |
| Daitron Co Ltd                 |               |               | 2,397                  |              | 37,114        |
| Daiwa House Reit Investment Co |               |               | 64                     |              | 58,396        |
| Daiwa Industries Ltd           |               |               | 2,497                  |              | 25,328        |
| Daiwabo Holdings Co Ltd        |               |               | 11,885                 |              | 233,613       |
| Danieli & C Officine Meccanich |               |               | 3,765                  |              | 223,758       |
| Dassault Systemes Se           |               |               | 19,908                 |              | 557,414       |
| Db Insurance Co Ltd            |               |               | 2,414                  |              | 219,686       |
| Dbs Group Holdings Ltd         |               |               | 36,460                 |              | 1,597,885     |
| De' Longhi Spa                 |               |               | 6,303                  |              | 270,195       |
| Definity Financial Corp        |               |               | 6,587                  |              | 364,856       |
| Delek Group Ltd                |               |               | 340                    |              | 90,659        |
| Delta Electronics Inc          |               |               | 33,884                 |              | 1,038,517     |
| Denso Corp                     |               |               | 101,167                |              | 1,392,822     |
| Descartes Sys Group Inc        |               |               | 5,611                  |              | 492,876       |
| Descartes Systems Group Inc/Th |               |               | 2,845                  |              | 249,397       |
| Deutsche Boerse Ag             |               |               | 17,182                 |              | 4,514,237     |
| Deutz Ag                       |               |               | 15,129                 |              | 151,029       |
| Dfs Furniture Plc              |               |               | 12,978                 |              | 30,373        |
| Dgl Group Ltd/Au               |               |               | 45,285                 |              | 7,550         |
| Diploma Plc                    |               |               | 2,894                  |              | 206,136       |
| Direcional Engenharia Sa       |               |               | 53,019                 |              | 136,618       |
| Dixon Technologies India Ltd   |               |               | 1,670                  |              | 224,846       |
| Dksh Holding Ag                |               |               | 5,360                  |              | 388,358       |
| Dongguan Yiheda Automation Co  |               |               | 28,364                 |              | 107,642       |
| Dorel Industries Inc           |               |               | 1,806                  |              | 1,963         |
| Dormakaba Holding Ag           |               |               | 260                    |              | 21,108        |
| Double Standard Inc            |               |               | 2,497                  |              | 27,637        |
| Doutor Nichires Holdings Co Lt |               |               | 2,597                  |              | 43,040        |
| Dpm Metals Inc                 |               |               | 25,264                 |              | 781,458       |
| Dunelm Group Plc               |               |               | 4,547                  |              | 69,114        |
| Dynacor Group Inc              |               |               | 10,786                 |              | 46,191        |
| Dynapac Co Ltd                 |               |               | 1,099                  |              | 16,191        |

\*Party-in-interest, as defined by ERISA

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See accompanying Independent Auditors' Report

# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099

Plan No. 004

December 31, 2025

| Identity of issuer             | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|--------------------------------|---------------|---------------|------------------------|--------------|---------------|
| E Ink Holdings Inc             |               |               | 51,934                 |              | 327,271       |
| Ebara Corp                     |               |               | 41,862                 |              | 983,891       |
| Ebara Foods Industry Inc       |               |               | 599                    |              | 9,600         |
| Edenred Se                     |               |               | 29,742                 |              | 660,536       |
| Edianyun Ltd                   |               |               | 52,933                 |              | 14,665        |
| Ehime Bank Ltd/The             |               |               | 2,597                  |              | 24,684        |
| Eicher Motors Ltd              |               |               | 4,291                  |              | 349,141       |
| Eiken Chemical Co Ltd          |               |               | 903                    |              | 13,864        |
| Einhell Germany Ag             |               |               | 333                    |              | 32,888        |
| El Al Israel Airlines          |               |               | 36,613                 |              | 187,940       |
| Elecnor Sa                     |               |               | 2,123                  |              | 60,972        |
| Elecom Co Ltd                  |               |               | 5,992                  |              | 65,833        |
| Electric Connector Technology  |               |               | 24,769                 |              | 172,541       |
| Electricite De Strasbourg Sa   |               |               | 98                     |              | 21,266        |
| Elite Material Co Ltd          |               |               | 19,949                 |              | 1,044,423     |
| Elmera Group Asa               |               |               | 5,438                  |              | 20,703        |
| Elmos Semiconductor Se         |               |               | 360                    |              | 40,960        |
| Emaar Properties Pjsc          |               |               | 93,845                 |              | 358,987       |
| Emak Spa                       |               |               | 63,378                 |              | 68,703        |
| Embraer Sa                     |               |               | 17,939                 |              | 290,046       |
| Emerald Resources Nl           |               |               | 88,171                 |              | 371,594       |
| Emirates Nbd Bank Pjsc         |               |               | 44,636                 |              | 338,454       |
| Enav Spa                       |               |               | 34,909                 |              | 193,268       |
| Endava Plc                     |               |               | 1,564                  |              | 9,885         |
| Enea Ab                        |               |               | 16,157                 |              | 123,206       |
| Energy Fuels Inc/Canada        |               |               | 909                    |              | 13,213        |
| Engie Sa                       |               |               | 194,238                |              | 5,112,236     |
| Eni Spa                        |               |               | 73,543                 |              | 1,394,048     |
| Eoptolink Technology Inc Ltd   |               |               | 4,385                  |              | 270,376       |
| Equinox Gold Corp              |               |               | 8,889                  |              | 125,088       |
| Ermenegildo Zegna Nv           |               |               | 31,892                 |              | 326,890       |
| Ero Copper Corp                |               |               | 18,357                 |              | 520,003       |
| Essent Group Ltd               |               |               | 21,237                 |              | 1,380,586     |
| Essilorluxottica Sa            |               |               | 373                    |              | 118,163       |
| E-Star Commercial Management C |               |               | 186,764                |              | 32,873        |
| Eternal Ltd                    |               |               | 156,315                |              | 483,574       |
| Euroapi Sa                     |               |               | 10,119                 |              | 26,978        |
| Eurobank Sa                    |               |               | 215,884                |              | 868,391       |
| Eurofins Scientific Se         |               |               | 6,058                  |              | 443,990       |
| Evertec Inc                    |               |               | 10,257                 |              | 298,369       |
| Evertz Technologies Ltd        |               |               | 5,992                  |              | 60,504        |
| Exchange Income Corp           |               |               | 8,667                  |              | 518,221       |
| Exosens Sas                    |               |               | 4,856                  |              | 276,309       |
| Experian Plc                   |               |               | 87,530                 |              | 3,959,320     |
| Fabasoft Ag                    |               |               | 1,107                  |              | 20,664        |
| Fabrinet                       |               |               | 4,320                  |              | 1,967,019     |
| Falabella Sa                   |               |               | 40,845                 |              | 284,689       |

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See accompanying Independent Auditors' Report

# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099

Plan No. 004

December 31, 2025

| Identity of issuer             | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|--------------------------------|---------------|---------------|------------------------|--------------|---------------|
| Far East Consortium Internatio |               |               | 90,885                 |              | 8,407         |
| Far East Orchard Ltd           |               |               | 34,456                 |              | 33,224        |
| Fdm Group Holdings Plc         |               |               | 3,791                  |              | 6,833         |
| Fenix Resources Ltd            |               |               | 126,063                |              | 40,771        |
| Ferrari Nv                     |               |               | 5,110                  |              | 1,912,721     |
| Fibergate Inc/Japan            |               |               | 3,595                  |              | 15,575        |
| Fiducian Group Ltd             |               |               | 11,128                 |              | 88,900        |
| Fielmann Group Ag              |               |               | 1,981                  |              | 101,297       |
| Finecobank Banca Fineco Spa    |               |               | 16,298                 |              | 424,945       |
| Firm Capital Pty Tr            |               |               | 4,594                  |              | 20,344        |
| First Bancorp/Puerto Rico      |               |               | 13,317                 |              | 276,051       |
| First International Bank Of Is |               |               | 4,770                  |              | 374,911       |
| First Resources Ltd            |               |               | 80,398                 |              | 130,663       |
| Fisher & Paykel Healthcare Cor |               |               | 11,118                 |              | 241,350       |
| Fiverr International Ltd       |               |               | 5,338                  |              | 105,484       |
| Flatexdegiro Se                |               |               | 16,504                 |              | 712,142       |
| Flsmidth & Co A/S              |               |               | 4,917                  |              | 344,042       |
| Flughafen Zurich Ag            |               |               | 227                    |              | 72,056        |
| Fluidra Sa                     |               |               | 10,754                 |              | 292,523       |
| Fomento Economico Mexicano Sab |               |               | 134,955                |              | 1,366,330     |
| Forfarmers Nv                  |               |               | 6,888                  |              | 35,839        |
| Forterra Plc                   |               |               | 40,867                 |              | 101,912       |
| Fortuna Mining Corp            |               |               | 4,594                  |              | 45,079        |
| Forvia Se                      |               |               | 16,025                 |              | 256,332       |
| Foxtons Group Plc              |               |               | 25,926                 |              | 20,749        |
| Frasers Centrepont Trust       |               |               | 111,559                |              | 202,125       |
| Frasers Property Ltd           |               |               | 24,269                 |              | 21,325        |
| Ftai Aviation Ltd              |               |               | 590                    |              | 116,177       |
| Ftgroup Co Ltd                 |               |               | 4,794                  |              | 39,301        |
| Fuchs Se                       |               |               | 10,762                 |              | 379,197       |
| Fuji Corp/Aichi                |               |               | 6,092                  |              | 141,517       |
| Fuji Pharma Co Ltd             |               |               | 3,296                  |              | 39,698        |
| Fuji Seal International Inc    |               |               | 1,099                  |              | 21,973        |
| Fujifilm Holdings Corp         |               |               | 52,926                 |              | 1,129,117     |
| Fujii Sangyo Corp              |               |               | 699                    |              | 19,290        |
| Fukuda Denshi Co Ltd           |               |               | 1,298                  |              | 62,621        |
| Fukuoka Financial Group Inc    |               |               | 5,593                  |              | 180,799       |
| Fukuyama Transporting Co Ltd   |               |               | 999                    |              | 28,163        |
| Fullcast Holdings Co Ltd       |               |               | 4,295                  |              | 45,701        |
| Fuller Smith & Turner Plc      |               |               | 4,980                  |              | 48,225        |
| Fumakilla Ltd                  |               |               | 3,396                  |              | 25,238        |
| Furuno Electric Co Ltd         |               |               | 499                    |              | 25,423        |
| Furyu Corp                     |               |               | 21,073                 |              | 143,586       |
| Fuso Chemical Co Ltd           |               |               | 5,493                  |              | 223,234       |
| Fuso Pharmaceutical Industries |               |               | 899                    |              | 13,276        |
| Future Corp                    |               |               | 19,975                 |              | 252,703       |
| G Mining Ventures Corp         |               |               | 8,489                  |              | 256,954       |

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See accompanying Independent Auditors' Report

# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099

Plan No. 004

December 31, 2025

| Identity of issuer             | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|--------------------------------|---------------|---------------|------------------------|--------------|---------------|
| G5 Entertainment Ab            |               |               | 7,741                  |              | 76,918        |
| Galaxy Entertainment Group Ltd |               |               | 271,107                |              | 1,334,723     |
| Galilei Co Ltd                 |               |               | 1,099                  |              | 26,634        |
| Galp Energia Sgps Sa           |               |               | 46,360                 |              | 796,572       |
| Garda Property Group           |               |               | 14,006                 |              | 10,975        |
| Ge Vernova T&D India Ltd       |               |               | 10,597                 |              | 369,325       |
| Gecoss Corp                    |               |               | 4,069                  |              | 37,666        |
| Generalfinance Spa             |               |               | 1,149                  |              | 28,597        |
| Genesis Minerals Ltd           |               |               | 11,354                 |              | 54,891        |
| Genpact Ltd                    |               |               | 3,868                  |              | 180,928       |
| Genuit Group Plc               |               |               | 47,981                 |              | 211,037       |
| Genus Plc                      |               |               | 12,577                 |              | 438,992       |
| Genusplus Group Ltd            |               |               | 5,742                  |              | 24,084        |
| Geolive Group Corp             |               |               | 1,099                  |              | 10,219        |
| Georg Fischer Ag               |               |               | 3,596                  |              | 243,320       |
| Gildan Activewear Inc          |               |               | 17,932                 |              | 1,122,291     |
| Gl Events Saca                 |               |               | 1,543                  |              | 54,095        |
| Global Ship Lease Inc          |               |               | 3,122                  |              | 109,397       |
| Globant Sa                     |               |               | 13,912                 |              | 909,439       |
| Globeride Inc                  |               |               | 3,595                  |              | 49,868        |
| Glory Ltd                      |               |               | 7,990                  |              | 201,908       |
| Gmo Globalsign Holdings Kk     |               |               | 1,898                  |              | 28,510        |
| Gold Circuit Electronics Ltd   |               |               | 15,946                 |              | 348,646       |
| Gpt Group/The                  |               |               | 120,873                |              | 436,875       |
| Grab Holdings Ltd              |               |               | 85,162                 |              | 424,956       |
| Grupo Aeroportuario Del Surest |               |               | 653                    |              | 211,237       |
| Grupo Empresarial San Jose Sa  |               |               | 4,221                  |              | 37,276        |
| Grupo Financiero Banorte Sab D |               |               | 189,273                |              | 1,756,348     |
| Gvs Spa                        |               |               | 25,347                 |              | 115,652       |
| H World Group Ltd              |               |               | 75,604                 |              | 358,425       |
| Hachijuni Nagano Bank Ltd      |               |               | 4,295                  |              | 46,509        |
| Hakuhodo Dy Holdings Inc       |               |               | 54,531                 |              | 405,822       |
| Hallenstein Glasson Holdings L |               |               | 8,021                  |              | 45,386        |
| Hangzhou Tigermed Consulting C |               |               | 22,272                 |              | 121,725       |
| Hansoh Pharmaceutical Group Co |               |               | 47,837                 |              | 221,745       |
| Hanwa Co Ltd                   |               |               | 12,584                 |              | 575,635       |
| Hanwha Aerospace Co Ltd        |               |               | 897                    |              | 585,902       |
| Harel Insurance Investments &  |               |               | 5,743                  |              | 223,973       |
| Hbx Group International Plc    |               |               | 17,840                 |              | 157,145       |
| Hd Hyundai Electric Co Ltd     |               |               | 1,029                  |              | 553,139       |
| Hd Hyundai Heavy Industries Co |               |               | 1,922                  |              | 679,271       |
| Hd Hyundai Marine Solution Co  |               |               | 3,148                  |              | 422,839       |
| Hdfc Asset Management Co Ltd   |               |               | 9,933                  |              | 295,321       |
| Hdfc Bank Ltd                  |               |               | 159,148                |              | 1,755,106     |
| Heidelberger Druckmaschinen Ag |               |               | 13,538                 |              | 32,276        |
| Helios Towers Plc              |               |               | 168,223                |              | 372,439       |
| Hemisphere Energy Corp         |               |               | 30,961                 |              | 44,496        |

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See accompanying Independent Auditors' Report

# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099

Plan No. 004

December 31, 2025

| Identity of issuer             | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|--------------------------------|---------------|---------------|------------------------|--------------|---------------|
| Hera Spa                       |               |               | 115,738                |              | 546,431       |
| Hexagon Ab                     |               |               | 216,483                |              | 2,571,362     |
| Hexaware Technologies Ltd      |               |               | 28,961                 |              | 246,679       |
| Hiab Oyj                       |               |               | 1,548                  |              | 90,032        |
| Hikari Tsushin Inc             |               |               | 699                    |              | 195,134       |
| Hill & Smith Plc               |               |               | 4,850                  |              | 139,599       |
| Hindustan Aeronautics Ltd      |               |               | 6,682                  |              | 326,284       |
| Hipages Group Holdings Ltd     |               |               | 14,192                 |              | 11,735        |
| Hisamitsu Pharmaceutical Co In |               |               | 1,598                  |              | 44,775        |
| Hitachi Energy India Ltd       |               |               | 1,101                  |              | 224,343       |
| Hitachi Ltd                    |               |               | 107,944                |              | 3,375,824     |
| Hk Ai Capital Ltd              |               |               | 1,106,602              |              | 28,435        |
| Hkfoods Oyj                    |               |               | 11,645                 |              | 20,242        |
| Hms Networks Ab                |               |               | 3,692                  |              | 167,819       |
| Ho Bee Land Ltd                |               |               | 11,086                 |              | 19,051        |
| Hoa Phat Group Jsc             |               |               | 522,783                |              | 524,774       |
| Hodogaya Chemical Co Ltd       |               |               | 999                    |              | 14,273        |
| Hoist Finance Ab               |               |               | 7,734                  |              | 94,635        |
| Hon Precision Inc              |               |               | 2,736                  |              | 298,203       |
| Hong Kong Exchanges & Clearing |               |               | 16,643                 |              | 871,560       |
| Hong Kong Technology Venture C |               |               | 190,759                |              | 34,311        |
| Hong Leong Asia Ltd            |               |               | 10,287                 |              | 19,198        |
| Hongcheng Environmental Techno |               |               | 134,830                |              | 18,882        |
| Hongfa Technology Co Ltd       |               |               | 83,455                 |              | 363,046       |
| Horiba Ltd                     |               |               | 5,193                  |              | 528,803       |
| Howden Joinery Group Plc       |               |               | 151,210                |              | 1,693,179     |
| Hoya Corp                      |               |               | 5,083                  |              | 768,107       |
| Hub24 Ltd                      |               |               | 4,188                  |              | 268,785       |
| Hudbay Minerals Inc            |               |               | 19,675                 |              | 391,134       |
| Hunting Plc                    |               |               | 6,663                  |              | 33,202        |
| Husqvarna Ab                   |               |               | 17,962                 |              | 90,622        |
| Hyakujushi Bank Ltd/The        |               |               | 1,298                  |              | 55,166        |
| Hyosung Heavy Industries Corp  |               |               | 339                    |              | 418,925       |
| Hypoport Se                    |               |               | 907                    |              | 136,753       |
| Hyundai Marine & Fire Insuranc |               |               | 8,137                  |              | 173,969       |
| Hyundai Rotem Co Ltd           |               |               | 2,629                  |              | 342,921       |
| Ibersol Sgps Sa                |               |               | 2,887                  |              | 33,571        |
| Icg Plc                        |               |               | 14,805                 |              | 409,031       |
| Ichikoh Industries Ltd         |               |               | 3,995                  |              | 13,100        |
| Icici Bank Ltd                 |               |               | 195,620                |              | 4,779,649     |
| Icon Plc                       |               |               | 5,978                  |              | 1,089,367     |
| Idp Education Ltd              |               |               | 33,587                 |              | 129,456       |
| Ifast Corp Ltd                 |               |               | 25,368                 |              | 187,794       |
| ILL Inc                        |               |               | 2,697                  |              | 43,783        |
| Imax Corp                      |               |               | 2,348                  |              | 86,773        |
| Imcd Nv                        |               |               | 18,143                 |              | 1,647,941     |
| Imi Plc                        |               |               | 55,716                 |              | 1,864,543     |

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# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099

Plan No. 004

December 31, 2025

| Identity of issuer             | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|--------------------------------|---------------|---------------|------------------------|--------------|---------------|
| Immobel Sa                     |               |               | 495                    |              | 13,672        |
| Immobiliare Grande Distribuzio |               |               | 7,370                  |              | 30,034        |
| Immunocore Holdings Plc        |               |               | 14,480                 |              | 502,597       |
| Impax Asset Management Group P |               |               | 38,277                 |              | 78,256        |
| Implenia Ag                    |               |               | 508                    |              | 49,087        |
| Indian Hotels Co Ltd/The       |               |               | 21,970                 |              | 180,604       |
| Indivior Plc                   |               |               | 8,250                  |              | 295,995       |
| Inficon Holding Ag             |               |               | 879                    |              | 109,605       |
| Info Edge India Ltd            |               |               | 15,375                 |              | 228,123       |
| Infotel Sa                     |               |               | 303                    |              | 15,034        |
| Ing Groep Nv                   |               |               | 92,749                 |              | 2,615,400     |
| Init Innovation In Traffic Sys |               |               | 531                    |              | 29,142        |
| Inmode Ltd                     |               |               | 10,813                 |              | 158,848       |
| Intact Financial Corp          |               |               | 4,078                  |              | 849,961       |
| International Cement Group Ltd |               |               | 379,820                |              | 12,109        |
| International Container Termin |               |               | 42,874                 |              | 413,198       |
| International Personal Finance |               |               | 2,866                  |              | 9,022         |
| Interpump Group Spa            |               |               | 7,734                  |              | 424,924       |
| Intesa Sanpaolo Spa            |               |               | 331,487                |              | 2,305,134     |
| Investec Plc                   |               |               | 36,594                 |              | 271,451       |
| Ionos Group Se                 |               |               | 6,009                  |              | 188,795       |
| Ipsos Sa                       |               |               | 5,966                  |              | 240,070       |
| Iqiyi Inc                      |               |               | 97,528                 |              | 187,253       |
| Iren Spa                       |               |               | 49,534                 |              | 148,697       |
| Iriso Electronics Co Ltd       |               |               | 1,598                  |              | 32,776        |
| Isb Corp                       |               |               | 4,994                  |              | 55,211        |
| Isracard Ltd                   |               |               | 11,049                 |              | 54,082        |
| Israel Corp Ltd                |               |               | 78                     |              | 22,487        |
| Iss A/S                        |               |               | 5,708                  |              | 194,939       |
| Isupetasy Co Ltd               |               |               | 3,093                  |              | 255,971       |
| Itau Unibanco Holding Sa       |               |               | 330,465                |              | 2,365,935     |
| Ituran Location And Control Lt |               |               | 2,107                  |              | 90,637        |
| Iveco Group Nv                 |               |               | 22,196                 |              | 489,427       |
| Ivf Hartmann Holding Ag        |               |               | 13                     |              | 2,344         |
| Jacobson Pharma Corp Ltd       |               |               | 105,866                |              | 17,682        |
| Jamieson Wellness Inc          |               |               | 9,636                  |              | 236,546       |
| Japan Aviation Electronics Ind |               |               | 5,193                  |              | 83,363        |
| Japan Lifeline Co Ltd          |               |               | 2,597                  |              | 26,109        |
| Japan Material Co Ltd          |               |               | 2,796                  |              | 27,600        |
| Japan Medical Dynamic Marketin |               |               | 3,695                  |              | 11,481        |
| Jb Hi-Fi Ltd                   |               |               | 1,386                  |              | 88,948        |
| Jbcc Holdings Inc              |               |               | 2,796                  |              | 28,492        |
| Jd Health International Inc    |               |               | 43,352                 |              | 309,121       |
| Jd Sports Fashion Plc          |               |               | 473,634                |              | 538,062       |
| Jentech Precision Industrial C |               |               | 2,990                  |              | 261,199       |
| Jeol Ltd                       |               |               | 3,595                  |              | 115,402       |
| Jet2 Plc                       |               |               | 18,591                 |              | 351,072       |

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# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099

Plan No. 004

December 31, 2025

| Identity of issuer             | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|--------------------------------|---------------|---------------|------------------------|--------------|---------------|
| Jfe Systems Inc                |               |               | 999                    |              | 15,299        |
| Jfrog Ltd                      |               |               | 22,942                 |              | 1,432,967     |
| Jgc Holdings Corp              |               |               | 2,996                  |              | 36,328        |
| Jiangsu Hengrui Pharmaceutical |               |               | 29,300                 |              | 268,212       |
| Jiangsu Zhongtian Technology C |               |               | 86,690                 |              | 224,785       |
| Johnson Electric Holdings Ltd  |               |               | 20,973                 |              | 80,084        |
| Johnson Matthey Plc            |               |               | 7,562                  |              | 216,864       |
| Johnson Service Group Plc      |               |               | 39,065                 |              | 70,934        |
| Joshin Corp                    |               |               | 2,397                  |              | 41,488        |
| Journey Energy Inc             |               |               | 19,987                 |              | 46,367        |
| Js Global Lifestyle Co Ltd     |               |               | 513,851                |              | 127,415       |
| Jtekt Corp                     |               |               | 7,291                  |              | 80,701        |
| Jumbo Interactive Ltd          |               |               | 6,576                  |              | 50,471        |
| Jumbo Sa                       |               |               | 4,543                  |              | 148,845       |
| Justsystems Corp               |               |               | 4,295                  |              | 138,636       |
| Jutal Offshore Oil Services Lt |               |               | 261,669                |              | 17,145        |
| Jyp Entertainment Corp         |               |               | 5,409                  |              | 272,608       |
| Jyske Bank A/S                 |               |               | 3,522                  |              | 483,136       |
| Kaga Electronics Co Ltd        |               |               | 699                    |              | 17,283        |
| Kakaku.Com Inc                 |               |               | 15,680                 |              | 231,284       |
| Kakao Corp                     |               |               | 5,811                  |              | 242,443       |
| Kalmar Oyj                     |               |               | 629                    |              | 29,958        |
| Kamakura Shinsho Ltd           |               |               | 9,388                  |              | 37,674        |
| Kambi Group Plc                |               |               | 1,273                  |              | 18,786        |
| Kamei Corp                     |               |               | 4,295                  |              | 82,743        |
| Kamigumi Co Ltd                |               |               | 6,692                  |              | 216,015       |
| Kanaden Corp                   |               |               | 3,895                  |              | 53,278        |
| Kanzhun Ltd                    |               |               | 13,367                 |              | 272,422       |
| Kardex Holding Ag              |               |               | 362                    |              | 126,181       |
| Karooooo Ltd                   |               |               | 390                    |              | 17,723        |
| Kaufman & Broad Sa             |               |               | 1,579                  |              | 55,448        |
| Kb Financial Group Inc         |               |               | 13,055                 |              | 1,130,094     |
| Kbc Ancora                     |               |               | 2,127                  |              | 183,134       |
| Kbc Group Nv                   |               |               | 13,249                 |              | 1,731,128     |
| Kei Industries Ltd             |               |               | 3,059                  |              | 151,807       |
| Keiyo Bank Ltd/The             |               |               | 4,894                  |              | 51,953        |
| Kendrion Nv                    |               |               | 1,713                  |              | 28,163        |
| Kenko Mayonnaise Co Ltd        |               |               | 8,789                  |              | 105,807       |
| Keystone Infra Ltd             |               |               | 31,019                 |              | 96,158        |
| Kier Group Plc                 |               |               | 38,387                 |              | 114,625       |
| Killam Apt Real Estate Invt Tr |               |               | 23,071                 |              | 276,025       |
| Kimura Unity Co Ltd            |               |               | 1,997                  |              | 11,367        |
| Kinaxis Inc                    |               |               | 2,524                  |              | 318,673       |
| King Slide Works Co Ltd        |               |               | 2,990                  |              | 356,830       |
| King Yuan Electronics Co Ltd   |               |               | 57,927                 |              | 456,291       |
| Kingboard Laminates Holdings L |               |               | 86,391                 |              | 146,399       |
| Kion Group Ag                  |               |               | 3,804                  |              | 304,930       |

\*Party-in-interest, as defined by ERISA

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See accompanying Independent Auditors' Report

# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099

Plan No. 004

December 31, 2025

| Identity of issuer             | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|--------------------------------|---------------|---------------|------------------------|--------------|---------------|
| Kitz Corp                      |               |               | 16,879                 |              | 187,260       |
| Klabin Sa                      |               |               | 96,628                 |              | 330,807       |
| KlingelInberg Ag               |               |               | 927                    |              | 12,927        |
| Koenig & Bauer Ag              |               |               | 1,601                  |              | 20,119        |
| Koh Brothers Group Ltd         |               |               | 88,988                 |              | 20,067        |
| Koike Sanso Kogyo Co Ltd       |               |               | 4,994                  |              | 51,038        |
| Komercni Banka As              |               |               | 4,432                  |              | 250,217       |
| Komeri Co Ltd                  |               |               | 5,094                  |              | 111,136       |
| Kone Oyj                       |               |               | 24,676                 |              | 1,755,053     |
| Konecranes Oyj                 |               |               | 5,000                  |              | 551,369       |
| Konica Minolta Inc             |               |               | 135,029                |              | 585,878       |
| Koninklijke Bam Groep Nv       |               |               | 43,883                 |              | 479,302       |
| Konoike Transport Co Ltd       |               |               | 3,096                  |              | 64,788        |
| Kose Holdings Corp             |               |               | 10,466                 |              | 349,863       |
| Kozo Keikaku Engineering Holdi |               |               | 1,099                  |              | 21,482        |
| Krones Ag                      |               |               | 959                    |              | 152,917       |
| K'S Holdings Corp              |               |               | 23,271                 |              | 240,285       |
| Kurashicom Inc                 |               |               | 899                    |              | 13,407        |
| Kuriyama Holdings Corp         |               |               | 10,686                 |              | 113,038       |
| Kyorin Pharmaceutical Co Ltd   |               |               | 2,497                  |              | 24,483        |
| Kyoritsu Maintenance Co Ltd    |               |               | 7,890                  |              | 141,069       |
| Laboratorios Farmaceuticos Rov |               |               | 6,737                  |              | 502,465       |
| Lagardere Sa                   |               |               | 2,071                  |              | 46,076        |
| Lastminute.Com Nv              |               |               | 538                    |              | 8,833         |
| Latam Airlines Group Sa        |               |               | 5,088                  |              | 274,784       |
| Lb Group Co Ltd                |               |               | 51,435                 |              | 144,115       |
| Lectra                         |               |               | 7,222                  |              | 216,284       |
| Legrand Sa                     |               |               | 18,641                 |              | 2,785,814     |
| Lenskart Solutions Ltd         |               |               | 28,259                 |              | 141,706       |
| Lh Group Ltd                   |               |               | 109,861                |              | 5,011         |
| Li Ning Co Ltd                 |               |               | 732,088                |              | 1,756,034     |
| Life Corp                      |               |               | 3,595                  |              | 58,630        |
| Lifull Co Ltd                  |               |               | 33,458                 |              | 37,995        |
| Linde Plc                      |               |               | 4,937                  |              | 2,104,976     |
| Linea Directa Aseguradora Sa C |               |               | 68,035                 |              | 89,332        |
| Linmon Media Ltd               |               |               | 39,151                 |              | 18,509        |
| Lion Rock Group Ltd            |               |               | 91,884                 |              | 16,291        |
| Localiza Rent A Car Sa         |               |               | 29,214                 |              | 231,878       |
| Logista Integral Sa            |               |               | 6,312                  |              | 223,284       |
| Loncin Motor Co Ltd            |               |               | 116,653                |              | 268,923       |
| London Stock Exchange Group Pl |               |               | 11,874                 |              | 1,429,721     |
| Look Holdings Inc              |               |               | 2,896                  |              | 46,417        |
| Lotes Co Ltd                   |               |               | 24,924                 |              | 1,027,245     |
| Lottomatica Group Spa          |               |               | 47,724                 |              | 1,255,502     |
| Louis Hachette Group           |               |               | 31,978                 |              | 58,700        |
| Luceco Plc                     |               |               | 21,986                 |              | 38,977        |
| Luk Fook Holdings Internationa |               |               | 3,995                  |              | 12,062        |

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See accompanying Independent Auditors' Report

# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099

Plan No. 004

December 31, 2025

| Identity of issuer               | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|----------------------------------|---------------|---------------|------------------------|--------------|---------------|
| Lvmh Moet Hennessy Louis Vuitton |               |               | 3,045                  |              | 2,306,626     |
| Ly Corp                          |               |               | 381,543                |              | 1,015,534     |
| M&A Capital Partners Co Ltd      |               |               | 1,598                  |              | 34,356        |
| M1 Kliniken Ag                   |               |               | 1,222                  |              | 27,279        |
| Macmahon Holdings Ltd            |               |               | 130,396                |              | 57,825        |
| Maeda Kosen Co Ltd               |               |               | 11,985                 |              | 151,240       |
| Magnum Ice Cream Co Nv/The       |               |               | 8,653                  |              | 137,054       |
| Mahindra & Mahindra Ltd          |               |               | 13,002                 |              | 536,561       |
| Maire Spa                        |               |               | 12,278                 |              | 188,187       |
| Mandatum Oyj                     |               |               | 25,241                 |              | 204,072       |
| Marex Group Plc                  |               |               | 6,382                  |              | 244,819       |
| Marklines Co Ltd                 |               |               | 3,196                  |              | 30,727        |
| Marks & Spencer Group Plc        |               |               | 288,075                |              | 1,278,669     |
| Mars Group Holdings Corp         |               |               | 2,297                  |              | 46,896        |
| Martinrea International Inc      |               |               | 2,796                  |              | 21,135        |
| Maruzen Chi Holdings Co Ltd      |               |               | 5,593                  |              | 12,025        |
| Matrix It Ltd                    |               |               | 3,215                  |              | 140,819       |
| Matsukiyocokara & Co             |               |               | 41,563                 |              | 719,124       |
| Max Healthcare Institute Ltd     |               |               | 14,722                 |              | 171,182       |
| Maxell Ltd                       |               |               | 7,491                  |              | 114,691       |
| Mayr Melnhof Karton Ag           |               |               | 373                    |              | 40,645        |
| Mazda Motor Corp                 |               |               | 17,278                 |              | 134,372       |
| Mcbride Plc                      |               |               | 41,753                 |              | 82,331        |
| Mcj Co Ltd                       |               |               | 5,493                  |              | 56,492        |
| Media Do Co Ltd                  |               |               | 3,196                  |              | 36,783        |
| Medical System Network Co Ltd    |               |               | 3,396                  |              | 11,287        |
| Medipal Holdings Corp            |               |               | 1,698                  |              | 30,005        |
| Medistim Asa                     |               |               | 707                    |              | 18,156        |
| Medtronic Plc                    |               |               | 19,882                 |              | 1,909,818     |
| Meidensha Corp                   |               |               | 899                    |              | 31,942        |
| Meiji Electric Industries Co L   |               |               | 1,598                  |              | 24,141        |
| Meitec Group Holdings Inc        |               |               | 1,798                  |              | 40,670        |
| Melco Resorts & Entertainment    |               |               | 2,494                  |              | 18,878        |
| Menicon Co Ltd                   |               |               | 4,794                  |              | 48,843        |
| Merck Kgaa                       |               |               | 31,910                 |              | 4,594,627     |
| Merlin Properties Socimi Sa      |               |               | 16,045                 |              | 234,228       |
| Metawater Co Ltd                 |               |               | 3,496                  |              | 75,043        |
| Methanex Corp                    |               |               | 10,540                 |              | 418,663       |
| Metro Brands Ltd                 |               |               | 13,350                 |              | 179,295       |
| Mfe-Mediaforeurope Nv            |               |               | 3,044                  |              | 14,694        |
| Mgx Resources Ltd                |               |               | 516,556                |              | 156,732       |
| Mikron Holding Ag                |               |               | 2,644                  |              | 68,073        |
| Mildef Group Ab                  |               |               | 8,158                  |              | 106,011       |
| Military Commercial Joint Stoc   |               |               | 210,886                |              | 202,869       |
| Mineral Resources Ltd            |               |               | 2,513                  |              | 91,123        |
| Miniso Group Holding Ltd         |               |               | 31,560                 |              | 147,593       |
| Minsheng Education Group Co Lt   |               |               | 227,712                |              | 5,149         |

\*Party-in-interest, as defined by ERISA

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See accompanying Independent Auditors' Report

# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099

Plan No. 004

December 31, 2025

| Identity of issuer             | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|--------------------------------|---------------|---------------|------------------------|--------------|---------------|
| Mips Ab                        |               |               | 6,734                  |              | 258,165       |
| Misumi Group Inc               |               |               | 2,896                  |              | 45,216        |
| Mitani Sangyo Co Ltd           |               |               | 24,569                 |              | 88,718        |
| Mitie Group Plc                |               |               | 59,920                 |              | 134,111       |
| Mito Securities Co Ltd         |               |               | 11,086                 |              | 39,182        |
| Mitsuba Corp                   |               |               | 5,693                  |              | 37,990        |
| Mitsubishi Electric Corp       |               |               | 81,033                 |              | 2,370,325     |
| Mitsubishi Heavy Industries Lt |               |               | 162,365                |              | 3,977,685     |
| Mitsui E&S Co Ltd              |               |               | 400                    |              | 14,171        |
| Miura Co Ltd                   |               |               | 19,675                 |              | 381,465       |
| Mizuho Financial Group Inc     |               |               | 42,958                 |              | 1,562,177     |
| Mizuno Corp                    |               |               | 2,996                  |              | 59,162        |
| Modec Inc                      |               |               | 1,298                  |              | 98,571        |
| Monday.Com Ltd                 |               |               | 9,567                  |              | 1,411,709     |
| Montana Aerospace Ag           |               |               | 27,859                 |              | 995,145       |
| More Provident Funds And Pensi |               |               | 3,503                  |              | 16,375        |
| Morguard Corp                  |               |               | 400                    |              | 33,574        |
| Moriroku Co Ltd                |               |               | 6,791                  |              | 108,103       |
| Morita Holdings Corp           |               |               | 999                    |              | 17,561        |
| Mota-Engil Sgps Sa             |               |               | 35,192                 |              | 204,504       |
| Motorcycle Holdings Ltd        |               |               | 8,830                  |              | 18,253        |
| Moury Construct Sa             |               |               | 26                     |              | 17,200        |
| Mpi Corp                       |               |               | 3,995                  |              | 286,076       |
| Mt Hoejgaard Holding A/S       |               |               | 826                    |              | 67,535        |
| Mtu Aero Engines Ag            |               |               | 1,913                  |              | 798,135       |
| Multiplan Empreendimentos Imob |               |               | 34,473                 |              | 171,431       |
| Multitude Ag                   |               |               | 3,611                  |              | 24,855        |
| Munters Group Ab               |               |               | 9,222                  |              | 171,966       |
| Musashino Bank Ltd/The         |               |               | 4,095                  |              | 126,963       |
| Mycronic Ab                    |               |               | 2,727                  |              | 66,028        |
| Nabaltec Ag                    |               |               | 91                     |              | 1,308         |
| Nac Kazatomprom Jsc            |               |               | 2,855                  |              | 157,895       |
| Nachi-Fujikoshi Corp           |               |               | 4,994                  |              | 138,585       |
| Nagacorp Ltd                   |               |               | 79,899                 |              | 47,836        |
| Nakamoto Packs Co Ltd          |               |               | 999                    |              | 12,323        |
| Nakanishi Inc                  |               |               | 17,678                 |              | 223,417       |
| Nan Ya Printed Circuit Board C |               |               | 12,984                 |              | 99,586        |
| Nanosonics Ltd                 |               |               | 21,814                 |              | 57,751        |
| Naspers Ltd                    |               |               | 22,386                 |              | 1,492,166     |
| Natwest Group Plc              |               |               | 300,081                |              | 2,630,816     |
| Ncc Ab                         |               |               | 1,466                  |              | 35,020        |
| Nederman Holding Ab            |               |               | 930                    |              | 17,106        |
| Neinor Homes Sa                |               |               | 7,861                  |              | 175,416       |
| Nestle Sa                      |               |               | 18,664                 |              | 1,854,927     |
| Netease Inc                    |               |               | 84,119                 |              | 2,319,252     |
| Netwealth Group Ltd            |               |               | 8,333                  |              | 142,653       |
| New Hope Service Holdings Ltd  |               |               | 131,833                |              | 32,859        |

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See accompanying Independent Auditors' Report

# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099

Plan No. 004

December 31, 2025

| Identity of issuer             | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|--------------------------------|---------------|---------------|------------------------|--------------|---------------|
| Neway Valve Suzhou Co Ltd      |               |               | 30,994                 |              | 230,501       |
| Nexans Sa                      |               |               | 653                    |              | 96,504        |
| Nexity Sa                      |               |               | 24,028                 |              | 253,268       |
| Next 15 Group Plc              |               |               | 6,395                  |              | 27,568        |
| Nextage Co Ltd                 |               |               | 26,467                 |              | 466,873       |
| Nicca Chemical Co Ltd          |               |               | 9,688                  |              | 95,984        |
| Nichia Steel Works Ltd         |               |               | 11,785                 |              | 27,218        |
| Nifco Inc/Japan                |               |               | 4,095                  |              | 126,545       |
| Nihon M&A Center Holdings Inc  |               |               | 27,365                 |              | 125,841       |
| Nintendo Co Ltd                |               |               | 41,363                 |              | 2,795,868     |
| Nippon Information Development |               |               | 1,298                  |              | 18,861        |
| Nippon Reit Investment Corp    |               |               | 54                     |              | 33,994        |
| Nippon Sanso Holdings Corp     |               |               | 22,725                 |              | 676,774       |
| Nippon Seiki Co Ltd            |               |               | 27,066                 |              | 377,293       |
| Nippon Shinyaku Co Ltd         |               |               | 16,679                 |              | 601,205       |
| Nippon Soda Co Ltd             |               |               | 15,181                 |              | 350,598       |
| Nisshinbo Holdings Inc         |               |               | 48,239                 |              | 403,467       |
| Niterra Co Ltd                 |               |               | 9,089                  |              | 399,560       |
| Nitori Holdings Co Ltd         |               |               | 43,258                 |              | 756,858       |
| Nitto Kogyo Corp               |               |               | 5,493                  |              | 144,208       |
| Nittoc Construction Co Ltd     |               |               | 3,795                  |              | 31,404        |
| Nkt A/S                        |               |               | 1,795                  |              | 225,343       |
| Noba Bank Group Ab             |               |               | 21,386                 |              | 273,275       |
| Norconsult Norge As            |               |               | 47,244                 |              | 214,984       |
| Nordex Se                      |               |               | 8,815                  |              | 301,468       |
| Nordnet Ab Publ                |               |               | 8,312                  |              | 243,607       |
| Nordrest Holding Ab            |               |               | 1,305                  |              | 35,116        |
| North West Co Inc (The)        |               |               | 4,794                  |              | 171,054       |
| Norwegian Air Shuttle Asa      |               |               | 162,233                |              | 280,659       |
| Nova Ljubljanska Banka Dd      |               |               | 8,811                  |              | 373,560       |
| Novanta Inc                    |               |               | 1,122                  |              | 133,559       |
| Novartis Ag                    |               |               | 21,571                 |              | 2,984,128     |
| Novo Nordisk A/S               |               |               | 77,964                 |              | 3,987,334     |
| Nrj Group                      |               |               | 6,728                  |              | 63,841        |
| Ns Solutions Corp              |               |               | 1,198                  |              | 33,811        |
| Ns Tool Co Ltd                 |               |               | 6,791                  |              | 37,825        |
| Nsd Co Ltd                     |               |               | 6,592                  |              | 145,673       |
| Nsk Ltd                        |               |               | 21,273                 |              | 132,434       |
| Nu Holdings Ltd/Cayman Islands |               |               | 214,202                |              | 3,585,736     |
| Nvent Electric Plc             |               |               | 2,505                  |              | 255,386       |
| Obara Group Inc                |               |               | 14,482                 |              | 353,854       |
| Obic Business Consultants Co L |               |               | 2,597                  |              | 140,037       |
| Odawara Engineering Co Ltd     |               |               | 1,298                  |              | 18,223        |
| Oddity Tech Ltd                |               |               | 5,378                  |              | 216,096       |
| Odffjell Technology Ltd        |               |               | 904                    |              | 5,063         |
| Ogaki Kyoritsu Bank Ltd/The    |               |               | 3,296                  |              | 98,615        |
| Oie Sangyo Co Ltd              |               |               | 999                    |              | 14,725        |

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# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099

Plan No. 004

December 31, 2025

| Identity of issuer             | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|--------------------------------|---------------|---------------|------------------------|--------------|---------------|
| Oji Holdings Corp              |               |               | 59,924                 |              | 328,858       |
| Okamura Corp                   |               |               | 3,396                  |              | 49,675        |
| Okaya & Co Ltd                 |               |               | 400                    |              | 23,958        |
| Okea Asa                       |               |               | 6,355                  |              | 14,081        |
| Oki Electric Industry Co Ltd   |               |               | 9,188                  |              | 116,361       |
| Okinawa Financial Group Inc    |               |               | 1,698                  |              | 51,614        |
| Okp Holdings Ltd               |               |               | 55,330                 |              | 54,642        |
| Olympus Corp                   |               |               | 93,891                 |              | 1,188,721     |
| Onamba Co Ltd                  |               |               | 2,013                  |              | 18,626        |
| Ono Pharmaceutical Co Ltd      |               |               | 40,848                 |              | 566,162       |
| Onward Holdings Co Ltd         |               |               | 15,181                 |              | 71,185        |
| Open House Group Co Ltd        |               |               | 3,296                  |              | 193,488       |
| Optorun Co Ltd                 |               |               | 9,987                  |              | 121,700       |
| Or Royalties Inc               |               |               | 16,152                 |              | 572,280       |
| Orange Sa                      |               |               | 138,832                |              | 2,315,322     |
| Orbusneich Medical Group Holdi |               |               | 29,463                 |              | 13,703        |
| Orica Ltd                      |               |               | 48,956                 |              | 792,655       |
| Oro Co Ltd                     |               |               | 1,598                  |              | 21,358        |
| Orsero Spa                     |               |               | 3,694                  |              | 80,441        |
| Otp Bank Nyrt                  |               |               | 7,920                  |              | 850,360       |
| Otsuka Holdings Co Ltd         |               |               | 28,406                 |              | 1,608,027     |
| Oug Holdings Inc               |               |               | 599                    |              | 14,891        |
| Outsurance Group Ltd           |               |               | 36,587                 |              | 158,228       |
| Oxford Nanopore Technologies P |               |               | 77,632                 |              | 134,074       |
| Page Industries Ltd            |               |               | 576                    |              | 231,107       |
| Pal Group Holdings Co Ltd      |               |               | 6,991                  |              | 90,810        |
| Paltac Corp                    |               |               | 899                    |              | 27,664        |
| Pan African Resources Plc      |               |               | 41,255                 |              | 67,143        |
| Paradise Entertainment Ltd     |               |               | 63,919                 |              | 5,256         |
| Park24 Co Ltd                  |               |               | 14,681                 |              | 195,759       |
| Pca Corp                       |               |               | 1,498                  |              | 18,331        |
| Penta-Ocean Construction Co Lt |               |               | 33,558                 |              | 337,299       |
| Pepco Group Nv                 |               |               | 29,190                 |              | 243,576       |
| Pepper Money Ltd/Australia     |               |               | 26,126                 |              | 37,632        |
| Perion Network Ltd             |               |               | 4,082                  |              | 39,104        |
| Pernod Ricard Sa               |               |               | 24,626                 |              | 2,114,188     |
| Perseus Mining Ltd             |               |               | 118,755                |              | 449,809       |
| Persimmon Plc                  |               |               | 9,074                  |              | 165,796       |
| Persol Holdings Co Ltd         |               |               | 100,773                |              | 186,829       |
| Peter Warren Automotive Holdin |               |               | 11,018                 |              | 13,629        |
| Pfisterer Holding Se           |               |               | 1,652                  |              | 148,417       |
| Pharma Mar Sa                  |               |               | 1,028                  |              | 90,403        |
| Pharming Group Nv              |               |               | 43,305                 |              | 72,526        |
| Phu Nhuan Jewelry Jsc          |               |               | 69,512                 |              | 256,377       |
| Pickles Holdings Co Ltd        |               |               | 1,898                  |              | 16,041        |
| Picton Property Income Ltd     |               |               | 102,652                |              | 102,312       |
| Pilot Corp                     |               |               | 999                    |              | 31,049        |

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# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099

Plan No. 004

December 31, 2025

| Identity of issuer             | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|--------------------------------|---------------|---------------|------------------------|--------------|---------------|
| Piquadro Spa                   |               |               | 10,710                 |              | 31,321        |
| Piraeus Bank Sa                |               |               | 350,182                |              | 2,794,174     |
| Planisware Sa                  |               |               | 10,030                 |              | 278,011       |
| Playmates Toys Ltd             |               |               | 267,662                |              | 13,755        |
| Plenti Group Ltd               |               |               | 15,583                 |              | 11,587        |
| Pls Group Ltd                  |               |               | 76,967                 |              | 216,593       |
| Polar Capital Holdings Plc     |               |               | 6,670                  |              | 47,725        |
| Pole To Win Holdings Inc       |               |               | 41,847                 |              | 87,034        |
| Polycab India Ltd              |               |               | 5,664                  |              | 480,119       |
| Popular Inc                    |               |               | 13,695                 |              | 1,705,300     |
| Powszechna Kasa Oszczednosci B |               |               | 10,106                 |              | 239,371       |
| Pr Times Corp                  |               |               | 1,598                  |              | 28,321        |
| Precision Drilling Corp        |               |               | 2,697                  |              | 193,753       |
| Prestige International Inc     |               |               | 28,963                 |              | 134,520       |
| Prinx Chengshan Holdings Ltd   |               |               | 18,477                 |              | 18,516        |
| Proact It Group Ab             |               |               | 4,083                  |              | 50,134        |
| Prologis Property Mexico Sa De |               |               | 46,596                 |              | 194,942       |
| Prosegur Cash Sa               |               |               | 62,809                 |              | 46,767        |
| Prudent Corporate Advisory Ser |               |               | 5,707                  |              | 161,808       |
| Prudential Plc                 |               |               | 69,384                 |              | 1,068,111     |
| Psp Swiss Property Ag          |               |               | 1,282                  |              | 232,277       |
| Qaf Ltd                        |               |               | 27,965                 |              | 19,462        |
| Qiagen Nv                      |               |               | 21,159                 |              | 965,568       |
| Qinetiq Group Plc              |               |               | 45,183                 |              | 268,375       |
| Quilter Plc                    |               |               | 230,612                |              | 567,637       |
| Radico Khaitan Ltd             |               |               | 4,796                  |              | 175,991       |
| Radware Ltd                    |               |               | 4,920                  |              | 118,518       |
| Raia Drogasil Sa               |               |               | 105,192                |              | 450,159       |
| Raisio Oyj                     |               |               | 20,937                 |              | 64,792        |
| Ramelius Resources Ltd         |               |               | 15,535                 |              | 43,097        |
| Rank Group Plc                 |               |               | 30,147                 |              | 40,265        |
| Rasa Corp                      |               |               | 5                      |              | 58            |
| Ratos Ab                       |               |               | 4,769                  |              | 19,689        |
| Raute Oyj                      |               |               | 1,732                  |              | 30,712        |
| Record Plc                     |               |               | 31,026                 |              | 23,453        |
| Redcare Pharmacy Nv            |               |               | 7,938                  |              | 606,911       |
| Rede D'Or Sao Luiz Sa          |               |               | 157,481                |              | 1,167,081     |
| Regis Healthcare Ltd           |               |               | 10,573                 |              | 49,000        |
| Regis Resources Ltd            |               |               | 74,146                 |              | 373,306       |
| Reitmans (Canada) Ltd          |               |               | 33,201                 |              | 52,075        |
| Reliance Industries Ltd        |               |               | 61,706                 |              | 1,078,138     |
| Relo Group Inc                 |               |               | 27,465                 |              | 300,595       |
| Relx Plc                       |               |               | 117,565                |              | 4,775,539     |
| Ren - Redes Energeticas Nacion |               |               | 52,074                 |              | 196,625       |
| Rengo Co Ltd                   |               |               | 41,847                 |              | 324,509       |
| Renishaw Plc                   |               |               | 5,290                  |              | 249,762       |
| Resona Holdings Inc            |               |               | 141,534                |              | 1,348,113     |

\*Party-in-interest, as defined by ERISA

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See accompanying Independent Auditors' Report

# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099

Plan No. 004

December 31, 2025

| Identity of issuer             | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|--------------------------------|---------------|---------------|------------------------|--------------|---------------|
| Resorttrust Inc                |               |               | 18,077                 |              | 226,332       |
| Rheinmetall Ag                 |               |               | 1,066                  |              | 1,955,208     |
| Rheon Automatic Machinery Co L |               |               | 2,796                  |              | 25,941        |
| Richelieu Hardware Ltd         |               |               | 6,727                  |              | 194,128       |
| Ricoh Co Ltd                   |               |               | 17,378                 |              | 152,333       |
| Rigaku Holdings Corp           |               |               | 20,874                 |              | 163,399       |
| Rightmove Plc                  |               |               | 1,105                  |              | 7,720         |
| Riken Vitamin Co Ltd           |               |               | 5,094                  |              | 96,415        |
| Rinnai Corp                    |               |               | 4,694                  |              | 118,591       |
| Rio Tinto Plc                  |               |               | 30,603                 |              | 2,467,299     |
| Riso Kagaku Corp               |               |               | 4,195                  |              | 33,398        |
| Riyue Heavy Industry Co Ltd    |               |               | 102,770                |              | 194,859       |
| Robertet Sa                    |               |               | 361                    |              | 371,781       |
| Roche Holding Ag               |               |               | 9,151                  |              | 3,790,863     |
| Rohm Co Ltd                    |               |               | 8,489                  |              | 120,235       |
| Roivant Sciences Ltd           |               |               | 1,986                  |              | 43,101        |
| Rolls-Royce Holdings Plc       |               |               | 650,003                |              | 10,054,292    |
| Rosebank Industries Plc        |               |               | 33,147                 |              | 156,046       |
| Rotork Plc                     |               |               | 117,401                |              | 513,838       |
| Round One Corp                 |               |               | 41,947                 |              | 299,726       |
| Royal Unibrew A/S              |               |               | 2,238                  |              | 202,187       |
| Rs Group Plc                   |               |               | 124,121                |              | 1,041,763     |
| Rtx A/S                        |               |               | 1,981                  |              | 33,477        |
| Rusta Ab                       |               |               | 21,778                 |              | 204,347       |
| Ryanair Holdings Plc           |               |               | 37,275                 |              | 2,690,897     |
| Safestore Holdings Plc         |               |               | 11,448                 |              | 113,326       |
| Safran Sa                      |               |               | 13,376                 |              | 4,671,967     |
| Sakai Moving Service Co Ltd    |               |               | 699                    |              | 12,787        |
| Sakata Inx Corp                |               |               | 32,858                 |              | 496,614       |
| Salik Co Pjsc                  |               |               | 107,854                |              | 186,467       |
| Samsung Biologics Co Ltd       |               |               | 265                    |              | 311,921       |
| Samsung Electronics Co Ltd     |               |               | 91,781                 |              | 7,639,139     |
| Samyang Foods Co Ltd           |               |               | 248                    |              | 212,056       |
| Sandvik Ab                     |               |               | 29,016                 |              | 946,146       |
| Sanford Ltd/Nz                 |               |               | 3,267                  |              | 13,902        |
| Sanko Metal Industrial Co Ltd  |               |               | 9,488                  |              | 88,981        |
| Sankyu Inc                     |               |               | 3,695                  |              | 199,354       |
| Sansan Inc                     |               |               | 11,286                 |              | 124,849       |
| Sansha Electric Manufacturing  |               |               | 2,996                  |              | 17,624        |
| Santen Pharmaceutical Co Ltd   |               |               | 78,900                 |              | 818,475       |
| Sanwa Holdings Corp            |               |               | 2,097                  |              | 54,580        |
| Sanyo Engineering & Constructi |               |               | 1,798                  |              | 15,208        |
| Sap Se                         |               |               | 28,525                 |              | 6,979,981     |
| Sapphire Foods India Ltd       |               |               | 65,302                 |              | 186,761       |
| Sato Corp                      |               |               | 4,195                  |              | 64,254        |
| Saudi National Bank/The        |               |               | 185,668                |              | 1,875,090     |
| Sawai Group Holdings Co Ltd    |               |               | 3,296                  |              | 49,602        |

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See accompanying Independent Auditors' Report

# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099

Plan No. 004

December 31, 2025

| Identity of issuer             | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|--------------------------------|---------------|---------------|------------------------|--------------|---------------|
| Sbm Offshore Nv                |               |               | 9,562                  |              | 275,135       |
| Sbs Transit Ltd                |               |               | 8,290                  |              | 20,627        |
| Scales Corp Ltd                |               |               | 14,934                 |              | 51,184        |
| Scandi Standard Ab             |               |               | 3,042                  |              | 32,768        |
| Scandic Hotels Group Ab        |               |               | 1,808                  |              | 19,080        |
| Schaeffler Ag                  |               |               | 11,227                 |              | 110,229       |
| Schneider Electric Se          |               |               | 11,983                 |              | 3,305,720     |
| Schott Pharma Ag & Co Kgaa     |               |               | 11,552                 |              | 204,873       |
| Scroll Corp                    |               |               | 13,882                 |              | 118,680       |
| Sea Ltd                        |               |               | 47,640                 |              | 6,077,457     |
| Seagate Technology Holdings Pl |               |               | 13,035                 |              | 3,589,725     |
| Seed Co Ltd/Tokyo              |               |               | 4,195                  |              | 15,388        |
| Seek Ltd                       |               |               | 10,517                 |              | 162,142       |
| Sega Sammy Holdings Inc        |               |               | 23,470                 |              | 366,553       |
| Seiko Epson Corp               |               |               | 19,975                 |              | 252,703       |
| Sekisui Kasei Co Ltd           |               |               | 25,168                 |              | 64,227        |
| Sensata Technologies Holding P |               |               | 14,953                 |              | 497,794       |
| Seraku Co Ltd                  |               |               | 2,297                  |              | 22,539        |
| Seria Co Ltd                   |               |               | 2,497                  |              | 55,434        |
| Servcorp Ltd                   |               |               | 3,717                  |              | 16,856        |
| Service Stream Ltd             |               |               | 562,504                |              | 840,237       |
| Seven & I Holdings Co Ltd      |               |               | 126,384                |              | 1,814,581     |
| Severfield Plc                 |               |               | 42,233                 |              | 16,417        |
| Shanghai Gench Education Group |               |               | 38,951                 |              | 13,612        |
| Sharkninja Inc                 |               |               | 395                    |              | 44,251        |
| Shell Plc                      |               |               | 45,921                 |              | 1,692,380     |
| Shenzhen Inovance Technology C |               |               | 20,032                 |              | 215,935       |
| Shenzhen Mindray Bio-Medical E |               |               | 22,227                 |              | 605,753       |
| Shenzhen Yuto Packaging Techno |               |               | 50,336                 |              | 205,361       |
| Shenzhou International Group H |               |               | 40,649                 |              | 319,612       |
| Shibaura Machine Co Ltd        |               |               | 799                    |              | 21,842        |
| Shibaura Mechatronics Corp     |               |               | 599                    |              | 72,408        |
| Shibuya Corp                   |               |               | 1,398                  |              | 30,686        |
| Shikoku Bank Ltd/The           |               |               | 5,193                  |              | 58,248        |
| Shimadzu Corp                  |               |               | 75,451                 |              | 2,006,327     |
| Shimamura Co Ltd               |               |               | 999                    |              | 65,119        |
| Shimizu Bank Ltd/The           |               |               | 3,096                  |              | 48,018        |
| Shin Maint Holdings Co Ltd     |               |               | 6,192                  |              | 47,011        |
| Shin-Etsu Chemical Co Ltd      |               |               | 57,710                 |              | 1,794,126     |
| Shizuoka Gas Co Ltd            |               |               | 4,894                  |              | 37,466        |
| Shofu Inc                      |               |               | 10,287                 |              | 119,773       |
| Shopify Inc                    |               |               | 17,529                 |              | 2,821,845     |
| Siemens Ag                     |               |               | 3,342                  |              | 938,664       |
| Siemens Energy Ag              |               |               | 68,499                 |              | 9,686,068     |
| Siemens Healthineers Ag        |               |               | 31,581                 |              | 1,666,095     |
| Sig Plc                        |               |               | 240,500                |              | 32,478        |
| Singapore Land Group Ltd       |               |               | 10,886                 |              | 26,581        |

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See accompanying Independent Auditors' Report

# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099

Plan No. 004

December 31, 2025

| Identity of issuer             | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|--------------------------------|---------------|---------------|------------------------|--------------|---------------|
| Sinko Industries Ltd           |               |               | 1,198                  |              | 10,827        |
| Sitoy Group Holdings Ltd       |               |               | 121,846                |              | 8,140         |
| Sjf Bank A/S                   |               |               | 752                    |              | 44,109        |
| Sk Hynix Inc                   |               |               | 10,963                 |              | 4,954,362     |
| Sk Square Co Ltd               |               |               | 3,877                  |              | 990,354       |
| Skan Group Ag                  |               |               | 1,133                  |              | 75,481        |
| Sks Technologies Group Ltd     |               |               | 11,940                 |              | 32,087        |
| Sm Entertainment Co Ltd        |               |               | 2,601                  |              | 243,724       |
| Sma Solar Technology Ag        |               |               | 665                    |              | 26,623        |
| Smart-Core Holdings Ltd        |               |               | 59,924                 |              | 16,168        |
| Smk Corp                       |               |               | 899                    |              | 15,134        |
| Sms Co Ltd                     |               |               | 14,781                 |              | 127,307       |
| Social Housing Reit Plc        |               |               | 96,105                 |              | 89,193        |
| Societe Generale Sa            |               |               | 17,629                 |              | 1,422,799     |
| Socionext Inc                  |               |               | 26,167                 |              | 365,514       |
| Softcreate Holdings Corp       |               |               | 3,496                  |              | 48,126        |
| Sol Spa                        |               |               | 1,763                  |              | 101,341       |
| Somec Spa                      |               |               | 567                    |              | 9,894         |
| Sompo Holdings Inc             |               |               | 53,623                 |              | 1,825,476     |
| Sonova Holding Ag              |               |               | 2,393                  |              | 625,578       |
| Sony Group Corp                |               |               | 88,807                 |              | 2,279,889     |
| Sophia Genetics Sa             |               |               | 34,352                 |              | 160,425       |
| South Bow Corp                 |               |               | 13,892                 |              | 381,605       |
| Southern Cross Media Group Ltd |               |               | 37,780                 |              | 19,903        |
| Spie Sa                        |               |               | 23,720                 |              | 1,372,284     |
| Spirax Group Plc               |               |               | 6,874                  |              | 630,597       |
| Spotify Technology Sa          |               |               | 5,950                  |              | 3,455,456     |
| Ssab Ab                        |               |               | 45,924                 |              | 347,015       |
| Sse Plc                        |               |               | 34,877                 |              | 1,022,201     |
| Steris Plc                     |               |               | 437                    |              | 110,888       |
| Sto Se & Co Kga                |               |               | 186                    |              | 26,442        |
| Storagevault Canada Inc        |               |               | 73,204                 |              | 249,400       |
| Strike Group Co Ltd            |               |               | 4,295                  |              | 112,882       |
| Structure Therapeutics Inc     |               |               | 12,283                 |              | 854,279       |
| Subsea 7 Sa                    |               |               | 19,817                 |              | 399,213       |
| Sumitomo Chemical Co Ltd       |               |               | 11,785                 |              | 33,503        |
| Sumitomo Heavy Industries Ltd  |               |               | 6,991                  |              | 185,054       |
| Sumitomo Mitsui Financial Grou |               |               | 68,175                 |              | 2,192,557     |
| Sumitomo Pharma Co Ltd         |               |               | 12,584                 |              | 186,098       |
| Sumitomo Seika Chemicals Co Lt |               |               | 4,095                  |              | 141,070       |
| Sun* Inc                       |               |               | 22,372                 |              | 64,084        |
| Suncor Energy Inc              |               |               | 27,729                 |              | 1,232,340     |
| Super Group Sghc Ltd           |               |               | 5,479                  |              | 65,475        |
| Suzuken Co Ltd/Aichi Japan     |               |               | 7,890                  |              | 308,614       |
| Suzuki Motor Corp              |               |               | 163,661                |              | 2,437,503     |
| Svedbergs Group Ab             |               |               | 8,266                  |              | 61,148        |
| Swiggy Ltd                     |               |               | 49,367                 |              | 212,149       |

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See accompanying Independent Auditors' Report

# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099

Plan No. 004

December 31, 2025

| Identity of issuer             | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|--------------------------------|---------------|---------------|------------------------|--------------|---------------|
| Swissquote Group Holding Sa    |               |               | 1,110                  |              | 682,075       |
| Syensqo Sa                     |               |               | 1,640                  |              | 132,047       |
| Symrise Ag                     |               |               | 10,125                 |              | 819,045       |
| Syncona Ltd                    |               |               | 77,345                 |              | 98,832        |
| System Support Holdings Inc    |               |               | 6,991                  |              | 64,495        |
| Systema Corp                   |               |               | 14,482                 |              | 47,489        |
| Tai Sin Electric Ltd           |               |               | 34,856                 |              | 16,127        |
| Taiheiyo Cement Corp           |               |               | 20,274                 |              | 502,252       |
| Taiho Kogyo Co Ltd             |               |               | 4,694                  |              | 24,437        |
| Taisei Lamick Group Head Quart |               |               | 699                    |              | 11,842        |
| Taiwan Semiconductor Manufactu |               |               | 362,538                |              | 28,981,911    |
| Taiyo Yuden Co Ltd             |               |               | 2,597                  |              | 58,645        |
| Takashimaya Co Ltd             |               |               | 27,266                 |              | 285,536       |
| Takeuchi Manufacturing Co Ltd  |               |               | 4,095                  |              | 176,338       |
| Takihiyo Co Ltd                |               |               | 999                    |              | 14,438        |
| Tanabe Engineering Corp        |               |               | 799                    |              | 13,355        |
| Taoka Chemical Co Ltd          |               |               | 1,298                  |              | 10,238        |
| Tata Consultancy Services Ltd  |               |               | 10,185                 |              | 363,338       |
| Tatton Asset Management Plc    |               |               | 8,226                  |              | 73,021        |
| Taylor Maritime Ltd            |               |               | 9,884                  |              | 8,428         |
| Tecan Group Ag                 |               |               | 2,091                  |              | 339,210       |
| Techmatrix Corp                |               |               | 14,082                 |              | 209,960       |
| Technip Energies Nv            |               |               | 1,757                  |              | 67,014        |
| Technipfmc Plc                 |               |               | 8,658                  |              | 385,800       |
| Technogym Spa                  |               |               | 7,211                  |              | 136,687       |
| Technology One Ltd             |               |               | 3,804                  |              | 70,930        |
| Technoprobe Spa                |               |               | 2,894                  |              | 41,471        |
| Technotrans Se                 |               |               | 350                    |              | 14,081        |
| Techtronic Industries Co Ltd   |               |               | 110,636                |              | 1,277,849     |
| Tecsys Inc                     |               |               | 2,093                  |              | 46,807        |
| Temairazu Inc                  |               |               | 3,595                  |              | 70,650        |
| Temenos Ag                     |               |               | 800                    |              | 80,378        |
| Tencent Holdings Ltd           |               |               | 170,923                |              | 13,153,834    |
| Tencent Music Entertainment Gr |               |               | 19,576                 |              | 343,172       |
| Terumo Corp                    |               |               | 59,903                 |              | 867,518       |
| Tesco Plc                      |               |               | 245,074                |              | 1,456,334     |
| Teva Pharmaceutical Industries |               |               | 28,285                 |              | 882,769       |
| Tgs Asa                        |               |               | 51,197                 |              | 465,183       |
| Thales Sa                      |               |               | 3,764                  |              | 1,015,753     |
| Thinkific Labs Inc             |               |               | 6,492                  |              | 9,188         |
| Thyssenkrupp Ag                |               |               | 22,211                 |              | 241,918       |
| Tingyi Cayman Islands Holding  |               |               | 101,871                |              | 154,309       |
| Tk Group Holdings Ltd          |               |               | 63,919                 |              | 20,859        |
| Tkc Corp                       |               |               | 400                    |              | 10,985        |
| Tkms Ag& Co Kgaa               |               |               | 540                    |              | 41,945        |
| Tocalo Co Ltd                  |               |               | 899                    |              | 12,754        |
| Tokai Carbon Co Ltd            |               |               | 8,290                  |              | 51,257        |

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# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099

Plan No. 004

December 31, 2025

| Identity of issuer               | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|----------------------------------|---------------|---------------|------------------------|--------------|---------------|
| Tokyo Kiraboshi Financial Grou   |               |               | 7,091                  |              | 393,582       |
| Tokyo Seimitsu Co Ltd            |               |               | 5,793                  |              | 410,397       |
| Tokyo Tatemono Co Ltd            |               |               | 15,780                 |              | 356,988       |
| Tomato Bank Ltd                  |               |               | 7,091                  |              | 67,226        |
| Tomtom Nv                        |               |               | 15,586                 |              | 100,130       |
| Topy Industries Ltd              |               |               | 2,796                  |              | 55,217        |
| Toronto Dominion Bank            |               |               | 16,214                 |              | 1,530,104     |
| Torrent Pharmaceuticals Ltd      |               |               | 4,876                  |              | 208,857       |
| Toshiba Tec Corp                 |               |               | 5,193                  |              | 90,785        |
| Tosho Co Ltd                     |               |               | 13,383                 |              | 66,597        |
| Totalenergies Se                 |               |               | 27,989                 |              | 1,827,324     |
| Toto Ltd                         |               |               | 6,292                  |              | 173,975       |
| Totvs Sa                         |               |               | 27,222                 |              | 209,040       |
| Towa Bank Ltd/The                |               |               | 6,092                  |              | 41,860        |
| Tower Semiconductor Ltd          |               |               | 2,236                  |              | 262,572       |
| Toyo Kanetsu Kk                  |               |               | 1,997                  |              | 31,617        |
| Toyo Suisan Kaisha Ltd           |               |               | 22,326                 |              | 1,531,209     |
| Toyo Tire Corp                   |               |               | 17,578                 |              | 486,138       |
| Toyota Boshoku Corp              |               |               | 12,684                 |              | 203,355       |
| Transat A T Inc                  |               |               | 10                     |              | 18            |
| Trelleborg Ab                    |               |               | 4,925                  |              | 209,784       |
| Trevi - Finanziaria Industrial   |               |               | 127,381                |              | 94,998        |
| Trinity Industrial Corp          |               |               | 3,895                  |              | 32,230        |
| Trip.Com Group Ltd               |               |               | 21,179                 |              | 1,507,466     |
| Trivago Nv                       |               |               | 5,941                  |              | 17,230        |
| Troax Group Ab                   |               |               | 7,362                  |              | 118,984       |
| Truly International Holdings Ltd |               |               | 555,298                |              | 77,050        |
| Trusco Nakayama Corp             |               |               | 8,389                  |              | 128,668       |
| Trustpilot Group Plc             |               |               | 99,473                 |              | 219,962       |
| Ts Lines Ltd                     |               |               | 19,975                 |              | 21,249        |
| Tsutsumi Jewelry Co Ltd          |               |               | 1,898                  |              | 30,847        |
| Tvs Motor Co Ltd                 |               |               | 35,425                 |              | 336,154       |
| Ubicom Holdings Inc              |               |               | 6,791                  |              | 45,191        |
| Ubisoft Entertainment Sa         |               |               | 26,089                 |              | 197,385       |
| Ubs Group Ag                     |               |               | 120,743                |              | 5,632,907     |
| Ueki Corp                        |               |               | 599                    |              | 10,387        |
| Ulvac Inc                        |               |               | 2,796                  |              | 126,313       |
| Umicore Sa                       |               |               | 17,805                 |              | 374,298       |
| Unicaja Banco Sa                 |               |               | 176,097                |              | 574,539       |
| Unilever Plc                     |               |               | 38,460                 |              | 2,513,870     |
| Unimicron Technology Corp        |               |               | 43,850                 |              | 307,032       |
| Unipres Corp                     |               |               | 4,095                  |              | 33,491        |
| United Arrows Ltd                |               |               | 1,398                  |              | 21,909        |
| United Internet Ag               |               |               | 2,462                  |              | 80,033        |
| Unitronics                       |               |               | 8,026                  |              | 57,919        |
| Universal Microwave Technology   |               |               | 16,979                 |              | 366,908       |
| Universal Music Group Nv         |               |               | 49,268                 |              | 1,286,282     |

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# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099

Plan No. 004

December 31, 2025

| Identity of issuer             | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|--------------------------------|---------------|---------------|------------------------|--------------|---------------|
| Uno Minda Ltd                  |               |               | 15,495                 |              | 221,671       |
| Uol Group Ltd                  |               |               | 62,621                 |              | 425,588       |
| Urbana Corp                    |               |               | 4,494                  |              | 30,000        |
| Uss Co Ltd                     |               |               | 32,259                 |              | 353,371       |
| Valeo Se                       |               |               | 44,654                 |              | 610,179       |
| Valmet Oyj                     |               |               | 7,597                  |              | 252,782       |
| Valor Holdings Co Ltd          |               |               | 2,197                  |              | 47,240        |
| Valuecommerce Co Ltd           |               |               | 8,090                  |              | 34,321        |
| Valuemax Group Ltd             |               |               | 23,370                 |              | 17,810        |
| Vault Minerals Ltd             |               |               | 50,577                 |              | 184,151       |
| Vector Inc                     |               |               | 11,985                 |              | 91,906        |
| Vedant Fashions Ltd            |               |               | 13,480                 |              | 87,302        |
| Ventia Services Group Pty Ltd  |               |               | 38,948                 |              | 154,535       |
| Venture Corp Ltd               |               |               | 7,291                  |              | 85,834        |
| Vicom Ltd                      |               |               | 11,186                 |              | 14,265        |
| Victory Giant Technology Huizh |               |               | 6,642                  |              | 273,349       |
| Viel & Cie Sa                  |               |               | 2,630                  |              | 52,503        |
| Viking Line Abp                |               |               | 28                     |              | 703           |
| Virbac Saca                    |               |               | 1,284                  |              | 539,266       |
| Viridien                       |               |               | 832                    |              | 96,145        |
| Visional Inc                   |               |               | 2,397                  |              | 153,075       |
| Vista Energy Sab De Cv         |               |               | 4,594                  |              | 223,553       |
| Vivendi Se                     |               |               | 65,166                 |              | 181,079       |
| Voestalpine Ag                 |               |               | 12,675                 |              | 562,398       |
| Volvo Car Ab                   |               |               | 29,651                 |              | 98,741        |
| Vz Holding Ag                  |               |               | 979                    |              | 184,572       |
| Wacom Co Ltd                   |               |               | 22,072                 |              | 113,920       |
| Wadakohsan Corp                |               |               | 1,598                  |              | 17,474        |
| Warabeya Nichiyo Holdings Co L |               |               | 1,198                  |              | 25,117        |
| Warehouses De Pauw Cva         |               |               | 6,876                  |              | 178,639       |
| Waste Connections Inc          |               |               | 10,103                 |              | 1,771,613     |
| Watches Of Switzerland Group P |               |               | 40,508                 |              | 258,259       |
| Wave Life Sciences Ltd         |               |               | 6,658                  |              | 113,182       |
| Weatherford International Plc  |               |               | 6,833                  |              | 534,713       |
| Webuild Spa                    |               |               | 38,886                 |              | 156,281       |
| Weichai Power Co Ltd           |               |               | 85,708                 |              | 207,566       |
| Weir Group Plc/The             |               |               | 11,908                 |              | 455,838       |
| Wereldhave Belgium Comm Va     |               |               | 237                    |              | 14,734        |
| West African Resources Ltd     |               |               | 38,126                 |              | 76,273        |
| White Mountains Insurance Grou |               |               | 294                    |              | 610,094       |
| Whitehaven Coal Ltd            |               |               | 43,245                 |              | 223,496       |
| Wickes Group Plc               |               |               | 26,088                 |              | 82,461        |
| Wiwynn Corp                    |               |               | 4,983                  |              | 711,280       |
| Wus Printed Circuit Kunshan Co |               |               | 50,734                 |              | 530,491       |
| Wuxi Apptec Co Ltd             |               |               | 23,520                 |              | 298,247       |
| Wuxi Xdc Cayman Inc            |               |               | 34,383                 |              | 268,356       |
| Xenon Pharmaceuticals Inc      |               |               | 1,035                  |              | 46,369        |

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# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099

Plan No. 004

December 31, 2025

| Identity of issuer                                            | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value         |
|---------------------------------------------------------------|---------------|---------------|------------------------|--------------|-----------------------|
| Xiamen Tungsten Co Ltd                                        |               |               | 37,153                 |              | 218,299               |
| Xin Point Holdings Ltd                                        |               |               | 169,785                |              | 83,546                |
| Xps Pensions Group Plc                                        |               |               | 22,523                 |              | 102,696               |
| Xrf Scientific Ltd                                            |               |               | 14,067                 |              | 19,324                |
| Yagami Inc                                                    |               |               | 499                    |              | 14,559                |
| Yamabiko Corp                                                 |               |               | 799                    |              | 15,149                |
| Yamada Consulting Group Co Ltd                                |               |               | 1,498                  |              | 16,898                |
| Yamagata Bank Ltd/The                                         |               |               | 6,991                  |              | 86,261                |
| Yamaguchi Financial Group Inc                                 |               |               | 5,693                  |              | 77,105                |
| Yamaha Corp                                                   |               |               | 4,494                  |              | 31,325                |
| Yamaichi Electronics Co Ltd                                   |               |               | 1,798                  |              | 67,094                |
| Yangzijiang Financial Holding                                 |               |               | 957,390                |              | 297,789               |
| Yangzijiang Maritime Development                              |               |               | 957,390                |              | 461,572               |
| Yantai Jereh Oilfield Services                                |               |               | 24,869                 |              | 252,061               |
| Yaskawa Electric Corp                                         |               |               | 2,197                  |              | 66,669                |
| Yokowo Co Ltd                                                 |               |               | 14,881                 |              | 214,277               |
| Yoshicon Co Ltd                                               |               |               | 899                    |              | 16,688                |
| Yossix Holdings Co Ltd                                        |               |               | 2,197                  |              | 41,437                |
| Yougov Plc                                                    |               |               | 44,593                 |              | 153,847               |
| Yue Yuen Industrial Holdings Ltd                              |               |               | 75,904                 |              | 155,738               |
| Yunnan Aluminium Co Ltd                                       |               |               | 85,991                 |              | 404,106               |
| Yutong Bus Co Ltd                                             |               |               | 55,112                 |              | 257,889               |
| Zacros Corp                                                   |               |               | 5,593                  |              | 41,212                |
| Zalando Se                                                    |               |               | 45,205                 |              | 1,345,329             |
| Zeal Network Se                                               |               |               | 231                    |              | 14,252                |
| Zealand Pharma A/S                                            |               |               | 4,076                  |              | 298,914               |
| Zenkoku Hosho Co Ltd                                          |               |               | 7,590                  |              | 151,135               |
| Zepp Health Corp                                              |               |               | 2,457                  |              | 66,189                |
| Zeria Pharmaceutical Co Ltd                                   |               |               | 12,085                 |              | 161,829               |
| Zhejiang Dingli Machinery Co Ltd                              |               |               | 22,871                 |              | 185,374               |
| Zhongji Innolight Co Ltd                                      |               |               | 4,983                  |              | 434,970               |
| Zijin Mining Group Co Ltd                                     |               |               | 83,715                 |              | 383,537               |
| Zip Co Ltd                                                    |               |               | 39,711                 |              | 87,123                |
| Zozo Inc                                                      |               |               | 87,811                 |              | 723,236               |
| Zurich Insurance Group Ag                                     |               |               | 2,799                  |              | 2,125,977             |
| <b>Total Non-U.S. equities</b>                                |               |               |                        |              | <b>\$ 600,249,194</b> |
|                                                               |               |               |                        |              |                       |
| <b>Mutual funds and other registered investment companies</b> |               |               |                        |              |                       |
| Blackrock High Yield-K                                        |               |               | 12,801,679             | \$           | 92,556,141            |
| Blckcrk Cash-Trsry-Inst                                       |               |               | 808,441,629            |              | 808,441,629           |
| Blue Owl Capital Corp                                         |               |               | 22,562                 |              | 280,442               |
| Dimensional Emrg Mrkts Ii                                     |               |               | 3,279,677              |              | 72,218,492            |
| Fidelity Adv Foc Emr Mrk-Z                                    |               |               | 702,925                |              | 29,804,002            |
| Golub Capital Bdc Inc                                         |               |               | 18,432                 |              | 250,128               |
| Pgim High Yield-R6                                            |               |               | 9,512,918              |              | 46,137,651            |
| Pimco Income Fund-Ins                                         |               |               | 1,485,901              |              | 16,330,055            |

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# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099

Plan No. 004

December 31, 2025

| Identity of issuer                                                  | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value           |
|---------------------------------------------------------------------|---------------|---------------|------------------------|--------------|-------------------------|
| T Rowe Pr Inst Hi Yld-Inst                                          |               |               | 11,659,637             |              | 92,927,308              |
| <b>Total mutual funds and other registered investment companies</b> |               |               |                        |              | <b>\$ 1,158,945,848</b> |
| <b>Synthetic guaranteed investment contracts (GICs):</b>            |               |               |                        |              |                         |
| <b>American General Life Contract 25020</b>                         |               |               |                        |              |                         |
| Agl Cash A/C: 9053701                                               |               |               |                        | \$           | 330,283                 |
| Allya 2025-1 A3                                                     | 3.52 %        | 10/16/2028    | 484,038                |              | 486,437                 |
| Amxca 2024-1 A                                                      | 3.71 %        | 4/15/2027     | 499,008                |              | 509,624                 |
| Bank5 2025-5Yr19 A2                                                 | 4.39 %        | 11/15/2030    | 1,766,489              |              | 1,798,496               |
| Bank5 2023-5Yr3 A2                                                  | 4.43 %        | 7/17/2028     | 269,464                |              | 280,812                 |
| Bank5 2025-5Yr17 A2                                                 | 4.36 %        | 8/15/2030     | 3,268,504              |              | 3,323,179               |
| Bank 2022-Bnk39 A4                                                  | 4.54 %        | 1/15/2032     | 479,048                |              | 438,359                 |
| Bank 2018-Bn10 A5                                                   | 4.05 %        | 1/18/2028     | 439,127                |              | 436,633                 |
| Bank 2021-Bn36 A5                                                   | 4.51 %        | 9/15/2031     | 319,365                |              | 286,688                 |
| Bank 2019-Bn22 A4                                                   | 4.38 %        | 10/15/2029    | 369,266                |              | 351,349                 |
| Bank 2023-Bnk46 A4                                                  | 4.77 %        | 6/15/2033     | 319,365                |              | 338,784                 |
| Bank 2024-Bnk48 A5                                                  | 4.89 %        | 9/15/2034     | 329,345                |              | 336,853                 |
| Bank 2017-Bnk7 A5                                                   | 4.13 %        | 9/15/2027     | 354,296                |              | 350,821                 |
| Carmx 2022-4 A3                                                     | 3.41 %        | 6/15/2026     | 499,008                |              | 100,340                 |
| Fnr 2017-81 Ya                                                      | 3.98 %        | 5/25/2046     | 2,809,416              |              | 2,324,767               |
| Fnr 2019-14 Da                                                      | 4.05 %        | 3/25/2048     | 12,195,760             |              | 2,342,359               |
| Fnr 2025-69 E                                                       | 4.09 %        | 6/26/2051     | 2,440,150              |              | 2,419,006               |
| Fnr 2025-71 Ba                                                      | 4.17 %        | 11/26/2035    | 2,345,338              |              | 2,214,086               |
| Fhr 4527 Ga                                                         | 4.05 %        | 2/15/2044     | 14,191,793             |              | 2,024,975               |
| Fhr 4533 Ab                                                         | 3.97 %        | 9/15/2032     | 19,965,318             |              | 2,338,795               |
| Fhr 5083 Va                                                         | 3.84 %        | 8/16/2038     | 11,302,535             |              | 1,830,513               |
| Fhr 5257 Ga                                                         | 4.18 %        | 3/26/2035     | 3,408,226              |              | 2,100,077               |
| Gmalt 2025-3 A3                                                     | 3.75 %        | 11/22/2027    | 1,008,995              |              | 1,015,616               |
| Gnr 2014-5 Lp                                                       | 3.95 %        | 6/16/2043     | 27,635,073             |              | 2,020,500               |
| Gnr 2023-5 Ec                                                       | 4.36 %        | 8/20/2036     | 4,930,201              |              | 2,206,703               |
| Gnr 2022-212 Hk                                                     | 4.52 %        | 12/22/2031    | 2,470,091              |              | 2,498,576               |
| Gnr 2022-174 Ag                                                     | 4.15 %        | 12/22/2031    | 3,607,829              |              | 1,967,877               |
| Mswf 2023-2 A5                                                      | 4.68 %        | 11/15/2033    | 399,207                |              | 433,385                 |
| Mbart 2024-1 A3                                                     | 3.85 %        | 6/15/2027     | 389,226                |              | 327,887                 |
| Ubscm 2017-C1 A3                                                    | 4.08 %        | 3/15/2027     | 668,671                |              | 293,879                 |
| T 4 1/8 03/31/31                                                    | 3.71 %        | 3/31/2031     | 1,017,977              |              | 1,047,020               |
| T 4 1/2 05/31/29                                                    | 3.55 %        | 5/31/2029     | 59,881                 |              | 61,864                  |
| T 4 1/8 11/30/29                                                    | 3.60 %        | 11/30/2029    | 229,544                |              | 234,466                 |
| T 4 3/8 12/31/29                                                    | 3.60 %        | 12/31/2029    | 568,869                |              | 584,537                 |
| T 3 7/8 04/30/30                                                    | 3.63 %        | 4/30/2030     | 189,623                |              | 192,490                 |
| T 3 7/8 06/15/28                                                    | 3.35 %        | 6/15/2028     | 229,544                |              | 231,961                 |
| T 4 06/30/32                                                        | 3.84 %        | 6/30/2032     | 2,654,724              |              | 2,673,805               |
| T 3 7/8 06/30/30                                                    | 3.64 %        | 7/1/2030      | 12,243,665             |              | 12,346,014              |
| T 3 7/8 08/31/32                                                    | 3.87 %        | 8/31/2032     | 338,328                |              | 342,339                 |
| Vwalt 2025-B A3                                                     | 3.71 %        | 12/20/2027    | 1,916,191              |              | 1,926,210               |
| Wfcit 2024-A2 A                                                     | 3.70 %        | 10/15/2027    | 1,521,975              |              | 1,539,800               |
| Wfcm 2024-C63 A5                                                    | 4.74 %        | 8/15/2034     | 359,286                |              | 373,853                 |

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# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099

Plan No. 004

December 31, 2025

| Identity of issuer                                                                                 | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value        |
|----------------------------------------------------------------------------------------------------|---------------|---------------|------------------------|--------------|----------------------|
| <b>Total American General Life Contract 25020</b>                                                  |               |               |                        |              | <b>\$ 59,282,018</b> |
| <b>American General Life Contract No. 725840,<br/>Royal Bank of Canada<br/>STANDISHCITIGROUP01</b> |               |               |                        |              |                      |
| Glencore Funding Llc Sr Unsec 144A                                                                 | 5.37 %        | 4/4/2029      | 149,702                | \$           | 154,659              |
| Royal Caribbean Cruises Sr Unsec 144A                                                              | 5.62 %        | 9/30/2031     | 79,841                 |              | 81,693               |
| Glencore Funding Llc Sr Unsec 144A                                                                 | 5.19 %        | 4/1/2030      | 149,702                |              | 154,094              |
| Bayer Us Finance Ii Llc Sr Unsec 144A                                                              | 4.38 %        | 12/15/2028    | 399,207                |              | 400,048              |
| Oncor Electric Delivery Sr Sec 144A                                                                | 5.35 %        | 4/1/2035      | 49,901                 |              | 51,603               |
| Prologis Targeted Us Sr Unsec 144A                                                                 | 5.25 %        | 4/1/2029      | 199,603                |              | 205,849              |
| Beignet Investor Llc Sec 144A                                                                      | 6.58 %        | 5/30/2049     | 1,896,231              |              | 2,010,871            |
| Equitable Financial Life Sec 144A                                                                  | 1.80 %        | 3/8/2028      | 698,611                |              | 666,082              |
| Mars Inc Sr Unsec 144A Smr                                                                         | 5.20 %        | 3/1/2035      | 29,940                 |              | 30,848               |
| Mars Inc Sr Unsec 144A Smr                                                                         | 5.00 %        | 3/1/2032      | 219,564                |              | 226,716              |
| Royal Caribbean Cruises Sr Unsec 144A                                                              | 6.00 %        | 2/1/2033      | 79,841                 |              | 82,152               |
| Cheniere Energy Partners Sr Unsec 144A                                                             | 5.55 %        | 10/30/2035    | 59,881                 |              | 61,412               |
| T-Mobile Usa Inc Sr Unsec                                                                          | 5.15 %        | 4/15/2034     | 29,940                 |              | 30,668               |
| Abbvie Inc Sr Unsec                                                                                | 4.80 %        | 3/15/2029     | 149,702                |              | 153,524              |
| At&T Inc Sr Unsec                                                                                  | 4.10 %        | 2/15/2028     | 249,504                |              | 249,826              |
| Constellation Brands Inc Sr Unsec                                                                  | 4.35 %        | 5/9/2027      | 79,841                 |              | 80,189               |
| Energy Transfer Operatng Sr Unsec                                                                  | 3.75 %        | 5/15/2030     | 249,504                |              | 243,158              |
| Home Depot Inc Sr Unsec                                                                            | 3.90 %        | 12/6/2028     | 229,544                |              | 230,513              |
| Transcont Gas Pipe Line Sr Unsec                                                                   | 3.25 %        | 5/15/2030     | 279,445                |              | 268,298              |
| Emory University Unsec                                                                             | 2.14 %        | 9/1/2030      | 1,297,421              |              | 1,189,785            |
| T-Mobile Usa Inc                                                                                   | 3.75 %        | 4/15/2027     | 99,802                 |              | 99,531               |
| Southern Calif Gas Co Sr Unsec                                                                     | 2.95 %        | 4/15/2027     | 1,197,620              |              | 1,185,431            |
| Sutter Health Unsec                                                                                | 3.69 %        | 8/15/2028     | 1,197,620              |              | 1,191,584            |
| Upmc Sec                                                                                           | 5.04 %        | 5/15/2033     | 848,314                |              | 867,903              |
| Cigna Corp Sr Unsec Smr                                                                            | 4.38 %        | 10/15/2028    | 49,901                 |              | 50,377               |
| Boeing Co Sr Unsec                                                                                 | 5.15 %        | 5/1/2030      | 39,921                 |              | 41,073               |
| Williams Partners Lp Sr Unsec                                                                      | 3.75 %        | 6/15/2027     | 199,603                |              | 198,979              |
| Seattle Children Hosp Unsec                                                                        | 1.21 %        | 10/1/2027     | 898,215                |              | 854,366              |
| Micron Technology Inc Sr Unsec                                                                     | 5.88 %        | 2/9/2033      | 69,861                 |              | 74,528               |
| Boeing Co/The Sr Unsec                                                                             | 6.53 %        | 5/1/2034      | 79,841                 |              | 88,548               |
| Coterra Energy Inc Sr Unsec                                                                        | 3.90 %        | 5/15/2027     | 339,326                |              | 338,288              |
| Anthem Inc Sr Unsec                                                                                | 4.10 %        | 5/15/2032     | 59,881                 |              | 58,344               |
| Eli Lilly & Co Sr Unsec                                                                            | 4.70 %        | 2/9/2034      | 239,524                |              | 243,327              |
| T-Mobile Usa Inc                                                                                   | 3.88 %        | 4/15/2030     | 119,762                |              | 117,920              |
| Andrew W Mellon Foundati Unsec                                                                     | 0.95 %        | 8/1/2027      | 1,197,620              |              | 1,144,926            |
| Coterra Energy Inc Sr Unsec                                                                        | 4.38 %        | 3/15/2029     | 79,841                 |              | 80,193               |
| Eli Lilly & Co Sr Unsec                                                                            | 4.20 %        | 8/14/2029     | 39,921                 |              | 40,392               |
| Dell Int Llc / Emc Corp                                                                            | 4.90 %        | 10/1/2026     | 299,405                |              | 300,853              |
| Devon Energy Corporation Sr Unsec Smr                                                              | 5.20 %        | 9/15/2034     | 29,940                 |              | 29,903               |
| At&T Inc Sr Unsec                                                                                  | 2.30 %        | 6/1/2027      | 79,841                 |              | 78,068               |
| Pres & Fellows Of Harvar Unsec                                                                     | 4.89 %        | 3/15/2030     | 399,207                |              | 412,338              |
| Cvs Health Corp Sr Unsec Smr                                                                       | 4.30 %        | 3/25/2028     | 169,663                |              | 170,310              |
| Gilead Sciences Inc Sr Unsec Smr                                                                   | 1.65 %        | 10/1/2030     | 129,742                |              | 116,314              |
| Mcdonald's Corp Sr Unsec                                                                           | 3.60 %        | 7/1/2030      | 129,742                |              | 127,505              |

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EIN: 52-1568099

Plan No. 004

December 31, 2025

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|-----------------------------------|---------------|---------------|------------------------|--------------|---------------|
| Synopsys Inc Sr Unsec Smr         | 4.85 %        | 4/1/2030      | 79,841                 |              | 81,628        |
| Trustees Princeton Univ Sr Unsec  | 4.65 %        | 7/1/2030      | 199,603                |              | 204,700       |
| Rtx Corp                          | 3.12 %        | 5/4/2027      | 89,821                 |              | 88,929        |
| Diamondback Energy Inc Sr Unsec   | 3.25 %        | 12/1/2026     | 139,722                |              | 138,773       |
| Diamondback Energy Inc Sr Unsec   | 3.50 %        | 12/1/2029     | 159,683                |              | 155,108       |
| Cvs Health Corp Sr Unsec          | 3.62 %        | 4/1/2027      | 259,484                |              | 258,239       |
| Cvs Health Corp Sr Unsec          | 3.75 %        | 4/1/2030      | 29,940                 |              | 29,267        |
| Philip Morris Intl Inc Sr Unsec   | 5.25 %        | 2/13/2034     | 29,940                 |              | 31,019        |
| Energy Transfer Operatng Sr Unsec | 4.95 %        | 6/15/2028     | 239,524                |              | 243,611       |
| Synopsys Inc Sr Unsec Smr         | 4.65 %        | 4/1/2028      | 139,722                |              | 141,715       |
| Advent Health System              | 2.95 %        | 3/1/2029      | 598,810                |              | 569,338       |
| Diamondback Energy Inc Sr Unsec   | 3.12 %        | 3/24/2031     | 39,921                 |              | 37,380        |
| Eli Lilly & Co Sr Unsec           | 4.50 %        | 2/9/2029      | 169,663                |              | 172,973       |
| T-Mobile Usa Inc                  | 2.55 %        | 2/15/2031     | 389,226                |              | 355,992       |
| Abbvie Inc Smr                    | 3.20 %        | 11/21/2029    | 249,504                |              | 242,196       |
| Nvr Inc Sr Unsec                  | 3.00 %        | 5/15/2030     | 798,413                |              | 756,819       |
| Anthem Inc Sr Unsec               | 2.55 %        | 3/15/2031     | 399,207                |              | 365,055       |
| Aercap Ireland Cap/Globa          | 1.75 %        | 1/30/2026     | 399,207                |              | 398,528       |
| Philip Morris Intl Inc Sr Unsec   | 2.10 %        | 5/1/2030      | 299,405                |              | 274,666       |
| Carmx 2022-4 A3                   | 5.34 %        | 8/16/2027     | 99,819                 |              | 100,108       |
| Dcent 2023-A2 A                   | 4.93 %        | 6/15/2028     | 499,008                |              | 501,585       |
| Bacct 2023-A2 A2                  | 4.98 %        | 11/15/2028    | 499,008                |              | 504,323       |
| Ally 2024-2 A3                    | 4.14 %        | 7/16/2029     | 406,787                |              | 407,556       |
| Fnma Pass Thru 20Yr #Al6938       | 5.50 %        | 4/1/2030      | 485                    |              | 492           |
| Fhlmc Gold 30Yr Gnt #G0-8693      | 3.50 %        | 3/1/2046      | 20,803                 |              | 19,777        |
| Fnma Pass Thru 20Yr #Ma4473       | 1.50 %        | 11/1/2041     | 72,411                 |              | 61,217        |
| Gnma li Multpl Sgl 30Yr #Ma8879M  | 5.50 %        | 5/20/2053     | 218,095                |              | 221,977       |
| Fnma Pass Thru 30Yr #Sd8516       | 6.00 %        | 3/1/2055      | 1,423,253              |              | 1,462,697     |
| Fnma Pass Thru 30Yr #849299       | 5.50 %        | 1/1/2036      | 71,850                 |              | 75,205        |
| Fnma Pass Thru 30Yr #995759       | 5.50 %        | 11/1/2038     | 155,159                |              | 161,937       |
| Gnma li Multpl Sgl 30Yr #Ma7137M  | 3.00 %        | 1/20/2051     | 565,075                |              | 511,684       |
| Fnma Pass Thru 30Yr #808040       | 5.50 %        | 2/1/2035      | 103,728                |              | 108,566       |
| Fnma Pass Thru 30Yr #Sd7555       | 3.00 %        | 8/1/2052      | 515,481                |              | 465,940       |
| Gnma li Multpl Sgl 30Yr #Ma7988M  | 3.00 %        | 4/20/2052     | 2,966,968              |              | 2,676,808     |
| Fnma Pass Thru 30Yr #865433       | 5.50 %        | 2/1/2036      | 5,383                  |              | 5,602         |
| Gnma li Multpl Sgl 30Yr #787236C  | 6.50 %        | 1/20/2054     | 111,350                |              | 116,391       |
| Fnma Pass Thru 30Yr #Au5386       | 3.00 %        | 6/1/2043      | 1,309,681              |              | 1,212,922     |
| Gnma li Multpl Sgl 30Yr #Ma8723M  | 4.00 %        | 3/20/2053     | 318,361                |              | 303,610       |
| Fnma Pass Thru 30Yr #Ad0963       | 5.50 %        | 9/1/2038      | 23,753                 |              | 24,812        |
| Fnma Pass Thru 30Yr #Fm9464       | 3.00 %        | 11/1/2051     | 322,354                |              | 291,270       |
| Fnma Pass Thru 30Yr #Sd4169       | 6.50 %        | 10/1/2053     | 357,539                |              | 376,301       |
| Fhlmc Gold 30Yr Gnt #G6-1040      | 3.50 %        | 6/1/2047      | 1,410,195              |              | 1,336,782     |
| Fnma Pass Thru 20Yr #Ma4202       | 1.50 %        | 12/1/2040     | 805,828                |              | 691,594       |
| Fnma Pass Thru 15Yr #Fm3869       | 3.00 %        | 6/1/2035      | 80,099                 |              | 77,723        |
| Gnma li Multpl Sgl 30Yr #Ma8725M  | 5.00 %        | 3/20/2053     | 691,172                |              | 692,469       |
| Gnma li Multpl Sgl 30Yr #787228C  | 6.00 %        | 1/20/2054     | 819,094                |              | 850,618       |
| Fnma Pass Thru 20Yr #Ma4643       | 3.00 %        | 5/1/2042      | 726,174                |              | 676,703       |
| Fnma Pass Thru 30Yr #Al7579       | 5.50 %        | 2/1/2042      | 54,488                 |              | 57,034        |
| Fnma Pass Thru 30Yr #Bv8534       | 3.00 %        | 5/1/2052      | 2,515,909              |              | 2,243,687     |
| Fnma Pass Thru 30Yr #Sd2410       | 6.00 %        | 2/1/2053      | 487,975                |              | 507,553       |

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See accompanying Independent Auditors' Report

# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099

Plan No. 004

December 31, 2025

| Identity of issuer                | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|-----------------------------------|---------------|---------------|------------------------|--------------|---------------|
| Fnma Pass Thru 30Yr #Qf0152       | 4.50 %        | 9/1/2052      | 1,052,846              |              | 1,031,681     |
| Fnma Pass Thru 30Yr #Cb8226       | 6.50 %        | 3/1/2054      | 63,597                 |              | 66,408        |
| Fhlmc Gold 30Yr Gnt #G0-8687      | 3.50 %        | 1/1/2046      | 461,496                |              | 438,881       |
| Fnma P-T Dus #Bl6406              | 1.63 %        | 5/1/2027      | 299,405                |              | 290,686       |
| Fnma Pass Thru 30Yr #Sl0589       | 5.00 %        | 2/1/2055      | 277,915                |              | 280,059       |
| Fnma Tba 4.5% Feb 30Yr            | 4.50 %        | 2/12/2056     | 2,295,438              |              | 2,241,844     |
| Fnma Pass Thru 30Yr #756202       | 5.50 %        | 12/1/2033     | 6,506                  |              | 6,622         |
| Gnma li Multpl Sgl 30Yr #Ma4720M  | 4.00 %        | 9/20/2047     | 807,599                |              | 778,586       |
| Gnma li Multpl Sgl 30Yr #Ma8268M  | 4.50 %        | 9/20/2052     | 833,952                |              | 820,116       |
| Fnma Pass Thru 30Yr #817640       | 5.50 %        | 11/1/2035     | 109,870                |              | 114,037       |
| Fnma Pass Thru 30Yr #Sd8455       | 6.50 %        | 8/1/2054      | 896,083                |              | 931,535       |
| Gnma li Multpl Sgl 30Yr #Ma8199M  | 3.50 %        | 8/20/2052     | 1,274,497              |              | 1,170,265     |
| Fnma Pass Thru 30Yr #Fm8648       | 3.00 %        | 9/1/2051      | 63,947                 |              | 57,589        |
| Fnma Pass Thru 30Yr #Dc3239       | 5.50 %        | 9/1/2054      | 88,860                 |              | 90,536        |
| Fnma Pass Thru 30Yr #Ma5552       | 5.00 %        | 12/1/2054     | 2,055,684              |              | 2,054,019     |
| Fnma Pass Thru 30Yr #Zt1857       | 4.50 %        | 3/1/2049      | 962,688                |              | 958,479       |
| Fnma Pass Thru 30Yr #940765       | 5.50 %        | 6/1/2037      | 31,144                 |              | 32,562        |
| Gnma li Multpl Sgl 30Yr #Ma8726M  | 5.50 %        | 3/20/2053     | 202,936                |              | 206,487       |
| Fnma Pass Thru 30Yr #Qe1719       | 4.00 %        | 5/1/2052      | 966,815                |              | 921,741       |
| Fnma Pass Thru 30Yr #Sd8265       | 4.00 %        | 11/1/2052     | 11,026,990             |              | 10,538,848    |
| Fnma Pass Thru 30Yr #As0924       | 5.00 %        | 11/1/2043     | 555,812                |              | 567,146       |
| Fnma Pass Thru 30Yr #Fm3241       | 3.00 %        | 3/1/2050      | 1,263,334              |              | 1,140,071     |
| Fnma Pass Thru 30Yr #Ma5702       | 6.50 %        | 5/1/2055      | 407,664                |              | 423,786       |
| Fnma Pass Thru 30Yr #Sd3838       | 6.00 %        | 10/1/2053     | 399,549                |              | 416,079       |
| Fnma Pass Thru 30Yr #Ma5027       | 4.00 %        | 5/1/2053      | 2,617,706              |              | 2,499,266     |
| Fnma Pass Thru 30Yr #Bv2616       | 3.00 %        | 7/1/2052      | 5,262,769              |              | 4,673,394     |
| Fnma Pass Thru 30Yr #Sl0655       | 6.00 %        | 3/1/2055      | 262,765                |              | 271,463       |
| Gnma li Multpl Sgl 30Yr #Ma7650M  | 3.00 %        | 10/20/2051    | 613,982                |              | 553,937       |
| Fnma Pass Thru 30Yr #357908       | 5.50 %        | 7/1/2035      | 7,997                  |              | 8,371         |
| Gnma li Multpl Sgl 30Yr #Ma4587M  | 4.00 %        | 7/20/2047     | 366,939                |              | 354,588       |
| Fhlmc Gold 30Yr #Q3-7305          | 3.00 %        | 11/1/2045     | 867,458                |              | 794,515       |
| Gnma li Multpl Sgl 30Yr #786843C  | 3.00 %        | 3/20/2052     | 76,525                 |              | 68,888        |
| Fnma Pass Thru 30Yr #Bx8833       | 5.00 %        | 3/1/2053      | 1,130,774              |              | 1,138,213     |
| Fnma Pass Thru 30Yr #Sd3553       | 6.00 %        | 7/1/2053      | 196,496                |              | 202,674       |
| Fnma Pass Thru 30Yr #Qf4704       | 5.50 %        | 11/1/2052     | 840,888                |              | 856,912       |
| Fnma Pass Thru 30Yr #831356       | 5.50 %        | 3/1/2036      | 55,049                 |              | 57,617        |
| Fnma Pass Thru 20Yr #Ma4620       | 3.50 %        | 4/1/2042      | 112,946                |              | 108,787       |
| Fnma Pass Thru 30Yr #Sd3663       | 5.50 %        | 8/1/2053      | 769,997                |              | 787,843       |
| Fnma Pass Thru 30Yr #Sd8507       | 6.00 %        | 2/1/2055      | 320,151                |              | 329,008       |
| Fnma Pass Thru 30Yr #889561       | 5.50 %        | 6/1/2038      | 64,046                 |              | 66,844        |
| Florida Power & Light 1St Mtg     | 2.45 %        | 2/3/2032      | 598,810                |              | 541,347       |
| Interstate Power & Light          | 4.10 %        | 9/26/2028     | 199,603                |              | 199,561       |
| Oneok Inc Sr Unsec Smr            | 5.80 %        | 11/1/2030     | 49,901                 |              | 52,670        |
| System Energy Resources 1St Mtge  | 5.30 %        | 12/15/2034    | 299,405                |              | 303,336       |
| American Electric Power Sr Unsec  | 5.62 %        | 3/1/2033      | 798,413                |              | 840,404       |
| Pacific Gas & Electric 1St Mtge   | 5.55 %        | 5/15/2029     | 129,742                |              | 134,121       |
| Constellation En Gen Llc Sr Unsec | 5.60 %        | 3/1/2028      | 499,008                |              | 515,227       |
| Nstar Electric Co Sr Unsec        | 5.60 %        | 10/1/2028     | 399,207                |              | 411,427       |
| Firstenergy Corp Sr Unsec         | 4.15 %        | 7/15/2027     | 179,643                |              | 179,064       |
| Oneok Inc Sr Unsec Smr            | 5.65 %        | 11/1/2028     | 219,564                |              | 228,186       |

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# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099

Plan No. 004

December 31, 2025

| Identity of issuer                     | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|----------------------------------------|---------------|---------------|------------------------|--------------|---------------|
| Midamerican Energy Co Sec              | 3.65 %        | 4/15/2029     | 89,821                 |              | 88,851        |
| National Rural Util Coop Sr Unsec      | 4.80 %        | 3/15/2028     | 299,405                |              | 305,282       |
| Consumers Energy Co 1St Mortgage       | 4.90 %        | 2/15/2029     | 299,405                |              | 307,551       |
| Oneok Inc Sr Unsec Smr                 | 5.55 %        | 11/1/2026     | 89,821                 |              | 90,828        |
| Avangrid Inc Sr Unsec                  | 3.80 %        | 6/1/2029      | 598,810                |              | 591,651       |
| Southern Cal Edison 1St Mtge           | 5.65 %        | 10/1/2028     | 299,405                |              | 310,350       |
| Pacific Gas & Electric                 | 3.00 %        | 6/15/2028     | 399,207                |              | 387,266       |
| U S Treasury Note                      | 3.88 %        | 5/31/2027     | 149,702                |              | 150,492       |
| U S Treasury Note                      | 4.00 %        | 2/28/2030     | 99,802                 |              | 101,162       |
| U S Treasury Note                      | 4.62 %        | 9/30/2030     | 209,583                |              | 218,024       |
| U S Treasury Note                      | 4.38 %        | 12/31/2029    | 49,901                 |              | 51,278        |
| U S Treasury Note                      | 3.88 %        | 6/30/2030     | 25,649,021             |              | 25,865,434    |
| U S Treasury Note                      | 4.12 %        | 3/31/2029     | 3,832,383              |              | 3,898,402     |
| U S Treasury Note                      | 4.62 %        | 4/30/2029     | 728,552                |              | 752,586       |
| Cash Collateral Fut Rdr Usd            | 3.44 %        | 12/31/2060    | 403,199                |              | 403,199       |
| Cash Collateral Cme Rdr Usd            | 3.44 %        | 12/31/2060    | 110,780                |              | 110,780       |
| Cash Collateral Lch Rdr Usd            | 3.44 %        | 12/31/2060    | 247,508                |              | 247,508       |
| Fl St Brd Admin Fin-A                  | 5.53 %        | 7/1/2034      | 299,405                |              | 315,031       |
| La Local Govt Envrn-A                  | 4.28 %        | 2/1/2036      | 898,215                |              | 891,656       |
| Sales Tax Securitiztn                  | 2.96 %        | 1/1/2032      | 998,016                |              | 927,216       |
| La Local Govt Envrn-A                  | 4.14 %        | 2/1/2033      | 299,405                |              | 299,744       |
| Tx Natural Gas Secz                    | 5.10 %        | 4/1/2035      | 752,082                |              | 772,379       |
| Nyc Transtnl Fin-C3                    | 3.50 %        | 11/1/2032     | 1,746,529              |              | 1,649,152     |
| Denver Schs-B-Ref-Txb                  | 4.24 %        | 12/15/2037    | 698,611                |              | 676,398       |
| Tx St Transn-1St Tier                  | 5.18 %        | 4/1/2030      | 598,810                |              | 612,888       |
| Fnma Pass Thru 20Yr #Ad0912            | 5.50 %        | 4/1/2029      | 18,555                 |              | 18,829        |
| Fnma Pass Thru 20Yr #888843            | 5.50 %        | 3/1/2027      | 518                    |              | 526           |
| Fnma Pass Thru 20Yr #Ae0787            | 5.50 %        | 5/1/2028      | 2,897                  |              | 2,939         |
| Fh Arm 1Q1534 H15T1Y+223.141 10.298    | 6.38 %        | 6/1/2037      | 126,810                |              | 131,070       |
| Fnma Pass Thru 15Yr #Al2222            | 3.00 %        | 8/1/2027      | 12,122                 |              | 12,028        |
| Fnma Pass Thru 20Yr #257047            | 5.50 %        | 1/1/2028      | 4,734                  |              | 4,804         |
| Fnma Pass Thru 20Yr #256600            | 5.50 %        | 2/1/2027      | 61                     |              | 62            |
| Fn 793029 Rfuct6M+159.2Bp 10.869       | 6.08 %        | 7/1/2034      | 52,657                 |              | 54,027        |
| Deutsche Bank Ny Sofr                  | 3.04 %        | 5/28/2032     | 998,016                |              | 917,765       |
| Smith & Nephew Plc Sr Unsec            | 5.40 %        | 3/20/2034     | 199,603                |              | 207,008       |
| Sumitomo Mitsui Finl Grp Sr Unsec      | 2.13 %        | 7/8/2030      | 798,413                |              | 728,594       |
| Bpce Sa Sr Non Pref 144A Sofr          | 6.61 %        | 10/19/2027    | 399,207                |              | 406,860       |
| Ubs Group Ag Sr Unsec 144A             | 3.87 %        | 1/12/2029     | 548,909                |              | 546,137       |
| Santander Uk Group Hldgs Sr Unsec Sofr | 2.90 %        | 3/15/2032     | 998,016                |              | 918,119       |
| Brookfield Finance Inc Sr Unsec        | 4.35 %        | 4/15/2030     | 798,413                |              | 802,258       |
| Nomura Holdings Inc Sr Unsec           | 3.10 %        | 1/16/2030     | 798,413                |              | 759,816       |
| Ubs Group Ag Sr Unsec 144A Sofr        | 4.19 %        | 4/1/2031      | 998,016                |              | 989,863       |
| Aercap Ireland Cap/Globa Sr Unsec Smr  | 3.00 %        | 10/29/2028    | 149,702                |              | 145,226       |
| Lloyds Banking Group Plc Sr Unsec      | 4.55 %        | 8/16/2028     | 299,405                |              | 303,445       |
| Banco Santander Sa Sr-Non-Preferred    | 4.17 %        | 3/24/2028     | 199,603                |              | 199,734       |
| Ing Groep Nv Sr Unsec                  | 4.05 %        | 4/9/2029      | 499,008                |              | 497,293       |
| Bnp Paribas Sr Non-Prefer 144A Sofr    | 3.05 %        | 1/13/2031     | 748,512                |              | 709,619       |
| Barclays Plc Sr Unsec Sofr             | 5.69 %        | 3/12/2030     | 998,016                |              | 1,039,543     |
| Olympus Corp Sr Unsec 144A             | 2.14 %        | 12/8/2026     | 998,016                |              | 979,423       |
| U S Treasury Note                      | 4.12 %        | 6/15/2026     | 2,794,446              |              | 2,802,529     |

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# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099

Plan No. 004

December 31, 2025

| Identity of issuer                                 | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|----------------------------------------------------|---------------|---------------|------------------------|--------------|---------------|
| U S Treasury Note                                  | 4.50 %        | 3/31/2026     | 25,050,211             |              | 25,104,573    |
| U S Treasury Note                                  | 4.12 %        | 10/31/2026    | 3,992,065              |              | 4,009,480     |
| Rga Global Funding Sec 144A                        | 2.00 %        | 11/30/2026    | 998,016                |              | 980,686       |
| Wells Fargo & Company Sr Unsec Tsfr3M              | 2.88 %        | 10/30/2030    | 1,057,897              |              | 1,007,215     |
| Wells Fargo & Company Sr Unsec Sofr                | 5.50 %        | 1/23/2035     | 748,512                |              | 782,773       |
| Goldman Sachs Group Inc Sr Unsec                   | 3.85 %        | 1/26/2027     | 898,215                |              | 897,696       |
| Jpmorgan Chase & Co Sr Unsec Tsfr3M                | 2.58 %        | 4/22/2032     | 59,881                 |              | 54,817        |
| Aon North America Inc Sr Unsec Smr                 | 5.15 %        | 3/1/2029      | 169,663                |              | 174,706       |
| Morgan Stanley Sr Unsec Sofr                       | 3.59 %        | 7/22/2028     | 329,345                |              | 327,193       |
| Lazard Group Llc Sr Unsec                          | 6.00 %        | 3/15/2031     | 499,008                |              | 529,709       |
| Intercontinentalexchange Sr Unsec                  | 4.60 %        | 3/15/2033     | 39,921                 |              | 40,369        |
| American Homes 4 Rent Sr Unsec                     | 4.25 %        | 2/15/2028     | 499,008                |              | 500,555       |
| Morgan Stanley Sr Unsec Sofr                       | 5.32 %        | 7/19/2035     | 1,347,322              |              | 1,390,368     |
| Charles Schwab Corp Sr Unsec                       | 2.30 %        | 5/13/2031     | 329,345                |              | 298,621       |
| Bank Of America Corp Sr Unsec Sofr                 | 2.59 %        | 4/29/2031     | 2,275,477              |              | 2,122,566     |
| Jpmorgan Chase & Co Sr Unsec Tsfr3M                | 4.00 %        | 4/23/2029     | 2,495,041              |              | 2,493,947     |
| Fin Fut Us 5Yr Cbt 03/31/26                        | 6.00 %        | 4/1/2026      | 14,171,833             |              | 15,490,477    |
| Fin Fut Us Ultra 10Yr Cbt 03/20/26                 | 6.00 %        | 3/21/2026     | 4,091,867              |              | 4,706,287     |
| Fin Fut Us 2Yr Cbt 03/31/26                        | 6.00 %        | 4/1/2026      | 25,549,219             |              | 26,671,988    |
| Fin Fut Us 30Yr Cbt 03/20/26                       | 6.00 %        | 3/21/2026     | (698,611)              |              | (807,551)     |
| Fin Fut Us Ultra 30Yr Cbt 03/20/26                 | 6.00 %        | 3/21/2026     | (1,696,628)            |              | (2,002,021)   |
| Fin Fut Us 10Yr Cbt 03/20/26                       | 6.00 %        | 3/21/2026     | (1,896,231)            |              | (2,132,075)   |
| Rfr Usd Sofr/3.30000 12/02/24-4Y* Cme              | 3.30 %        | 2/28/2029     | (798,413)              |              | 964           |
| Rfr Usd Sofr/3.37500 03/31/26-4Y* Lch              | 3.38 %        | 5/31/2030     | (2,073,479)            |              | 928           |
| Rfr Usd Sofr/3.75000 09/02/25-7Y* Lch              | 3.75 %        | 5/15/2032     | (2,620,791)            |              | (31,036)      |
| Rfr Usd Sofr/3.00000 02/12/25-30Y Lch              | 3.00 %        | 2/12/2055     | (598,810)              |              | 117,642       |
| Rfr Usd Sofr/3.29000 03/31/26-4Y* Lch              | 3.29 %        | 5/31/2030     | (1,569,980)            |              | 5,838         |
| Rfr Usd Sofr/3.43091 09/03/24-7Y* Lch              | 3.43 %        | 4/30/2031     | (199,603)              |              | 396           |
| Rfr Usd Sofr/3.51453 09/03/24-4Y* Lch              | 3.51 %        | 11/30/2028    | (399,207)              |              | (2,073)       |
| Rfr Usd Sofr/3.32826 09/03/24-7Y* Cme              | 3.33 %        | 4/30/2031     | (99,802)               |              | 721           |
| Rfr Usd Sofr/3.30000 12/02/24-7Y* Cme              | 3.30 %        | 6/30/2031     | (299,405)              |              | 2,830         |
| Rfr Usd Sofr/3.51042 09/03/24-4Y* Lch              | 3.51 %        | 11/30/2028    | (299,405)              |              | (1,520)       |
| Natwest Group Plc Sr Unsec                         | 5.85 %        | 3/2/2027      | 698,611                |              | 700,532       |
| Morgan Stanley Sr Unsec                            | 3.62 %        | 1/20/2027     | 568,869                |              | 567,580       |
| Bank Of America Corp Sr Unsec Sofr                 | 1.66 %        | 3/11/2027     | 499,008                |              | 496,711       |
| * Collective U.S. Gov't STIF 15                    | 3.64 %        | 12/1/2030     | 238,907                |              | 238,907       |
| Vm Cash Fut Dom Rdr Usd                            | 3.44 %        | 12/31/2060    | 131,526                |              | 131,526       |
| Vm Cash Ccp Cme Rdr Usd                            | 3.44 %        | 12/31/2060    | 18,515                 |              | 18,515        |
| Vm Cash Ccp Lch Rdr Usd                            | 3.44 %        | 12/31/2060    | 18,011                 |              | 18,011        |
| U S Treasury Inflation Prot Bd                     | 2.12 %        | 1/15/2035     | 1,647,270              |              | 1,679,588     |
| Fin Fut Sofr 90Day Cme (Wht) 03/17/26              | — %           | 3/18/2026     | 6,736,611              |              | 6,488,198     |
| Wells Fargo & Company Sr Unsec Tsfr3M              | 3.58 %        | 5/22/2028     | 499,008                |              | 495,939       |
| U S Treasury Repo                                  | 3.93 %        | 1/2/2026      | 5,289,487              |              | 5,289,487     |
| Uninvested Cash Plus Receivables                   |               |               |                        |              | 1,146,647     |
| Net Unsettled Trades                               |               |               |                        |              | (2,209,287)   |
| Net Futures Held                                   |               |               |                        |              | (48,415,303)  |
| Centrally Cleared Swaps (Due To) / Due From Broker |               |               |                        |              | (122,499)     |

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# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099

Plan No. 004

December 31, 2025

| Identity of issuer                                                                               | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value         |
|--------------------------------------------------------------------------------------------------|---------------|---------------|------------------------|--------------|-----------------------|
| <b>Total American General Life Contract No. 725840, Royal Bank of Canada STANDISHCITIGROUP01</b> |               |               |                        |              | <b>\$ 179,993,840</b> |
| <b>American United Life Insurance Company: S00020</b>                                            |               |               |                        |              |                       |
| Aepwv 2013-1 A2                                                                                  | 3.83 %        | 8/1/2028      | 1,247,520              | \$           | 707,069               |
| Bbcm5 2022-C18 A2                                                                                | 4.19 %        | 11/15/2027    | 933,145                |              | 835,689               |
| Bank5 2024-5Yr7 A3                                                                               | 4.26 %        | 6/15/2029     | 998,016                |              | 1,046,909             |
| Bank 2023-Bnk45 A2                                                                               | 4.29 %        | 1/18/2028     | 415,779                |              | 289,872               |
| Bmark 2024-V9 A3                                                                                 | 4.30 %        | 8/15/2029     | 750,630                |              | 783,882               |
| Cd 2016-Cd2 A3                                                                                   | 3.42 %        | 10/13/2026    | 848,314                |              | 799,936               |
| Dbjpm 2017-C6 A4                                                                                 | 4.27 %        | 5/10/2027     | 998,016                |              | 743,772               |
| Dtrt 2023-1 A3                                                                                   | 4.04 %        | 7/15/2026     | 1,000,012              |              | 329,272               |
| Fnr 2016-37 Bk                                                                                   | 4.01 %        | 12/27/2032    | 4,985,092              |              | 670,711               |
| Fnr 2017-104 Pa                                                                                  | 3.95 %        | 8/26/2030     | 6,187,702              |              | 551,751               |
| Fnr 2022-29 Nq                                                                                   | 4.63 %        | 8/25/2026     | 1,497,025              |              | 207,355               |
| Fnr 2022-54 Da                                                                                   | 4.83 %        | 8/26/2030     | 1,047,917              |              | 445,497               |
| Fhr 3919 Ay                                                                                      | 3.99 %        | 9/15/2031     | 1,212,590              |              | 331,145               |
| Fhr 4571 Ca                                                                                      | 4.10 %        | 8/15/2028     | 4,091,867              |              | 307,441               |
| Fhr 5057 Ab                                                                                      | 4.62 %        | 9/27/2032     | 2,674,684              |              | 1,117,201             |
| Fhr 4888 Cb                                                                                      | 3.98 %        | 3/15/2030     | 5,489,090              |              | 580,889               |
| Fhr 5009 Gd                                                                                      | 4.09 %        | 11/26/2029    | 1,896,231              |              | 416,769               |
| Fhr 5254 A                                                                                       | 4.70 %        | 10/25/2030    | 1,487,044              |              | 611,646               |
| Fhr 5263 Ea                                                                                      | 4.24 %        | 9/25/2029     | 1,232,550              |              | 666,853               |
| Fnr 2011-36 Qb                                                                                   | 3.99 %        | 10/25/2030    | 2,744,545              |              | 550,333               |
| Gmcar 2025-1 A3                                                                                  | 3.67 %        | 12/16/2027    | 198,605                |              | 201,037               |
| Gnr 2020-74 Dc                                                                                   | 3.71 %        | 2/22/2028     | 3,992,065              |              | 418,668               |
| Gnr 2021-78 D                                                                                    | 4.13 %        | 2/22/2033     | 2,095,834              |              | 846,215               |
| Gnr 2022-85 Ka                                                                                   | 3.87 %        | 11/20/2026    | 1,596,826              |              | 302,571               |
| Gnr 2022-107 A                                                                                   | 4.20 %        | 1/20/2026     | 1,447,124              |              | 27,237                |
| Jdot 2022-B A3                                                                                   | 3.95 %        | 3/16/2026     | 511,982                |              | 57,654                |
| Jdot 2023-A A3                                                                                   | 3.81 %        | 10/15/2026    | 407,191                |              | 158,230               |
| Mbart 2022-1 A3                                                                                  | 3.57 %        | 6/15/2026     | 756,496                |              | 135,986               |
| Mbart 2025-1 A3                                                                                  | 3.76 %        | 3/15/2028     | 237,528                |              | 241,488               |
| Narot 2022-B A3                                                                                  | 3.80 %        | 6/15/2026     | 906,199                |              | 188,947               |
| Pcg 4.838 06/01/33                                                                               | 4.28 %        | 6/1/2033      | 958,096                |              | 849,284               |
| Wort 2022-B A3                                                                                   | 3.99 %        | 2/17/2026     | 327,349                |              | 13,849                |
| Wort 2022-C A3                                                                                   | 3.87 %        | 5/15/2026     | 643,721                |              | 113,908               |
| <b>Total American United Life Insurance Company: S00020</b>                                      |               |               |                        |              | <b>\$ 15,549,066</b>  |
| <b>Prudential GA 62194</b>                                                                       |               |               |                        |              |                       |
| Pru Core Intermediate Bond Fund - Class 1                                                        |               |               | 13,795,339             | \$           | 170,153,796           |
| <b>Total Prudential GA 62194</b>                                                                 |               |               |                        |              | <b>\$ 170,153,796</b> |
| <b>Reinsurance Group of America Contract No. RGA00084</b>                                        |               |               |                        |              |                       |
| Net receivable                                                                                   |               |               | 56,546                 | \$           | 56,546                |
| US Dollar                                                                                        | 4.83 %        |               | 1,518,876              |              | 1,518,876             |

\*Party-in-interest, as defined by ERISA

\*\*The cost of participant-directed investments is not required to be disclosed

See accompanying Independent Auditors' Report

# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099

Plan No. 004

December 31, 2025

| Identity of issuer                                | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|---------------------------------------------------|---------------|---------------|------------------------|--------------|---------------|
| Burlington Northern Santa Fe LLC 3.442 06/16/2028 | 3.44 %        | 6/16/2028     | 301,268                |              | 295,966       |
| Wells Fargo & Co. 4.30 07/22/2027                 | 4.30 %        | 7/22/2027     | 249,504                |              | 255,215       |
| BNP Paribas SA 4.375 05/12/2026                   | 4.38 %        | 5/12/2026     | 199,603                |              | 200,744       |
| Fannie Mae 4.50 08/01/2040                        | 4.50 %        | 8/1/2040      | 685,888                |              | 693,231       |
| Fannie Mae 3.50 02/01/2037                        | 3.50 %        | 2/1/2037      | 1,450,797              |              | 1,411,005     |
| Barclays PLC 4.836 05/09/2028                     | 4.84 %        | 5/9/2028      | 823,364                |              | 836,149       |
| Fannie Mae 6.235 07/01/2047                       | 6.24 %        | 7/1/2047      | 197,901                |              | 206,863       |
| Freddie Mac Gold 4.50 09/01/2044                  | 4.50 %        | 9/1/2044      | 1,496,791              |              | 1,505,112     |
| Fannie Mae 6.235 07/01/2047                       | 6.24 %        | 7/1/2047      | 191,991                |              | 200,654       |
| Fannie Mae 4.50 01/01/2043                        | 4.50 %        | 1/1/2043      | 1,473,279              |              | 1,483,785     |
| Freddie Mac 6.37 05/01/2047                       | 6.37 %        | 5/1/2047      | 21,186                 |              | 22,224        |
| Freddie Mac Gold 4.50 07/01/2045                  | 4.50 %        | 7/1/2045      | 1,041,245              |              | 1,053,240     |
| Fannie Mae 4.50 06/01/2047                        | 4.50 %        | 6/1/2047      | 1,216,384              |              | 1,212,687     |
| Fannie Mae 6.276 06/01/2047                       | 6.28 %        | 6/1/2047      | 114,836                |              | 120,046       |
| Freddie Mac 6.38 07/01/2047                       | 6.38 %        | 7/1/2047      | 8,063                  |              | 8,142         |
| Bank of America Corp. 3.593 07/21/2028            | 3.59 %        | 7/21/2028     | 399,207                |              | 402,830       |
| Freddie Mac Gold 4.50 04/01/2047                  | 4.50 %        | 4/1/2047      | 733,571                |              | 732,207       |
| Fannie Mae 6.351 10/01/2047                       | 6.35 %        | 10/1/2047     | 105,849                |              | 110,632       |
| Charter Communications, Inc. 4.20 03/15/2028      | 4.20 %        | 3/15/2028     | 1,621,777              |              | 1,633,756     |
| Freddie Mac Gold 4.50 10/01/2047                  | 4.50 %        | 10/1/2047     | 175,089                |              | 174,764       |
| Freddie Mac Gold 4.00 11/01/2045                  | 4.00 %        | 11/1/2045     | 140,618                |              | 135,181       |
| CVS Health Corp. 4.30 03/25/2028                  | 4.30 %        | 3/25/2028     | 816,377                |              | 828,442       |
| Freddie Mac 6.39 06/01/2048                       | 6.39 %        | 6/1/2048      | 60,827                 |              | 63,347        |
| Bank of America Corp. 3.419 12/20/2028            | 3.42 %        | 12/20/2028    | 573,859                |              | 567,241       |
| Bayer AG 4.375 12/15/2028                         | 4.38 %        | 12/15/2028    | 923,165                |              | 925,972       |
| Charter Communications, Inc. 5.05 03/30/2029      | 5.05 %        | 3/30/2029     | 249,504                |              | 255,588       |
| Fannie Mae 5.00 02/01/2049                        | 5.00 %        | 2/1/2049      | 80,694                 |              | 82,242        |
| Fannie Mae 5.00 03/01/2049                        | 5.00 %        | 3/1/2049      | 286,842                |              | 291,545       |
| Fannie Mae 5.00 12/01/2048                        | 5.00 %        | 12/1/2048     | 338,488                |              | 345,191       |
| Bank of America Corp. 3.559 04/23/2027            | 3.56 %        | 4/23/2027     | 523,959                |              | 526,523       |
| Imperial Brands PLC 3.875 07/26/2029              | 3.88 %        | 7/26/2029     | 349,306                |              | 348,257       |
| The Cigna Group 4.375 10/15/2028                  | 4.38 %        | 10/15/2028    | 748,512                |              | 762,230       |
| Wells Fargo & Co. 2.879 10/30/2030                | 2.88 %        | 10/30/2030    | 249,504                |              | 238,569       |
| Fannie Mae 3.326 10/01/2049                       | 3.32 %        | 10/1/2049     | 503,612                |              | 517,844       |
| Dow, Inc. 4.80 11/30/2028                         | 4.80 %        | 11/30/2028    | 449,107                |              | 457,571       |
| Prosus NV 3.68 01/21/2030                         | 3.68 %        | 1/21/2030     | 673,661                |              | 657,749       |
| Wells Fargo & Co. 2.572 02/11/2031                | 2.57 %        | 2/11/2031     | 449,107                |              | 423,951       |
| JPMorgan Chase & Co. 4.493 03/24/2031             | 4.49 %        | 3/24/2031     | 1,172,669              |              | 1,197,059     |
| Wells Fargo & Co. 4.478 04/04/2031                | 4.48 %        | 4/4/2031      | 1,671,677              |              | 1,700,818     |
| CVS Health Corp. 3.75 04/01/2030                  | 3.75 %        | 4/1/2030      | 399,207                |              | 393,551       |
| Oracle Corp. 2.95 04/01/2030                      | 2.95 %        | 4/1/2030      | 973,066                |              | 905,480       |
| Dominion Energy, Inc. 3.375 04/01/2030            | 3.38 %        | 4/1/2030      | 1,147,719              |              | 1,117,046     |
| The Southern Co. 3.70 04/30/2030                  | 3.70 %        | 4/30/2030     | 873,264                |              | 858,017       |
| JPMorgan Chase & Co. 2.522 04/22/2031             | 2.52 %        | 4/22/2031     | 623,760                |              | 584,065       |
| Philip Morris International, Inc. 2.10 05/01/2030 | 2.10 %        | 5/1/2030      | 1,821,380              |              | 1,674,795     |
| Boston Properties, Inc. 3.25 01/30/2031           | 3.25 %        | 1/30/2031     | 374,256                |              | 356,106       |
| JPMorgan Chase & Co. 2.956 05/13/2031             | 2.96 %        | 5/13/2031     | 648,711                |              | 614,527       |
| AT&T, Inc. 2.75 06/01/2031                        | 2.75 %        | 6/1/2031      | 1,372,273              |              | 1,263,429     |
| HSBC Holdings PLC 2.848 06/04/2031                | 2.85 %        | 6/4/2031      | 998,016                |              | 935,008       |

\*Party-in-interest, as defined by ERISA

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See accompanying Independent Auditors' Report

# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099

Plan No. 004

December 31, 2025

| Identity of issuer                               | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|--------------------------------------------------|---------------|---------------|------------------------|--------------|---------------|
| Freddie Mac Pool 2.50 07/01/2050                 | 2.50 %        | 7/1/2050      | 2,846,594              |              | 2,458,431     |
| Fannie Mae 2.50 08/01/2050                       | 2.50 %        | 8/1/2050      | 3,216,161              |              | 2,781,566     |
| NatWest Group PLC 3.032 11/28/2035               | 3.03 %        | 11/28/2035    | 299,405                |              | 276,115       |
| British American Tobacco PLC 2.726 03/25/2031    | 2.73 %        | 3/25/2031     | 1,297,421              |              | 1,205,629     |
| British American Tobacco PLC 2.259 03/25/2028    | 2.26 %        | 3/25/2028     | 224,554                |              | 217,434       |
| Barclays PLC 3.564 09/23/2035                    | 3.56 %        | 9/23/2035     | 224,554                |              | 214,069       |
| State Street Corp. 3.152 03/30/2031              | 3.15 %        | 3/30/2031     | 1,771,479              |              | 1,720,562     |
| Fannie Mae 2.50 09/01/2040                       | 2.50 %        | 9/1/2040      | 6,327,104              |              | 5,733,770     |
| Freddie Mac Pool 2.50 10/01/2040                 | 2.50 %        | 10/1/2040     | 670,322                |              | 607,522       |
| AbbVie, Inc. 3.20 11/21/2029                     | 3.20 %        | 11/21/2029    | 823,364                |              | 801,409       |
| Mexico Government International 2.659 05/24/2031 | 2.66 %        | 5/24/2031     | 1,022,967              |              | 913,236       |
| The Williams Co., Inc. 3.25 05/15/2030           | 3.25 %        | 5/15/2030     | 948,116                |              | 912,270       |
| Freddie Mac Pool 2.50 10/01/2040                 | 2.50 %        | 10/1/2040     | 1,897,153              |              | 1,715,280     |
| Freddie Mac Pool 2.50 11/01/2050                 | 2.50 %        | 11/1/2050     | 1,299,632              |              | 1,124,020     |
| Freddie Mac Pool 2.50 08/01/2040                 | 2.50 %        | 8/1/2040      | 2,227,657              |              | 2,023,144     |
| Fannie Mae 2.50 01/01/2041                       | 2.50 %        | 1/1/2041      | 1,311,520              |              | 1,182,641     |
| T-Mobile U.S., Inc. 2.55 02/15/2031              | 2.55 %        | 2/15/2031     | 1,297,421              |              | 1,197,801     |
| NextEra Energy, Inc. 1.90 06/15/2028             | 1.90 %        | 6/15/2028     | 1,297,421              |              | 1,237,435     |
| Prosus NV 3.061 07/13/2031                       | 3.06 %        | 7/13/2031     | 274,455                |              | 253,562       |
| Freddie Mac Pool 2.50 07/01/2041                 | 2.50 %        | 7/1/2041      | 2,498,269              |              | 2,259,892     |
| Fannie Mae 2.50 12/01/2051                       | 2.50 %        | 12/1/2051     | 2,690,402              |              | 2,313,109     |
| The Goldman Sachs Group, Inc. 3.615 03/15/2028   | 3.62 %        | 3/15/2028     | 1,472,074              |              | 1,479,570     |
| Charter Communications, Inc. 4.40 04/01/2033     | 4.40 %        | 4/1/2033      | 274,455                |              | 261,574       |
| British American Tobacco PLC 4.742 03/16/2032    | 4.74 %        | 3/16/2032     | 698,611                |              | 714,650       |
| Verizon Communications, Inc. 2.355 03/15/2032    | 2.36 %        | 3/15/2032     | 1,073,866              |              | 953,790       |
| Capital One Financial Corp. 5.268 05/10/2033     | 5.27 %        | 5/10/2033     | 274,455                |              | 283,539       |
| HSBC Holdings PLC 4.755 06/09/2028               | 4.76 %        | 6/9/2028      | 499,008                |              | 504,826       |
| Fannie Mae 3.50 04/01/2052                       | 3.50 %        | 4/1/2052      | 869,687                |              | 811,138       |
| Fannie Mae 3.50 07/01/2052                       | 3.50 %        | 7/1/2052      | 2,961,927              |              | 2,770,754     |
| Kinder Morgan, Inc. 4.80 02/01/2033              | 4.80 %        | 2/1/2033      | 623,760                |              | 637,664       |
| Fannie Mae 2.537 06/01/2052                      | 2.54 %        | 6/1/2052      | 2,049,515              |              | 1,909,542     |
| Freddie Mac 4.207 09/01/2052                     | 4.21 %        | 9/1/2052      | 7,176,119              |              | 7,170,994     |
| Freddie Mac 3.339 07/01/2052                     | 3.34 %        | 7/1/2052      | 3,778,432              |              | 3,697,280     |
| T-Mobile U.S., Inc. 5.20 01/15/2033              | 5.20 %        | 1/15/2033     | 823,364                |              | 869,574       |
| The Southern Co. 5.70 10/15/2032                 | 5.70 %        | 10/15/2032    | 1,172,669              |              | 1,255,241     |
| Boston Properties, Inc. 6.75 12/01/2027          | 6.75 %        | 12/1/2027     | 1,147,719              |              | 1,206,935     |
| Bank of America Corp. 6.204 11/10/2028           | 6.20 %        | 11/10/2028    | 998,016                |              | 1,045,822     |
| Ford Credit Auto Owner Trust 5.27 05/17/2027     | 5.27 %        | 5/17/2027     | 173,991                |              | 174,906       |
| Exelon Corp. 3.35 03/15/2032                     | 3.35 %        | 3/15/2032     | 1,097,818              |              | 1,037,903     |
| Freddie Mac Pool 3.50 08/01/2052                 | 3.50 %        | 8/1/2052      | 371,120                |              | 346,135       |
| Freddie Mac 4.641 01/01/2053                     | 4.64 %        | 1/1/2053      | 759,684                |              | 770,356       |
| UBS Group AG 5.711 01/12/2027                    | 5.71 %        | 1/12/2027     | 324,355                |              | 333,175       |
| Freddie Mac 3.949 01/01/2053                     | 3.95 %        | 1/1/2053      | 2,154,721              |              | 2,134,791     |

\*Party-in-interest, as defined by ERISA

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# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099

Plan No. 004

December 31, 2025

| Identity of issuer                                              | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|-----------------------------------------------------------------|---------------|---------------|------------------------|--------------|---------------|
| Fannie Mae 3.50 05/01/2052                                      | 3.50 %        | 5/1/2052      | 2,169,470              |              | 2,016,921     |
| Capital One Financial Corp. 5.817 02/01/2034                    | 5.82 %        | 2/1/2034      | 224,554                |              | 240,467       |
| Fannie Mae 3.50 04/01/2052                                      | 3.50 %        | 4/1/2052      | 1,116,834              |              | 1,041,646     |
| Texas Natural Gas Securitization Finance Corp. 5.102 04/01/2035 | 5.10 %        | 4/1/2035      | 1,337,035              |              | 1,389,586     |
| Freddie Mac Pool 3.50 06/01/2052                                | 3.50 %        | 6/1/2052      | 1,397,741              |              | 1,299,456     |
| Ford Motor Credit Co. LLC 6.80 05/12/2028                       | 6.80 %        | 5/12/2028     | 249,504                |              | 262,661       |
| The Charles Schwab Corp. 5.643 05/19/2029                       | 5.64 %        | 5/19/2029     | 723,562                |              | 755,890       |
| The Charles Schwab Corp. 5.853 05/19/2034                       | 5.85 %        | 5/19/2034     | 349,306                |              | 376,560       |
| Capital One Financial Corp. 6.377 06/08/2034                    | 6.38 %        | 6/8/2034      | 274,455                |              | 297,784       |
| Capital One Financial Corp. 6.312 06/08/2029                    | 6.31 %        | 6/8/2029      | 349,306                |              | 367,988       |
| Fannie Mae 3.00 11/01/2040                                      | 3.00 %        | 11/25/2040    | 951,113                |              | 899,069       |
| Freddie Mac 4.573 08/01/2053                                    | 4.57 %        | 8/1/2053      | 1,971,631              |              | 1,972,824     |
| Ford Motor Credit Co. LLC 6.798 11/07/2028                      | 6.80 %        | 11/7/2028     | 573,859                |              | 607,899       |
| The Charles Schwab Corp. 6.196 11/17/2029                       | 6.20 %        | 11/17/2029    | 274,455                |              | 292,353       |
| U.S. Treasury Note/Bond 4.375 11/30/2028                        | 4.38 %        | 11/30/2028    | 582,842                |              | 598,314       |
| Honda Auto Receivables Owner Trust 5.67 06/21/2028              | 5.67 %        | 6/21/2028     | 1,129,536              |              | 1,143,642     |
| Fannie Mae 3.50 11/01/2051                                      | 3.50 %        | 11/1/2051     | 1,141,262              |              | 1,061,012     |
| U.S. Treasury Note/Bond 4.25 01/31/2026                         | 4.25 %        | 1/31/2026     | 4,109,831              |              | 4,184,570     |
| Freddie Mac Pool 3.50 05/01/2052                                | 3.50 %        | 5/1/2052      | 454,269                |              | 422,327       |
| Fannie Mae 4.00 08/01/2052                                      | 4.00 %        | 8/1/2052      | 785,641                |              | 748,668       |
| Freddie Mac Pool 4.00 06/01/2052                                | 4.00 %        | 6/1/2052      | 243,127                |              | 232,840       |
| Freddie Mac Pool 4.00 12/01/2052                                | 4.00 %        | 12/1/2052     | 1,752,847              |              | 1,677,095     |
| U.S. Treasury Note/Bond 4.875 05/31/2026                        | 4.88 %        | 5/31/2026     | 7,984,131              |              | 8,059,787     |
| Ford Credit Auto Owner Trust 5.10 04/15/2029                    | 5.10 %        | 4/15/2029     | 759,490                |              | 770,981       |
| U.S. Treasury Note/Bond 3.75 08/31/2026                         | 3.75 %        | 8/31/2026     | 7,846,405              |              | 7,954,855     |
| Ford Credit Auto Owner Trust 4.11 07/15/2030                    | 4.11 %        | 7/15/2030     | 3,126,785              |              | 3,149,916     |
| Hyundai Auto Receivables Trust 4.44 01/15/2031                  | 4.44 %        | 1/15/2031     | 1,184,645              |              | 1,201,947     |
| Honda Auto Receivables Owner Trust 4.33 05/15/2029              | 4.33 %        | 5/15/2029     | 600,806                |              | 605,286       |
| Ford Credit Auto Owner Trust 4.66 09/15/2030                    | 4.66 %        | 9/15/2030     | 359,286                |              | 366,932       |
| Volkswagen Auto Loan Enhanced Trust 4.67 06/20/2031             | 4.67 %        | 6/20/2031     | 940,131                |              | 959,375       |
| Volkswagen Auto Loan Enhanced Trust 4.63 07/20/2029             | 4.63 %        | 7/20/2029     | 1,064,883              |              | 1,079,587     |
| U.S. Treasury Note/Bond 4.125 11/30/2031                        | 4.13 %        | 11/30/2031    | 1,160,693              |              | 1,182,359     |
| Fannie Mae 4.50 09/01/2052                                      | 4.50 %        | 9/1/2052      | 562,153                |              | 553,138       |
| Freddie Mac Pool 4.50 10/01/2052                                | 4.50 %        | 10/1/2052     | 2,991,125              |              | 2,942,848     |
| Fannie Mae 4.50 07/01/2053                                      | 4.50 %        | 7/1/2053      | 254,451                |              | 250,081       |
| Fannie Mae 4.50 12/01/2052                                      | 4.50 %        | 12/1/2052     | 888,620                |              | 874,188       |
| Toyota Auto Receivables Owner Trust 4.64 08/15/2029             | 4.64 %        | 8/15/2029     | 2,554,922              |              | 2,587,539     |
| U.S. Treasury Note/Bond 4.375 01/31/2032                        | 4.38 %        | 1/31/2032     | 3,347,347              |              | 3,501,721     |
| Freddie Mac Pool 4.50 03/01/2053                                | 4.50 %        | 3/1/2053      | 737,089                |              | 724,049       |
| Honda Auto Receivables Owner Trust 4.57 09/21/2029              | 4.57 %        | 9/21/2029     | 456,093                |              | 461,729       |
| Honda Auto Receivables Owner Trust 4.64 05/21/2031              | 4.64 %        | 5/21/2031     | 1,178,657              |              | 1,200,396     |
| U.S. Treasury Note/Bond 4.125 02/29/2032                        | 4.13 %        | 2/29/2032     | 575,855                |              | 592,046       |

\*Party-in-interest, as defined by ERISA

\*\*The cost of participant-directed investments is not required to be disclosed

See accompanying Independent Auditors' Report

# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099

Plan No. 004

December 31, 2025

| Identity of issuer                                              | Interest rate   | Maturity date | Number of shares/units | Cost value** | Current value            |
|-----------------------------------------------------------------|-----------------|---------------|------------------------|--------------|--------------------------|
| Mars, Inc. 4.60 03/01/2028                                      | 4.60 %          | 3/1/2028      | 224,554                |              | 231,073                  |
| Mars, Inc. 4.80 03/01/2030                                      | 4.80 %          | 3/1/2030      | 374,256                |              | 388,464                  |
| Fannie Mae 3.50 10/01/2051                                      | 3.50 %          | 10/1/2051     | 1,013,623              |              | 961,474                  |
| U.S. Treasury Note/Bond 4.125 05/31/2032                        | 4.13 %          | 5/31/2032     | 1,238,538              |              | 1,259,279                |
| Imperial Brands PLC 4.50 06/30/2028                             | 4.50 %          | 6/30/2028     | 523,959                |              | 528,243                  |
| Chase Issuance Trust 4.16 07/15/2030                            | 4.16 %          | 7/15/2030     | 638,730                |              | 646,119                  |
| Freddie Mac 5.056 09/01/2053                                    | 5.06 %          | 9/1/2053      | 570,720                |              | 579,870                  |
| Altria Group, Inc. 4.50 08/06/2030                              | 4.50 %          | 8/6/2030      | 424,157                |              | 435,225                  |
| Bayerische Motoren Werke AG 4.50 08/11/2030                     | 4.50 %          | 8/11/2030     | 873,264                |              | 892,921                  |
| U.S. Treasury Note/Bond 3.875 08/31/2032                        | 3.88 %          | 8/31/2032     | 700,607                |              | 707,996                  |
| U.S. Treasury Note/Bond 3.375 09/15/2028                        | 3.38 %          | 9/15/2028     | 2,834,367              |              | 2,851,281                |
| U.S. Treasury Note/Bond 3.75 10/31/2032                         | 3.75 %          | 10/31/2032    | 2,151,723              |              | 2,141,672                |
| Meta Platforms, Inc. 4.20 11/15/2030                            | 4.20 %          | 11/15/2030    | 424,157                |              | 427,919                  |
| <b>Total Reinsurance Group of America Contract No. RGA00084</b> |                 |               |                        |              | <b>\$ 167,640,942</b>    |
|                                                                 |                 |               |                        |              |                          |
| <b>Voya Retirement Ins &amp; Annuity Co 60266</b>               |                 |               |                        |              |                          |
| 1-3 Year Credit Bond Index Fund                                 |                 |               | 257,351                | \$           | 3,832,415                |
| Asset-Backed Securities Index Fund                              |                 |               | 721,619                |              | 30,618,318               |
| Commercial Mortgage-Backed Securities Index Fund                |                 |               | 338,887                |              | 11,958,835               |
| GOV1-3A (#101089)                                               |                 |               | 193,841                |              | 26,804,988               |
| Intermediate Government Bond Index Fund                         |                 |               | 355,884                |              | 17,699,399               |
| Intermediate Term Credit Bond Index Fund                        |                 |               | 892,442                |              | 62,171,448               |
| Mortgage-Backed Securities (MBS) Index Fund                     |                 |               | 663,920                |              | 38,214,973               |
| <b>Total Voya Retirement Ins &amp; Annuity Co 60266</b>         |                 |               |                        |              | <b>\$ 191,300,376</b>    |
| <b>Total Synthetic guaranteed investment contracts</b>          |                 |               |                        |              | <b>\$ 783,920,038</b>    |
| <b>Total investments</b>                                        |                 |               |                        |              | <b>\$ 26,140,071,239</b> |
|                                                                 |                 |               |                        |              |                          |
| * Participant loans                                             | 4.25% to 10.25% |               |                        | \$0          | \$ 230,107,379           |
|                                                                 |                 |               |                        |              |                          |
| <b>Other investment liabilities</b>                             |                 |               |                        |              |                          |
| Payable in Brazil Real                                          |                 |               |                        | \$           | (1,411)                  |
| Payable in Canadian Dollar                                      |                 |               |                        |              | (3,956)                  |
| Payable in Czech Koruna                                         |                 |               |                        |              | (1,748)                  |
| Payable in Euro                                                 |                 |               |                        |              | (97,196)                 |
| Payable in Japanese Yen                                         |                 |               |                        |              | (24,951)                 |
| Payable in Pound Sterling                                       |                 |               |                        |              | (23,520)                 |
| Payable in Swedish Krona                                        |                 |               |                        |              | (49,376)                 |
| Payable in U.S. Dollar                                          |                 |               |                        |              | (209,422)                |
| <b>Total Other investment liabilities</b>                       |                 |               |                        |              | <b>\$ (411,580)</b>      |
| <b>Totals</b>                                                   |                 |               |                        |              | <b>\$ 26,369,767,038</b> |

\*Party-in-interest, as defined by ERISA

\*\*The cost of participant-directed investments is not required to be disclosed

See accompanying Independent Auditors' Report

|                         |                                     |
|-------------------------|-------------------------------------|
| <b>Plan Name</b>        | <b>Citi Retirement Savings Plan</b> |
| <b>Plan Sponsor EIN</b> | <b>52-1568099</b>                   |
| <b>ERISA Plan No.</b>   | <b>004</b>                          |
| <b>Plan Year End</b>    | <b>12/31/2025</b>                   |

The required attachment noted below is included within the Accountant's Opinion attachment to the Form 5500 Schedule H, Part III, which consists of the entire Audit report issued by the Plan's Independent Qualified Public Accountant (IQPA).

| <b>Form/Schedule</b> | <b>Line Item</b> | <b>Description</b>                       |
|----------------------|------------------|------------------------------------------|
| 5500 Schedule H      | Line 4i          | Schedule of Assets (Held at End of Year) |