



July 31<sup>st</sup>, 2024

Dear Valued Customers,

I am pleased to attach, an extract from the Citigroup Annual Report 2023 and the Citigroup Proxy Statement 2024 pertaining to the Corporate Governance principles of Citibank N.A. Each of these reports demonstrate principles that enable us to commit adherence to the Central Bank of the UAE Corporate Governance Regulations and its Standards.

In this respect and in my capacity as CEO of Citibank N.A., UAE\* and Chair for the Country Coordinating Committee for Citibank N.A., UAE\*, I therefore acknowledge and confirm to the best of my knowledge that internal policies required to ensure compliance with the Central Bank of UAE's Regulations and Standards on corporate governance, risk management, internal controls, compliance, internal/ external audit and financial reporting have been reviewed and implemented for adequacy (to the extent applicable to Citibank N.A., UAE as a branch of a leading foreign bank). Please note that Citibank N.A., UAE also has established processes and controls to identify the effectiveness of its internal policies and matters identified through these processes are brought to the attention of senior management for awareness and timely resolution.

Sincerely yours,

A handwritten signature in blue ink, appearing to read "Shamsa Al-Falasi".



Shamsa Al-Falasi  
CEO Citibank N.A. UAE