

CITITRENDS

FORWARD-LOOKING STATEMENTS

All statements other than historical facts contained in this presentation, including statements regarding the Company's future financial results and position, business policy and plans, objectives and expectations of management for future operations and capital allocation expectations, are forward-looking statements as defined in the Private Securities Litigation Reform Act of 1995 that are subject to material risks and uncertainties. The words "believe," "may," "could," "plans," "estimate," "expects," "continue," "anticipate," "intend," "expect," "upcoming," "trend" and similar expressions, as they relate to the Company, are intended to identify forward-looking statements, although not all forward-looking statements contain such language. Statements with respect to earnings, sales or new store guidance are forward-looking statements. Investors are cautioned that any such forward-looking statements are subject to the finalization of the Company's quarter-end financial and accounting procedures, are not guarantees of future performance or results, and are inherently subject to risks and uncertainties, some of which cannot be predicted or quantified. Actual results or developments may differ materially from those included in the forward-looking statements as a result of various factors which are discussed in our Annual Reports and Quarterly Reports on Forms 10-K and 10-Q, respectively, and any amendments thereto, filed with the Securities and Exchange Commission. These risks and uncertainties include, but are not limited to, uncertainties relating to general economic conditions, including inflation, energy and fuel costs, unemployment levels, and any deterioration whether caused by acts of war, terrorism, political or social unrest (including any resulting store closures, damage or loss of inventory); or other factors; changes in market interest rates and market levels of wages; the imposition of new taxes on imports, new tariffs and changes in existing tariff rates;

the imposition of new trade restrictions and changes in existing trade restrictions; impacts of natural disasters such as hurricanes; uncertainty and economic impact of pandemics, epidemics or other public health emergencies; transportation and distribution delays or interruptions; changes in freight rates; the Company's ability to attract and retain workers; the Company's ability to negotiate effectively the cost and purchase of merchandise inventory risks due to shifts in market demand and to manage inventory shrinkage; the Company's ability to gauge fashion trends and changing consumer preferences; consumer confidence and changes in consumer spending patterns; competition within the industry; competition in our markets; the duration and extent of any economic stimulus programs; changes in product mix; interruptions in suppliers' businesses; risks related to cybersecurity, data privacy and intellectual property; temporary changes in demand due to weather patterns; seasonality of the Company's business; the results of pending or threatened litigation; delays associated with building, remodeling, opening and operating new stores; and delays associated with building, and opening or expanding new or existing distribution centers. Any forward-looking statements by the Company, with respect to guidance, the repurchase of shares pursuant to a share repurchase program, or otherwise, are intended to speak only as of the date such statements are made. Except as required by applicable law, including the securities laws of the United States and the rules and regulations of the Securities and Exchange Commission, the Company does not undertake to publicly update any forward-looking statements in this presentation or with respect to matters described herein, whether as a result of any new information, future events or otherwise.



THE
FUTURE OF



CITITRENDS

LEADERSHIP

KEN SEIPEL
CHAIRMAN & CEO

JCPenney

TARGET

OLD NAVY

Gabe's

West Marine

- Experienced retail turnaround CEO
- Track record of significant value creation
- Fortune 100 retailers & Private Equity
- Individually an ~8% shareholder
- Compensation fully aligned with shareholders

CITITRENDS OVERVIEW

- Off-Price Retailer
- Apparel, Shoes and Home
- Focus on Black Customers
- ~\$820 million in FY25 Sales
- 592 stores
- ~12K avg. sq. ft.
- 33 states
- Neighborhood locations
- ~ \$45 million EBITDA in 2027

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JOY LOOKS
GOOD ON YOU

@WEARECITITRENDS

CITITRENDS PROGRESS

Clarity

- Black Customer
- Three-tiered product assortment

Consistency

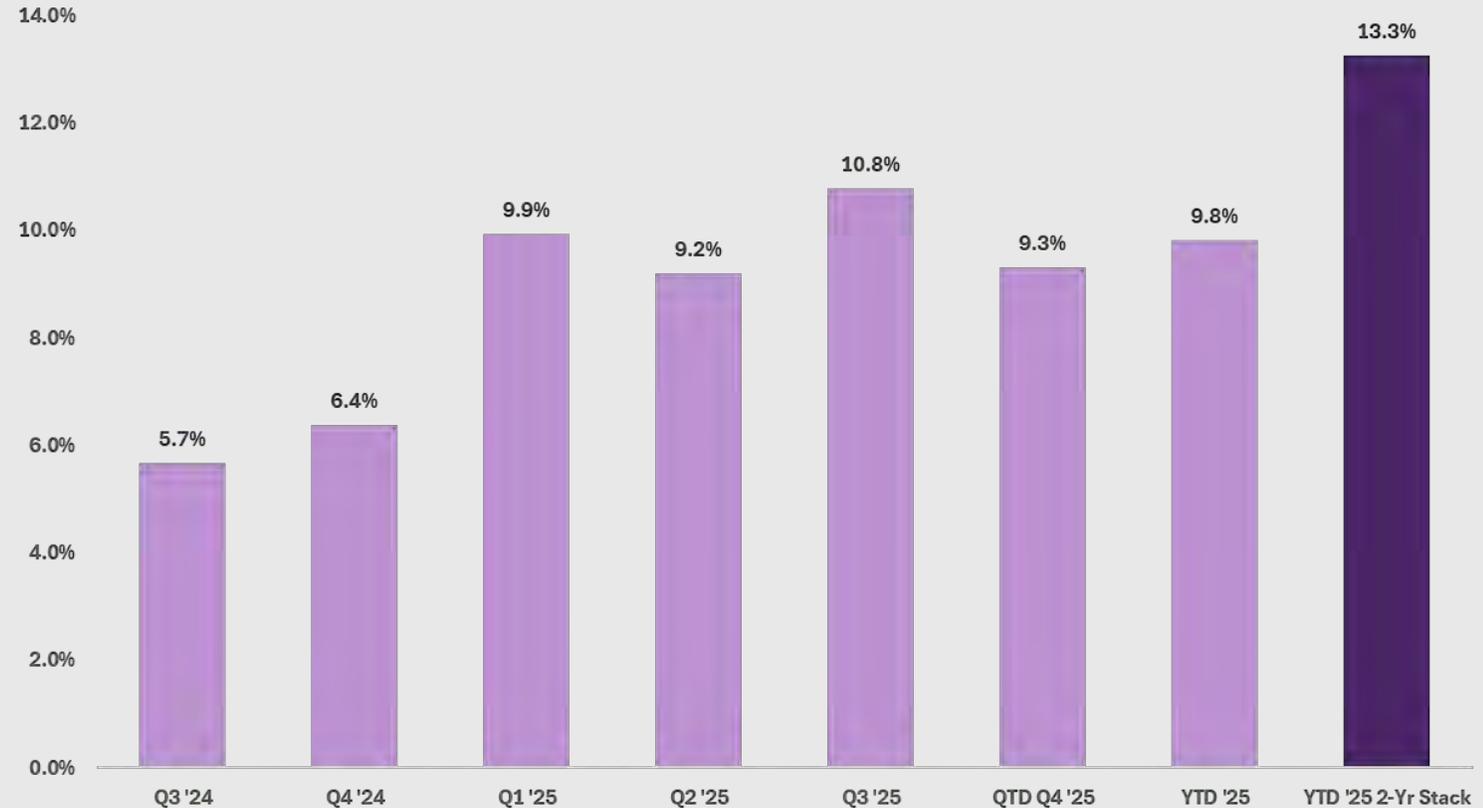
- AI Product Allocation
- Lower mark-downs / faster inventory turns
- Best Practices

Focus

- KPI Metrics
- Compensation aligned to performance

Repair Execute Optimize

Comp Store Sales Growth



QTD Q4 and YTD are through January 3, 2026

DIFFERENTIATED COMPETITIVE POSITION

- High performing off-price retail sector
- Focused on urban sense of style, price and trend
- High frequency loyal customers
- Neighborhood store locations
- Strong balance sheet
- Tangible path for shareholder value growth

CITITRENDS



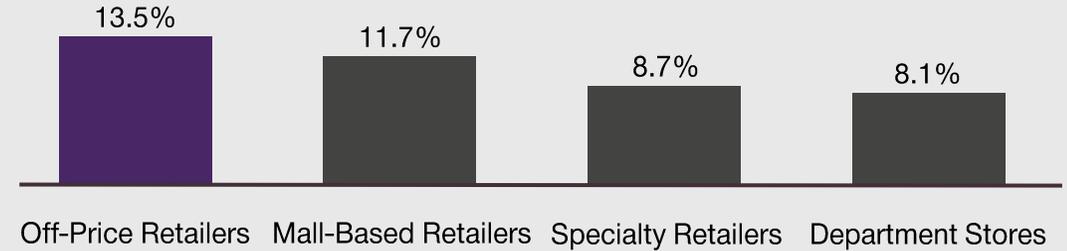
HIGH PERFORMING OFF-PRICE SECTOR

- Supply chain disruptions
- High turning inventory
- Treasure hunt environment
- Scarcity creates frequency
- Everyday pricing / exceptional values
- Flexibility to adapt
- CTRN multiple paths to value creation

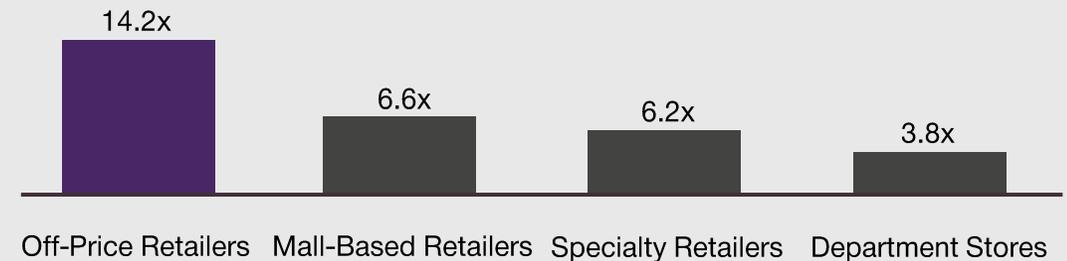
CY2025E – CY2027E Revenue CAGR



CY2025E EBITDA Margin %



Enterprise Value / NTM EBITDA



PRODUCT STRATEGY

- Balanced 3-tier assortments
 - Opening price points to emphasize value
 - Core “better” products with focus on brands and selection
 - Growth opportunity in “best” with better branded trends at great prices
- Extreme value deals – the “treasure in the treasure hunt”



A collage of Von Dutch and Ed Hardy products. At the top left is a purple box with the text 'CITICORE' in white. To the right is a camouflage jacket with white stripes on the sleeves and a pair of camouflage pants with white stripes on the sides. Below the purple box is a Von Dutch leopard print box containing a pink leopard print hat, a Von Dutch tag, and a small teddy bear. At the bottom is the Ed Hardy logo in red script, with the word 'ESSENTIALS' in bold black letters and 'FEAR OF GOD' in smaller black letters below it.

EXTREMELY LOYAL CUSTOMER BASE

- Black Customer
 - Average age: ~40 years
 - Multi-generational families
 - High shopping frequency
 - All levels of income
 - Most frequent: \$75K - \$150K
 - Large base: \$50K - \$75K





VALUE IS
NOT JUST PRICE

CITITRENDS BRAND PROMISE

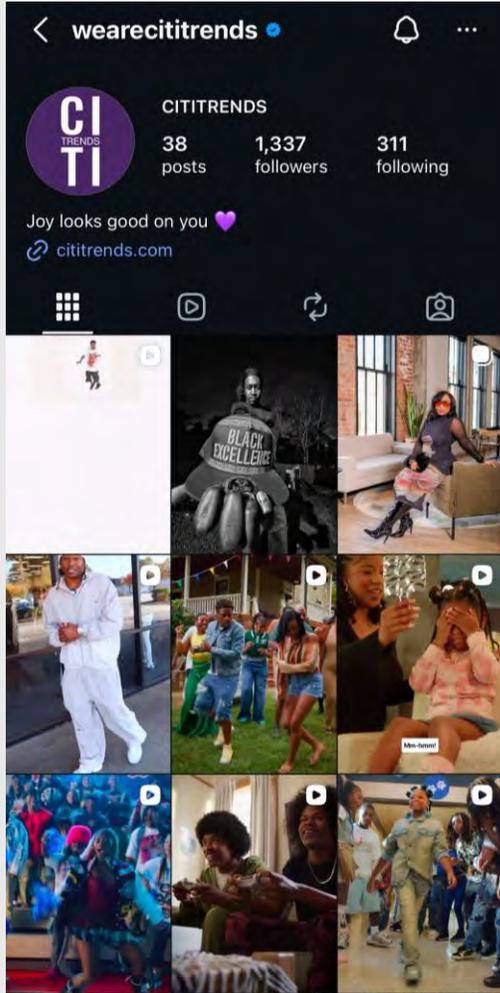
STYLES THAT SEE YOU +
PRICES THAT AMAZE YOU +
TRENDS THAT TELL YOUR
STORY



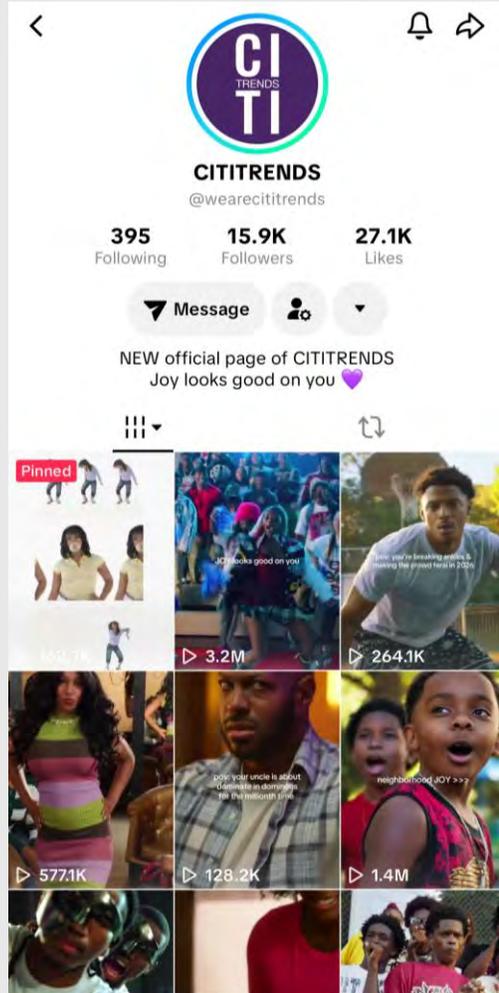
SOCIAL MEDIA REFRESH



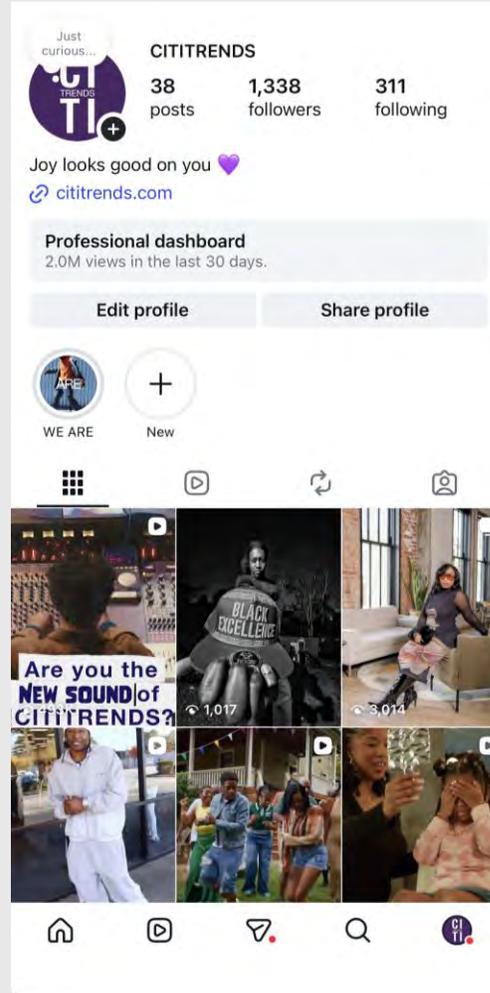
INSTAGRAM



TIKTOK



FACEBOOK



- Madre
CITI TRENDS BEEN KEEPING ME N MY BOYS DRESSED TO IMPRESSED FOR 20+ YRS!!! 🥰🥰🥰
- Lyran Empress
I love citi trends and these adds are perfect. Thank you! 🥰🥰
- narcissisticniyah
Ayeeee nice marketing
- Theyenvy._Lala
Marketing on point 🦋
- ellamurioellamurio
Okayyyyy CITIIIIIIII

TARGETED MARKETING



TRUST -
CONNECTION

CULTURAL
CACHET -
STYLE, PRICE,
TREND

CITITRENDS

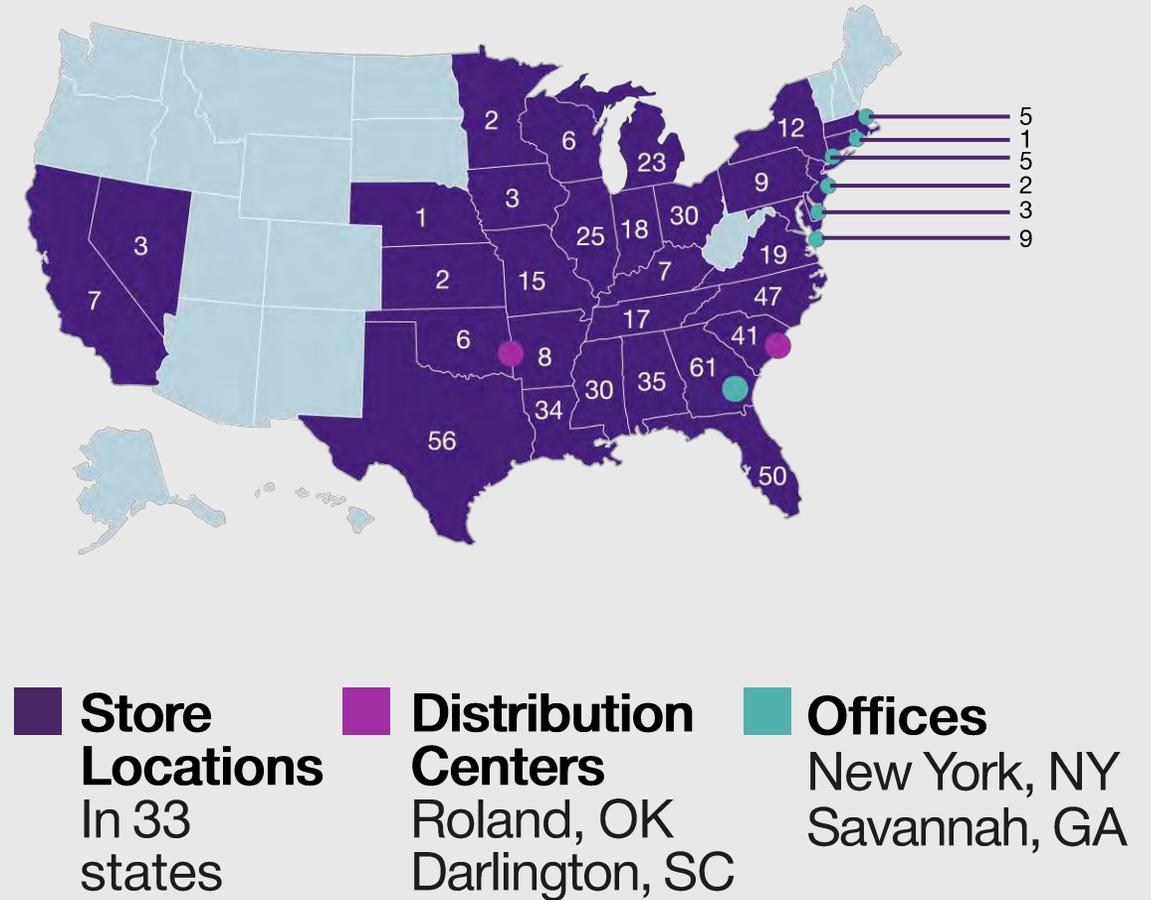
SENSE OF
COMMUNITY



NEIGHBORHOOD STORE LOCATION

- Store Remodels and Refreshes
 - Priority on higher sales stores
 - Sales lift generates return on investments
 - Component of MSA market share growth plans
- Remodeling ~50 stores per year

STORE LOCATIONS BY STATE



NEW NEIGHBORHOOD STORE GROWTH

New Stores

2026 ~25 New Stores

2027 & Beyond ~40 New Stores Annually

Growth Plans
Existing Market Share Backfill
Select New Markets

PROJECTED YEAR-END STORE COUNT



Assumes ~5 store closures per year

NEW STORE DISCIPLINE

Successful New Stores

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AI Site Tool Selection

- Trade Area
- Primary Customers
- Empirical Data

Financial Proforma

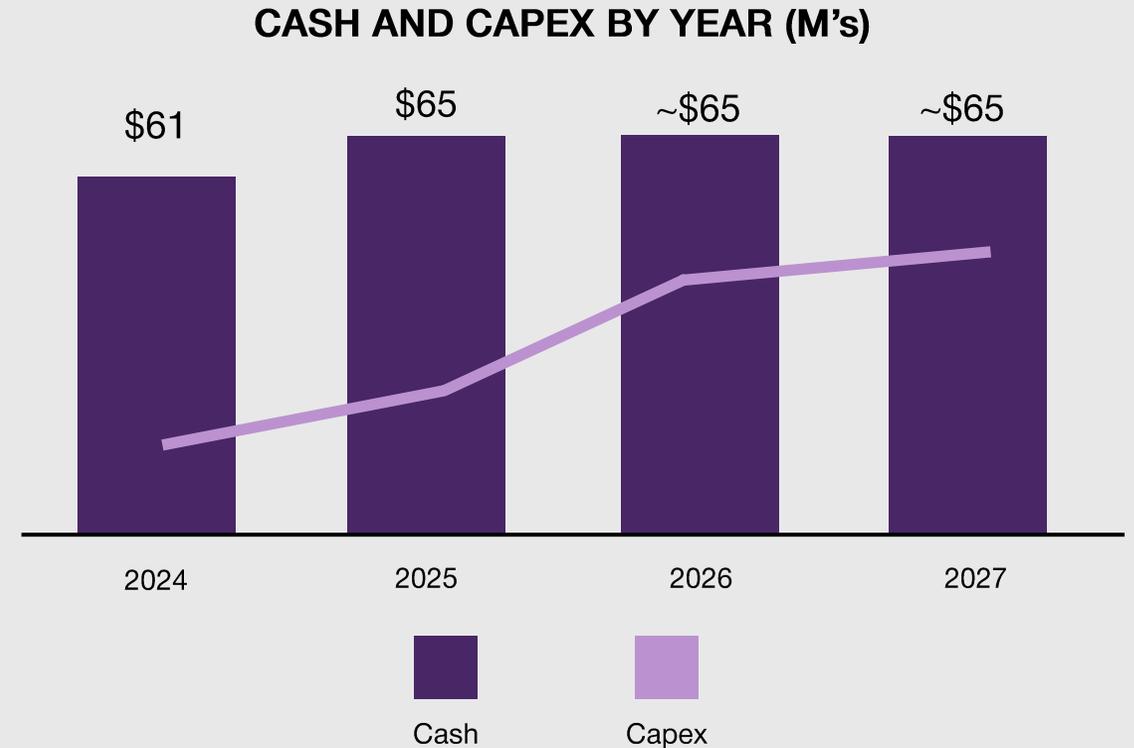
- Sales Targets
- EBITDA Results
- Return on Investment

Site Evaluation

- Site Characteristics
- Deal Negotiation

STRONG BALANCE SHEET

- Balance Sheet is Strong
 - ~\$140M total liquidity
 - No debt
- Capital Allocation
 - ~\$45M in 2026 & 2027
- Growth funded with cash
- Liquidity creates flexibility to pursue opportunities



TANGIBLE PATH FOR SHAREHOLDER VALUE GROWTH

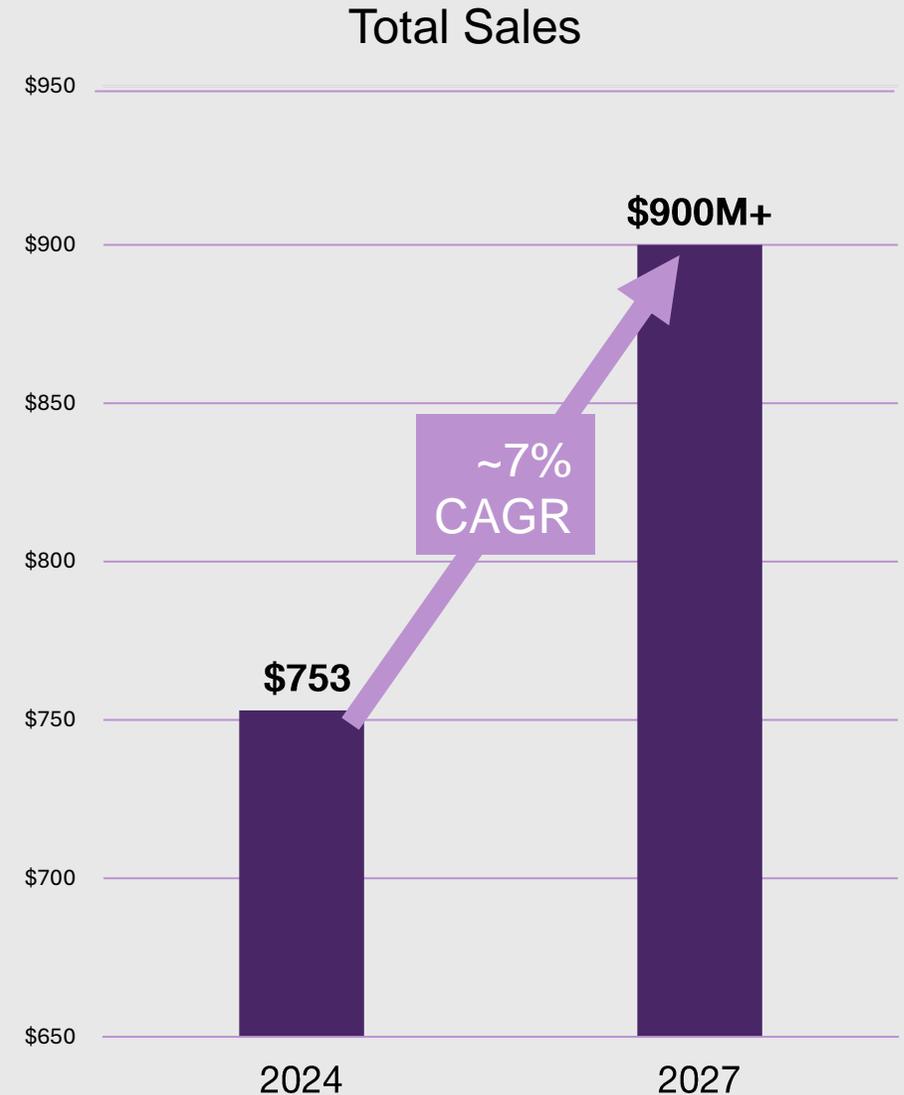
Strategy is actionable with specific initiatives and measurable results

METRIC	2027 TARGET	GROWTH
Sales	\$900M+	+\$150M
Gross Profit	42%	+400bps
SG&A Rate	37%	-200bps
EBITDA	\$45M+	+\$60M
EBITDA Margin	~5%	+7pts
Store Count	645	+55

Note: Growth vs. Fiscal 2024 results

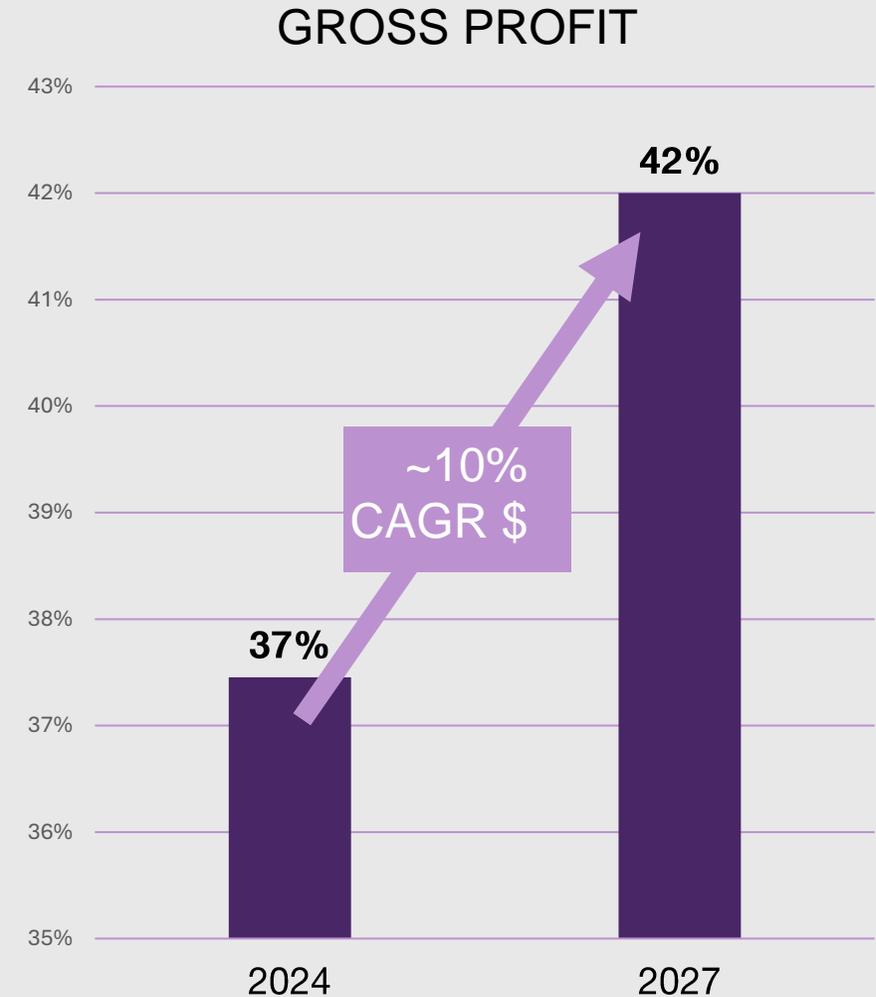
TANGIBLE PATH FOR SHAREHOLDER VALUE GROWTH

- Sales Growth
 - Consistent 3-tiered product assortment
 - Off-Priced “treasure in the treasure hunt”
 - Trend Director for styles
 - Opportunity product categories
 - Big Men’s / Plus Sizes / Footwear
 - Extreme value deals



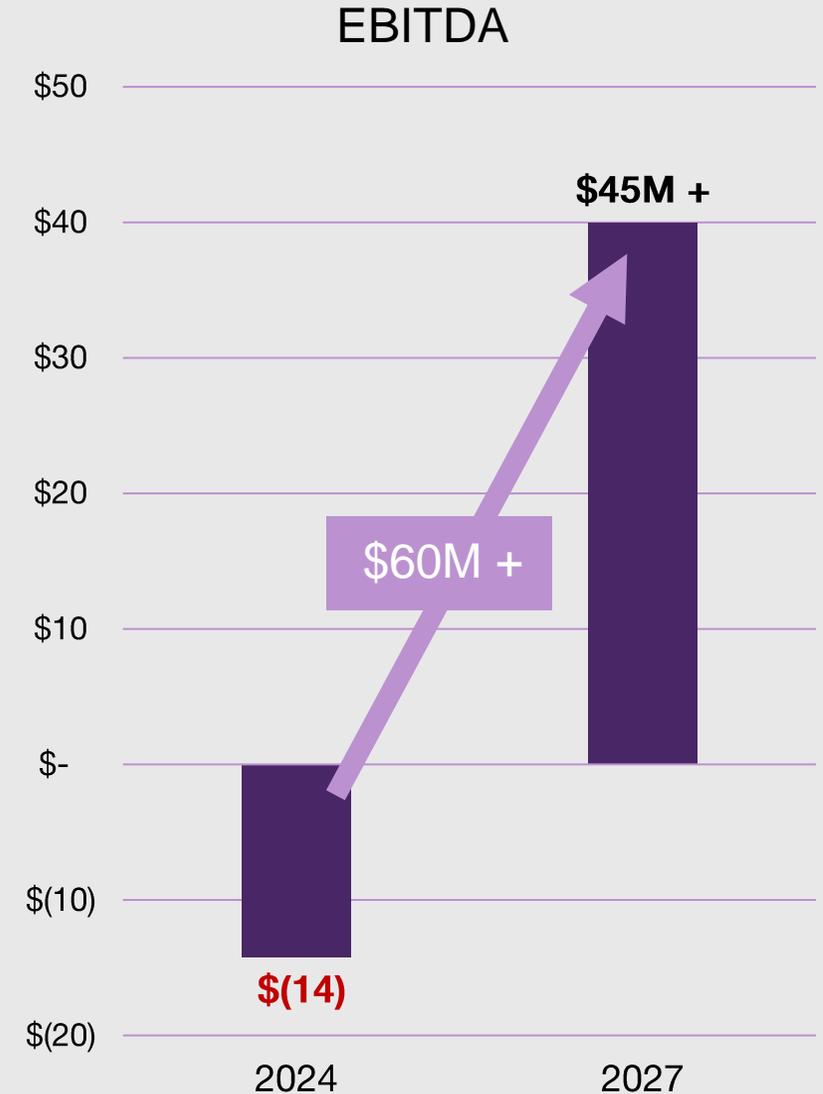
TANGIBLE PATH FOR SHAREHOLDER VALUE GROWTH

- Gross Profit Growth
 - AI Product Planning and Allocation
 - Improved sell-through of product
 - Reduced mark-downs
 - Shrinkage improvement technology
 - Freight efficiency



TANGIBLE PATH FOR SHAREHOLDER VALUE GROWTH

- EBITDA Growth to \$45M+
 - Consistent sales growth
 - Increased gross margin rate
 - Leveraged SG&A on continued control
 - EBITDA growth to \$45M or more in 2027
 - Tangible actions for value creation





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