

FRANCHISE PERFORMANCE

REVENUES	NET INCOME	EPS	ROE	RoTCE ¹
\$20.1B	\$3.2B	\$1.52	6.3%	7.2%

KEY CAPITAL METRICS

CET1 CAPITAL RATIO ²	CAPITAL RETURNED
13.6%	~\$1.0B

BALANCE SHEET (EOP YoY)

LOAN GROWTH	ASSET GROWTH	DEPOSIT GROWTH
↑ 4%	↓ 1%	↓ 3%

Q2'24 KEY HIGHLIGHTS

Services: Revenues were up 3% YoY, reflecting strength in Securities Services, as well as the impact of continued underlying momentum in TTS

Markets: Revenues were up 6% YoY, driven by Equities, which was up 37% and benefitted from growth across equity derivatives

Banking: Revenues increased 38% YoY, driven by growth in Investment Banking and Corporate Lending

Wealth: Revenues were up 2% YoY, driven by a 13% increase in NIR, from higher investment fee revenues

U.S. Personal Banking: Revenues increased 6% YoY, driven by higher net interest income due to loan growth in cards and higher non-interest revenue due to lower partner payments.

For more information please visit [Citigroup.com](https://www.citigroup.com)

“
We will continue to execute our Transformation and our strategy so we can meet our medium-term targets and then continue to further improve our returns over time.
”
Jane Fraser
Chief Executive Officer, Citi

BUSINESS SNAPSHOT (YoY)

↑ 3%	SERVICES REVENUES
↑ 6%	MARKETS REVENUES
↑ 38%	BANKING REVENUES ³
↑ 2%	WEALTH REVENUES
↑ 6%	U.S. PERSONAL BANKING REVENUES

(1) Ratios as of June 30, 2024 are preliminary. Citigroup's allocated average tangible common equity (TCE) and return on average tangible common equity (RoTCE) are non-GAAP financial measures. RoTCE represents annualized net income available to common shareholders as a percentage of average TCE. For the components of these calculations, see Appendix A of Citi's Second Quarter 2024 Press Release available on Citi's Investor Relations website. See Appendix F for a reconciliation of common equity to TCE. For a reconciliation of the summation of the segments' and components' average allocated TCE to Citigroup's total average stockholder's equity, see Appendix H. (2) Ratios as of June 30, 2024 are preliminary. Citigroup's Common Equity Tier 1 (CET1) Capital ratio and Supplementary Leverage ratio (SLR) reflect certain deferrals based on the modified regulatory capital transition provision related to the Current Expected Credit Losses (CECL) standard. Excluding these deferrals, Citigroup's CET1 Capital ratio and SLR as of June 30, 2024 would be 13.5% and 5.9%, respectively, on a fully reflected basis. For additional information, see "Capital Resources—Regulatory Capital Treatment—Modified Transition of the Current Expected Credit Losses Methodology" in Citigroup's 2023 Annual Report on Form 10-K. Certain prior period amounts have been revised to conform with enhancements made in the current period. For the composition of Citigroup's CET1 Capital and ratio, see Appendix D of Citi's Second Quarter 2024 Press Release available on Citi's Investor Relations website. For the composition of Citigroup's SLR, see Appendix E. (3) Excludes gain / (loss) on credit derivatives as well as the mark-to-market on loans at fair value. For additional information, please refer to Footnote 9 of Citi's Second Quarter 2024 Press Release available on Citi's Investor Relations website.

