

FRANCHISE PERFORMANCE

REVENUES	NET INCOME	EPS	ROE	RoTCE ¹
\$20.1B	\$3.5B	\$1.63	6.7%	7.7%

KEY CAPITAL METRICS

CET1 CAPITAL RATIO ²	CAPITAL RETURNED
13.5%	\$1.5B

BALANCE SHEET (EOP YoY)

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

KEY HIGHLIGHTS

TTS highest revenue quarter in last decade; Cross border transaction value up ~16% YoY
Securities Services revenues up 16% YoY; AUC/AUA at \$23T, up 10% YoY
Markets Fixed Income up 14% YoY, best 3Q in last decade in Rates & Currencies revenues
Investment Banking up 34% YoY (12% ex-marks⁴); Debt Capital Markets up 40% QoQ
USPB's fifth consecutive quarter of double-digit revenue growth YoY; Cards interest-earning balances continued to grow double digits YoY
Wealth revenues up 2% YoY on strong underlying business drivers; Client assets up 7% YoY; Citigold clients up 7% YoY
Legacy Franchises closed sale of Taiwan consumer banking business; ~Two-thirds of the wind-downs completed

“Despite the headwinds, our five core, interconnected businesses each posted revenue growth resulting in overall growth of 9%.”

Jane Fraser
 Chief Executive Officer, Citi

BUSINESS SNAPSHOT (YoY)

↑ 13%	SERVICES REVENUES
↑ 10%	MARKETS REVENUES
↑ 17%	BANKING REVENUES ³
↑ 2%	WEALTH REVENUES
↑ 13%	USPB REVENUES
↓ 13%	LEGACY FRANCHISES REVENUES

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1. Ratio as of September 30, 2023 is preliminary. Citigroup's Common Equity Tier 1 (CET1) Capital ratio reflects 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 of September 30, 2023 would be 13.4% 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 2022 Annual Report on Form 10-K on Citi's Investor Relations website. Certain prior period amounts have been revised to confirm with enhancements made in the current period. 2. Ratio as of September 30, 2023 is preliminary. Citigroup's Common Equity Tier 1 (CET1) Capital ratio reflects 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 of September 30, 2023 would be 13.4% on a fully reflected basis. For additional information, see "Capital Resources—Regulatory Capital Treatment—Modified Transition of the current expected" in Citigroup's Annual Report on Form 10-K on Citi's Investor Relations website. Certain prior period amounts have been revised to confirm with enhancements made in the current period. 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 6 of Citi's Third Quarter 2023 Press Release available on Citi's Investor Relations website. 4. Investment Banking revenues excluding marks represents reported Investment Banking revenues in each period excluding the impact of realized and unrealized gains/(losses) primarily related to loan commitments. Citigroup's results of operations excluding the marks are non-GAAP financial measures. For a reconciliation to reported results, please see Appendix H of Citi's Third Quarter 2023 Press Release available on Citi's Investor Relations website.

