AT A GLANCE

2Q 2026 RESULTS & KEY METRICS

FRANCHISE PERFORMANCE

REVENUES	NET INCOME	EPS	ROE[1]	RoTCE[2]
$24.8B	$5.8B	$3.15	11.4%	13.0%

KEY CAPITAL METRICS

CET1 CAPITAL RATIO[3]	CAPITAL RETURNED
12.8%	~$5.0B

EOP BALANCE SHEET (YoY %)

LOANS	ASSETS	DEPOSITS
↑ 10%	↑ 10%	↑ 10%

2Q '26 KEY HIGHLIGHTS

Best quarterly revenue in a decade for the firm driven by continued growth in each of our businesses and Legacy Franchises

Services: Treasury and Trade Solutions gained ~120 bps of market share YoY

Markets: Record prime balances, up nearly 60% YoY

Banking: Investment Banking revenues: up 44% YoY

Wealth: 23% EBT margin and net new investment asset flows of ~$16 billion

U.S. Consumer Cards: Spend volume up 12% YoY in General Purpose Credit Cards

> "The combination of our investments, disciplined execution and focus on clients is improving our returns and creating more durable results for our investors."
>
> **Jane Fraser**
> Chair and Chief Executive Officer, Citi

BUSINESS SNAPSHOT (YoY%)

- ↑ 18% SERVICES REVENUES
- ↑ 17% MARKETS REVENUES
- ↑ 34% BANKING REVENUES
- ↑ 13% WEALTH REVENUES
- ↑ 1% U.S. CONSUMER CARDS REVENUES

For more information please visit Citigroup.com

(1) Ratios as of June 30, 2026 are preliminary. Citigroup's return on average common stockholders' equity (ROE) is calculated using net income less preferred stock dividends divided by average common stockholders' equity. (2) Ratios as of June 30, 2026 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 and for a reconciliation of common equity to TCE, refer to the Citigroup Inc. Quarterly Financial Data Supplement for the quarter ended June 30, 2026 (the 2Q26 Financial Supplement), which is Exhibit 99.2 to Citigroup's Current Report on Form 8-K furnished with the U.S. Securities and Exchange Commission on July 14, 2026. (3) Ratios as of June 30, 2026 are preliminary. For the composition of Citigroup's CET1 Capital and ratio and Citigroup's Supplementary Leverage ratio, refer to the 2Q26 Financial Supplement.

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