

## FRANCHISE PERFORMANCE

REVENUES

**\$22.1B**

NET INCOME

**\$3.8B**

EPS

**\$1.86**

RoTCE<sup>1</sup>

**8.0%**

## KEY CAPITAL METRICS

CET1 CAPITAL RATIO<sup>2</sup>

**13.2%**

CAPITAL RETURNED

**~\$6.1B**

## EOP BALANCE SHEET (YoY %)

ASSETS

**↑9%**

LOANS

**↑7%**

DEPOSITS

**↑6%**

## BUSINESS SNAPSHOT (YoY%)

**↑ 7%** SERVICES REVENUES

**↑ 15%** MARKETS REVENUES

**↑ 34%** BANKING REVENUES

**↑ 8%** WEALTH REVENUES

**↑ 7%** U.S. PERSONAL BANKING REVENUES

## 3Q '25 KEY HIGHLIGHTS

**Record revenues in Services and U.S. Personal Banking, and record 3Q revenues in all five businesses**

**Services:** Treasury and Trade Solutions gained ~85 bps of market share YoY

**Markets:** Record prime balances in Equities, up approximately 44% YoY

**Banking:** Increased Investment Banking wallet share by ~35 bps vs. YE24

**Wealth:** Record Net New Investment<sup>3</sup> flows in third quarter.

**U.S. Personal Banking:** Interest-Earning Balances up 5% YoY in Branded Cards and highest RoTCE in more than three years

“  
The cumulative effect of what we have done over the past years—our transformation, our refreshed strategy, our simplification—have put Citi in a materially different place in terms of our ability to compete.  
”

**Jane Fraser**  
Chief Executive Officer, Citi

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(1) Ratios as of September 30, 2025, 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 Third Quarter 2025 press release](#) available on Citi's Investor Relations website. For a reconciliation of common equity to TCE, see Appendix F. 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 September 30, 2025 are preliminary. Commencing January 1, 2025, the capital effects resulting from adoption of the Current Expected Credit Losses (CECL) methodology have been fully reflected in Citi's regulatory capital. For additional information, see "Capital Resources—Regulatory Capital Treatment—Modified Transition of the Current Expected Credit Losses Methodology" in Citigroup's 2024 Annual Report on Form 10-K. For the composition of Citigroup's CET1 Capital and ratio, see Appendix D of [Citi's Third Quarter 2025 press release](#) available on Citi's Investor Relations website. For the composition of Citigroup's Supplementary Leverage Ratio, see Appendix E.

(3) Net New Investment Assets represents investment asset inflows, including dividends, interest and distributions, less investment asset outflows. Excluded from the calculation are the impact of fees and commissions, market movement, internal transfers within Citi specific to systematic upgrades/downgrades with USPB, and any impact from strategic decisions by Citi to exit certain markets or services. Also excluded from the calculation are net new investment assets associated with markets for which data was not available for current period reporting. 3Q25 is preliminary.

