

FRANCHISE PERFORMANCE

REVENUES	NET INCOME	EPS	ROE ¹	RoTCE ²
\$23.8B	\$5.2B	\$2.85	10.1%	11.5%

KEY CAPITAL METRICS

CET1 CAPITAL RATIO ³	CAPITAL RETURNED
12.8%	\$4.1B

EOP BALANCE SHEET (YoY %)

LOANS	ASSETS	DEPOSITS
↑ 12%	↑ 11%	↑ 9%

BUSINESS SNAPSHOT (YoY%)

↑ 15%	SERVICES REVENUES
↑ 6%	MARKETS REVENUES
↑ 6%	BANKING REVENUES
↑ 15%	WEALTH REVENUES
↔ FLAT	U.S. CONSUMER CARDS REVENUES

3Q '26 KEY HIGHLIGHTS

Best third quarter revenue in a decade for the firm, up 8% YoY

Services: Treasury and Trade Solutions gained ~110 bps of market share YoY

Markets: Record prime balances, up more than 40% YoY

Banking: Investment Banking revenues up 9% YoY, led by ECM up 77% YoY

Wealth: Record NNIA flows of ~\$38 billion, driving 11% organic growth in Client Investment Assets

U.S. Consumer Cards: Spend volume up 13% YoY in General Purpose Credit Cards

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We expect to exceed this year's return target, even as we pull forward investments toward our 11 – 13% near-term goal — the next waypoints on our path to sustainable returns of 14 – 15%.

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Jane Fraser
Chair and Chief Executive Officer, Citi

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(1) Ratios as of September 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 stakeholders' equity. (2) Ratios as of September 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 September 30, 2026 ([the 3Q 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 October 13, 2026. (3) Ratios as of September 30, 2026, are preliminary. For the composition of Citigroup's CET1 Capital and ratio and Citigroup's Supplementary Leverage ratio, refer to the [3Q26 Financial Supplement](#). As used herein, forward-looking estimates or targets for RoTCE are forward-looking non-GAAP financial measures. From time to time, management may discuss forward-looking non-GAAP financial measures, such as forward-looking estimates or targets for revenue, expenses and RoTCE. Citi is unable to provide a reconciliation of forward-looking non-GAAP financial measures to their most directly comparable GAAP financial measures because Citi is unable to provide, without unreasonable effort, a meaningful or accurate calculation or estimation of amounts that would be necessary for the reconciliation due to the complexity and inherent difficulty in forecasting and quantifying future amounts or when they may occur. Such unavailable information could be significant for future results.

