AT A GLANCE

FULL-YEAR 2025 RESULTS & KEY METRICS

FRANCHISE PERFORMANCE

	REVENUES	NET INCOME	EPS	ROE	RoTCE
REPORTED	$85.2B	$14.3B	$6.99	6.8%[1]	7.7%[2]
EX. NOTABLE ITEM[3]	$86.4B	$16.1B[4]	$7.97[4]	7.7%[1,4]	8.8%[1,4]

KEY CAPITAL METRICS

CET1 CAPITAL RATIO[5]	CAPITAL RETURNED
13.2%	~$17.6B

FULL YEAR KEY HIGHLIGHTS

Record revenues in all five businesses.

Positive operating leverage in each business and for the firm, with a 170 bps improvement in the efficiency ratio YoY

- **Services:** Treasury and Trade Solutions gained ~95 bps of market share YoY
- **Markets:** Record prime balances, up more than 50% YoY
- **Banking:** Increased wallet share by ~30 bps vs. YE24
- **Wealth:** Net new investment asset flows of ~$44 billion
- **U.S. Personal Banking:** Interest-earning balances up 6% YoY in Branded Cards

> "We got a tremendous amount accomplished in 2025 and I am proud of our team. That said, and we have always been clear about this, we are on a multi-year journey and remain focused on executing our strategy and transformation."

Jane Fraser
Chair and Chief Executive Officer, Citi

BUSINESS SNAPSHOT (YoY%)

- ↑ 8% SERVICES REVENUES
- ↑ 11% MARKETS REVENUES
- ↑ 32% BANKING REVENUES
- ↑ 14% WEALTH REVENUES
- ↑ 5% USPB REVENUES

For more information, please visit **Citigroup.com**

1) Ratios as of December 31, 2025, 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 December 31, 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, refer to the 4Q25 Financial Supplement on Citi's Investor Relations website. For a reconciliation of common equity to TCE, refer to the 4Q25 Financial Supplement. 3) Fourth quarter 2025 results included a notable item consisting of a loss on sale related to Citi's plan to sell AO Citibank in Russia. For additional information on the notable item in the fourth quarter 2025, see footnote 1 on Citi's Fourth Quarter 2025 press release. Results of operations excluding the impact of the notable item are non-GAAP financial measures. For a reconciliation to reported results, please refer to the 4Q25 Financial Supplement. 4) As previously disclosed, third quarter 2025 results included a notable item consisting of a goodwill impairment of $726 million ($714 million after-tax), recorded in Other expenses, related to Citi's agreement to sell a 25% equity stake in Grupo Financiero Banamex, S.A. de C.V. For additional information on the notable item in the third quarter 2025, see footnote 4 on Citi's Fourth Quarter 2025 press release. Results of operations excluding the impact of the notable item are non-GAAP financial measures. For a reconciliation to reported results, please refer to the 4Q25 Financial Supplement. 5) Ratios as of December 31, 2025, are preliminary. For the composition of Citigroup's CET1 Capital and ratio and Citigroup's Supplementary Leverage Ratio, refer to the 4Q25 Financial Supplement.