AT A GLANCE

4Q 2025 RESULTS & KEY METRICS

FRANCHISE PERFORMANCE

	REVENUES	NET INCOME	EPS	ROE[1]	RoTCE[2]
REPORTED	$19.9B	$2.5B	$1.19	4.5%	5.1%
EX. NOTABLE[3] ITEM	$21.0B	$3.6B	$1.81	6.8%	7.7%

KEY CAPITAL METRICS

CET1 CAPITAL RATIO[4]	CAPITAL RETURNED
13.2%	~$5.6B

EOP BALANCE SHEET (YoY %)

LOANS	ASSETS	DEPOSITS
↑8%	↑13%	↑9%

4Q'25 KEY HIGHLIGHTS

Positive operating leverage for the firm and the majority of our businesses

- **Services:** Strong growth in underlying fees, with total fee revenue up 13% YoY
- **Banking:** Investment Banking fees up 35%, with record M&A (up 84% YoY) and DCM up 19% YoY
- **Wealth:** NII up 12% YoY, driven by higher deposit spreads and average balances, partially offset by lower mortgage spreads
- **U.S. Personal Banking:** Branded Cards acquisitions up 20% YoY

> "We enter 2026 with visible momentum across the firm and are committed to reaching our target of 10 – 11% RoTCE for the year and positioning Citi for improved returns above that level in the years ahead."
>
> **Jane Fraser**
> Chair and Chief Executive Officer, Citi

BUSINESS SNAPSHOT (YoY%)

↑ 15%	SERVICES REVENUES 8% EX-NOTABLE ITEM[5]
↓ 1%	MARKETS REVENUES
↑ 78%	BANKING REVENUES
↑ 7%	WEALTH REVENUES
↑ 3%	U.S. PERSONAL BANKING 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. For a reconciliation of common equity to TCE, refer to the 4Q25 Financial Supplement. As used herein, 2026 RoTCE is a forward-looking non-GAAP financial measure. 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. 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 financial supplement included as Exhibit 99.1 to Citigroup's Current Report on Form 8-K filed with the SEC on January 14, 2026 (the "4Q25 Financial Supplement"). 4) 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. 5) Services revenue and non-interest revenue, excluding the Russia-related notable item, are non-GAAP financial measures. For reconciliation of these results, please refer to the 4Q25 Financial Supplement.

citi