

FRANCHISE PERFORMANCE

REVENUES	NET INCOME	EPS	ROE ¹	RoTCE ²
\$24.6B	\$5.8B	\$3.06	11.5%	13.1%

KEY CAPITAL METRICS

CET1 CAPITAL RATIO ³	CAPITAL RETURNED
12.7%	\$7.4B

EOP BALANCE SHEET (YoY %)

LOANS	ASSETS	DEPOSITS
↑ 9%	↑ 8%	↑ 10%

BUSINESS SNAPSHOT (YoY%)

↑ 17%	SERVICES REVENUES
↑ 19%	MARKETS REVENUES
↑ 15%	BANKING REVENUES
↑ 11%	WEALTH REVENUES
↑ 4%	U.S. CONSUMER CARDS REVENUES

1Q '26 KEY HIGHLIGHTS

Best quarterly revenue in a decade for the firm and Markets, Wealth and U.S. Consumer Cards, and highest 1Q revenues in Services in a decade.

Services: Treasury and Trade Solutions gained ~100 bps of market share YoY

Markets: Record prime balances, up more than 50% YoY

Banking: Investment Banking fees up 12% YoY and record 1Q in Advisory

Wealth: Net new investment asset flows of ~\$15 billion

U.S. Consumer Cards: Spend volume up 6% YoY in General Purpose Credit Cards

“
Our diversified business model continues to drive consistent revenue growth and we remain a source of financial strength and trust for our clients during uncertain times.
”
Jane Fraser
Chair and Chief Executive Officer, Citi

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(1) Ratios as of March 31, 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 March 31, 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 March 31, 2026 (the [1Q26 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 April 14, 2026. (3) Ratios as of March 31, 2026 are preliminary. For the composition of Citigroup's CET1 Capital and ratio, refer to the [1Q26 Financial Supplement](#).

