

FRANCHISE PERFORMANCE

REVENUES	NET INCOME	EPS	ROE	RoTCE ¹
\$20.3B	\$3.2B	\$1.51	6.2%	7.0%

KEY CAPITAL METRICS

CET1 CAPITAL RATIO ²	CAPITAL RETURNED
13.7%	~\$2.1B

BALANCE SHEET (EOP YoY)

LOAN GROWTH	ASSET GROWTH	DEPOSIT GROWTH
↑ 3%	↑ 3%	↑ 3%

BUSINESS SNAPSHOT (YoY)

↑ 8%	SERVICES REVENUES
↑ 1%	MARKETS REVENUES
↑ 16%	BANKING REVENUES ³
↑ 9%	WEALTH REVENUES
↑ 3%	U.S. PERSONAL BANKING REVENUES

3Q'24 KEY HIGHLIGHTS

During a strong third quarter, Citi saw revenue growth and positive operating leverage for the firm and across all five businesses.

Services: Continued momentum after gaining share across TTS and Securities Services in the first half of the year.

Markets: Strength in Equities with Equity Markets up 32% YoY and strong performance in Spread Products.

Banking: Continued share gains of a recovering Investment Banking wallet with DCM fees up 75% and Advisory fees up 32% YoY.

Wealth: Non-interest revenue up 15% YoY on higher investment fee revenue from market growth and flows.

U.S. Personal Banking: Branded Cards revenue up 8% YoY, interest-earning balances up 8% YoY in Branded Cards and up 4% YoY in Retail Services.

“
In a pivotal year, this quarter contains multiple proof points that we are moving in the right direction and that our strategy is gaining traction, including positive operating leverage for each of our businesses, share gains and fee growth.
”

Jane Fraser
Chief Executive Officer, Citi

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(1) Ratios as of September 30, 2024 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 2024 Press Release available on Citi's Investor Relations website. See Appendix F for a reconciliation of common equity to TCE. 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, 2024 are preliminary. Citigroup's Common Equity Tier 1 (CET1) Capital ratio and Supplementary Leverage ratio (SLR) reflect certain deferrals based on the modified regulatory capital transition provision related to the Current Expected Credit Losses (CECL) standard. Excluding these deferrals, Citigroup's CET1 Capital ratio and SLR as of September 30, 2024 would be 13.6% and 5.8%, respectively, on a fully reflected basis. For additional information, see "Capital Resources—Regulatory Capital Treatment—Modified Transition of the Current Expected Credit Losses Methodology" in Citigroup's 2023 Annual Report on Form 10-K. For the composition of Citigroup's CET1 Capital and ratio, see Appendix D of Citi's Third Quarter 2024 Press Release available on Citi's Investor Relations website. For the composition of Citigroup's SLR, see Appendix E. (3) Excludes gain/(loss) on credit derivatives as well as the mark-to-market on loans at fair value. For additional information, please refer to Footnote 8 of Citi's Third Quarter 2024 Press Release available on Citi's Investor Relations website.

