AT A GLANCE

1Q 2025 RESULTS & KEY METRICS

FRANCHISE PERFORMANCE

REVENUES	NET INCOME	EPS	ROCE	RoTCE[1]
$21.6B	$4.1B	$1.96	8.0%	9.1%

KEY CAPITAL METRICS

CET1 CAPITAL RATIO[2]	CAPITAL RETURNED
13.4%	~$2.8B

EOP BALANCE SHEET (YoY %)

LOANS	ASSETS	DEPOSITS
↑4%	↑6%	↑1%

1Q '25 KEY HIGHLIGHTS

Services: Recorded its highest first quarter revenue in a decade driven by growth in Treasury and Trade Solutions

Markets: Revenues driven by strong growth across both Fixed income and Equities

Banking: Continued share gains in Investment Banking across most industry sectors, with M&A fees nearly doubling

Wealth: Record revenue overall, with progress across all three client segments; NNIA of ~$16.5B contributed to non-interest revenue growth of 16%

U.S. Personal Banking: Record revenue, with increased loan balances and spending in Branded Cards; improved returns to nearly 13%

> "With net income of $4.1 billion we delivered a strong quarter, marked by continued momentum, positive operating leverage and improved returns in each of our five businesses."

Jane Fraser
Chief Executive Officer, Citi

BUSINESS SNAPSHOT (YoY%)

↑ 3%	SERVICES REVENUES
↑ 12%	MARKETS REVENUES
↑ 12%	BANKING REVENUES[3]
↑ 24%	WEALTH REVENUES
↑ 2%	U.S. PERSONAL BANKING REVENUES

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

(1) Ratios as of March 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, see Appendix A of Citi's First Quarter 2025 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 March 31, 2025 are preliminary. Commencing January 1, 2025, the capital effects resulting from adoption of the Current Expected Credit Losses (CECL) methodology have been fully reflected in Citi's regulatory capital. For additional information, see "Capital Resources—Regulatory Capital Treatment—Modified Transition of the Current Expected Credit Losses Methodology" in Citigroup's 2024 Annual Report on Form 10-K. For the composition of Citigroup's CET1 Capital and ratio, see Appendix D of Citi's First Quarter 2025 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 10 of Citi's First Quarter 2025 press release available on Citi's Investor Relations website. Citigroup's results of operations excluding the impact of gain / (loss) on loan hedges are non-GAAP financial measures. For a reconciliation to reported results, please refer to Appendix G of Citi's First Quarter 2025 press release available on Citi's Investor Relations website.

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