

## FRANCHISE PERFORMANCE

REVENUES	NET INCOME	EPS	ROE	RoTCE
<b>\$21.1B</b>	<b>\$3.4B</b>	<b>\$1.58</b>	<b>6.6%</b>	<b>7.6%<sup>1</sup></b>

## BUSINESS SNAPSHOT (YoY)

<b>↑ 8%</b>	SERVICES REVENUES
<b>↓ 7%</b>	MARKETS REVENUES
<b>↑ 49%</b>	BANKING REVENUES <sup>3</sup>
<b>↓ 4%</b>	WEALTH REVENUES
<b>↑ 10%</b>	USPB REVENUES

## KEY CAPITAL METRICS

CET1 CAPITAL RATIO <sup>2</sup>	CAPITAL RETURNED
<b>13.5%</b>	<b>~\$1.5B</b>

## BALANCE SHEET (EOP YoY)

LOAN GROWTH	ASSET GROWTH	DEPOSIT GROWTH
<b>↑ 3%</b>	<b>↓ 1%</b>	<b>↓ 2%</b>

## Q1'24 KEY HIGHLIGHTS

**Services:** Continued momentum —Securities Services gained ~60bps of market share YoY in 2023<sup>4</sup>; TTS maintained market share of 10%<sup>5</sup>

**Markets:** Strong performance in Spread Products and strength in Cash and Equity Derivatives

**Banking:** Gained share of a recovering IB wallet<sup>6</sup>; seeing good momentum in announced Technology & Healthcare M&A

**Wealth:** Non-interest revenue up 11% YoY on market performance and investment asset focus

**USPB:** Continued double-digit revenue growth on flat expenses

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With the organizational simplification behind us and a good quarter under our belt, we have started this critical year on the right foot.  
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**Jane Fraser**  
Chief Executive Officer, Citi

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1. Ratios as of March 31, 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 First 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 March 31, 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 March 31, 2024 would be 13.4% 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. Certain prior period amounts have been revised to conform with enhancements made in the current period. For the composition of Citigroup's CET1 Capital and ratio, see Appendix D of Citi's First 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 First Quarter 2024 Press Release available on Citi's Investor Relations website. 4. Coalition Greenwich Global FY23 Preliminary Competitor Benchmarking Analytics, including Argentina impact. Results are based upon Citi's internal product taxonomy and Citi's internal revenues. Market Share based on Industry Revenue Pools. 5. Coalition Greenwich Global FY23 Preliminary Competitor Benchmarking Analytics, including Argentina impact. Results are based upon Citi's internal product taxonomy, Citi's internal revenues for Large Corporate & FI Client Segment. Market Share based on Industry Revenue Pools for Large Institutional Clients which includes Corporates with Turnover >\$1.5B and all Financial Institutions. 6. Wallet share based on Dealogic data as of March 31, 2024; wallet share for Debt Capital Markets includes Leverage Finance and Securitization.

