

# At a Glance

First Quarter 2018 Results (YoY) and Key Metrics



## Momentum Across the Franchise

Revenues

**\$18.9B**

up 3%

Net Income

**\$4.6B**

EPS

**\$1.68**

up 24%

Efficiency Ratio

**58%**<sup>1</sup>

ROTCE

**11.4%**<sup>2</sup>

## Returning Capital to Shareholders

Q1 2018



Returned to Shareholders

**\$3.1B**

Payout Ratio

**71%**<sup>3</sup>

2017 CCAR Cycle

**\$18.9B**

## Capital Strength



CET1 Capital Ratio

**12.1%**<sup>4</sup>

SLR

**6.7%**<sup>4</sup>

## Business Revenue Highlights

### Institutional Clients Group



Equities

↑ **38%**

Private Bank

↑ **21%**

Securities Services

↑ **16%**

Corporate Lending

↑ **19%**<sup>5</sup>

TTS

↑ **8%**

Total ICG

↑ **6%**

### Global Consumer Banking (In Constant \$)



North America

↑ **4%**

Latin America (Citibanamex)

↑ **8%**

Asia

↑ **7%**

Global Cards

↑ **5%**

Total GCB

↑ **6%**

For More Information on Citi, Please Visit [f](#) [t](#) [in](#)

Note: Totals may not sum due to rounding. Constant dollar excludes the impact of foreign exchange translation into U.S. dollars for reporting purposes and is a non-GAAP financial measure. For a reconciliation of constant dollars to reported results, please refer to Appendix B of Citi's First Quarter 2018 Earnings Press Release available on the Citigroup Investor Relations website.

<sup>1</sup> Citigroup's total expenses divided by total revenues.

<sup>2</sup> Preliminary. Citigroup's return on average tangible common equity (RoTCE) is a non-GAAP financial measure. RoTCE represents annualized net income available to common shareholders as a percentage of average tangible common equity (TCE). For the components of the calculation, see Appendix A of Citi's First Quarter 2018 Earnings Press Release available on the Citi Investor Relations website.

<sup>3</sup> Citigroup's payout ratio is the sum of common dividends and common share repurchases divided by net income available to common shareholders. For the components of the calculation, see Appendix A of Citi's First Quarter 2018 Earnings Press Release available on the Citi Investor Relations website.

<sup>4</sup> Preliminary. Citigroup's Common Equity Tier 1 (CET1) Capital ratio and Supplementary Leverage Ratio (SLR) reflect full implementation of the U.S. Basel III rules. For the composition of Citigroup's CET1 Capital and ratio, see Appendix C of Citi's First Quarter 2018 Earnings Press Release available on the Citi Investor Relations website. For the composition of Citigroup's SLR, see Appendix D of Citi's First Quarter 2018 Earnings Press Release available on the Citi Investor Relations website.

<sup>5</sup> Excludes gain / (loss) on credit derivatives as well as the mark-to-market on loans at fair value. For the amounts of the gain/(loss) on loan hedges and additional information, see the Institutional Clients Group table on page 5 and Footnote 10 of Citi's First Quarter 2018 Earnings Release available on the Citi Investor Relations website.