

At a Glance

Third Quarter 2021 Results and Key Metrics



FRANCHISE PERFORMANCE

Revenues	Net Income	EPS	ROE	RoTCE ¹
\$17.2B	\$4.6B	\$2.15	9.5%	11.0%

Key Capital Metrics

CET1 Capital Ratio ²	Capital Returned
11.7%	\$4.0B

Balance Sheet (EOP, In Constant \$³, YoY)

Deposit Growth	Loan Growth
↑ 6%	↓ 1%

BUSINESS SNAPSHOT

Institutional Clients Group (YoY)

Equities Revenues	Investment Banking Revenues
↑ 40%	↑ 39%
Securities Services Revenues	Private Bank Revenues ⁴
↑ 10%	↑ 4%

Global Consumer Banking (In Constant \$³, YoY)

Total Global Consumer Banking Revenues ⁵	Cards Purchase Sales
↓ 5%	↑ 20%
Investment Assets Under Management	Retail Bank Deposits
↑ 12%	↑ 9%

For more information please visit [Citigroup.com](https://www.citigroup.com)   

¹. 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 Third Quarter 2021 Earnings Press Release available on Citi's Investor Relations website. ². Ratio as of September 30, 2021 is preliminary. Commencing January 1, 2020, Citigroup's Common Equity Tier 1 (CET1) Capital ratio reflects certain deferrals based on the modified regulatory capital transition provision related to the Current Expected Credit Losses (CECL) standard. Excluding the deferrals based on the modified CECL transition provision, Citigroup's CET1 Capital ratio would be 11.4% on a fully reflected basis. For additional information, please refer to the "Capital Resources" section of Citigroup's 2020 Form 10-K. ³. Constant dollars 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, see Appendix B of Citi's Third Quarter 2021 Earnings Press Release available on Citi's Investor Relations website. ⁴. Private Bank revenue exclude gains / (losses) on loan hedges and is a non-GAAP financial measure. For additional information please see footnote 7 of Citi's Third Quarter 2021 Earnings Press Release available on Citi's Investor Relations website. ⁵. Excludes pre-tax loss of approximately \$680 million related to the sale of the Australia consumer banking business, which is a non-GAAP financial measure. For a reconciliation of this measure to reported results, see Appendix B to Citi's Third Quarter 2021 Earnings Press Release available on Citi's Investor Relations website. For additional information, see Citigroup's Current Report on Form 8-K filed with the SEC on August 9, 2021.