

# At a Glance

## Second Quarter 2021 Results and Key Metrics



### FRANCHISE PERFORMANCE

Revenues <b>\$17.5B</b>	Net Income <b>\$6.2B</b>	EPS <b>\$2.85</b>	RoTCE <sup>1</sup> <b>15.2%</b>	Efficiency Ratio <sup>2</sup> <b>64%</b>
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### Key Capital Metrics

CET1 Capital Ratio<sup>3</sup>

**11.9%**

Capital Returned

**\$4.1B**

### Balance Sheet (EOP, In Constant \$<sup>4</sup>, YoY)

Loan Growth

↓ **3%**

Deposit Growth

↑ **4%**

### SELECTED BUSINESS REVENUE SNAPSHOT

#### Institutional Clients Group (YoY)

Equity Markets

↑ **37%**

Securities Services

↑ **9%**

Private Bank<sup>5</sup>

↑ **4%**

Investment Banking

↑ **1%**

#### Global Consumer Banking (EOP, In Constant \$<sup>4</sup>, YoY)

Total Global Consumer Banking

↓ **10%**

Asia<sup>6</sup>

↓ **3%**

North America

↓ **11%**

Latin America (Citibanamex)

↓ **11%**

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**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 Second Quarter 2021 Press Release available on Citi's Investor Relations website. **2.** Citigroup's total expenses divided by total revenues. **3.** Ratio as of June 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 11.6% on a fully reflected basis. For additional information, please refer to the "Capital Resources" section of Citigroup's 2020 Form 10-K. **4.** 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 Second Quarter 2021 Press Release available on Citi's Investor Relations website. **5.** Private Bank revenues exclude gains / (losses) on credit derivatives as well as the mark-to-market on loans at fair value and is a non-GAAP financial measure. For additional information please see footnote 6 of Citi's Second Quarter 2021 Press Release available on Citi's Investor Relations website. **6.** Asia Global Consumer Banking (GCB) includes the results of operations of GCB activities in certain EMEA countries for all periods presented.