

At a Glance

Second Quarter 2019 Results (YoY) and Key Metrics



Momentum Across the Franchise

Revenues \$18.8_B	Net Income \$4.8_B ↑ 7%	EPS \$1.95 ↑ 20%	RoTCE ¹ 11.9%	Efficiency Ratio ² 56.0%
---------------------------------------	---	----------------------------	------------------------------------	---

Business Revenue Highlights

Institutional Clients Group (In Constant \$)

TTS	↑ 7%	Private Bank	↑ 2%
Securities Services	↑ 7%		

Global Consumer Banking (In Constant \$)

North America	↑ 3%	Asia	↑ 5%
Latin America (Citibanamex)	↑ 3%		

Optimize and Return Capital

CET1 Capital Ratio ³	Payout Ratio ⁴	Capital Returned
11.9%	103%	\$4.6B

Balance Sheet (EOP, In Constant \$)

Loan Growth	Deposit Growth
↑ 3%	↑ 5%

Our Investor Day Commitments

Generate Sustainable, Client-Led Revenue Growth

Deepen relationships with existing clients and reach new clients within our targeted segments



Leverage Scale and Investments

Enhance the client experience and improve efficiency



Optimize Capital Base

Return all capital above the amount needed to operate and invest in the franchise



For More Information Please Visit Citigroup.com

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 Second Quarter 2019 Earnings Press Release available on Citi's Investor Relations website. Results include an approximately \$350 million pre-tax gain (approximately \$270 million after-tax) in Citi's investment in Tradeweb within Citi's Institutional Clients Group. For additional information on Citi's Second Quarter Results, please refer to Citi's Second Quarter 2019 Earnings Press Release available on Citi's Investor Relations website. **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 2019 Earnings Press Release available on Citi's Investor Relations website. **2.** Citigroup's total expenses divided by total revenues. **3.** Preliminary. For the composition of Citigroup's Common Equity Tier 1 Capital and ratio, see Appendix C of Citi's Second Quarter 2019 Earnings Press Release available on Citi's Investor Relations website. **4.** 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 Second Quarter 2019 Earnings Press Release available on Citi's Investor Relations website. **5.** Planned as part of the 2019 CCAR Cycle.