

At a Glance

Second Quarter 2018 Results (YoY) and Key Metrics



Momentum Across the Franchise

Revenues

\$18.5B

↑ 2%

Net Income

\$4.5B

↑ 16%

EPS

\$1.63

↑ 27%

Efficiency Ratio

58%¹

RoTCE

10.8%²

Business Revenue Highlights

Institutional Clients Group

Total ICG

↑ 3%

Equities

↑ 19%

TTS

↑ 11%

Corporate Lending

↑ 22%³

Private Bank

↑ 7%

M&A

↑ 14%

Global Consumer Banking (In Constant \$)

Total GCB

↑ 3%

Global Cards

↑ 1%

North America Retail Banking

↑ 4%

Latin America (Citibanamex)

↑ 11%

Asia

↑ 2%

Optimize and Return Capital

Returned to Shareholders

\$6.2B

YTD

Payout Ratio

73%⁴

YTD

2018 CCAR Cycle

\$22B

CET1 Capital Ratio

12.1%⁵

Balance Sheet

(EOP, In Constant \$)

Loan Growth

↑ 5%

Deposit Growth

↑ 4%

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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 Slide 30 of Citi's Second Quarter 2018 Earnings Review available on the Citigroup Investor Relations website.

¹ Citigroup's total expenses divided by total revenues.

² 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 the Citi Second Quarter 2018 Earnings Press Release available on the Citi Investor Relations website.

³ 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 4 and Footnote 7 on page 11 of Citi's Second Quarter 2018 Earnings Press Release available on the Citi 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 First and Second Quarter 2018 Earnings Press Releases available on the Citi Investor Relations website.

⁵ Ratio as of June 30, 2018 is preliminary. Citigroup's Common Equity Tier 1 (CET1) Capital ratio reflects 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 Second Quarter 2018 Earnings Press Release available on the Citi Investor Relations website.