

At a Glance

First Quarter 2021 Results (YoY) and Key Metrics



FRANCHISE PERFORMANCE

Revenues \$19.3_B	Net Income \$7.9_B	EPS \$3.62	RoTCE ¹ 20.1%	Efficiency Ratio ² 57.3%
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Key Capital Metrics

CET1
Capital Ratio³
11.7%

Capital
Returned
\$2.7_B

Balance Sheet (EOP, In Constant \$)

Loan
Growth
↓ 10%

Deposit
Growth
↑ 7%

SELECTED BUSINESS REVENUE SNAPSHOT

Institutional Clients Group (YoY)

Investment
Banking
↑ 46%

Equity
Markets
↑ 26%

Private
Bank⁴
↑ 8%

Corporate
Lending⁴
↑ 8%

Global Consumer Banking (In Constant \$)

Total Global
Consumer Banking
↓ 15%

Asia⁵
↓ 12%

North America
↓ 15%

Latin America
(Citibanamex)
↓ 16%

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 First Quarter 2021 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 First Quarter 2021 Earnings Press Release available on Citi's Investor Relations website. 4. Private Bank and Corporate Lending revenues exclude the impact of gains / (losses) on loan hedges and are non-GAAP financial measures. Gains / (losses) on loan hedges includes the mark-to-market on credit derivatives and the mark-to-market on loans in the portfolio that are at fair value. In 1Q'21, gains / (losses) on loan hedges included \$(72) million related to Corporate Lending and \$(9) million related to the Private Bank, compared to \$754 million related to Corporate Lending and \$62 million related to the Private Bank in the prior-year period. The fixed premium costs of these hedges are netted against the Private Bank and Corporate Lending revenues to reflect the cost of credit protection. 5. Asia GCB includes the results of operations of GCB activities in certain EMEA countries for all periods presented.