

At a Glance

First Quarter 2022 Results and Key Metrics



FRANCHISE PERFORMANCE

Revenues \$19.2B	Net Income \$4.3B	EPS \$2.02	ROE 9.0%	RoTCE ¹ 10.5%
----------------------------	-----------------------------	----------------------	--------------------	------------------------------------

Key Capital Metrics

CET1
Capital Ratio²
11.4%

Capital
Returned
\$4B

Balance Sheet (EOP, YoY)

Deposit
Growth
↑ 3%

Loan
Growth
↓ 1%

BUSINESS SNAPSHOT (YoY)

Total Services Revenues ↑ 15%	Total Market Revenues ↓ 2%	Total Banking Revenues ³ ↓ 32%	US Personal Banking Revenues ↓ 1%	Global Wealth Management Revenues ↓ 1%	Legacy Franchises Revenues ↓ 14%
Institutional Clients Group			Personal Banking & Wealth Management		Legacy Franchises

KEY HIGHLIGHTS

TTS Revenue up 18% YoY, driven by higher rates, higher deposits and strong fee growth

Securities Services up 6% YoY, driven by higher rates and assets under custody

Continued momentum in Branded Cards, with spend volume up 24% and average loans up 7% YoY

YTD announced new agreements to sell a further 7 consumer businesses in Asia and EMEA

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 2022 Press Release available on Citi's Investor Relations website. 2. Ratio as of March 31, 2022 is preliminary. 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 these deferrals, Citigroup's CET1 Capital ratio of March 31, 2022 would be 11.2%, on a fully reflected basis. For additional information, please refer to the "Capital Resources" section of Citi's 2021 Annual Report on Form 10-K. Certain prior-period amounts have been revised to conform with enhancements made in the current period. 3. Excludes gain / (loss) on credit derivatives as well as the mark-to-market on loans at fair value. For additional information, please refer to Footnote 6 of Citi's First Quarter 2022 Press Release available on Citi's Investor Relations website.