

Business Drivers and Projected Growth

2022

		FOCUS	INVESTMENT THEMES	KPIs	MEDIUM-TERM REVENUE CAGR TARGET	
ICG	SERVICES	TTS	Build on Established Leadership	<ul style="list-style-type: none"> • Cross-border payments • Improving client experience • Integrated solutions 	<ul style="list-style-type: none"> • Average Deposits • USD Clearing Volumes¹ • Cross-Border Transaction Value¹ 	HIGH SINGLE DIGITS
		SECURITIES SERVICES	Continue Recent Share Gains and Client Wins	<ul style="list-style-type: none"> • Servicing capabilities to support pipeline of mandates 	<ul style="list-style-type: none"> • Assets Under Custody / Assets Under Administration¹ • Deposits 	HIGH SINGLE DIGITS
		MARKETS	Capital Productivity and Targeted Share Gains	<ul style="list-style-type: none"> • Improved capital management • Digital solutions 	<ul style="list-style-type: none"> • Revenue / RWA • Fixed Income Wallet Share • Equities Wallet Share 	MID SINGLE DIGITS
		BANKING	Investing for Targeted Share Gains	<ul style="list-style-type: none"> • Talent in key growth areas • Seamless client experiences 	<ul style="list-style-type: none"> • M&A Wallet Share • ECM Wallet Share • DCM Wallet Share 	LOW SINGLE DIGITS
PB&WM		GLOBAL WEALTH MANAGEMENT	Scale Wealth Management Globally	<ul style="list-style-type: none"> • Hiring Client Advisors¹ • Client and advisor experience and product capabilities 	<ul style="list-style-type: none"> • Client Assets¹ • Deposits • Loans 	HIGH SINGLE DIGITS TO LOW TEENS
		U.S. PERSONAL BANKING	Lead in Payments and Lending, Maximize Value From Retail Bank and Drive Digital Leadership	<ul style="list-style-type: none"> • New products and partnerships and deepen share in 6 core markets • Personalized offers and digital experience 	<ul style="list-style-type: none"> • Card Loans • Deposits 	HIGH SINGLE DIGITS

DELIVER MEDIUM TERM TARGETS 4-5% Revenue CAGR | ~11-12% RoTCE¹

¹ Please see Mark Mason's 2022 Investor Day presentation: <https://www.citigroup.com/citi/investor/investor-day/2022/data/ID22-Financial-Presentation.pdf>