

At a Glance

Fourth Quarter 2022 Results and Key Metrics



FRANCHISE PERFORMANCE

Revenues \$18.0B	Net Income \$2.5B	EPS \$1.16	ROE 5.0%	RoTCE ¹ 5.8%
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Key Capital Metrics

CET1 Capital Ratio ² 13.0%	Capital Returned \$1.0B
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Balance Sheet (EOP, YoY)

Asset Growth ↑ 5%	Deposit Growth ↑ 4%	Loan Growth ↓ 2%
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BUSINESS SNAPSHOT (YoY)

Total Services Revenues ↑ 32%	Total Markets Revenues ↑ 18%	Total Banking Revenues ³ ↓ 48%	US Personal Banking Revenues ↑ 10%	Global Wealth Management Revenues ↓ 6%	Legacy Franchises Revenues ↓ 6%
Institutional Clients Group			Personal Banking & Wealth Management		Legacy Franchises

KEY HIGHLIGHTS

Revenues up 6% YoY, as strength across Services, Markets and U.S. Personal Banking was partially offset by declines in Investment Banking and Wealth

TTS revenues up 36% YoY, driven by 61% YoY growth in net interest income

Securities Services revenues up 22% YoY, driven by higher interest rates across currencies

Branded Cards revenues up 15% YoY, driven by higher net interest income

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 Fourth Quarter 2022 Press Release available on Citi's Investor Relations website. ² Ratio as of December 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 December 31, 2022 would be 12.8% on a fully reflected basis. For additional information, see "Capital Resources—Regulatory Capital Treatment—Modified Transition of the current expected" in Citigroup's Annual Report on Form 10-K for the year ended December 31, 2021, and Citigroup's Current Report on Form 8-K dated May 10, 2022 (as amended by Current Report on Form 8-K/A dated May 10, 2022). 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 Fourth Quarter 2022 Press Release available on Citi's Investor Relations website.