

Strength of Citi's balance sheet

\$2.5T

Balance Sheet

\$1.3T

Diversified Deposit Base

13.4%¹

CET1 Capital Ratio

120%

Liquidity Coverage Ratio

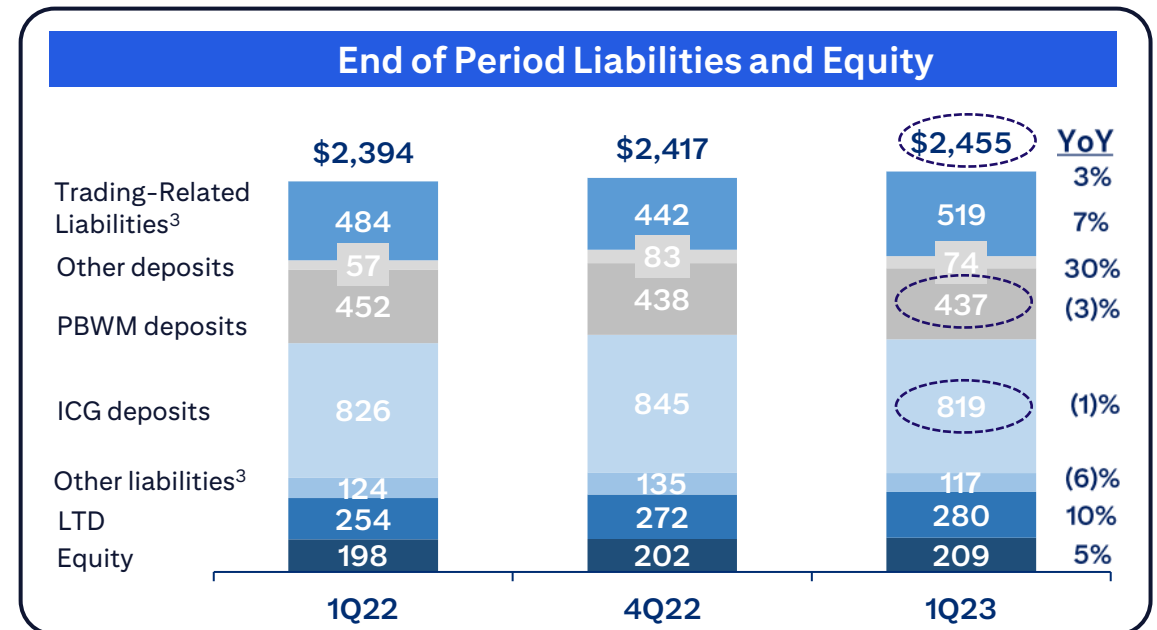
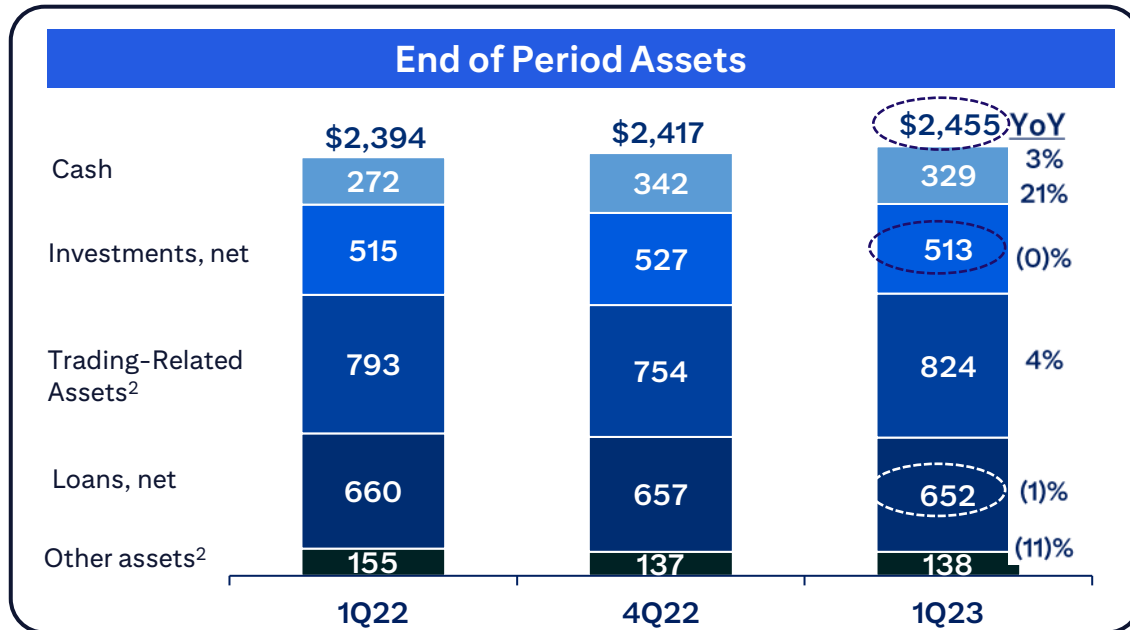
~\$100B

Of Excess HQLA

\$513B

Investment Securities portfolio split 50/50 between AFS and HTM

Citi's strategy is designed to navigate different macro environments and serve as a source of stability for our clients and the financial system. This is made possible by the diversification of our business model, a strong balance sheet, liquidity position and disciplined management frameworks.



All data as of March 31, 2023

1) Ratio as of March 31, 2023, 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 as of March 31, 2023, would be 13.3% on a fully reflected basis. For additional information, see "Capital Resources—Regulatory Capital Treatment—Modified Transition of the current expected" in Citigroup's 2022 Annual Report on Form 10-K. 2) Please see footnote 7 on page 35 of Citi's First Quarter 2023 Earnings Results Presentation available on available on Citi's Investor Relations website. 3) Please see footnote 8 on page 35 of Citi's First Quarter 2023 Earnings Results Presentation available on available on Citi's Investor Relations website.

