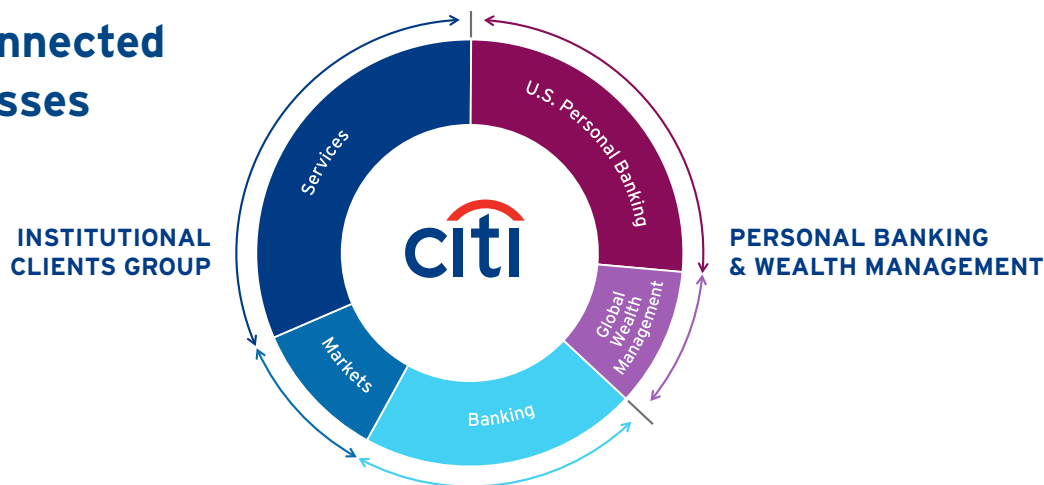


A Clear Vision for Our Future

Be the **preeminent** banking partner for institutions with **cross-border** needs, a global leader in **wealth** management and a valued **personal bank** in our home market

Five Interconnected Core Businesses



Services

Treasury & Trade Solutions (#1)
Securities Services (#4)

- Drives network value
- \$300+ billion wallet; sticky relationships
- Invest for continued leadership; grow with new client segments

Markets

Markets (#4)
Fixed Income (#2)
Equities (#5)

- Maintain leadership in FICC; continue to grow Equities
- Emphasize profitability
- Maximize linkages across ICG

Banking

Investment Banking (#5)
Corporate Banking
Commercial Banking

- High-returning, capital-light Investment Banking business; elite Corporate Bank
- Extend growth momentum with focus on new economy companies
- Grow the Commercial Bank

Global Wealth Management

Citi Private Bank (#5)
Wealth Management (#3 in Asia)

- Strong foundation; differentiated international business
- Leverage existing leadership position in the Private Bank and Asia Wealth
- Scale to focus on full wealth spectrum

U.S. Personal Banking

Branded Cards (#2 in U.S.)
Retail Services
Retail Banking

- Refocused strategy
- Serves 72 million customers
- Affluent retail clients that feed Wealth business

For a reconciliation of rankings see slides 22-23 of Jane Fraser's 2022 Investor Day presentation:
<https://www.citigroup.com/citi/investor/investor-day/2022/data/ID22-CEO-Presentation.pdf>

© 2022 Citigroup Inc. Citi, Citi and Arc Design and other marks used herein are service marks of Citigroup Inc. or its affiliates, used and registered throughout the world.

2081365 03/22

