

At a Glance

Third Quarter 2022 Results and Key Metrics



FRANCHISE PERFORMANCE

Revenues \$18.5B	Net Income \$3.5B	EPS \$1.63	ROE 7.1%	RoTCE ¹ 8.2%
----------------------------	-----------------------------	----------------------	--------------------	-----------------------------------

Key Capital Metrics

CET1
Capital Ratio²
12.2%

Capital
Returned
\$1.0B

Balance Sheet (EOP, YoY)

Asset
Growth
↑ 1%

Deposit
Growth
↓ 3%

Loan
Growth
↓ 3%

BUSINESS SNAPSHOT (YoY)

Total Services Revenues ↑ 33%	Total Market Revenues ↓ 7%	Total Banking Revenues ³ ↓ 49%	US Personal Banking Revenues ↑ 10%	Global Wealth Management Revenues ↓ 2%	Legacy Franchises Revenues ↑ 66%
Institutional Clients Group			Personal Banking & Wealth Management		Legacy Franchises

KEY HIGHLIGHTS

TTS revenues up 40% YoY driven by net interest income up 61% YoY and non-interest revenue up 8% YoY

Securities Services revenues up 15% YoY driven by higher rates; Onboarded ~\$1 trillion dollars of assets under custody/administration YTD

Fixed Income revenues up 1% YoY; up 9% YTD

Continued momentum in Branded Cards, with spend volume up 14% and interest-earnings balance up 9%

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 Third Quarter 2022 Earnings Press Release available on Citi's Investor Relations website. 2. Ratio as of September 30, 2022 are preliminary. Citigroup's Common Equity Tier 1 (CET1) Capital ratio and reflect 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 September 30, 2022 would be 11.9% on a fully reflected basis. For additional information, please refer to the "Capital Resources" section of Citigroup's 2021 Annual Report on Form 10-K. 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 7 of Citi's Third Quarter 2022 Earnings Press Release that is available on Citi's Investor Relations website.