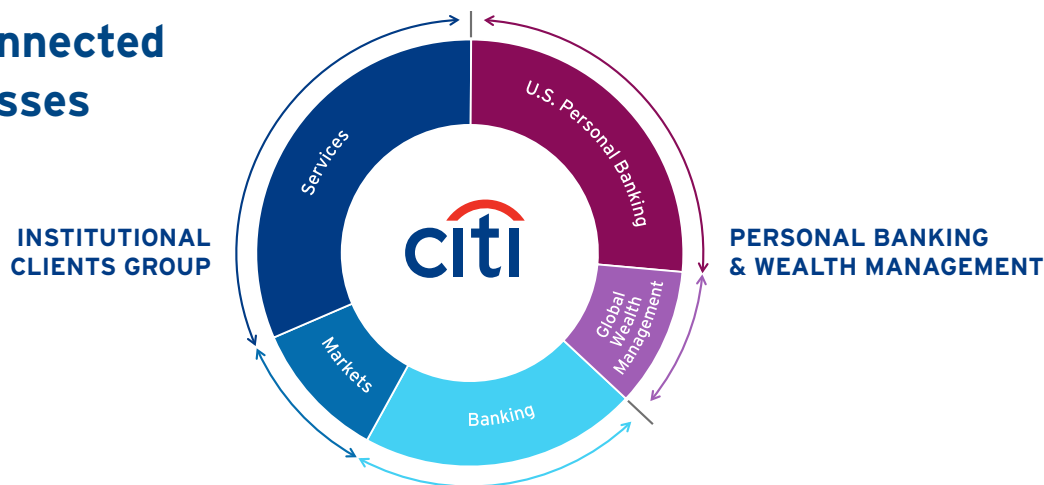


# A Clear Vision for Our Future

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  
Securities Service

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

### Markets

Markets  
Fixed Income  
Equities

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

### Banking

Investment Banking  
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  
Wealth Management

- 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  
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>

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