

One firm, *five engines* of growth

**OUR BUSINESSES ARE DRIVING RECORD REVENUES,
STRONGER RETURNS AND DURABLE OPERATING LEVERAGE.**

SERVICES

Expanded our 24/7 capabilities, including integrating Citi Token Services, our blockchain-based platform, with 24/7 U.S. dollar clearing, adding the euro as a transaction currency and expanding Citi Payments Express to 22 markets.

Deployed AI-enabled CitiService Agent Assist to deliver faster, more accurate responses to client inquiries.

MARKETS

Achieved record prime balances, up more than 50% year-over-year, as clients turned to Citi to navigate volatility.

Enhanced our electronic trading capabilities across FX, Equities and Rates, driving stronger pricing, performance and client engagement.

BANKING

Delivered a banner year in Investment Banking, advising on 15 of the year's 25 largest transactions and delivering Citi's best-ever year for M&A revenue.

Advanced our digital commercial banking platform, expanding lending capabilities and rolling out CitiDirect Commercial Banking globally.

WEALTH

Deepened strategic partnerships with BlackRock, iCapital and Palantir to broaden client access to leading investment platforms and insights.

Strengthened our offering to clients across the wealth continuum by announcing the integration of U.S. Retail Banking into Wealth.

U.S. PERSONAL BANKING*

Grew our credit card portfolio with the launch of the Citi Strata EliteSM Card and the Citi[®] / AAdvantage[®] Globe[™] Mastercard[®] while reinforcing long-standing partnerships with Costco and American Airlines, and elevated the franchise as a standalone business.

Enabled faster, higher-quality client service through AI-powered tools, providing real-time support for customer service representatives.

**Early in 2026, U.S. Consumer Cards became a standalone business, replacing U.S. Personal Banking. U.S. Retail Banking has been integrated within Wealth.*