

Delivering for clients through our five interconnected businesses

Throughout the year, we continued to find new ways to elevate the client experience.

Services

- Became the first global bank to enable near-instant cross-border payments into **Mastercard** debit cards in **14 receiving markets, across 65 origination countries**.
- Elevated **Citi Token Services for Cash** from a pilot program to a live commercial solution, facilitating multimillion-dollar transactions for institutional clients.

Markets

- Increased client activity in **Spread Products**, as we brought **innovative transactions** to market across regions and asset classes.
- **Ranked #1 in Institutional Investor** poll of buy-side clients for web-based analytics of our market-leading platform, **Citi Velocity**.

Banking

- Announced a landmark **\$25 billion private credit, direct lending program with Apollo**, increasing clients' access to the private lending capital pool.
- Grew the **Citi Commercial Bank** by expanding into **Japan** and continued the rollout of the **CitiDirect Commercial Banking platform** to elevate the client experience.

Wealth

- Launched an effort to add more **Citigold advisors** to branches and provide retail clients with tailored investment advice and guidance to help them move up the wealth spectrum.
- Established an integrated client team to make it simpler and more efficient to connect the firm's **Banking clients** with our **wealth management platform**.

U.S. Personal Banking

- Launched the enhanced **Citi Strata Premier Card** and **Dillard's private label and co-branded credit cards**.
- Extended and expanded our iconic partnership with **American Airlines**, becoming the exclusive issuer of the **AAdvantage® U.S. co-branded card portfolio** in 2026 and paving the way for more customer benefits.