

TRANSCRIPT

2026 Investor Day

May 7, 2026

Speaker

Jane Fraser, Chair and Chief Executive Officer



We have certainly covered a lot of ground today. And I think on behalf of all of the team, and indeed all of the firm, thank you so much for your time and for your engagement.

You know, at our Investor Day four years ago, I told you we would transform Citi. And today, you see that we have. This is now a bank with ambition. It's a hungry team. They're eager to go toe-to-toe with any competitor and gone are the days when good enough was good enough. We're a team that has shown that we can multitask. We do not take the easy way out. We don't take short-term fixes.

This is a well-managed bank. The holding company mindset and diffused accountability of the past has been banished. And it's now a resilient bank with global capabilities that are a real clear competitive advantage. And it's well past time to change the outdated mindset about our global footprint.

You can see we have moved at pace. We have persevered through unprecedented challenges, and we have built the capabilities that will sustain our progress. As we've said, a new Citi has emerged. It is one with intellectual firepower, with ingenuity, with scale, with executional excellence and, above all, with drive.

I am deeply grateful to every single one of our colleagues for what they have done to get us here. But I am even more grateful for the passion that they have for what comes next. We've put Citi back in the game. We intend to stay there, and we intend to win it.

Thank you very much.

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