

TRANSCRIPT

2026 Investor Day

May 7, 2026

Speaker

Jenn Landis, Head of Investor Relations



Good morning, everyone, and thank you for being here. I'm Jenn Landis, Head of Investor Relations and on behalf of the entire leadership team, it's my pleasure to welcome you to our 2026 full firm Investor Day. Events like today are so important to us, not just as an opportunity to present the next two phases of Citi, but as a continuation of the ongoing conversations we have had over the past several years.

Those conversations have shaped how we structured today, and I want you to know that your questions and perspectives have been heard and will be addressed. Over the past few years, we've been very focused on raising the bar in how we engage with you, bringing greater transparency, more consistency, and a more analytical framework around how we communicate our performance and our progress.

And that is what we will continue to do for the next two phases. We know you want a clearer understanding of the trajectory to higher returns, for both the near term and the medium term, and to have a better understanding of what the firm can achieve organically. So today is designed to give you a complete and transparent picture of what you could expect from us and what we will deliver to you.

Now, let me walk you through the day. So, Jane will open up by grounding you in on our strategy and transformation, the progress that we've made against our commitments. What is left to do to get to the target state and how we will deliver higher, sustainable returns going forward. Following that, you will hear directly from our business leaders, who will take you deeper into the specific areas of the franchise that underpin our growth and our return targets.

Then Gonzalo will walk you through the financial performance in greater detail, including the assumptions, the drivers and the milestones we expect you to hold us to get to our targets. And then we will close with a Q&A session where the full leadership team will be available to answer your questions.

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Thank you again for your time and continued engagement. It means a great deal to the entire team. And with that, let's start the day.

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