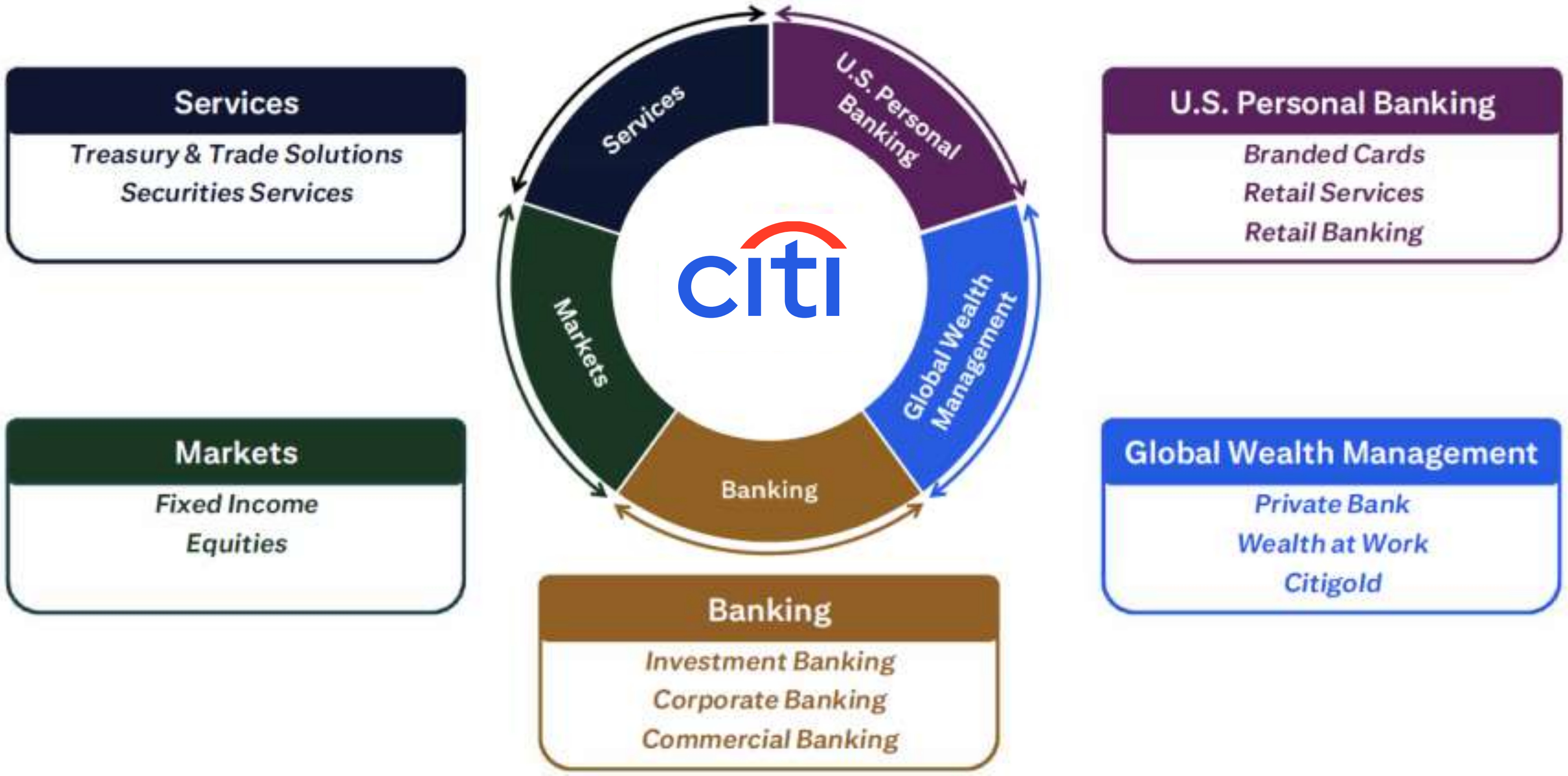
Our new organizational structure aligns with our business strategy to focus on five core interconnected businesses



Our Vision

To 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.

Source: Barclays Global Financial Services Conference Sep. 13, 2023

Note: Represents organizational structure, not representative of all financial reporting segments and units. Corporate Banking and Commercial Banking are client sectors.

Wealth at Work: Partnering with Busy Professionals and Their Firms

50,000+
time-pressed professionals[1] within select industries

900
law firms, including 95% of the AmLaw 200[2]

Clients primarily include High Net Worth partners, professionals or executives within industries including:

Legal • Consulting • Accounting • Recruiting • Asset Management • Medical • Life Sciences • Tech • Industrial • Retail • Consumer

BANKING & LENDING

Offering a concierge approach to support our clients' transacting and borrowing needs

INVESTING

Portfolio analysis and allocation, access to opportunities, cash flow modeling, security selection and more

PROTECTING & LEGACY

Trust structuring, philanthropy, tax & estate planning and insurance

CORPORATE SOLUTIONS

Law firm advisory services

Corporate treasury Management

Escrow

Retirement plans

Executive Wealth Programs

Our Approach

We strive to enhance the financial wellness of the professionals and firms we serve, enabling them to devote themselves to their clients and growing their careers and businesses.

[1] As of June 2024, based on all Active status relationships
[2] As of July 31, 2024

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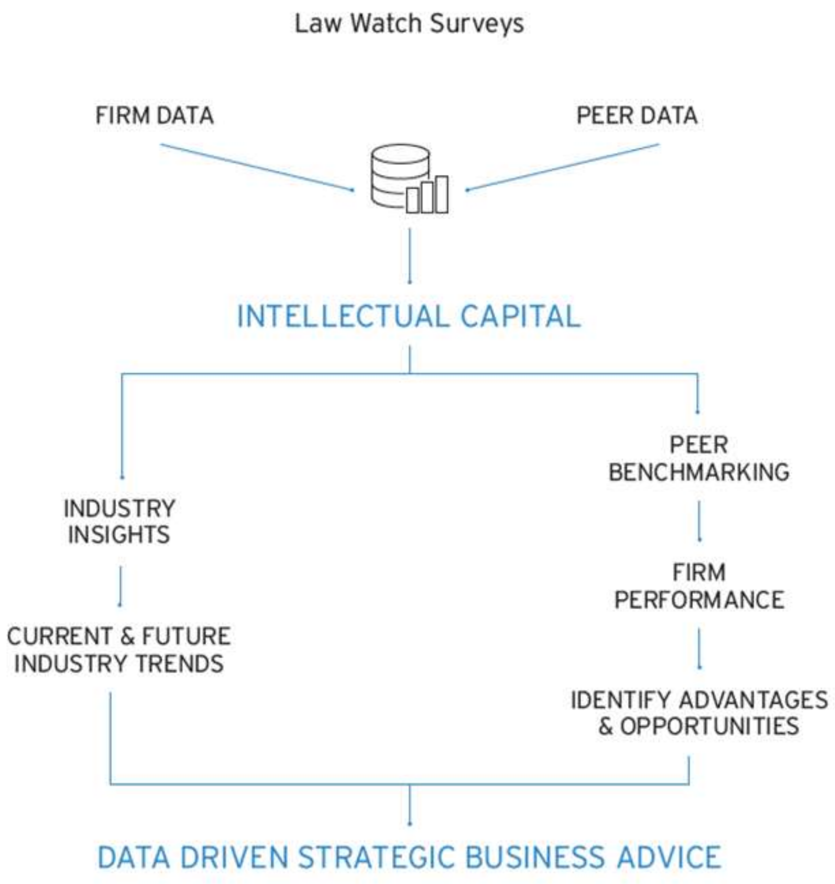
Law firm advisory services

Our Advisory Services team has been producing industry leading analyses for law firms around the world for over 50 years, which can be used as an effective tool to understand the competitive landscape in which your firm operates.



SURVEYS AND REPORTS

Through firms participating in surveys, the LFG Advisory Services team studies a firm's performance in relation to nominated peers, enabling law firm leaders to make informed strategic decisions:

- Annual Survey of Law Firm Performance
- Quarterly Flash Report
- Annual Citi Hildebrandt Client Advisory
- Law Firm Leaders Confidence Index

EVENTS

Over the course of the year, the LFG Advisory Services team run a series of events ranging from smaller roundtable discussions to large multi-day events. We invite law firm leaders from firms of varying sizes to participate in conversations with our experienced professionals. We discuss industry trends as we share results of our latest research and information on the broader economic and legal market.

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About the Panelist

Edward Karan is a Managing Director and Head of Institutional Sales for Citi Global Wealth at Work.

EDWARD KARAN

Edward is responsible for coordinating firm sponsored wealth management and financial wellness programs for Citi's largest institutional clients.

Prior to his current role, Edward held positions as Head of the Professional Services Group as well as a Private Banker for more than 15 years, guiding individual clients and their families on liquidity, financing, investment and wealth management strategies.

Prior to joining Citi in 2004, Edward served as a consultant, investment banker, private equity investor and family office professional. Edward holds FINRA Series 7, 24, 63 and 65 licenses as well as the Chartered Financial Analyst® and Certified Financial Planner® designations.

Edward graduated with honors from the University of Pennsylvania's Wharton School of Business as a Joseph Wharton Scholar. Edward is a member of the Board of Directors of the Hebrew Free Loan Society, a nonprofit microfinance organization that has provided interest free loans in the New York metropolitan area since 1892.