

Hello Citi

We're so glad you chose us!





Congratulations!

You are at the beginning of an amazing career journey at Citi. To kick off your experience, click through the various topics to begin learning about Citi.

THE TEAM AT CITI



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Hello World

You're part of something big.

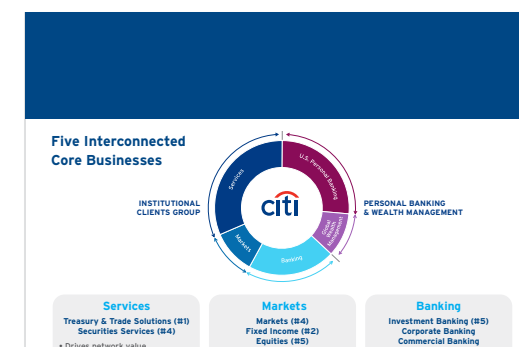


So what does joining the world's most global bank mean?

It means you've just gone big on some amazing things. Like big on history - did you know our start-up started up in 1812? Big on reach - we operate in 160 countries. You'll see more as you navigate this interactive booklet. For now, here are a few things to help you see the bigger picture (and your place in it).

Explore our 200-year heritage [here](#), and don't forget to [visit our website](#) to see how we talk to the world.

Learn about our vision and goals:



Watch this video on the basics of big banking:



Why not jot down any questions you have and talk about them with your teammate or manager?

Hello Progress

We all have an important calling.



Our mission is to enable growth and economic progress.

Now that you're here, it's yours too. As we answer this calling, you'll see it goes hand in hand with acting responsibly, maintaining trust and adhering to the highest standards. You'll also discover the huge, positive, societal impact this all has on clients and communities the world over when we do this well.

Learn about our mission and value proposition [here](#).

Explore how we enable progress [here](#), and see some of our [environmental, social and governance](#) activities below:



[Watch this to see progress in action:](#)



For more stories of progress, check out our [YouTube channel](#).



Why not ask your team about how their decisions act in clients' best interests and create economic value?

Hello Business

See how best-in-class is structured.

We strive to create the best outcomes.

To do this, we offer a broad range of financial services and products using financial ingenuity that leads to simple, creative and responsible solutions for consumers, corporations, governments and institutions. We do this primarily through our global consumer and institutional businesses, while our global functions support our operations and people enterprise-wide.

Citi's Personal Banking & Wealth Management business consists of U.S. Personal Banking - inclusive of Branded Cards, Retail Services and U.S. Retail Banking - and Global Wealth Management - inclusive of our consumer wealth businesses in North America, Asia, Latin America and EMEA and the global Citi Private Bank. Learn more [here](#).

The Institutional Clients Group (ICG) includes five main business lines: Banking, Capital Markets and Advisory, Commercial Banking, Markets and Securities Services, Private Banking, and Treasury and Trade Solutions (TTS). Read up on ICG [here](#).

Learn more about our business drivers:

Business Drivers and Projected Growth

	FOCUS	INVESTMENT THEMES	APMs	MEDIUM TERM
TTS	Build on Established Leadership	• Cross-border payments • Improving client experience	• Average Deposits • USG Clearing Volume • Cross-Border Transaction Value • Deposits	HIGH SINGLE DIGIT
SECURITIES SERVICES	Continue Recent Share Gains and Client Wins	• Servicing capabilities to support pipeline of mandates • Digital solutions	• Assets Under Custody / Assets Under Administration • Deposits	HIGH SINGLE DIGIT
MARKETS	Capital Productivity and Targeted Share Gains	• Improved capital management • Digital solutions	• Revenue / FTEA • Fixed Income Market Share • Equities Market Share	MID SINGLE DIGIT
BANKING	Investing for Targeted Share Gains	• Talent in key growth areas • Streamline client experience	• M&A Market Share • ECM Market Share • DCM Market Share	LOW SINGLE DIGIT
GLOBAL WEALTH MANAGEMENT	Scale Wealth Management Globally	• Hiring Client Advisors • Client and advisor experience and product capabilities	• Client Assets • ECM Market Share • DCM Market Share	HIGH SINGLE DIGIT
U.S. PERSONAL BANKING	Lead in Payments and Lending, Maximize Value from Retail Bank and Drive Digital Leadership	• New products and partnerships and deepen share in core markets • Personalized offers and digital experience	• Card Loans • Deposits	HIGH SINGLE DIGIT
DELIVER MEDIUM TERM TARGETS				4-5% Revenue CAGR ~11-12% ROTCE ¹

You can explore more of what we offer in different countries [here](#).



Consider where you are, what functions support you and where your team sits in the organisation.



Hello People

We're in your corner, in every corner of the globe.



We're 200,000+ strong.

Every new employee we gain only adds to our strength. Why? We simply wouldn't have the positive impact that we have around the world if we couldn't draw on as diverse a range of ideas and talent as possible. This diversity enables us to serve 200 million+ clients and create new opportunities for our people in 100+ countries. And it's here for you.

Learn how important diversity is to us [here](#), and [our commitment](#) to supporting racial equality.



In your first week, why not join one of our 187 Employee Network programmes worldwide?

Hello Partner

You can help the community.



Our employees volunteer their time and expertise to support communities worldwide.

This allows us to make positive societal change where we live and work. From hands-on to skills-based engagement, there's something for everyone. You can be a part of transforming people's lives for the better. When you're ready, all you have to do is get involved.

Learn what volunteering means to us [here](#).

[Watch this to see how we come together for others:](#)



[Click below to see the impact we can make in just a single day:](#)



If you're already thinking of joining, talk to your manager about local volunteering opportunities.

Hello Social

Follow and engage with us anytime.



Join the Citi Conversation?

We know how important social media is. It gives us the opportunity to connect with our people, clients and communities wherever they are. Follow the conversation as and when it develops through the following channels, where some of our most impactful stories break.



[Get the official account of Citi](#)



[Connect with colleagues](#)



[Hear what's getting people talking](#)



[Connect with leaders and employees Citi blog](#)



Why just follow, share or retweet, when you can join in and keep the conversation going?



Thank you for reading,
and welcome to Citi.

THE TEAM AT CITI

