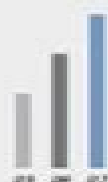


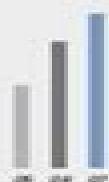
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Our activities are divided into three segments:



\$7,555
\$5,629
\$3,671

Investment Banking
Net Revenue
(\$ billions)



\$31,226
\$25,562
\$16,818

Trading and Principal Investments
Net Revenue
(\$ billions)



\$7,206
\$6,474
\$4,749

Asset Management and Securities Services
Net Revenue
(\$ billions)

Investment Banking

We provide a broad range of investment banking services to a diverse group of corporations, financial institutions, investment funds, governments and individuals.

Trading and Principal Investments

We facilitate client transactions with a diverse group of corporations, financial institutions, investment funds, governments and individuals and take proprietary positions through market making in, trading of and investing in fixed income and equity products, currencies, commodities and derivatives on these products. In addition, we engage in market-making and specialist activities on equities and options exchanges and clear client transactions on major stock, options and futures exchanges worldwide. In connection with our merchant banking and other investing activities, we make principal investments directly and through funds that we raise and manage.

Asset Management and Securities Services

We provide investment advisory and financial planning services and offer investment products (primarily through separately managed accounts and commingled vehicles, such as mutual funds and private investment funds) across all major asset classes to a diverse group of institutions and individuals worldwide and provide prime brokerage services, financing services and securities lending services to institutional clients, including hedge funds, mutual funds, pension funds and foundations, and to high-net-worth individuals worldwide.

Goldman Sachs Annuity Report

Victor M. Corman



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