



Talent and Diversity, Equity & Inclusion

2022 Annual Report



Letter from Our Chief DEI Officer and Global Head of Talent

“I just wanted to say this is the first time I have worked for a company that sent something around for International Holocaust Remembrance Day. As a third-generation Holocaust survivor, this made an impact and meant a great deal.” – A Citi colleague’s feedback in response to an internal memo to all colleagues about International Holocaust Remembrance Day, in January 2023.

“As a partner of a trans person, I felt seen hearing the stories of other leaders in Citi who have shared experiences. I have been with Citi 15 years, and this year’s Transgender Day of Visibility event showcased how Citi is supporting the LGBTQ+ community and how Citi is growing every day not just to be an inclusive workplace but also to ensure our LGBTQ+ colleagues have a seat and voice at the table.” – A Citi colleague’s feedback after the Pride Inclusion Network’s International Transgender Day of Visibility panel, in March 2023.

I am grateful to receive notes from our colleagues like the ones above; it inspires me, and I don’t take it for granted. As our colleagues’ feedback demonstrates, our talent and diversity, equity and inclusion (DEI) work matters to our people, and it helps drive our culture forward amid the ever-evolving external environment.

This past year, our communities continued to face geopolitical, social and environmental issues that impacted how we operate as a business. However, at Citi, we didn’t shy away from the work we needed — and wanted — to do in order to attract and cultivate the best and brightest talent from around the globe and make our workplace more diverse, equitable and inclusive. From the war in Ukraine to tragic shootings in our communities to anti-LGBTQ+ legislation around the world, we continued to take a human-centered approach to our strategy and to prioritize the belonging, development and well-being of our colleagues so they can thrive here at Citi.

Last year, we also reconnected with one another and felt the power of being back together. Back to hosting in-person development programs and Inclusion Network events; back to impromptu conversations with managers and senior leaders; and back to coffee chats and collaboration with colleagues we may or may not have ever met in real life before. We balanced the need for flexibility through our hybrid schedule, while also continuing to tap into the benefits of being in-person.

Our sustained focus on deepening our Talent and DEI work has not been rhetoric. At a time when we could have become complacent or rolled back our efforts, we continued to take

action to better support our colleagues, clients, customers and communities. We expanded our aspirational representation goals to be more global and inclusive, continued to be transparent on our racial equity commitments, focused on additional dimensions of diversity, acknowledged intersectionality and doubled down on our global self-ID efforts. We prioritized Talent and DEI initiatives and the advancement of our people because they are core to our company values and success.

More recently, we’ve added some new initiatives to our strategy, to enhance our Talent and DEI work:

- **Democratizing and standardizing our talent mobility model further to enable a clearer path for internal career growth.** We’re prioritizing the development of all our people and refining our succession planning across levels at the firm, including our new Individual Development Plan process to help grow leaders within Citi.
- **Addressing new inclusion topics like we’ve never done before.** In the UK, we recently launched a first-of-its-kind Social Mobility Employee Network to address socioeconomic diversity at work. We’re also evolving our approach to the way we recognize and celebrate religious diversity in the workplace, by empowering colleagues to host more religion-centered events and programming across our offices.
- **Leading with intention, empathy and authenticity.** We’ve continued an enterprise rollout of unconscious bias training and made inclusive leadership training available for managers. And in this ever-changing environment, the mental health and well-being of our colleagues is our utmost priority. So we’ll continue providing our

colleagues well-being resources and creating spaces where they feel heard, understood and empowered.

As I said earlier, we’re not shying away from this business-critical and culture-shifting work — even when the road to get there can be uncomfortable. Pushing ourselves beyond the status quo is the way we initiate change, and we’re looking forward to continuing this momentum in 2023 and beyond.



Erika Irish Brown
Chief Diversity, Equity and Inclusion
Officer and Global Head of Talent



Talent and Diversity, Equity & Inclusion



Our People Strategy

Our colleagues drive our progress globally, and our ability to attract and retain a highly qualified and motivated workforce is foundational to our business. We work every day to foster a culture of excellence for our people by investing in the growth and well-being of our colleagues, as well as embracing diversity, equity & inclusion (DEI) in all we do.

We constantly strive to ensure Citi remains a great place to work — where people can thrive professionally and personally. And we continue to do what's right by our colleagues, clients and shareholders. We have a track record of looking ahead and putting in place leading practices that support our global workforce, enable economic progress and drive our firm forward.

Our people strategy is focused on three key priorities to help us advance the competitive strength of our workforce:

- Continuous innovation in recruiting, development, compensation, promotion and engagement of colleagues
- Actively seeking out and listening to diverse perspectives at all levels of the organization
- Optimizing transparency to promote accountability, credibility and effectiveness in achieving our goals

Our human capital priorities are reflected in the culture and inclusivity of our firm, and in the impact and outcomes that our people generate.



How We Work

In 2022, we adapted and evolved how we work at Citi to enable colleagues around the globe to better integrate work and life, while delivering the benefits of being together in person. We were the first major U.S. bank to publicly embrace a flexible, hybrid work model. In keeping with the vision set by our CEO Jane Fraser, to be a human bank, we are laser-focused on working in ways that drive collaboration and meaningful connections, maximize apprenticeship and learning opportunities, leverage technology to our advantage, support colleagues' well-being and belonging, and treat our colleagues equitably.

In implementing our hybrid work model, we have focused on keeping our approach consistent and aligned with our values and priorities. We strive

to be transparent about our expectations around how we work together and honest about where improvements must be made. Finally, we focus on making our ways of working sustainable, both for existing and new colleagues across our global bank.

Our model provides three possible designations: hybrid, remote and resident. Hybrid roles offer colleagues the flexibility to work at least three days per week in the office and up to two days from home. The majority of Citi roles are designated as hybrid. Remote roles may be performed entirely from outside our office locations. Resident roles are jobs that cannot be performed remotely, such as tellers in our branches. No matter what a colleague's job designation, Citi is committed to promoting an inclusive and equitable working environment and offering resources and benefits to support them in this model.

Our hybrid work environment has had several advantages for attracting talent. Hiring on a global scale in a hybrid environment has offered

many benefits, including allowing maximum flexibility and access to a broader range of candidates. Applicants interview virtually, which provides a more seamless approach for candidates and managers. Between welcoming new employees and internal mobility, we reached 3.3 million global applications, up 17% year over year, and leading to an increase in the number of total hires, up 27% year over year. Through our diverse hiring practices and focus on our people, we continue to hire and maintain an increasingly diverse workforce.

Citi is continuing to build a workforce that is inclusive and reflective of our customers and clients. For example, we do this through our diverse slates guidelines for the majority of the roles we recruit for to have at least two women and/or U.S. minorities in our interviews for U.S. hires and at least two women in our interviews for global hires for Assistant Vice President roles and above.

ATTRACTING, RETAINING AND ADVANCING THE BEST TALENT

Our human capital priorities are foundational to our success during a dynamic period for our workforce.

In 2022,
36%
of open roles were filled from within the company.

We also sustain connections with former colleagues through our Alumni Network, and in 2022, we hired more than 5,000 “boomerangs” back to Citi.



Well-being Benefits to Support All Our Colleagues

Our benefit programs and initiatives support the immediate and long-term well-being of colleagues in all locations to help them be successful at work and at home. Our benefits are designed to align with our values and help to attract, engage and retain colleagues.

In addition to competitive compensation and standard benefits such as healthcare, retirement and paid time off, we offer colleagues a wide range of support for their personal and professional health and development in and outside the workplace. Our benefits are consistent within each country where possible and practical, and we offset a greater portion of their cost for lower-paid colleagues.

To name just a few, these benefits include a global minimum standard for paid maternity and parental leave; adoption, surrogacy and fertility assistance benefits; on-site child care centers, backup child care and child care service discounts; on-site health and medical centers; well-being-focused concierge services; and paid leave to pursue interests outside of work.

Citi is invested in helping employees obtain the education and skills that will lead to career development and growth. Through personalized education coaching and planning, employees can find the programs best fit for their needs and goals. Citi supports educational attainment by prepaying eligible expenses through tuition assistance, and also reimburses employees for eligible out-of-pocket costs.

In 2022, we focused particularly on expanding mental health and well-being offerings to support our colleagues around the world. For example, in October 2022, Citi organized a global campaign recognizing World Mental Health Day that included workshops for both the manager and the individual, providing tools and discussion to help colleagues at all levels recognize signs of struggle and appropriate steps for intervention before a crisis point is reached. These workshops focused on building resilience by helping participants to “turn the lens inward” and to realize when their individual well-being is starting to decline, as well as developing a toolkit of actions to help recover and protect individual well-being.

Our new and enhanced mental health, well-being and work-life balance benefits include:

- **BetterHelp**, a service that provides access to counseling via phone, video conference or live chat for U.S. colleagues, allowing them to select a therapist based on gender, race, area of expertise and more.
- **CareNow**, a free cognitive behavioral program (offered through LifeWorks) for U.S. colleagues and their families – even if they aren’t enrolled in medical plans with Citi – to address anxiety, depression and more. This complements the free and confidential Be Well counseling offered on-site at seven of our largest U.S. locations.
- **“Refresh, Recharge, Reenergize,”** a 12-week sabbatical program for colleagues who have been at Citi for at least five years — at any level — to pursue personal interests or education, travel abroad or simply take time

off. Colleagues are limited to two sabbaticals and receive 25% of their base pay. This is available in the U.S. and Puerto Rico, Canada, the UK, Hong Kong, Costa Rica, Singapore and Japan.

- **Giving Back program**, supporting colleagues who have been with Citi for five years or more to spend two to four weeks working with a charitable institution, while still receiving 100% of their base Citi pay.
- **A vacation purchase program** that allows colleagues to buy up to five additional days of vacation/planned time off each year. This is available in the U.S. and Puerto Rico, Canada and the UK.
- **Sleepio**, a cognitive behavioral program to improve sleep and reduce anxiety and depression, for colleagues and their families in the U.S. and Canada.
- **Full-time child care centers** in select geographies that allow for part-time and backup care to support global colleagues’ hybrid schedules.

Recognizing Heritage Holidays

Building on the U.S. government’s declaration of Juneteenth as a federal holiday marking the end of slavery, we added it as a new paid holiday for U.S. colleagues in 2022. In 2020, Citi implemented one additional floating holiday, called Heritage Day, which colleagues can take at any time to honor a day of personal significance.





Margo Pilic
Chief of Staff to the CEO,
and Global Co-Lead of
Families Matter Network

“ With two young girls at home, I know firsthand that meeting the demands of our professional lives while being there for our families isn’t easy. Some of the challenges are timeless, and others have emerged more recently, as our workplaces and family needs evolve. As colleagues, it’s important we understand the day-to-day realities of these pressures and find ways to support each other.”

“ At Citi, we are committed to accompanying our colleagues at every stage of their lives, recognizing the important role families play, as well as acknowledging both the joys and challenges of integrating professional responsibilities with being a partner, parent, child, grandparent and/or caregiver. There are as many types of families, and therefore needs, as there are Citi colleagues — which is why being flexible and being able to talk and understand each other is of the utmost importance.”



Ernesto Torres Cantu
CEO, Latin America and
Global Co-Lead of Families
Matter Network

Our Talent and DEI Strategy

At Citi, DEI is foundational to our culture and the growth of our business. The global reach of our bank allows us to glean diverse perspectives, while also advancing issues that are important to our people, clients and the communities we serve. Where possible, we aim to have globally consistent practices that integrate a full range of colleague needs across Talent and DEI issues to help us attract and retain professionals who reflect diversity in all its forms.

Our Talent and DEI strategy is built on the principles of career development and mobility, consistency and equity in employee experience, transparency, data-driven decision-making and outcome orientation. This strategy underpins our ability to build a company where the best talent wants to work and where people of every race, gender, sexual orientation, ability, military status, religion, age, gender identity and ethnicity can reach their full potential. As our Talent and DEI strategy continues to evolve, we have crystallized our company-wide approach around the following pillars:

- **Promote a Diverse Employer of Choice Brand** by enhancing communications and brand visibility through strategic partnerships
- **Manage and Develop Talent** by recruiting and retaining a diverse group of top talent and developing strong next-gen talent pipelines

- **Foster an Inclusive Culture** by developing inclusive leaders and empowering allies
- **Drive Accountability** by holding leaders accountable for working toward new aspirational representation goals and fostering an inclusive work environment
- **Engage Clients** by deepening client and customer relationships to enhance marketplace opportunities

At Citi, we want to ensure our colleagues feel empowered to develop and be their true and authentic selves. Our commitment to DEI starts at the top and is prioritized across the organization, with shared accountability among managers. DEI factors, including the representation of women and racial/ethnic minorities, continue to be included in senior executives' scorecards.

We encourage senior leaders to drive talent mobility across their teams. Citi has a focus on internal talent development and aims to provide colleagues with career-growth opportunities, with 36% of open positions filled internally in 2022. These opportunities are particularly important as Citi focuses on providing career paths for internal talent, as part of its efforts to increase organic growth and promotions within the organization. We have also expanded our Talent Assessment practice to drive more data-based decision making around talent.

Recognizing and celebrating religious diversity in the workplace has become an essential part of creating a culture where all colleagues feel empowered to bring their authentic selves to work. Citi is a long-standing supporter of the Tanenbaum Center for Interreligious Understanding, which provides organizations with training, robust consulting support and resources to enable members of different faiths

to practice their religion in the workplace, while guiding their colleagues to be allies in these efforts.

In 2022, as part of our efforts to celebrate religious diversity, we hosted an inaugural Iftar dinner, open to colleagues of all faiths to come together and share how they recognize Ramadan.

At Citi there is no place for any form of hate, including intolerance of religious diversity. We will continue to expand our efforts and resources to ensure that colleagues of all faiths, religions, and backgrounds feel supported and empowered to be their true selves in the workplace.

Responding to Global and Local Issues

We respond to global and local issues to support the values of our company, colleagues, clients, and other key stakeholders, working with various nonprofit and community partners to support the advancement of people with disabilities, veterans, women, racially and ethnically diverse people, and other groups, both in business and civic life. For example, in Buffalo, New York, where Citi is one of the largest employers, Citi donated \$100,000 in 2022 to the United Way of Buffalo and Erie County to help support the community following a racially motivated mass shooting.

Citi was also a proud signatory of the Human Rights Campaign's letter to the U.S. Senate in support of the Respect for Marriage Act (RMA) in July 2022. Signed into law in December, the RMA is an important step toward protecting the right to same-sex and interracial marriage in the

U.S. For 18 consecutive years, Citi has received a perfect score on the Human Rights Campaign Foundation's Corporate Equality Index, a national survey that benchmarks corporate policies and practices for LGBTQ+ workplace equality.

In Brazil, Citi has actively worked to expand the rights and protections of LGBTQ+ individuals. In 2022, Citi was among 90 companies and organizations that signed an open letter supporting diversity, respect and inclusion of LGBTQ+ people in Brazilian workplaces. Out & Equal organized the effort ahead of Brazil's presidential elections in October.

Developing Inclusive Leaders

To develop leaders dedicated to an inclusive culture and equipped to promote one, we offer a range of training and development initiatives.

For example, in 2022, these included the following programs:

- Continued the enterprise-wide rollout of unconscious bias training and made inclusive leadership training available to all managers.
- Our LGBTQ+ Reverse Mentoring Program, started by our Pride network in the Europe, Middle East and Africa (EMEA) region, has garnered more than 600 participants globally since its inception. It has been so successful that its organizers have helped clients of the firm introduce their own reverse mentoring programs.

Pay Equity

We continue to disclose our adjusted and unadjusted (or “raw”) pay gaps for both women and U.S. minorities, to hold ourselves accountable for making progress. The adjusted pay gap is a true measure of pay equity, or “like for like,” that compares the compensation of women to men and U.S. minorities to nonminorities when adjusting for factors such as job function, title/level and geography.

The raw gap measures the difference in median compensation when we don’t adjust for any of the aforementioned factors. The existence of our raw pay gap reflects a need to increase representation of women and U.S. minorities in senior and higher-paying roles. Our latest results, released in March 2023, found that, on an adjusted basis, women globally are paid on average more than 99% of what men are paid at Citi, and that there was no statistically significant difference in adjusted compensation for U.S. minorities and nonminorities.

Following the review, we made appropriate pay adjustments as part of the firm’s 2022 compensation cycle. In particular, our 2022 raw gap analysis showed that the median pay for women globally is more than 78% of the median for men, up from 74% in 2021 and 2020 and 73% in 2019; the median pay for U.S. minorities was more than 97% of the median for nonminorities, which is up from 96% in 2021, and 94% in 2020 and 2019.

Continuing to reduce our raw pay gap requires that we increase representation of women and U.S. minorities in senior roles across the firm.

These pay equity reviews represent a “moment in time” snapshot of our employee base, which is constantly changing as people come in and out of the firm, as colleagues are promoted and as market dynamics change.

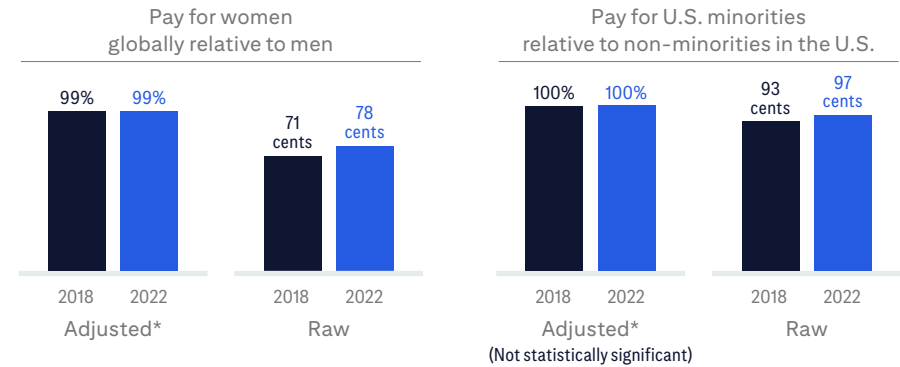
We’re continuing to innovate how we recruit and develop talent and to use data more effectively to help us increase diversity at more senior levels at Citi. Our philosophy is that every member of the Citi team is responsible for progress in making Citi an even more inclusive and equitable workplace.

Aspirational Representation Goals Help Drive Pay Equity

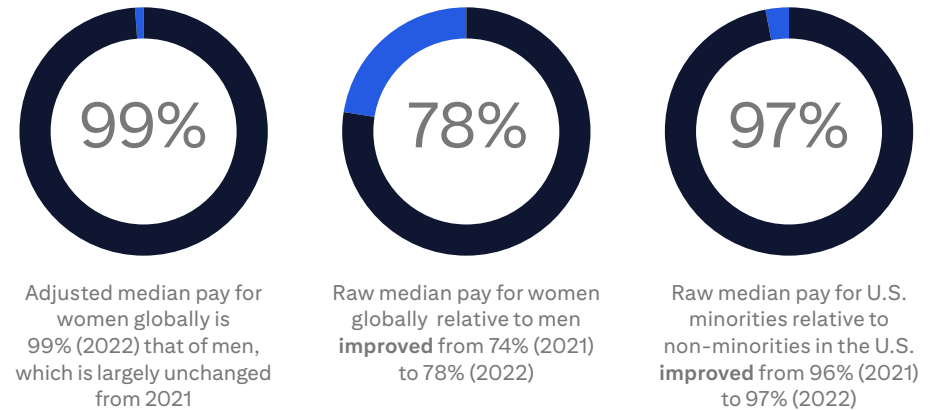
Citi was the first company to disclose adjusted pay results, and in 2019, we became one of the first companies to disclose our unadjusted, or “raw,” pay gaps for both women and U.S. minorities. While working to understand these pay gaps and make progress on reducing them, in 2018 we implemented our aspirational representation goals – to increase representation at the Assistant Vice President (AVP) through Managing Director (MD) levels to 40% for women globally (up from 37%) and 8% for Black colleagues in the U.S. (up from 6%) by the end of 2021. By the end of 2021, Citi met and exceeded our representation goals. Globally, we increased representation at the AVP to MD levels for women to 40.6%, and in the U.S., we increased Black representation for those same levels to 8.1%. Additionally, when we included all our Black colleagues in the U.S., including those who self-identify as two or more races at the same levels, Black representation increased to 9.1%.

Historical Progress of Raw and Adjusted Pay Gap

Historical Comparison



Comparison of Raw and Adjusted Pay Gap Between 2021 and 2022



* Largely unchanged from 2018.

2025 Aspirational Representation Goals

Our diverse workforce continues to reflect macro demographic changes in the world, so it is important that we continue to evolve the way we do business. In 2022, we expanded our firm-wide, aspirational diversity representation goals to include additional markets and underrepresented groups.

We continue our focus on increasing diversity of our mid- to senior-level colleagues and early-career hires. Having aspirational representation goals across levels will help ensure we not only have diverse talent in leadership roles, but will also help us build a diverse talent pipeline for the future. As part of those goals, we are proud of being the first major U.S. bank to set an aspirational recruiting goal for LGBTQ+ early-career hires globally.

To drive accountability and progress, our 2025 representation goals are embedded in our business strategy as well as our executive scorecards. In addition, we undertake ongoing pipeline analyses to help us assess the availability and flow of diverse talent at Citi and see how we can achieve better representation among women and racial/ethnic minorities. Intentionality in talent development is essential if we are to elevate more women and racial/ethnic minorities to high-level positions at Citi — and across our industry as a whole.

Access our [public announcement](#) to learn more about our 2025 goals and how we developed them.

THE IMPORTANCE OF SELF-ID

Core to our data-driven approach is gaining a better understanding of who comprises our workforce and obtaining self-ID from our people so we can better meet the needs of our organization and create a culture where everyone can thrive. Through concerted efforts during 2021's self-ID campaign, nearly 90% of our total workforce, across 46 countries, were invited to self-ID their race and ethnicity, gender identities, sexual orientation, disability status and military status, as permissible by local laws and regulations.

In 2022, we expanded the categories under our sexual orientation and gender identity dimensions. Additionally, we continued to encourage the reporting of multiple races/ethnicities for those colleagues who self-identify as such by enabling the selection of specific races/ethnicities.

Building on these efforts, we are committed to better understanding the composition of our colleague population and implementing competitive and effective Talent and DEI programs and policies. As we continue to enhance our Talent and DEI programs, we are assessing where we have gaps in representation in certain regions. With more targeted data, we can be even more intentional in cultivating a culture of inclusion.

We encourage all colleagues to self-ID and will prioritize increasing participation.

2025 Aspirational Representation Goals by the Numbers

We believe that everyone belongs in banking. Understanding that diversity fuels our culture and business success, we are expanding the representation goals¹ we initially set in 2018, so that Citi better reflects the communities we serve and is a place where all can thrive.



CAMPUS RECRUITING

We recognize the importance of expanding diversity and intersectionality⁴ when recruiting our next generation of leaders.



¹ All representation goals, with the exception of Campus Recruitment goals, seek to increase representation at the Assistant Vice President to Managing Director levels.

² Pardo is an ethnic and skin color category used by the Brazilian Institute of Geography and Statistics in the Brazilian census. The term is more commonly used to refer to Brazilians of mixed ethnic ancestry.

³ The "mixed ethnicity" category has been used by the UK's Office for National Statistics since the 1991 census and refers to British citizens or residents whose parents are of two or more different races or ethnic backgrounds. "Other" includes Arab and any other ethnic group and is a defined classification by the UK's Office for National Statistics.

⁴ Intersectionality refers to the ways that race, ethnicity, gender, sexual orientation and other traits can overlap to create unique dynamics, including distinct obstacles in the workplace.

⁵ "Underrepresented Communities" in the UK consist of those who are Black, Asian and Minority Ethnic (mixed/multiple ethnicities and other ethnic groups) and refers to those in North America who identify as Black or Hispanic/Latino.

Diversity at the Top: Senior Leader Representation

2022 MANAGING DIRECTOR CLASS

Citi promotes a new class of Managing Directors (MDs) each year. This is the highest officer level at Citi and is a testament to these individuals' performance and commitment to living our Leadership Principles — Taking Ownership, Delivering With Pride and Succeeding Together — and instilling them in their teams and throughout the entire firm. For our 2022 class, we promoted 331 MDs, who are based in 26 countries and represent one of the largest and most diverse cohorts in recent years.

EXECUTIVE MANAGEMENT TEAM AND BOARD OF DIRECTORS

Our leadership drives a culture of excellence and accountability, demonstrating gender equity from the very top of the organization. Jane Fraser is our first woman CEO and was the first woman to lead a major U.S. bank. As of April 24, 2023, based on self-identification data, four (25%) of our 16-person [Executive Management Team](#) are women and six (37.5%) are racially/ethnically diverse. Also, seven (54%) of the 13 members of our Board of Directors are women and 1 (8%) identifies as a racial/ethnic minority. Citi was among the first Fortune 500 companies to achieve gender parity on its Board.

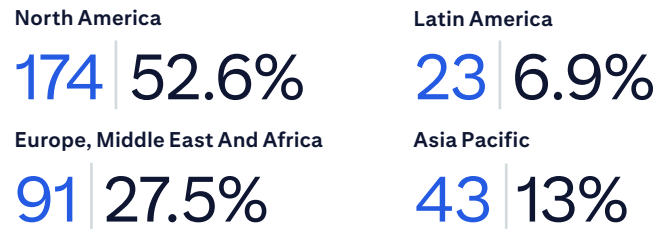
TITI COLE MAKES HISTORY AS FIRST BLACK WOMAN ON THE EXECUTIVE MANAGEMENT TEAM AT CITI

In early 2022, Titi Cole was appointed CEO of our new Legacy Franchises operating segment and, in doing so, became the first Black woman to be part of the Executive Management Team.

Cole is a 30-year veteran of the financial services industry and has served in leadership positions at other major banks. She joined Citi in 2020 and previously served as the Head of Global Operations and Fraud Prevention and the Chief Client Officer for Personal Banking and Wealth Management (PBWM). She is a strong advocate for Diversity, Equity & Inclusion across the firm and led initiatives across PBWM to increase representation of women and underrepresented groups.

ABOUT OUR NEW 2022 MANAGING DIRECTORS

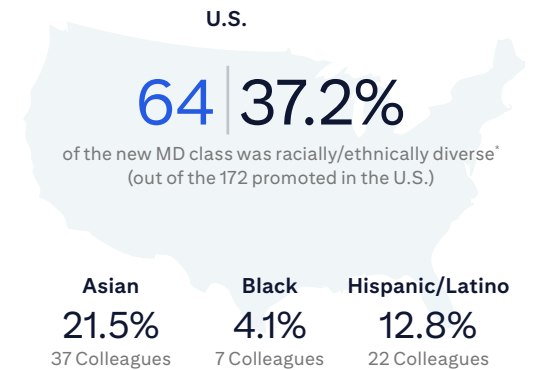
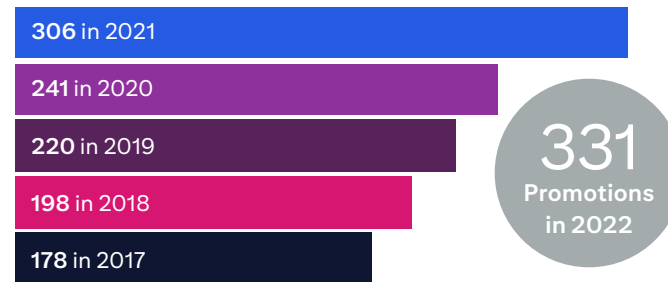
Summary by geography



 **26 COUNTRIES IN 2022**

Summary by year

Largest class in recent years



*Some MDs identify with more than one ethnic/racial group



THE MOST WOMEN PROMOTED
in recent years

110
in 2022

106 in 2021
70 in 2020
62 in 2019

49 in 2018
49 in 2017

33.2%
of the total MDs promoted

The diversity data reflected in this document is based on the information we have on file from colleagues who self-identified for a particular diversity group. Thus, full representation of diversity might not be reflected.



Titi Cole
CEO of Legacy
Franchises and
Co-Lead of Citi
Women Network

Can you explain what it means to be CEO of Legacy Franchises?

As CEO of Legacy Franchises, I lead our international consumer business in 14 different countries serving over 30 million clients, while also divesting these businesses as we aim to simplify our firm. We've made significant progress in executing on our strategy by divesting or winding down these businesses, or in the case of Mexico, pursuing an initial public offering. Consumer banking divestitures have successfully been completed in seven countries (Australia, Bahrain, India, Malaysia, the Philippines, Thailand and Vietnam), and two further divestitures in Taiwan and Indonesia are targeted for later in 2023. We have also made great progress on winding down our consumer businesses in South Korea and China, in addition to exiting our overall business in Russia. Leading through change and uncertainty to help over 65,000 employees transition to the next phase in their career is a significant part of this role. I am proud of how we have delivered as a team, and love seeing our former employees exit with pride about their contributions to Citi and excitement about the future.

What has it meant for you to be the first Black woman to be part of the Citi Executive Management Team?

I may be the first, but I know I will not be the last! I'm a firm believer that when we see it, we can be it. Representation matters, and having women and people of color in senior leadership roles shows others what's possible. As a member of the Citi Executive Management Team, I help advance our mission to enable growth and economic progress for all. Citi is committed to being a company that reflects the diverse communities we serve, across all levels of the firm, and embraces a multitude of perspectives to better serve our clients.

What advice do you have for those looking to take their career to the next level?

One of the most notable things I have learned in my journey in financial services of 30-plus years is that environments matter. Seek environments that allow you to thrive as your authentic self, where everyone is valued. Also, build relationships both within and outside your employer, so you have a strong network to support you and give you feedback and advice. And finally, look for opportunities to learn new things and step out of your comfort zone. That is where growth happens.

How have you championed DEI at Citi?

As the co-lead of our Citi Women Inclusion Network, I oversee our vast network of local Citi Women chapters around the world and help ensure they have the programs and resources to advance women's growth and development across Citi. More broadly, I have been a strong advocate for strengthening the pipeline for women and underrepresented minorities at all levels in the firm — from supporting early-career programs to ensuring diverse candidates and interviewer slates in the hiring process and strong representation in talent development programs. I also actively support Citi's Black Heritage and Pride Networks and play an active role in DEI efforts across the financial services industry.

Recruit, Retain and Promote

We recognize that diverse, talented teams, from the C-suite to all levels and areas of the firm, are critical to our success. We continue to strengthen our talent pipelines and hone our hiring processes, and we're committed to paying equitably and competitively to attract and retain talent.

In 2022, we made meaningful progress in engaging with Historically Black Colleges and Universities (HBCUs), investing in early-career programs and utilizing diverse candidates and interviewer slates in the hiring process.

We also expanded the efforts of the Diversity Sourcing team, launched in 2021 in the U.S., to consistently identify qualified diverse talent for consideration for open positions. To support our efforts to recruit neurodivergent talent, in 2022, we partnered with Autistica DARE to train our talent acquisition team and managers in making our hiring process accessible to all candidates, especially neurodivergent talent. We are piloting the program in the UK and Ireland, with plans to expand it to the U.S. and our Asia Pacific (APAC) region.

We have also expanded engagement with external partners, including diversity professional organizations such as Out & Equal, the Asia Society, the Council of Urban Professionals, Hispanic IT Executive Council and Disability:IN. These relationships have enhanced our ability to attract and hire mid- to senior-level talent, in support of our inclusive culture. Some examples of our initiatives with partners follow.

- **Creating a more accessible workplace:** Citi partners with Autistica to offer training on how to support and create a more accessible workplace for our colleagues who are neurodivergent. Through inclusive language guides, myth busting and practical tips, we equip our people to conduct business and run accessible meetings for neurodivergent colleagues.
- **Cultivating sensitivity:** To further enhance our inclusive culture, in the UK we are implementing a reverse mentoring program in which neurodivergent individuals mentor neurotypical individuals to create understanding about their lived experiences.

Managing Performance

The performance management approach at Citi centers on our Leadership Principles — Taking Ownership, Delivering With Pride and Succeeding Together. It also emphasizes evaluating what colleagues deliver on financial performance, risk and controls, and clients and franchise, as well as how colleagues deliver from a leadership perspective. Citi encourages feedback at any point throughout the year to supplement midyear and year-end formal conversations.

Campus and Early Recruitment

Our campus recruiting program is an important way for us to diversify our employee base, and we have a robust pipeline of talent from HBCUs and other leading universities. We are also working to expand opportunities, awareness and interest in working for Citi or in the financial services industry even earlier, providing unique opportunities for high school students to learn about what we do and who we are.



FAIR EMPLOYMENT PRACTICES

We strive to maintain an environment in which development opportunities are widely available, where people are hired and advanced on their merits and where our colleagues treat each other with respect. We are fully committed to equal employment opportunities, fair employment practices and nondiscrimination.

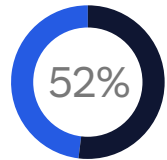
For more information, see the Human Rights section of our [2022 ESG report](#), our [Code of Conduct](#) and our website for policies around [fair employment](#) and [compensation](#). More information can also be found in the GRI Index of our [2022 ESG report](#).

Professional Development
by the Numbers

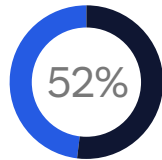
More than
10,000,000
total training hours in 2022

~38
training hours per
colleague in 2022

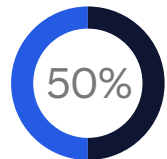
Representation in Our Analyst and Associate Programs



2021

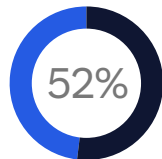


2021



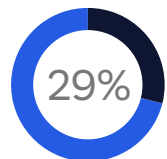
2022

Representation of women in full-time analyst and associate roles

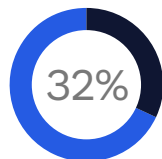


2022

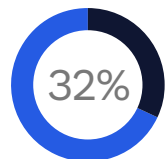
Representation of women in the summer analyst and associate programs



2021

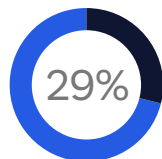


2021



2022

Black and Hispanic/Latino representation in full-time analyst and associate roles



2022

Black and Hispanic/Latino representation in the summer analyst and associate programs

We invest in training college and high school students through our early engagement and apprenticeships programs. While we would like the students to consider the possibility of a future with Citi, our primary goal is to provide them with helpful tools on their path to professional success, without regard for industry or profession.

Key programs include:

- Our **Citi University Partnerships in Innovation & Discovery (CUPID) Program** enables us to accelerate innovation initiatives across Citi by engaging high-potential students and developing a robust, diverse pipeline of talent from universities across the globe. In 2022, the CUPID Program engaged 400-plus students through specialized engagements including hackathons, capstone projects and more.
- Our **Early Insights Programs** for college students in their first and second year of undergraduate studies are focused on identifying, mentoring and hiring top diverse talent for summer analyst programs across the firm. These programs provide early exposure to, and education around, our businesses, technical training, mentorship and culture.
- Our **Freshman Discovery Day** is an introductory program to support freshmen from diverse backgrounds in gaining technical skills and learning about various roles in financial services.
- Our **Early Identification Program** focuses on mentorship, interview preparation and best-in-class training to identify diverse talent for our summer analyst programs over a five-week period.

- Our **Sophomore Leadership Program** offers hands-on work experience, mentorship, peer networking and necessary skills over a 10-week summer internship, to provide a pipeline into our full-time analyst programs.
- Our **recruitment event on Martha's Vineyard** in Massachusetts provides Black high school and college students with an opportunity to network with industry professionals and learn about potential career paths in financial services.
- **Apprenticeship Programs** enable us to access a new pipeline of diverse talent, particularly those with varying levels of prior experience, from different backgrounds and with alternative perspectives. In London, an 18-month structured program of learning, combined with a real role at Citi, is designed for individuals who have not been to university, but instead are hoping to kick-start their careers with an opportunity to gain work experience alongside professional qualifications. Our first cohort has successfully completed the program and moved into permanent roles at Citi. So far, 21 apprentices have been hired through this program in London.
- **Youth Co:Lab**, APAC's largest youth-led social entrepreneurship movement, provides an opportunity for our analysts to help advance the UN Development Program goals. Since 2021, Citi has partnered with the UN to have ~150 Consumer and Operations analysts across 12 APAC markets work in small teams to support young entrepreneurs from developing countries in refining their startups' mission, vision, impact and strategy for unlocking funding and resources. In 2022,

44 Global Wealth Management analysts participated over two months.

- Through **Progress Builders**, we provide Costa Rican high school students from technical backgrounds with meaningful work experiences to complement their academic learning. We had 15 Progress Builders interns in 2022, 60% of them women.
- Our **Women RISE at Citi** event in Brazil provided women students with exposure to various career opportunities in finance, education on business areas at Citi and participation in a hackathon to strengthen their problem-solving and technical skills.
- **The Citi Campus Disability Summit**, for students with disabilities, debuted in April 2022.

We continue to partner with Management Leadership for Tomorrow (MLT), SEO and WayUp, U.S.-based recruiting platforms that attract diverse students, enabling our recruiters to communicate and engage with students to promote job opportunities.

MILITARY OFFICER LEADERSHIP PROGRAM

Our Military Officer Leadership Program (MOLP) focuses on recruiting, developing, training and preparing transitioning service members for mid- to senior-level roles at Citi. Over a two-year period, candidates rotate three times, giving them a peer network of mentorship and support and a path to a successful career at Citi.



Developing and Enabling Our Talent

We're committed to helping our colleagues gain the skills and experience they need to achieve their professional goals and deliver the best for our company and our stakeholders. Hiring, promoting and retaining more women and racial/ethnic minorities in senior, high-paying roles is especially critical to our success — and supports our ambitions around representation and pay equity.

We invest in a wide range of career development and planning for diverse talent through mentorship, networking, rotational programs and partnerships, and we continue to evolve our learning programs to meet new needs:

- **Executive Leadership Council (ELC)** partnership enhances our investment in Black leadership and establishes a cohesive development journey and continuum for Black leaders at Citi. Through this partnership, Citi will continue to develop mid- to senior-level colleagues over three years.
- **Owning My Success (OMS)**, a group coaching program for Black colleagues, provides exposure to our senior leadership and supports professional and personal development. Over the course of several months, participants join group coaching circles, led by an external executive coach and a senior leader at Citi. Managers of the participants also take part in group coaching to better understand the experience of Black colleagues in the workplace.
- **Black Leaders for Tomorrow**, within the Institutional Clients Group, offers an advocacy program for Black directors.
- Hosted the first **Black Managing Director Summit**, with respondents indicating that they felt the content and information they received will help them develop as leaders. The Summit was so successful that we plan to host additional heritage-specific summits to continue to drive retention, diverse leadership and professional skills development.

- **Citi Women's Leadership Development Program** brings together a group of Senior Vice Presidents and Directors from around the world to network and develop leadership skills.
- **The Disability:IN Next Gen Leaders** program matches mentors to students and recent graduates with disabilities. Nineteen Citi colleagues served as mentors in 2022. Citi also participated in recruitment events in APAC and the U.S. through Disability:IN, as well as at the Disability:IN Global Conference.
- Expansion of the **Citi Career Women's Empowerment Program**, which includes virtual modules to strengthen skills such as leadership, strategic communication and emotional intelligence. Launched in LATAM in 2019, we have expanded in 2022 to all regions, reaching 14,000 participants.
- **Global Talent Development Program** offers six- to nine-month assignments abroad to select vice presidents and senior vice presidents across Personal Banking & Wealth Management (PBWM). Program participants return to their teams with an expanded Citi network and a global understanding of the firm.
- **Black & Hispanic Leadership Journey:** This immersive program for Assistant Vice Presidents across PBWM accelerates their development through sessions and coaching on personal brand, confidence, organizational savvy and challenges facing diverse leaders. The program also engages participants' managers.

- **The Out & Equal Leadership Development Program** is a six-part interactive development program for LGBTQ+ employees. This series aims to develop participants through interactive content on how to lead within teams, lead teams, and lead in communities.



“ Building a culture of excellence means ensuring our colleagues can bring their unique experiences and capabilities to the workplace. Our veterans translate their military leadership skills and expertise into results for the company and our clients, and we have a responsibility to develop them to their full career potential. Through offerings like our Military Officer Leadership Program and Citi Salutes Inclusion Network, we continue to find ways to engage, empower and meet the needs of veterans in our workforce.”



Ed Skyler
Head of Enterprise Services
and Public Affairs and Global
Co-Lead of Citi Salutes Network

Paco Ybarra
CEO, Institutional Clients
Group and Global Co-Lead
of Pride Network



“ I am a firm believer that in order for Citi to succeed, we must normalize and promote inclusion. This belief underpins my role as co-lead of Citi’s Pride Inclusion Network, which leads our efforts to champion equal rights for the LGBTQ+ community, both at Citi and beyond. We will continue to use our voice and reinforce the importance of diversity, equity and inclusion, because it helps us build a culture where everyone, including our LGBTQ+ colleagues, can belong, and where authenticity and individuality are celebrated.”

Citi Inclusion Networks

Our Employee Network chapters serve as local representatives of our Inclusion Networks. Initiated and led by colleagues at our work sites, the Networks offer professional development, mentoring, networking and community engagement opportunities to members and colleagues.

Each of our eleven Inclusion Networks is co-led by a member of our CEO’s leadership team. The number of our global Employee Network chapters increased from 226 in 2021 to 238 in 2022, while the total number of unique members in the groups increased from 21,000+ to more than 31,000 globally.

2022 marked the 20-year anniversary of our Employee Networks. As some of the firm’s most visible forms of DEI, our networks have historically played a critical role in fostering a culture of inclusion for all. So much has changed in 20 years, and as the world around us evolves, so, too, should our approach to talent and DEI. As such, we have commenced our Employee Network transformation by rebranding our Affinity Networks as Citi Inclusion networks, to further emphasize that our Networks are open to all colleagues, regardless of their identity:

- Citi Families Matter Network
- Citi Hispanic/Latino Heritage Network
- Citi Pride Network
- Citi Women Network
- Citi Salutes® Network
- Citi Multicultural Heritage Network
- Citi Generations Network
- Citi Social Mobility Network (UK Only)

We will continue to take a phased approach in enhancing our strategy to be more impactful and global, so that there is a clearly defined purpose and DEI alignment in all of our Network activity.



- Citi Asian Heritage Network
- Citi Black Heritage Network
- Citi Disability Network

REGIONAL DIVERSITY HIGHLIGHTS

We strive to take a truly global approach on talent and DEI. That means we seek to understand the nuances of local issues, while protecting human rights related to DEI and supporting a culture of inclusion, within our operations and our larger sphere of influence.

| Region | Initiative | Background |
|--------------------------------|--|---|
| Asia Pacific | EY x Citi Publication: An Asia Pacific Perspective on Disability Inclusion | Highlights the various common disabilities, varying levels of support across the region, and how organizations and individuals can help advance disability inclusion in the workplace and create long-term value. This report is posted to Citigroup.com and can be viewed here . |
| Europe, Middle East and Africa | Launch of the Social Mobility Network in the UK | Launched in 2022, this network is focused on creating awareness of and celebrating the diversity of the socioeconomic backgrounds of our colleagues. Citi is the first major bank to create an employee resource group focused on social mobility. |
| Latin America | The Inclusive Branches Program | Responds to the need for a comprehensive strategy in Citibanamex branches to increase DEI knowledge, with the goal of promoting a culture of internal and client-oriented inclusion. It does so through two main actions: a Diversity & Inclusion Protocol with a focus on customer service; and a communication campaign through all the branches’ communication channels. More than 15,500 colleagues in branches were exposed to the Inclusive Branches materials in 2022. |



Our Inclusion Networks in Action: 2022

Citi Women Network

Flavia Canclini

Director
Argentina



“Our Latin America South Cluster Women’s Network has gained momentum over the last two years. What started as a group to help women rethink their careers and achieve a better work-life balance has advanced to the point of launching a number of initiatives across the whole company. With our internal community’s welfare as a goal, we started a mentoring program that gathered women mentors and mentees from all areas of Citi in Argentina, Paraguay and Uruguay. During the pandemic, when we needed to share our experiences the most, we organized a series of webinars that covered a wide range of subjects of interest for our internal community. One of the highlights were Zoom meetings with the CEOs and Senior Managers of Citi clients and vendors to discuss diversity-related approaches and activities. As a founding member of the network, I am proud to have helped shape a space in which our female employees can develop their talents, share their feelings and grow as human beings.”

Citi Generations Network

Simon Clarke

Managing Director
Hong Kong



“As co-chair of the Citi Hong Kong Generations Network, I have learned a lot about Citi in Hong Kong and, more broadly, Citi Generations Networks across Asia. Our aim is to break down silos between departments and business lines. We want to de-emphasize titles and allow everyone an equal voice. We work to connect colleagues by facilitating in-person and virtual meetings and to encourage multiple generations at Citi to interact outside the formalities of work. Often, we live in echo chambers, exposed mainly to voices and ideas similar to our own, but the various Inclusion Networks at Citi work together to promote diversity, equity and inclusion and counter the status quo. We challenge everyone to actively take part. Together we are stronger.”

Citi Families Matter Network

Sally Ang Chua

Director
Philippines



“Citi’s diversity, equity and inclusion efforts help create a workplace culture that drives the business forward. It creates more productive teams, increases engagement and much more. I am a proud founding co-chair of the Citi Philippines Families Matter Network, the first of its kind in Asia. The Philippines chapter was established during the COVID-19 pandemic, which made it even more relevant. The network supports families through all life stages, and especially employees caring for their families as they work to maintain a work-life balance. We recognize both the joys and the challenges of integrating responsibilities as a colleague, parent, child, grandparent and/or caregiver, and we have been enabling all 7,000-plus local employees to strike a balance between work and family life, through various tools, programs, policy changes, as well as webinars, speaker series and open mic sessions that the network drives. We celebrate the important role our families play in our lives as we navigate varying challenges and opportunities and strive to create harmony between family and work life.”

Citi Pride Network

Camilla Cruz

Senior Vice President
Brazil



“For me, diversity and inclusion at Citi is a key factor in talent retention. I feel my voice and ideas are heard and that I positively contribute to the careers and lives of other Citi LGBTQ+ community colleagues — showing them that when we can be ourselves in all aspects, we are a better version of ourselves and will see progress in our careers as a result. Creating an environment that is respectful and welcoming is very important for this.”

Our Inclusion Networks in Action: 2022 (Continued)



Citi Social Mobility Network

Rui Ding

Director
London

“Citi Inclusion Networks have helped me at every stage of my career, from 2015, when I first joined as a graduate analyst and needed a mentor, to building my network across the bank in later years. In 2022, when asked to co-chair Citi’s inaugural Social Mobility Network, I jumped at the opportunity to empower employees from different socioeconomic backgrounds. The network is the first of its kind at Citi, and it resonates particularly at a time when the UK faces a cost-of-living crisis and as our understanding of diversity, equity and inclusion is evolving.

Social mobility refers to the ability to access opportunities regardless of your class, geography, education, parental occupation and other factors. It’s been encouraging to see how much our message resonates with colleagues — the network has attracted more than 500 members since it launched in 2022. I continue to be inspired by like-minded people who are passionate about social mobility, as well as supportive senior leaders from every part of the business. I’ve learned many things along the way, and I can’t wait to see where we go next as we create networking opportunities, raise awareness and champion diverse recruitment and community outreach.”

Citi Hispanic/Latino Heritage Network

Mauricio Huertas

Assistant Vice President
New York, New York



“Recruiting diverse candidates for our Banking, Capital Markets & Advisory Services’ Strategic Training for Experienced Professionals Program — and giving them the opportunity to achieve their professional goals — has helped to realize the importance of diversity and inclusion at Citi. Since I started working for this organization, I have had the opportunity to meet great leaders and have been part of different networking groups that have focused on coaching, developing and supporting employees; cultivating a diverse and inclusive culture where colleagues’ voices and opinions are heard; and creating a diverse and inclusive environment where everybody is welcomed and appreciated.”



Citi Black Heritage Network

Sabria Jones

Vice President
Chicago, Illinois

“Being part of the Black Heritage Network creates a sense of inclusion and representation and a feeling of community that truly demonstrates Citi’s investment in diversity initiatives. From programming that promotes cultural awareness and embracing diverse perspectives to learning and development opportunities, my career experience has been amplified by my participation in the Citi Inclusion Networks. I have had the opportunity to work closely with Citi Talent and Diversity, Equity & Inclusion leaders, and to lead initiatives that create community across the firm for Black colleagues. Having a leadership role within the network has allowed me to further develop my leadership skills, build executive presence and network with colleagues across the country. I have been empowered to share my voice and work with fellow Black Heritage Network co-chairs to promote and expand Citi’s diversity objectives.”



Citi Asian Heritage Network

Shar Khan

Vice President
Buffalo, New York

“The Citi Asian Heritage Network has been a shining example of how to make employees, like myself and others, feel valued, accepted and appreciated. Being an advocate and co-chair for the network has given me the opportunity to help others feel the way I do, by listening and helping them find a purpose and belonging within the organization. The network has helped me to be open and candid with communication. And it has been an incubator for my career growth, as I learn how to navigate corporate life as a first-generation American. In the network, we share best practices and lessons learned, celebrate culture, and even share our grandmas’ famous recipes while fostering camaraderie through collaboration. During the COVID-19 pandemic, we spoke up against the racism and bigotry that was perpetrated against the Asian community in the U.S. We will always be stronger standing together, and I would like to thank Citi for making the Inclusion Networks a safe space.”

Our Inclusion Networks in Action: 2022 (Continued)



Citi Salutes Network
Raymond Pitts
Senior Vice President
Irving, Texas

“All our networks are crucial to Citi’s success. Colleagues from different backgrounds all across our Inclusion Networks work to advance diversity, equity, inclusion and accessibility at Citi, and it has been a wonderful experience for me to help others. As the Global Citi Salutes program coordinator and Citi Salutes Business Sponsor, my experience working with our internal Inclusion Networks, and with external networks such as Veterans on Wall Street, World Wide Technology and Npower, has been phenomenal. Our networking groups help hundreds of veterans working at Citi grow their talent within the firm. Citi works to ensure equity across the firm and to establish policies and programs that are fair and available to everyone. I enjoy being a part of several leadership teams that give colleagues an equal chance to get promoted, contribute and make an impact. Citi’s networks cultivate a positive company culture and a sense of belonging. Our workplace and diversity groups are places where you can be your authentic self and feel that you’re celebrated because of your differences, not despite them.”

Citi Multicultural Heritage Network
Rajiv Prasad
Vice President
Belfast

“I have been with Citi Belfast for almost a decade, and I joined the Citi Belfast Multicultural Heritage Network as co-chair in 2019. While living miles away from my birth country, the network provides me opportunities to celebrate not only our festivals with our local colleagues, but also to learn and enjoy their cultural traditions. Our senior leaders and business sponsors are extremely supportive in promoting our events throughout the year. This leadership experience has also helped to grow my personal network with other Inclusion Network members and senior leaders. I love to plan, host and manage events, and to support the network within my workplace alongside my work roles and responsibilities. Our network also partners with a local charity to participate in an annual event that provides an opportunity for Citi to increase visibility in the local marketplace. I am proud to be working at Citi and to be part of the Inclusion Network.”



Citi Disability Network
Ajay Shah
Director
Singapore



“I consider myself extremely fortunate to have been part of the Citi Singapore Disability Network since the time it was established in 2021. Allyship is something that I feel all abled and differently abled individuals owe to society and to people with disabilities. It’s extremely encouraging to see a group of like-minded individuals committed to inclusivity, coming together. We’re working on a mission to create broader awareness of disability and its various forms — and the equally important role of caregivers — and to build a culture of inclusivity amongst colleagues. We would like to issue a call to action to all our hiring managers to identify and offer individuals with disabilities an equal opportunity to be an integral part of our workgroups. I would like to thank Citi and our technology teams for providing a variety of extremely effective assistive technology and accessibility solutions, supplemented by flexible work options. These are great enablers for building a diverse and inclusive workforce. We are also partnering with government agencies and leading recruitment firms and industry networks in addressing the challenges related to self-ID — hoping to make notable strides toward making inclusive hiring the norm.”

Voice of the Employee

Our annual Voice of the Employee (VOE) survey provides valuable insights regarding colleague engagement and perceptions about our firm — our pain points as well as our successes. In 2022, we worked with the Digital Accessibility Center for Excellence to ensure the VOE’s accessibility for all colleagues.

Participation in this latest VOE matched our all-time high of 88%, with results remaining strong in key areas. Ethics continues to be our signature strength, with results showing that 90% of colleagues feel comfortable reporting unethical practices without fear of reprisal. Our leadership principles also continue to shine, with 90% of colleagues believing we deliver excellence for our clients.

Other areas where we are excelling:

87%

agree that managers make it easier to collaborate across teams and businesses

92%

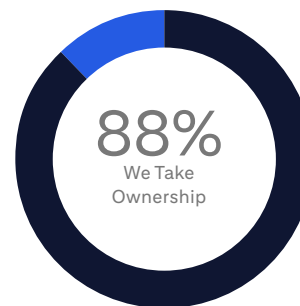
of colleagues feel more empowered to deliver on their team’s goals

Feedback from Citi colleagues is critical to our strategy, and our efforts to simplify the firm are a work in progress. We continue to streamline processes and decision-making to make Citi an easier place to work. To ease intense workloads, we are filling roles in key parts of the business and making sure colleagues know where to go for support when needed.

2022 SURVEY HIGHLIGHTS

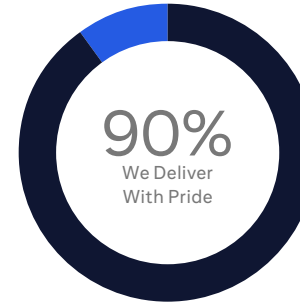
90%

In my team, when a group decision is made, we all commit and proceed as decided

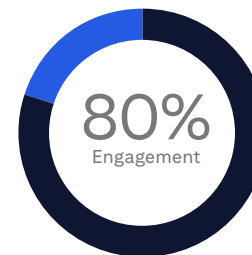
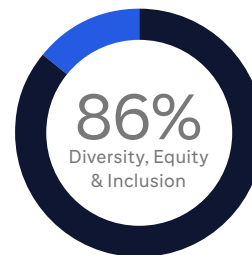


90%

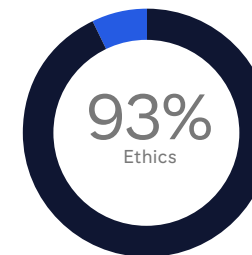
My manager promotes diversity, equity & inclusion in our team



Core Indices*



2021 80%
2020 82%



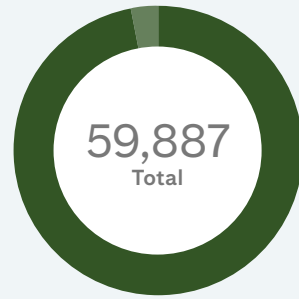
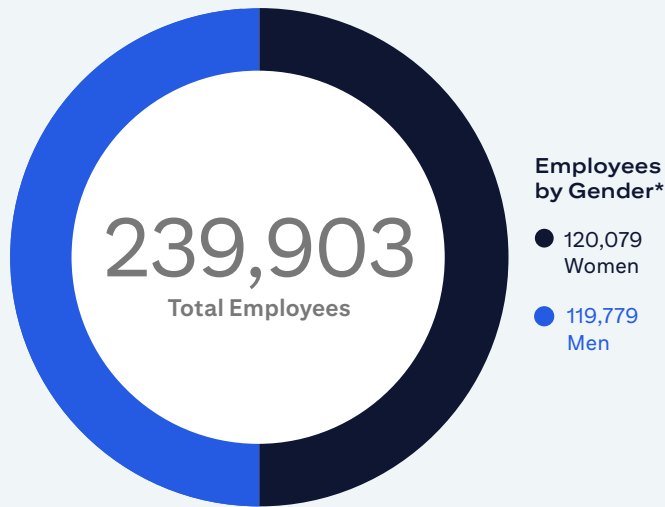
2021 91%
2020 91%



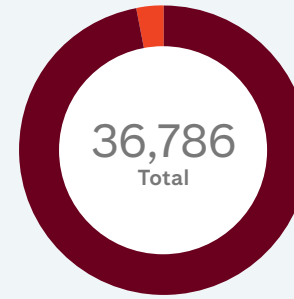
Note: Data based on favorability/agreement rates from eligible Citi colleagues.

* Due to updates introduced in 2022, trend data is not available for the DEI and Manager Effectiveness indices.

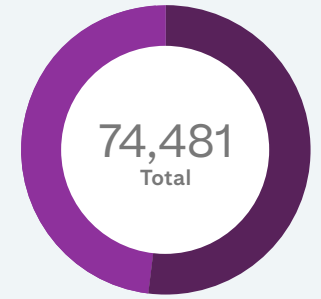
Global Workforce Data



New Employee Hires



Employee Turnover



Employees by Gender in the U.S. **

Total Employees by Physical Region***

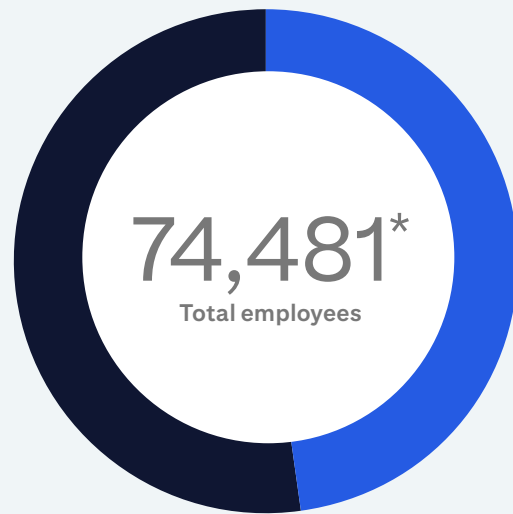


* 45 employees did not disclose.

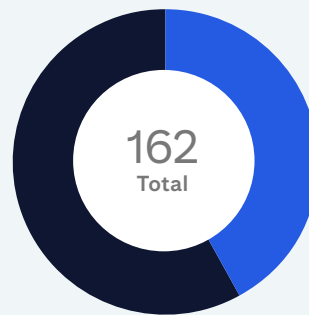
** 15 employees did not disclose.

*** Data provided is based on physical geography. For a regional breakdown of our managed geography, please review our [Annual Report](#).

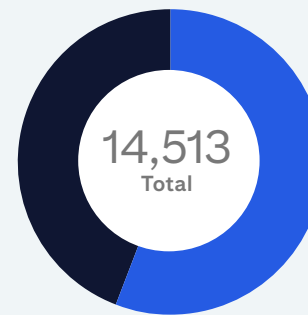
Racial/Ethnic Composition of U.S. Employees



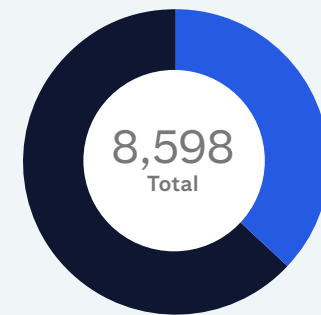
● Women 38,785
● Men** 35,681



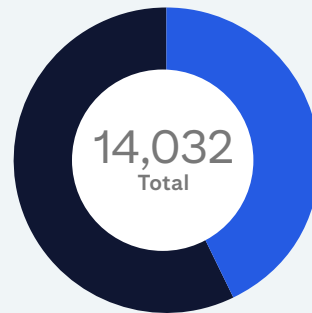
American Indian
or Alaskan Native
94 | 68



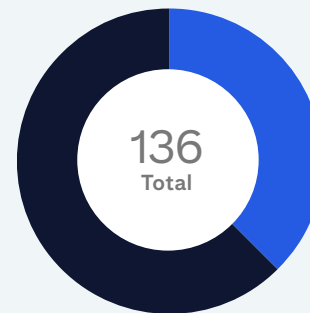
Asian
6,412 | 8,101



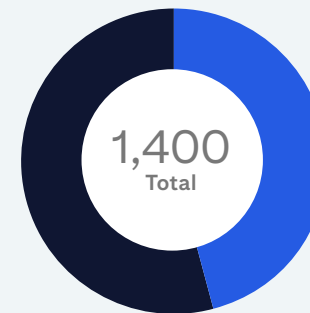
Black or African
American
5,437 | 3,161



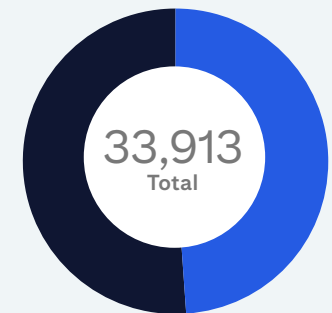
Hispanic or Latino***
8,031 | 6,000



Native Hawaiian
or Pacific Islander
85 | 51



Two or More Races**
750 | 649



White
17,265 | 16,648

*1,727 people did not disclose race/ethnicity; 15 did not disclose gender.

** Figures shown in black represent the number of colleagues who have identified as women. Figures shown in blue represent the number of colleagues who have identified as men.

*** 1 person identified as Hispanic or Latino but did not disclose gender, and 1 person identified as Two or More Races but did not disclose gender.

Citi 2022 Consolidated U.S. Employer Information Report (EEO-1)

TABLE A

Advocacy Statement and Multiple Identity Breakdowns: While certain regulatory reports such as our EEO-1 filings will continue to require that each Citi colleague be designated as shown in Table A, our internal tracking has evolved to appropriately capture the reality of who our people are, as detailed on the following page in Table B.

| Job Categories | Gender | Hispanic or Latino | White | Black or African American | Native Hawaiian or Pacific Islander | Asian | American Indian or Alaskan Native | Multi-Racial | Total |
|---|-----------------|--------------------|---------------|---------------------------|-------------------------------------|---------------|-----------------------------------|--------------|---------------|
| Executive/Senior Officials and Managers | Male | 5 | 40 | 3 | 1 | 10 | 0 | 1 | 60 |
| | Female | 4 | 28 | 6 | 0 | 4 | 0 | 1 | 43 |
| | Subtotal | 9 | 68 | 9 | 1 | 14 | 0 | 2 | 103 |
| First/Mid Officials and Managers | Male | 1,056 | 4,549 | 436 | 10 | 2,277 | 22 | 71 | 8,421 |
| | Female | 958 | 3,261 | 543 | 9 | 1,086 | 13 | 72 | 5,942 |
| | Subtotal | 2,014 | 7,810 | 979 | 19 | 3,363 | 35 | 143 | 14,363 |
| Professionals | Male | 2,303 | 7,523 | 1,657 | 26 | 4,831 | 32 | 219 | 16,591 |
| | Female | 2,355 | 6,361 | 1,960 | 31 | 3,616 | 22 | 221 | 14,566 |
| | Subtotal | 4,658 | 13,884 | 3,617 | 57 | 8,447 | 54 | 440 | 31,157 |
| Technicians | Male | 43 | 46 | 22 | 0 | 9 | 0 | 2 | 122 |
| | Female | 23 | 59 | 7 | 0 | 13 | 0 | 2 | 104 |
| | Subtotal | 66 | 105 | 29 | 0 | 22 | 0 | 4 | 226 |
| Sales Workers | Male | 1,280 | 2,592 | 325 | 11 | 844 | 5 | 76 | 5,133 |
| | Female | 1,329 | 1,245 | 344 | 16 | 1,138 | 9 | 53 | 4,134 |
| | Subtotal | 2,609 | 3,837 | 669 | 27 | 1,982 | 14 | 129 | 9,267 |
| Administrative Support Workers | Male | 1,427 | 2,866 | 809 | 16 | 327 | 22 | 102 | 5,569 |
| | Female | 3,585 | 7,076 | 2,845 | 39 | 750 | 58 | 277 | 14,630 |
| | Subtotal | 5,012 | 9,942 | 3,654 | 55 | 1,077 | 80 | 379 | 20,199 |
| Craft Workers | Male | 1 | 5 | 0 | 0 | 0 | 0 | 0 | 6 |
| | Female | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Subtotal | 1 | 5 | 0 | 0 | 0 | 0 | 0 | 6 |
| Operatives | Male | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 4 |
| | Female | 0 | 3 | 0 | 0 | 0 | 0 | 0 | 3 |
| | Subtotal | 0 | 7 | 0 | 0 | 0 | 0 | 0 | 7 |
| Laborers and Helpers | Male | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Female | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Subtotal | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Service Workers | Male | 2 | 0 | 1 | 0 | 0 | 0 | 0 | 3 |
| | Female | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 1 |
| | Subtotal | 2 | 0 | 2 | 0 | 0 | 0 | 0 | 4 |
| Total | Male | 6,117 | 17,625 | 3,253 | 64 | 8,298 | 81 | 471 | 35,909 |
| | Female | 8,254 | 18,033 | 5,706 | 95 | 6,607 | 102 | 626 | 39,423 |
| | Subtotal | 14,371 | 35,658 | 8,959 | 159 | 14,905 | 183 | 1,097 | 75,332 |

MULTIPLE IDENTITY BREAKDOWNS
TABLE B

| Race/Ethnicity | Total Hispanic or Latino | Only Selected Hispanic/Latino | White | Black or African American | Native Hawaiian or Pacific Islander | Asian | American Indian or Alaskan Native |
|---------------------------|--------------------------|-------------------------------|-------|---------------------------|-------------------------------------|-------|-----------------------------------|
| Hispanic or Latino | 14,371 | 3,040 | 7,548 | 795 | 98 | 204 | 404 |

| Race/Ethnicity | Total Two or More Races | Hispanic or Latino in Combination with Other Race(s) | White and Other Race(s) | Black or African American and Other Race(s) | Native Hawaiian or Pacific Islander and Other Race(s) | Asian and Other Race(s) | American Indian or Alaskan Native and Other Race(s) |
|---|-------------------------|--|-------------------------|---|---|-------------------------|---|
| Multi-Racial (or two or more races)* | 1,097 | 11,331 | 836 | 484 | 86 | 449 | 231 |

Note: The sum totals do not represent the total sum of employees, because not all individuals elected to self-identify.

* Of the 1,097 employees identified as belonging to two or more ethnicities/races, none identified as being Latinx; separately, 11,331 employees identified as being Hispanic/Latinx and having multiple ethnicities/races.

2022 Select Awards and Recognition

Top Employers for Working Families in UK

Citi named in Top 10
Working Families

World's Best Bank for Diversity and Inclusion

Euromoney Awards for Excellence

Hong Kong's Best Corporate Bank and Best Bank for Diversity and Inclusion

Singapore's Best Corporate Bank and Best Bank for Diversity and Inclusion
Asiamoney

5-Star Rated Company for both Employment and Governance

HACR (Hispanic Association on Corporate Responsibility)
Corporate Inclusion Index

Top Score of 100%, Corporate Equality Index (18th Consecutive Year)

Human Rights Campaign

Best for Vets Employer

Military Times

Bloomberg Gender Equality Index (7th Consecutive Year)

Bloomberg

Top Score of 100% in Disability Equality Index

Disability: IN

Top Companies for Women Technologists Participant

AnitaB.org

Award to Citibanamex for Its Commitment to Including People with Disabilities in the Workplace

(Distintivo Empresa Comprometida con la Inclusión Laboral de Personas con Discapacidad)
Éntrale Foundation

Best Workplace for Innovators

Fast Company

Top 15 America's Most Just Companies

Top 100 U.S. Companies Supporting Healthy Families and Communities

Workforce Equity and Mobility Ranking

JUST Capital

LGBT+ Role Model Lists

Featured 3 colleagues from Citi
Outstanding

Senior Executive Role Models List

Featured 1 colleague from Citi
Empower

Top 100 Gamechangers List

Featured 5 colleagues from Citi
LGBT Great

A Note on Materiality and Forward-Looking Statements

The disclosures included in this report are being provided to the public in an effort to provide transparency into our talent and diversity, equity and inclusion (DEI) initiatives to respond to investor and other stakeholder requests, and to further enhance our collective understanding of talent and DEI issues. Our approaches to the disclosures included in this report differ in significant ways from those included in mandatory regulatory reporting, including under U.S. Securities and Exchange Commission (SEC) rules and regulations. Thus, while certain matters discussed in this report may be significant, any significance should not be read as necessarily rising to the level of materiality used for the purposes of complying with the U.S. federal securities laws and regulations, even if we use the word “material” or “materiality” in this report.

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