“Diversity within Citi reflects the diversity of the clients and communities that we serve across the globe. As the world evolves, so too should the various viewpoints, ideas and experiences that inform our business. This requires constant diligence, and we are continually building a diverse and inclusive environment at Citi that attracts great talent and enables individual and firm-wide success.”

Mike Corbat
Chief Executive Officer, Citigroup Inc.

“Diversity and inclusion are central to who we are at Citi. Around the world, we strive to make every employee feel valued and respected, and inspired to contribute to the goals of Citi. We believe our commitment to inclusive policies, programs and thought leadership helps make Citi an employer of choice and a company where the best people want to work.”

Ana Duarte McCarthy
Chief Diversity Officer, Citigroup Inc.
Why Diversity Matters to Citi

Employer of Choice, Bank of Choice
Diversity is a source of strength at Citi, the world’s bank. We serve clients from every walk of life, background and origin, and our goal is to build a global workforce that reflects this diversity. By providing an inclusive workplace, where people treat each other with respect and dignity, we also set ourselves apart as an employer of choice for top talent. We are proud that our longstanding efforts to champion diversity have a global impact on the communities around the world where we operate.

Acting on 2014 Priorities
Advancing diversity is a business imperative. In 2014, we continued our company-wide actions to improve recruitment and retention of women and U.S. minorities and to foster their career mobility. Achievements included increasing diverse slates for senior management positions and rolling out a diversity recruitment tool in North America (see Our Workforce). Citi’s female global representation at the senior management level rose to 23.3 percent in 2014, up from 22.9 percent in 2013. Our U.S. minority senior management representation increased from 23.8 percent in 2013 to 24.5 percent in 2014.

How We Manage Diversity
Building a diverse workforce and talent pipeline is essential to our business success, today and for our future.

Our strategic approach focuses on policies and programs to recruit and support people of different cultural backgrounds, gender, race/ethnicity, generations and sexual orientation, gender identity or expression, as well as people with disabilities and military veterans. We also seek to support work-life integration, focusing on issues such as those faced by parents and caretakers.

Citi’s Corporate Diversity Office sets policies and priorities in support of our strategy. Our Diversity Operating Committee, made up of senior diversity and human resources leaders, oversees the company-wide implementation of key objectives and supporting programs. Business, country and product diversity councils also help execute our global diversity efforts, as do senior executive champions. The Board of Directors annually reviews progress and endorses priorities.

Citi Diversity Milestones

1994
Board of Directors adopts oversight of diversity matters

1999
First Diversity Annual Report published

2000
Diversity index included in Voice of the Employee annual opinion survey

2002
First employee networks recognized

2004
Citi scored 100% on the Human Rights Campaign Corporate Equality Index, an achievement repeated every year through 2014

2006
Citi Women launched as global strategy to advance women

2008
Inception of Citi Women’s Leadership Development Program

2009
Opportunity Now innovation award won for UK maternity/paternity programs

2013
CEO scorecard introduces metric on diverse candidates for top positions

2014
Citi’s employee networks exceeded 100 groups and expanded into all regions

Citi signed the Windsor amicus brief in support of Edith Windsor, in U.S. v. Windsor, the Supreme Court case that ultimately overturned section 3 of the Defense of Marriage Act
Recruiting and Developing Tomorrow’s Leaders

Recruiting talented women and minorities, and helping them further their careers with us, is a company-wide priority. To achieve a diverse employee base that reflects our clients and communities, we partner with academic institutions and organizations that promote greater workforce diversity and inclusion.

In 2014, we hosted numerous networking events and job fairs with our diversity partners. We also rolled out Citi Inclusion Recruiting in North America, building our recruiters’ capability to generate shortlists with diverse candidates. We trained 250 recruiters on how to identify and mitigate the impact of unconscious bias, implemented a toolkit and intranet support site, and established a dedicated veteran recruiting team. To monitor the progress of this new model, we created an inclusion recruiting dashboard across Citi functions.

Expanding Our Talent Pool

In 2013, CEO Mike Corbat introduced a scorecard that included a metric tracking diverse slates created for senior positions, recording female candidates globally and both female and minority candidates in the U.S. One year later, we achieved diverse slates for 70 percent of these positions, surpassing our 58 percent threshold for 2014.

Retaining Diverse Employees

Citi actively recruits and develops minority employees and invests in programs that help advance the careers of senior employees from diverse backgrounds.

Among our U.S. partner organizations is the Executive Leadership Council (ELC), which supports the professional development of our high-potential African-American managers through its skills-based Symposium. ELC is a national membership organization comprised of senior-level African-Americans from Fortune 500 U.S. corporations. Since 2006, 130 Citi employees have attended ELC’s Mid-level Managers Symposium Leadership Development Program.

Partnership in Focus: Forté Foundation

Attracting talented women into financial services careers supports our business. To provide college students with information and insights on our sector we partner with Forté Foundation, a nonprofit consortium of corporations and business schools, which educates women on careers in business.

For the past six years, Citi has hosted the Forté MBA Forum in New York and provided senior speakers for the foundation’s Women Lead and Career Launch webinars. We are also the lead sponsor of two annual conferences designed to inform and inspire talented women interested in careers in our sector. In 2014, Forté’s Financial Services FAST Track Conference connected 100 pre-MBA female students with senior professionals in the field. Its MBA Leadership Women’s Conference brought 400 students to hear 100 presenters offer candid insights about business leadership roles.

“Financial support provided by Citi made our new college outreach program possible,” says Elissa Sangster, Executive Director of the Forté Foundation. “The commitment and leadership of Citi executives has helped the organization reach new levels of outreach and engagement.”
Other longstanding partners include Management Leadership for Tomorrow (MLT), a leading U.S. career development organization that provides executive training for high-potential African-Americans, Hispanics and Native Americans. Internally, Citi’s Institutional Clients Group offers a Diversity Leadership Program (DLP) to high-performing minority vice presidents. The program, launched in 2006, accelerates leadership skills and enhances executive presence. Through 2014, 128 employees participated in six months of coaching, skill building, informal mentoring and networking with senior leaders.

**Education on Workplace Bias**
In some countries we face a challenge balancing respect for local customs, values and legislation with our principles as a company that views diversity as a business imperative. Our approach is to work closely with our local human resources teams to promote our diversity and inclusion programs to employees. We also partner with local human rights groups to influence progress.

We are committed to helping managers recognize unconscious bias in the workplace that can potentially impact the performance of employees and our business. Citi managers take part in unique interactive sessions on workforce issues, with a particular focus on diversity and inclusion and cross-cultural awareness. In 2014, we expanded the successful program beyond the U.S. and India to Mexico and Japan.

**Empowering Women**
Women make up more than half of our workforce. Attracting, developing, advancing and retaining female talent at all levels within Citi is very important to us. Citi Women is a company-wide effort designed to achieve these objectives. It offers two core programs, Women Leading Citi and the Women’s Leadership Development Program, along with other work focused around advancing women across our businesses, fostering a global network and engaging clients. Two senior executives lead the effort, supported by an advisory team and a global network of women’s organizations.

Through our Citi Women programs, we seek to increase female mobility, development and retention across our global workforce. Since 2008, 761 women have been through our advancement programs (see table). Women’s Leadership Development Program graduates have generally outpaced their peers in promotions and have stayed at Citi in higher numbers.

**Investing in Tomorrow’s Female Leaders**

<table>
<thead>
<tr>
<th>Program</th>
<th>Target group</th>
<th>Participation 2008-2014*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Women Leading Citi</td>
<td>Managing</td>
<td>173 women in 27 countries</td>
</tr>
<tr>
<td>Women’s Leadership Development</td>
<td>Directors</td>
<td>639 women in 51 countries</td>
</tr>
</tbody>
</table>

* Some women have attended more than one program.

“Attending the ELC’s Mid-Level Manager Symposium (MLMS) afforded me the opportunity to network with professionals outside Citi and interact with like-minded, career-focused individuals. Hearing senior leaders from other organizations in the industry candidly discuss their career progression has helped me hone my skill set and make improvements where needed. The opportunity to attend the MLMS was a strong message from my managers about the value they place on my career and it further strengthened my resolve to give back to others within the organization.”

**Bola Oyesanya**
Private Banker, Citi Private Bank
Law Firm Group U.S.
Our Workplace

Citi values a work environment where diversity is embraced, where employees are promoted on their merits, where people treat each other with mutual respect and dignity, and where opportunities to develop are available to all. Fostering a workplace culture of inclusion and collaboration supports the performance of our employees and, ultimately, our business.

Partnering for Progress

We are a stronger, more successful company when we can attract and retain diverse, talented and globally minded individuals with a culture of inclusion and collaboration. Knowing this, Citi works with expert strategic partners to achieve a diverse, inclusive workplace. These partnerships help us align our diversity efforts with best practices and strengthen the impact of our strategy, programs and performance.

In addition to the organizations featured throughout this report, key thought leadership partners include: Association of Latino Professionals For America (ALPFA), Catalyst, Center for Talent Innovation, Community Business, Council of Urban Professionals, Families and Work Institute, Hiring Our Heroes, National Business and Disability Council, Opportunity Now, PhD Project, Sponsors for Educational Opportunity, Stonewall and Wounded Warriors. We collaborate around the world in areas including inclusive workplace policies and practices and diversity thought leadership.

Connecting Through Diversity

Fostering inclusion in our culture and everyday actions requires the active engagement of all our employees. Through our employee networks and major annual events like Diversity Week and International Women’s Day, we create awareness of, and celebrate, our diverse workforce and communities. These high-profile regional and global events also help us increase employee engagement on diversity beyond the countries where we have the largest presence.

Partnership in Focus:
Tanenbaum Center for Interreligious Understanding

Our commitment to inclusion extends to the religious beliefs of our employees – from atheists to people of minority faiths. To support our efforts, Citi has partnered for 10 years with Tanenbaum, the leading global nonprofit promoting religious diversity in workplaces, schools, health care facilities and areas of armed conflict.

As a founding corporate member of Tanenbaum’s special program for global companies, we call on its expert counsel to foster religious inclusion in our company. In 2014, Tanenbaum provided Citi with better practices for establishing an inclusive space for employees to pray, reflect and meditate at work. Its experts ran training for our human resources professionals in providing an understanding of the business implications of religion in the workplace and how we can best support workplace religious accommodations.

“Tanenbaum works with many global corporations, but Citi is a standout,” says Joyce Dubensky, the organization’s CEO. “It’s great to work with the Citi team on some of the most sensitive diversity and inclusion issues involving religion and to ensure that every employee is treated with respect.”
Employee Networks
Citi’s dynamic and rapidly growing employee network program plays a key role in fostering an inclusive culture and helps build our reputation as an employer of choice. Open to all and led by employees, the program provides opportunities for networking, professional development, community involvement and volunteerism. Our networks focus upon the following affinity groups:

- African Heritage
- Asian Pacific Heritage
- disABILITY (people with disabilities and their caregivers)
- Generations
- Hispanic Heritage
- Identity (employees of different nationalities)
- Military Veterans
- Parents
- Pride (lesbian, gay, bisexual and transgender community)
- Roots (multicultural background)
- Women

In 2014, the program exceeded 100 networks and expanded into Asia and Latin America. New groups launched in Hong Kong, India, the Philippines, Honduras and El Salvador. Overall, 19 new networks were launched, bringing the total to 107, with some 14,000 members across 20 countries and 47 cities.

In Focus: Military Veterans Network Launched in London
Recruiting veterans, and helping them feel at home in our culture, provides both business and community engagement benefits. Recognizing this, our London office launched the first Military Veterans Network outside the U.S. in February 2014. Within a year, the group’s membership rose from 16 to 53 and it scored a series of successes, including:

- Launching a mentoring program to help veterans new to Citi transition smoothly into our corporate culture
- Helping recruit high-caliber ex-servicemen and women into senior technology positions and military graduates into Citi’s markets graduate program
- Taking the lead in forming a cross-company City of London Veterans Network, modeled on Veterans on Wall Street in New York City
- Raising £10,000 for military charities through the London Poppy appeal

“Even though the London Military Veterans Network was only formed a year ago, we have a strong committee, growing membership and have already notched up notable successes in recruitment, charity work and veterans affairs.”

Peter Day
Co-Chair, Citi London Military Veterans Network

Our Global Employee Networks

Annual Global Growth

<table>
<thead>
<tr>
<th>Year</th>
<th>Networks</th>
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<tbody>
<tr>
<td>2011</td>
<td>60</td>
</tr>
<tr>
<td>2012</td>
<td>74</td>
</tr>
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<td>2013</td>
<td>92</td>
</tr>
<tr>
<td>2014</td>
<td>107</td>
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</tbody>
</table>
Connecting Women in Citi

Connecting with colleagues who share their experiences and goals makes all the difference to women across our company. Our global Community Ambassadors program links career-minded women through mentoring, networking, career development events and best practice sharing. Established in 2012 as a Citi Women initiative, the program engages and supports alumni of our enterprise executive leadership programs for women—the Women’s Leadership Development Program and Women Leading Citi. Approximately 30 program graduates act as Community Ambassadors, organizing activities and opportunities that also support mid-level female high performers across our four regions.

“I expect this program will become deeply woven into the fabric of Citi’s culture,” says Maria Hackley, Managing Director, Financial Institutions Group, who leads the program. “Already, it has had tremendous impact on its graduates, enabling them to raise their profiles with senior management, increase connectivity with peers and seniors, learn about other parts of the firm and receive support to continue to advance their careers.”

Diversity Week

Diversity Week, an important, popular annual series of activities, raises awareness of diversity and inclusion issues among tens of thousands of Citi employees in Mexico, Latin America, Europe, Middle East and Africa (EMEA) and Asia Pacific. In Mexico, 8,000 employees joined in 2014 events including a photography exhibition and a conference on corporate lesbian, gay, bisexual and transgender (LGBT) inclusion with panelists from the U.S. embassy. Across Latin America more than 2,500 employees enjoyed activities that ranged from sharing world cuisine to attending career workshops with senior executives. In EMEA, 284 activities took place across 44 countries and cities, under the theme of “Inclusive Leadership.” In Bahrain, employees expressed appreciation for managers they admired on a message board displayed during the opening ceremony. At Citi Hong Kong, the 2014 World Cup provided a showcase for celebrating cultural diversity in our company. The country office published features on the eight nations that reached the quarterfinals, highlighting Citi’s presence in these markets. As a finale, employees dressed in national costume.

Photograph: Citi colleagues celebrating Diversity Week in Mexico.
Our Marketplace

Citi strives to deliver products and services to our clients that reflect both our global reach and our deep local roots in every market where we operate. The diversity of our employees enables us to better understand our clients and customers, while the breadth of our product offerings allows us to serve them better.

Client Engagement

Citi creates partnerships with organizations representing diverse communities to build our brand and reputation, including organizations representing the lesbian, gay, bisexual and transgender community, among others. Citi is a founding member of Out Leadership, an organization that develops innovative and forward-thinking initiatives to leverage LGBT opportunities across the finance, legal and insurance sectors. In May 2014, CEO Mike Corbat hosted the annual Out on the Street (OOTS) leadership summit at our New York City headquarters, and in December 2014 we hosted the executive dinner for the inaugural Asia LGBT Leadership Summit in Hong Kong. These venues connected our employees with over 72 CEOs and 2,300 senior leaders, as well as global LGBT and ally influencers and current and prospective clients.

Citi is also a Gold National Partner of the Human Rights Campaign (HRC), which works to achieve LGBT equality in the U.S. and internationally. Our support of HRC helps us reach current and prospective clients through many outlets including HRC’s Buying for Equality Guide, which enables consumers to make buying decisions based on a company’s LGBT-friendly policies. Similarly, Citi’s brand is featured across 25 nationwide HRC dinners that draw members, major donors and local and national celebrities and politicians. In 2014, Citi earned 100 percent on HRC’s Corporate Equality Index for the 11th consecutive year.

“Citi has been one of the great leaders … on workplace fairness, a company that early on stood up and spoke out—as it relates to your own employees and how you treat them. When a company like Citi leads the way, it makes it far easier for other companies to walk through that door.”

Chad Griffin
President, Human Rights Campaign

© View Chad Griffin and Ana Duarte McCarthy in conversation
By the Numbers:
International Women’s Day at Citi

Our 2014 global activity around International Women’s Day was a huge success, with a record number of events held and cities, employees and clients reached. Key impacts included:

» 236 events held in 89 countries around the world, including 44 events for clients

» Seven high-profile client events in key markets drew more than 500 attendees

» 73 percent of programs included professional development for people attending

» Over 5 million Twitter accounts reached and more than 113,000 Facebook Likes achieved, through a Citi IWD social media campaign

» 95 percent of employees who gave feedback on IWD celebrations said the experience positively impacted their view of Citi’s commitment to advancing women

Engaging Clients, Empowering Women

International Women’s Day

International Women’s Day (IWD) is an important opportunity for Citi to showcase its commitment to female clients and customers, as well as staff, around the world. In 2014, we hosted 236 events in 173 cities across 89 countries around the theme of “Connecting Women. Inspiring Change. Making Progress.”

Activities were held for our clients and customers, with seven high-profile events boasting more than 500 clients in attendance. Our retail branches, online banking sites and ATM screens in Mexico, Russia, UK, U.S. and most of Asia publicly advertised activities. At an event in Lusaka, Zambia, Citi executives highlighted the importance of continuing education for women and girls to the country’s economy.

In Seoul, South Korea, we co-hosted a conference on how to strengthen the role of women in society and the financial services sector, in partnership with the Ministry of Gender Equality and Family.

State Street Global Advisors

Many of our business clients seek to advance successful women and enrich their corporate culture through female leadership.

Recognizing this, in 2014 Citi London launched a 12-week pilot mentoring program, partnering with State Street Global Advisors and The Brokerage Citylink, a nonprofit which connects talented young Londoners to business opportunities. Eighteen high-potential, mid-level women from each firm were mentored by seniors from the other organizations to build leadership skills and support career development. The mid-level women mentored 18 female university students from disadvantaged backgrounds in London interested in a career in business, focusing on professional and employability skills.
Performance

Citi participates in external benchmark surveys that enable us to measure our performance against other companies and identify ways to strengthen and expand our policy and practices.

2014 Awards and Recognition

GLOBAL
- Top Diversity Leader
  Calvert Investments

ASIA PACIFIC
- Top Two Companies for its Best Practices in Diversity
  People Matters magazine, India

LATIN AMERICA
- Top 10 Best Companies for Employees with Disabilities
  Secretary of State for the Rights of Persons with Disabilities São Paulo and Institute of Economic Research

MEXICO
- Gender Equality Model Award
  Women’s National Institute

NORTH AMERICA
- Top Diversity Employer for African Americans
  Black EOE Journal
- 50 Out in Front Best Places for Diverse Managers and Women
  "Diversity MBA" magazine

EMEA
- Best for Vets Employers
  Military Times EDGE
- Outstanding Corporate Partner
  National Coalition for Homeless Veterans
- 2014 Class of Corporate Leaders for Inclusion
  Tanenbaum Center for Interreligious Understanding

NORTH AMERICA
- Gender Equality Model Award
  Women’s National Institute
- Best of the Best List as a Top Diversity Employer
  Hispanic Network magazine

LATIN AMERICA
- Top 10 Best Companies for Employees with Disabilities
  Secretary of State for the Rights of Persons with Disabilities São Paulo and Institute of Economic Research

ASIA PACIFIC
- Excellence in Leadership Development
  Society for Human Resource Management, India

GLOBAL
- Top 50 Employers for Women
  The Times and Opportunity Now, UK

MEXICO
- Gender Equality Model Award
  Women’s National Institute

EMEA
- Top 100 Employers for LGBT
  Stonewall, UK

Global Recognition for Pride Networks

Citi is committed to creating a workplace that supports and celebrates our LGBT community. Our highly active Pride employee networks are essential to realizing this goal, and in 2014 their outstanding efforts were recognized by the “LGBT Employee Resource Group of the Year Award” from Out & Equal Workplace Advocates (see picture).

The accolade reflects the many accomplishments around the world of our 14 Pride networks and their 2,000 members over the past 18 months. These included influencing Citi policies on equal benefits for partners of same-sex employees and establishing a global intranet support site for LGBT on-site and remote workers worldwide.

Global Recognition for Pride Networks

With the networks’ support, Citi also launched branded, educational “I am an Ally” placards that can be displayed in any workspace. In addition, Citi was the only U.S. retail bank to sign on to the Windsor amicus brief that successfully made the business case against section 3 of the Defense of Marriage Act.

“Citi is a longtime sponsor of the workplace equality efforts of Out & Equal, and we are very proud that the Citi Pride Network has received this award,” says Ana Duarte McCarthy, Citi’s Chief Diversity Officer. “We are very committed to our network program, and the Citi Pride Network’s recognition is both well-deserved and inspiring.”
**U.S. Workforce**
Citi’s total U.S. workforce has decreased 14.1 percent since 2010. The overall representation of U.S. female employees declined 2.4 percent and the representation of minorities was essentially unchanged during this period. Citi’s minority management population, covering executives, senior managers, first-line managers and mid-level managers, has increased 13.2 percent since 2010. The percentage of female minority managers rose by 7.4 percent since 2010.

**Global Female Workforce**
Citi’s global female representation remained stable at 53 percent from 2011 to 2013 and dropped slightly to 52 percent in 2014.

---

**FY2014 Consolidated Employer Information Report (EEO-1)**

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<tr>
<th>Job Categories</th>
<th>Gender</th>
<th>White</th>
<th>Black</th>
<th>Hispanic</th>
<th>Asian</th>
<th>Native American</th>
<th>Native Hawaiian or Other Pacific Islander</th>
<th>Multi-racial</th>
<th>Total by Gender</th>
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<td>First/Mid-Level Managers</td>
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<td>1,026</td>
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<td>1,719</td>
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<td>93</td>
<td>257</td>
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*Data as of July 2014*
We welcome feedback and suggestions on our diversity programs.

For more information please visit our Diversity site at www.citigroup.com/citi/diversity/

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