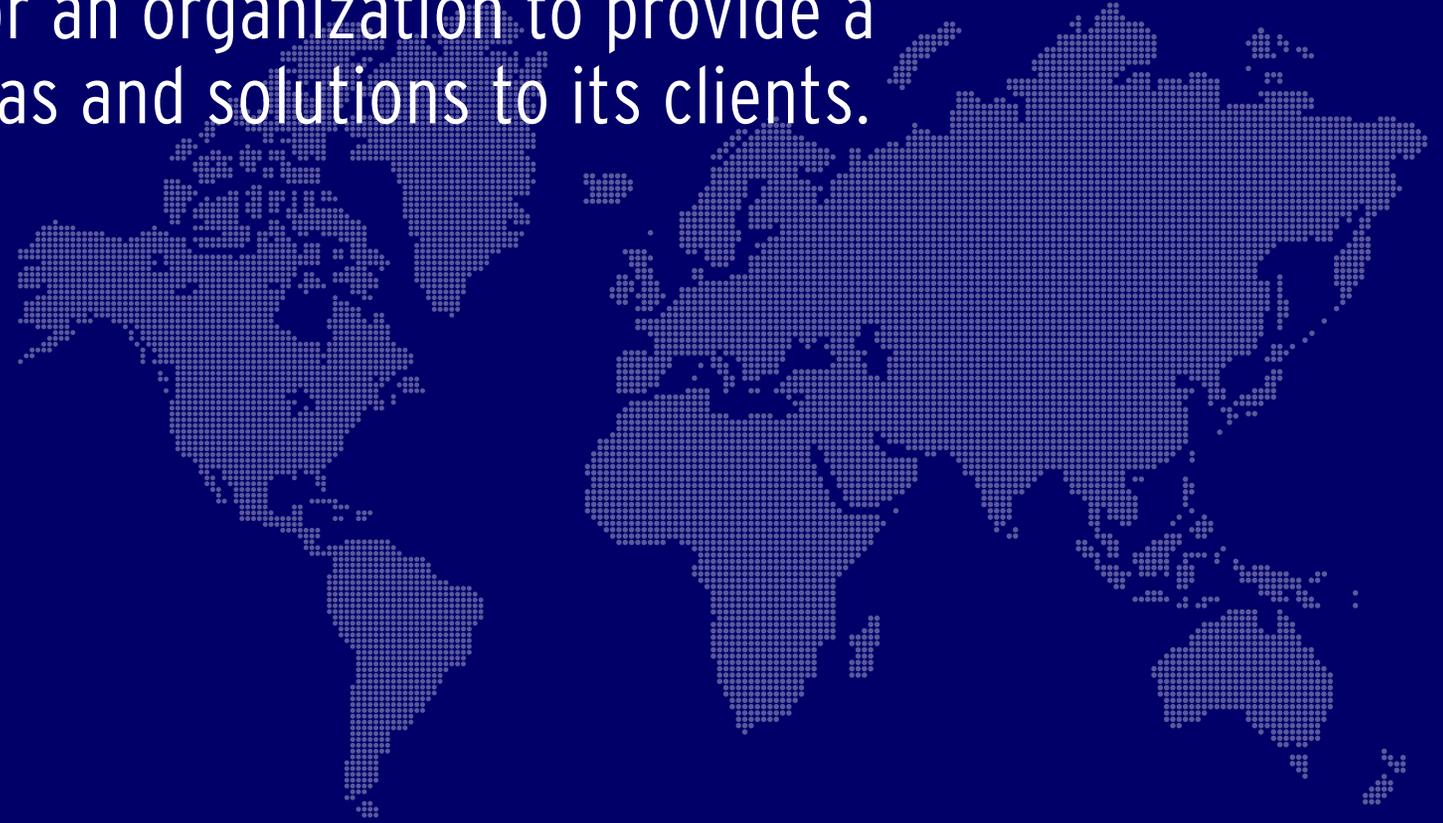


At Citi, we recognize diversity as one of our competitive advantages. In a global marketplace, it is imperative for an organization to provide a wide range of ideas and solutions to its clients.



Global Diversity Annual Report 2010



“Diversity is a business imperative for Citi. We recognize the extraordinary opportunity we have around the world to be a leader in fostering Diversity policy and practices and making a difference for our employees, clients, business partners and communities.”

WHY DIVERSITY IS IMPORTANT FOR CITI

At Citi, we recognize diversity as one of our competitive advantages. In a global marketplace, it is imperative for an organization to provide a wide range of ideas and solutions to its clients. A diverse workforce provides the potential to understand and serve clients better and be more creative and innovative on their behalf. We must foster an inclusive work environment and leverage this competitive advantage by providing employees with the experiences and skills to develop to their full potential and realize their professional aspirations. In turn, this can result in greater market share and greater returns for Citi’s shareholders.

HOW WE MANAGE DIVERSITY

Our diversity strategy focuses on four areas – Management Accountability, Attracting Talent, Workforce Development and Work Environment.

The Office of Global Workforce Diversity is responsible for governance, policy and setting priorities. Diversity programs supporting our overall strategy are implemented across the organization. Senior Diversity and Human Resources leaders from all of our businesses are members of our Diversity Operating Committee which meets regularly to review progress



ANA DUARTE MCCARTHY
Chief Diversity Officer

against strategy, share best practices and align policies. Once each year, the Board of Directors reviews progress against our plans and sets priorities for the coming year.

We continue to develop, promote and execute our global diversity strategy through business, country and product diversity councils. Our strategy focuses on dimensions of diversity, including, among others, disability, ethnicity, gender, race, and sexual orientation.

CASE STUDY

Citibank Korea prides itself on a culture of diversity and mutual respect among employees. Since its launch in 2006, the Diversity Committee has been a driving force behind this effort. Working together, the Diversity Committee and Women’s Council have played a pivotal role in promoting and executing initiatives focused on developing female talent, establishing a merit based system, encouraging mutual respect among employees of diverse backgrounds and enhancing both work-life balance and quality of life. As a result of these efforts, Citibank Korea has been recognized by the Korean Women’s Development Institute, Ministry of Gender and Equality and Hankook IIBO as one of the most desired places to work for talented top performing women.

DIVERSITY IN ACTION

Programs and initiatives are in place across our businesses and functions that support our goal of being a diverse and inclusive company and benefit our competitive advantage.

DIVERSITY WEEK

Each year Diversity week is held in the Europe, Middle East and Africa (EMEA), and the Latin America and Mexico (LATAM) businesses. All employees are invited to participate in various programs throughout the week which focus on developing awareness of and engagement in diversity. A total of 63 countries across the two regions sponsored events for employees to attend either in person or via teleconference. The strong set of programs, across compelling themes and innovative presentations contributed to the overwhelming participation by employees. In EMEA the theme for the events was “Reflecting on Unconscious Bias” and took the form of debates, training and cultural offerings. Diversity Week across LATAM reinforced the acceptance of diverse life styles and the importance of understanding the value of being different and ended in a private event at Six Flags in Mexico City with more than 22,000 employees and their families participating in the programs of the day.

Gender diversity enhances our ability to innovate, create business opportunities, and relate effectively to our client base.

WOMEN4CITI>

women4citi>

Women4CITI> is a company-wide effort designed to attract and develop talented women.

The program fosters the ongoing development of women leaders by helping participants identify mentors and career opportunities across our businesses. Two senior executives, supported by an advisory team and a global network of women's organizations, lead the effort.



Adora Tidalgo, Olivia P. Gallegos and Kathryn Reimann were honored for their commitment to professionalism and community service at the 2010 YWCA-NYC Academy of Women Leaders Luncheon

“Besides the basic mission of the Women’s Council to create opportunities for women to succeed as leaders and increase retention and promotion of women, the council also focuses on connecting, educating and advancing women – key aspects of diversity that are in Citi’s DNA and aligned with Citi’s core values.”

– ALEXANDRA TYLER

Global Transaction Services, Marketing

WOMEN LEADING CITI PROGRAM

Piloted in 2009 with 59 participants, our Women Leading Citi Program is designed to promote and accelerate the advancement of women in senior management positions at Citi. Through the program, women broaden and enhance leadership skills, support individual development and identify networking opportunities with the guidance and support of their manager, a talent professional and a senior advocate.

FOCUS ON: MATERNITY MATTERS

Maternity Matters, first launched in the U.K. in 2006 as a retention tool, was expanded to the U.S. in 2010. The program consists of four webinars targeting women about to take a maternity leave, women returning from a leave, Human Resource (HR) Generalists and managers. Each webinar covers maternity-related topics ranging from childcare and striking a balance between motherhood and career to re-engaging with clients. Among the topics included in the HR and manager sessions are ways to support the maternity/adoption process, manage the team and recognize key challenges and concerns. The program has received overwhelmingly favorable feedback and exceeded all enrollment expectations. It is a valuable tool and it supports Citi's overall diversity strategy of attracting, retaining and engaging employees.

WOMEN'S LEADERSHIP DEVELOPMENT PROGRAM

The Citi Women's Leadership Development Program, offered in conjunction with the UCLA Anderson School of Management, combines lectures, discussions, small group work and personal assignments to help female talent better manage their career development and advancement as leaders. Participants learn how to demonstrate executive readiness, become champions and role models for the organization, and grow their professional networks. The program has been delivered six times since its initial offering in April 2008, and 196 women have attended.

COACHING FOR SUCCESS

Citi has a long standing development program – Coaching for Success – for mid-level women. The program for emerging female talent is delivered through a series of workshops and engages senior management as coaches. One of its goals is to improve retention and increase promotion and internal mobility among participants.



While one door is being closed ... Citi always keeps one open

CITI EMPLOYEE NETWORKS

Citi's employee network program provides members with an opportunity to share common experiences and build awareness of diverse cultures and communities. The program supports our goal of becoming an employer of choice. Employee networks are employee-initiated and -led groups, organized according to affinity and open to all employees. These networks focus on cross-business networking opportunities and support employee growth and development.

At the end of 2010 there were 53 employee networks representing some 13,000 members across 17 locations in Canada, the United States, the United Kingdom and the Republic of Ireland. Recognized networks include:

- African Heritage
- Asian Pacific Heritage
- disABILITY (focused on people with disabilities and the caregivers of people with disabilities)
- Hispanic Heritage
- Identity (employees from different nationalities)
- Military Veterans
- Native American Heritage
- Pride (focused on the lesbian, gay, bisexual and transgender community)
- Roots (multicultural)
- Women's
- Working Parents

“The employee networks welcome our whole, authentic selves to enrich the organization. Citi is a cosmopolitan place – global and diverse, as our clients – and our Employee Networks reflect this richness – and I am richer for it.”

– JOE STROBLE
Pride Network NYC

DIVERSITY FOR LEADERS

Citi runs a number of programs designed to support our community of leaders who come from diverse backgrounds.

Our Diversity Leadership Program provides training for high-potential Vice President to Director-level professionals with the goal of increasing and accelerating development. The program supports strategic thinking, refined communication skills and enhanced executive presence. Participants engage in a comprehensive program of coaching, training, informal mentoring and networking with senior leaders over a six-month period. It was launched in 2009 by our Institutional Clients Group (ICG) and 30 individuals have participated.



Howard Sanders and Kira Cordoba-Brown attended the 2010 Harlem YMCA Black Achievers in Industry event

We work in partnership with The Executive Leadership Council (ELC) to support the professional development of our high-potential African-American managers. ELC is a national membership organization comprised of senior level African-American officers and executives from Fortune 500 U.S. corporations. Through their Symposium, ELC helps African-American corporate mid-level managers develop the professional, personal, and intellectual skills necessary to excel in the corporate arena. To date, Citi has sponsored 289 participants for the Symposium.

PARTNERSHIPS FOR BEST PRACTICE

We learn about diversity best practice by working in partnership with specialist organizations that seek to foster diversity and inclusion. Through these partnerships, we continually improve our strategy, programs and performance. Together, we promote diversity – as a key business imperative – across industries.

We have partnerships with a variety of organizations around the world including the Center for Work-Life Policy, The Executive Leadership Council (ELC), Families and Work Institute (FWI), Human Rights Campaign (HRC), Management Leadership for Tomorrow (MLT), the National Business & Disability Council, the National Council on Research for Women, Opportunity Now, Sponsors for Educational Opportunity (SEO), Stonewall and Zumbi dos Palmares University.

HUMAN RIGHTS CAMPAIGN

The Human Rights Campaign (HRC) is the largest civil rights organization working to achieve lesbian, gay, bisexual and transgender (LGBT) equality in the United States. Citi's formal relationship with HRC dates back to 2004 when we were first recognized as having achieved 100% on the Corporate Equality Index (CEI) – a benchmark of an organization's ability to provide a safe and welcoming business environment for LGBT employees and clients by fostering best policy and practices. Citi has continued to achieve the 100% CEI rating by meeting and exceeding HRC's changing guidelines.

In 2007 Citi joined HRC as a corporate sponsor of the Employee Non-Discrimination Act (ENDA), lending the company's name to supporting passage of the bill introduced to the U.S. House of Representatives and Senate. Employees of Citi also participate as members of the organization's national Board of Directors and their Business Council. Citi joined the HRC coalition to support Domestic Partner Benefit Tax Equity legislation (2006).

Citi is also featured in HRC's Buying for Equality Guide, which helps consumers make fair-minded purchasing decisions through ratings of companies, their products and services supporting lesbian, gay, bisexual and transgender equality.

LEADERS OF NEW ASIA SUMMIT



The Asia Society's inaugural Women Leaders of New Asia Summit was held in June 2010, officially launching the Asia Pacific Women's Leadership Initiative with representatives from 15 countries. The first

Pan-Asian project, the initiative seeks to develop and promote a community and network of senior women leaders spanning the private, not-for-profit and public sectors in Asia. Along with senior executives and officials from these sectors, Citi's Chief Diversity Officer Ana Duarte McCarthy, is a member of the project's advisory committee and works with the Asia Society to set broader program goals. Demonstrating Citi's support for the program were Terry Endsor, Head of Human Resources, Asia Pacific and other influential women and senior delegates representing different private, not-for-profit and public spheres.

WORKING FAMILIES

Citi's relationship with Working Families (WF), a U.K. based organization dates back many years and includes Citi's support of a WF research paper published in 2005 entitled, "Time, Health and the Family." Working Families recently developed annual Employer Awards, and in 2010 Citi was recognized in the Best for Maternity category and won the Award for Innovation acknowledging the leading edge work for Fathers at Citi. This relationship provided the opportunity to work with other leading U.K. employers to develop and launch the Employers for Fathers Forum.

ZUMBI DOS PALMARES UNIVERSITY

Beginning in 2005 Citi partnered with Zumbi dos Palmares University to build an internship program providing students with professional experiences in the bank. The university reserves more than 50% of its openings for African Brazilians. Since 2005, more than 80 interns have participated in the program, 34 (43%) professionals have been hired and 26 interns are currently enrolled in the program. The program provides interns with 20 hours of training, either in person or via the "Citi University" online tool, covering among other skills, career competencies.



Citi Zumbi Dos Palmares University interns. Standing from left to right: Daniela Batista Da Silva, Tamara Pereira, Aurélio Leonard, Lígia Frutuoso, Vanessa Ramos. Seated from left to right: Janaina Vicente, Adriana Aparecida Luiz, Caio Moura

OUR PERFORMANCE

We measure our performance on diversity so we can identify ways to strengthen and expand our policy and practices. We participate in annual benchmark surveys in different markets to understand how we perform against other companies.

Examples of our diversity work receiving external recognition in 2010 include:

- **100 BEST COMPANIES FOR WORKING MOTHERS**
Working Mother magazine
For the 20th time, *Working Mother* magazine has named Citi to its list of “100 Best Companies for Working Mothers”
- **BEST COMPANIES FOR MULTICULTURAL WOMEN**
Working Mother magazine
- **100% CORPORATE EQUALITY INDEX COMPANY**
Human Rights Campaign (HRC)
- **CORPORATE INCLUSION INDEX RATING 70**
Hispanic Association on Corporate Responsibility (HACR)
- **25 NOTEWORTHY COMPANIES FOR DIVERSITY**
DiversityInc magazine
- **50 BEST COMPANIES FOR LATINAS TO WORK FOR IN THE U.S.**
Latina Style magazine
Citi has been named to LATINA Style’s list of the top 50 companies for Latinas to work for in the U.S. every year since the list began in 1998
- **RECRUITMENT & SELECTION CATEGORY WINNER**
O2 Ability Awards – Ireland
Citi won for its sound non-discriminatory disability proofed recruitment and selection procedures
- **BEST PLACES FOR DIVERSE MANAGERS TO WORK**
Diversity MBA magazine ranked Citi No. 6 on the list
- **EMPLOYER OF CHOICE FOR WOMEN (EOWA)**
Equal Opportunity for Women in the Workplace Agency (EOWA) – Australia

- **THE POINT INSPIRATION AWARD**
Point Foundation
- **INCLUSIVE COMPANY AWARD GILBERTO RINCON GALLARDO**
Mexico’s Ministry of Labor and Social Welfare through the Sub-Ministry of Work Inclusion
- **BEST EMPLOYER TO WORK FOR**
Expansión magazine – Mexico
- **GENDER EQUITY MODEL CERTIFICATION**
National Institute of Women – Mexico
- **CULTURE OF NON-DISCRIMINATION MODEL RECOGNITION**
National Counsel to Prevent Discrimination – Mexico
- **HISPANIC BUSINESS SUPPLIER DIVERSITY TOP 25**
Hispanic Business magazine
- **AMERICA’S TOP ORGANIZATIONS FOR MULTICULTURAL BUSINESS OPPORTUNITIES FOR 2010**
DiversityBusiness.com
- **INNOVATION SPECIAL AWARD**
Working Families

CASE STUDY

Out & Equal Workplace Advocates is a U.S. non-profit organization that champions a safe and equitable workplace for lesbian, gay, bisexual and transgender (LGBT) people. Citi has partnered with them since 2003 and has sponsored the organization’s annual Summit, which brings together LGBT employees, allies, human resources and diversity professionals, employee resource group leaders, executives, organizational leaders and others who work towards creating safe and equitable work environments. In 2010, Citi sponsored workshops and two panel discussions: “Why do they need to tell me? How Citi is looking to overcome unconscious bias” and “Managing through difficult economic times. Citi has also consistently sponsored featured programs focusing on the intersection of race and the LGBT community in the workplace.”

2010 CITIGROUP CONSOLIDATED EMPLOYER INFORMATION REPORT (EEO-1)*

Job Categories	Total	MALE							FEMALE						
		White	Black	Hispanic	Asian	Native Hawaiian or Other Pacific Islander	Native American	Multi-Racial	White	Black	Hispanic	Asian	Native Hawaiian or Other Pacific Islander	Native American	Multi-Racial
Exec/Senior MGRS	27	19	1	1	1	0	0	0	5	0	0	0	0	0	0
First/Mid-Lvl MGRS	16,652	6,518	544	831	1,298	4	17	15	4,973	815	862	735	4	22	14
Professionals	22,222	8,068	876	1,175	2,897	17	26	35	5,303	1,109	1,012	1,639	11	20	34
Technicians	1,419	466	116	145	77	1	4	0	382	88	89	48	0	1	2
Sales Workers	14,151	3,474	513	991	635	12	22	16	4,730	1,179	1,784	717	17	36	25
Admin Support	38,238	5,441	2,103	2,063	683	34	42	47	14,289	6,546	5,102	1,572	50	152	114
Craft Workers	7	4	0	3	0	0	0	0	0	0	0	0	0	0	0
Operatives	712	119	76	52	113	3	1	0	144	69	27	108	0	0	0
Laborers & Helpers	2	0	0	1	0	0	0	0	1	0	0	0	0	0	0
Service Workers	21	1	0	13	0	0	0	0	0	2	5	0	0	0	0
Total	93,451	24,110	4,229	5,275	5,704	71	112	113	29,827	9,808	8,881	4,819	82	231	189

* Data as of July, 2010

Since 2004, the representation of women grew by 1.5 percent and minorities grew by 8.9 percent. During the same period our U.S. employees declined by 31.7 percent. Minority representation over the period from 2004 to 2010 grew by 8.7 percent among officials and managers and

5.2 percent among professionals. The representation of women declined in most job categories except technicians and sales workers in which it grew by 7.4 percent and 33.6 percent respectively over this period.

We welcome feedback and suggestions on our diversity programs. For more information please visit our Diversity site at www.citi.com/citi/citizen/people/diversity/index.htm or contact us at diversity@citi.com.

