

A photograph of a woman with glasses smiling and talking to a man. The image is split diagonally by a blue shape. The woman is on the left, and the man is on the right. The background is a warm, golden light.

Talent and Diversity

Annual Report
2017



Talent and Diversity

At Citi, we continually enhance the professional development programs and resources offered globally to support the career progress and work/life balance of our employees. We're also committed to being a truly diverse company where employees come to work every day at a place that recognizes and celebrates our diverse backgrounds and experiences. To this end, we are setting representation goals around diversity, and our leaders are being held accountable for continued progress towards these goals.

Research by Citi Global Perspectives & Solutions (GPS) estimates that reducing gender inequality, for example, could add 6 percent GDP growth to advanced economies over 20 years.¹ At Citi, our employees reflect the remarkable range of cultures and perspectives of our clients across the more than 160 countries and jurisdictions where we do business – a powerful advantage that combines global insights with deep local knowledge and helps us drive growth and progress.

We know we have more to do to become as diverse at all levels as we aspire to be, and we are committed to making specific changes where needed. For example, in January 2018, we announced new efforts to support pay equity. Based on an analysis of compensation in the U.S., the UK and Germany, we found that women at Citi are paid on average 99 percent of what men are paid, and U.S. minorities are paid 99 percent of what non-minorities are paid. This analysis incorporated a number of factors accounting for differences in pay, such as job function, seniority and geography. As part of this year's compensation cycle, we made adjustments to help close these gaps and further our goal to become an employer of choice for employees of diverse backgrounds. We are committed to continuing to review compensation for pay equity and will continue this analysis in all other countries where we work.

Managing Diversity

A diverse workforce that represents a wide range of backgrounds, perspectives and experiences is an important part of Citi's mission and is directly related to our ability to innovate and deliver results for our clients. Our diversity strategy, which we refreshed in January 2017, emphasizes a culture of embracing diversity that is embedded across all levels, from junior employees to the C-suite. As part of our Diversity Strategy, we are working to set additional representation goals to drive the hiring, promotion and retention of women and U.S. minorities.

Senior leaders across the company – including our Affinity Leaders and our Human Resources (HR) Operating Committee, among others – ensure that our programs and policies advance our culture of inclusion, and our Board of Directors reviews our progress and objectives annually.

We engage with employees at all levels to encourage a diverse and inclusive workplace. As such, we have structured our Affinity model to be more closely connected to our business strategy and to promote individual leadership and employee development.

¹ Citigroup, Inc., *Women in the Economy II* (November 2017), page 3, <https://ir.citi.com/rxehymXStWqV7Y6S58ExJLPdJPjqZicwdoxqT%2Fc0qDsBMFxbL%2FzcJiG%2FgKE%2BRxwHcad8oQrgD1w%3D>.

Bringing Our Affinities to Life

Our Affinity model, built on the foundation of our global grassroots Employee Network program that has existed for many years, is our approach to disseminating the company's diversity priorities and goals. The work of our senior leaders to bring our Affinities to life across Citi has been an important signal to our employees worldwide. Members of our CEO's leadership team, along with other senior leaders across the company, co-chair each of our Affinities to help provide accountability for increasing diversity at Citi. The Affinity leaders act as public champions for the priorities and needs of that demographic, both within the company and externally. Our 10 Affinities – Asian Heritage, Black Heritage, Citi Women, disABILITY, Generations, Hispanic/Latino Heritage, Citi Salutes, Multicultural, Parents, and Pride – each represent different demographics and are designed to ensure that we understand, appreciate and leverage the uniqueness of our entire employee base.

In 2017, we identified senior leaders and developed priorities for five of these Affinities and plan to do the same for the remaining five Affinities in 2018.

Employee Network Chapters

Employee Network chapters serve as local branches of our Affinities and are an important part of the implementation of our diversity strategy. These grassroots organizations are initiated and led by employees and offer professional development, mentoring, networking and community engagement opportunities to members and colleagues. Consistent with our inclusive culture, Employee Network chapters are open to all Citi employees, whether or not they identify with a particular affinity. In 2017, we exceeded 150 Employee Network chapters globally, and anticipate more growth in the number of chapters as employee interest continues to increase.

AFFINITIES IN ACTION

Our Affinities are an important part of our approach to diversity and, through our new model led by senior leaders, we had some notable accomplishments in 2017:

Citi Women supported International Women's Day with over 238 events in 75 countries.

Black Heritage formed five new Employee Network chapters in the U.S., helping us reach 150 chapters across all Affinities.

Citi Women and Black Heritage rolled out a new initiative through which Citi senior leaders are mentored by diverse colleagues, to foster open dialogue and build understanding among executives of diverse employees' experiences in the workplace.

Pride was active in public advocacy efforts by the company, including signing the *Masterpiece Cakeshop v. Colorado Civil Rights Commission amicus brief* in support of LGBTQ equality in a Supreme Court case involving freedom of religion and LGBTQ rights.



Citi employees at the Hong Kong Pride Parade

Across Affinities, we piloted a mentoring program in which managing directors and directors mentor high-performing female and U.S. minority senior vice presidents and vice presidents over a four-month period, to facilitate personalized learning and development.

Representation Goals

In 2017, our CEO's leadership team agreed on an approach to implement firmwide representation goals. Throughout 2018, the team will work to set specific goals for representation of women (globally) and black employees (in the U.S.), working at the vice president level and above. We believe that setting goals will help accelerate our progress with respect to both of these groups.

The representation goals are being developed based on an analysis of representation and engagement data for each Affinity demographic, and will be set annually by senior leaders with the support of historical representation data, future growth plans, market availability and benchmarking data.



CITI'S WORK TO ADVANCE SDG 5: GENDER EQUALITY

The UN Sustainable Development Goals (SDGs) are a comprehensive set of interrelated goals that aim to address development challenges to end poverty, protect the planet and ensure prosperity for all. Our efforts to promote a diverse and inclusive workplace, including establishing representation goals and other gender equality efforts, directly contribute to **SDG 5** in support of **gender equality and empowering all women and girls**. Specifically, we are enabling progress toward target **5.5**, which aims to **ensure women's full and effective participation and equal opportunities for leadership at all levels of decision-making in political, economic and public life**.

For more information about our contribution to the SDGs, see our [2017 Global Citizenship Report](#).

We are also working toward meeting other important metrics across other underrepresented populations. For example, the representation of employees of Asian heritage in the U.S. within Citi exceeds available candidate levels, so we are working to expand employee engagement and increase opportunities for advancement. For LGBTQ employees, we are working to enlist more allies and expand employee data collection to better capture employee self-identification of sexual orientation and gender identity.

CITI SIGNS THE WOMEN IN FINANCE CHARTER

In July, Citi joined a growing list of financial services firms in the UK in signing the UK Treasury's Women in Finance Charter, a voluntary agreement that companies will take key actions toward permanent and sustainable change for gender diversity at senior levels in the industry. Signatories to the charter pledge to have a designated senior executive accountable for gender diversity, set internal gender diversity targets for senior management, publish annual progress against those targets and also have an intention to link compensation of the senior executive team to the targets.

We have set an initial goal to have 30 percent of our senior management roles in the Europe, Middle East and Africa region held by women by 2025. We are also working to create better gender balance by recruiting equal numbers of men and women into our graduate programs. More information about our Women in Finance Charter targets is available [online](#).

EMPLOYEE NETWORK PROGRAM

89

North America

15

Latin America

35

Europe, Middle East and Africa

19

Asia Pacific

9

Black Heritage

9

disABILITY

7

Hispanic/Latino Heritage

5

Asian Heritage

9

Generations

Unconscious Bias Training

We expanded our Building an Inclusive Culture training, which aims to help colleagues recognize unconscious bias and take actions to improve on-the-job decision-making that supports Citi's culture of leadership, ethics and inclusion. After reaching 54,000 employees during the pilot phase, we made the

online training available to all employees in 2017. Over 80 percent of our employees have completed this training to date, and the senior leadership team, including the CEO and HR, have also completed a separate in-person unconscious bias training, which we plan to expand virtually to all employees throughout 2018.

WOMEN IN TECH

The technology industry is among the many that exhibit a large gender gap in their employee base. Citi is working to increase female participation in technology and fintech by creating opportunities along the entire talent pipeline.

In 2017, nearly 100 Citi employees attended the Grace Hopper Celebration of Women in Computing conference, which drew more than 18,000 female technologists to learn from and inspire each other. Citi also had a prominent recruitment presence, to engage potential candidates at all career levels.

Head of Citi FinTech Yolande Piazza joined the UN Women's Global Innovation Coalition for Change, a group whose mission is to drive industrywide action to accelerate the achievement of gender equality and women's empowerment.

Our Jacksonville, Florida, Citi campus held its fourth annual Women in I.T. internship program, which aims to empower girls to learn about careers in technology. We invited 18 girls on the one-week experience to explore the technology industry in a hands-on learning environment.



Citi volunteers in Toronto serve as guest judges at Canada Learning Code's entrepreneurship camp for girls

For more information about Citi's work in technology, including how we create opportunities for women in tech, see our [2017 Global Citizenship Report](#).



CASE STUDY

Communicating the Importance of Diversity

#TogetheratCiti

In mid-2017, our two-month-long #TogetheratCiti global campaign engaged hundreds of employees across Citi to share their experiences to strengthen our culture of inclusion and start a candid conversation about diversity. We received hundreds of responses from employees around the world, including the following:



An all-employee Q&A session with Citi's Affinity Leaders



Employees in Taiwan celebrate Pride Week with a panel discussion about creating an LGBT-friendly workplace

“ Diversity is a melding of differences, ideas and cultures.

It represents a coming together of people from all different backgrounds, socioeconomic statuses, sexual orientations and political preferences. It's a learning experience where everyone is challenged to check their privilege at the door, step outside of themselves and see things from a perspective other than their own.

- Leah, North America

“ Together we can build a more inclusive culture by accepting our differences and by using those differences to drive change and progress, thereby making Citi a truly global bank and giving the best service to our clients. ”

- Juliana, Latin America

“ Put simply, our teams must be as diverse as the clients we serve and the communities where we live and work. ”

- Gavin, North America

“ I pledge to support diversity by understanding others' customs, beliefs, ideas and creativity. Together we are not only stronger, but also more effective. ”

- Ewa, Europe, Middle East and Africa

Recruiting for Diversity

We are working to ensure that diversity is embraced throughout the hiring process at all levels of the organization. For managing director and director level hires, we are committed to diverse slates and aim to include at least one woman in our interviews and at least one woman or racial/ethnic minority in our interviews for U.S. hires. In 2017, 71 percent of interview slates for managing director and director roles included at least one diverse candidate. We have also continued to use diverse interview panels to promote a broader perspective on hiring decisions. In 2017, 72 percent of managing director level hires were interviewed by a panel with at least one diverse member.

In the U.S., to further drive pay equity, several states have enacted laws prohibiting employers from asking prospective employees for their salary history as part of the recruiting process. Citi has not only met those requirements, but also no longer asks any prospective employees across all U.S. states and Puerto Rico for their salary history (including their bonus history).

Recruiting Technology and Innovation

The Citi Talent and Diversity, Human Capital Reporting and Analytics and Productivity teams worked together to create a holistic data dashboard that allows hiring teams and business leaders to take a data-driven, quantitative approach to hiring, retaining and promoting high performers from underrepresented groups at all levels. Whereas much of our diversity efforts were focused on director and managing director levels in the past, the new dashboard allows us to look at diversity gaps across the entire organization.

Campus Recruiting and the Next Generation

Campus recruiting is an important entry point into Citi for underrepresented groups. We continue to use an Early Identification Program for outstanding female and U.S. minority group talent through pre-interview mentor programs

and accelerated interviews. Through the Early ID Program, the Citi Diversity Campus Recruiting team is able to focus on the best diverse talent for our Summer Analyst Program. For the 2017 analyst class, Citi hosted on-campus events in spring 2016 and began providing interview preparation and support in June. Thirty-seven students will be joining Citi in 2018 as summer analysts from that process.

We increased female representation in our campus programs to 40 percent in 2017. This representation rate beat our four-year average of 29 percent. We are also beginning to leverage new diversity sourcing platforms so that underrepresented minorities are more likely to be included in our talent recruitment process in the U.S.

Client and Supplier Diversity

The value of diversity to our business extends throughout the value chain, from our employees to our clients and our suppliers. Our workforce reflects the diverse clients and communities we serve. Our clients are deeply engaged in issues related to diversity, and we invite them to participate in activities related to our shared interest. For example, our annual International Women's Day events celebrate women and promote gender equality. In 2017, we hosted 238 related internal employee events in 100 cities across 75 countries. Additionally, we hosted a number of external events that drew over 1,500 clients.

We have targeted increased participation of women-owned businesses in the supply chain as a goal in the coming years. In 2017, we partnered with WEConnect International, a global organization dedicated to the advancement of women-owned businesses and a Citi partner since 2016, to procure an additional \$100 million from women-owned businesses over the next three years, especially from firms located in developing markets.

The Citi Supplier Diversity Program was created to give maximum opportunity to diverse partners who meet our purchasing and contractual standards. The program works to create mutually

2017 WORKFORCE DIVERSITY HIGHLIGHTS

51%

of our total employees globally are female (106,003 people)

45%

of our U.S. workforce are minorities (30,250 people)

24%

of our managing directors and directors globally are female (2,325 people)

27%

of our U.S. managing directors and directors are minorities (1,330 people)

CITI'S GLOBAL WORKFORCE

EMPLOYEES BY REGION

69,249

NORTH AMERICA

12,361

NEW EMPLOYEE HIRES
(17.9% RATE)

9,513

EMPLOYEE TURNOVER
(13.7% RATE)

28,138

EUROPE, MIDDLE EAST & AFRICA

4,770

NEW EMPLOYEE HIRES
(17.0% RATE)

3,316

EMPLOYEE TURNOVER
(11.8% RATE)

48,623

LATIN AMERICA

11,481

NEW EMPLOYEE HIRES
(23.6% RATE)

6,696

EMPLOYEE TURNOVER
(13.8% RATE)

63,193

ASIA PACIFIC

12,430

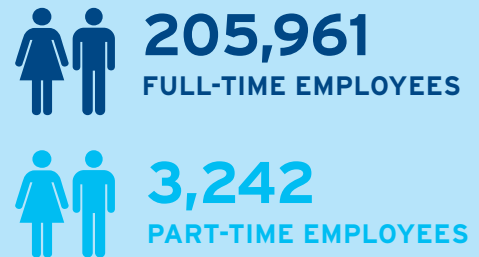
NEW EMPLOYEE HIRES
(19.7% RATE)

8,970

EMPLOYEE TURNOVER
(14.2% RATE)

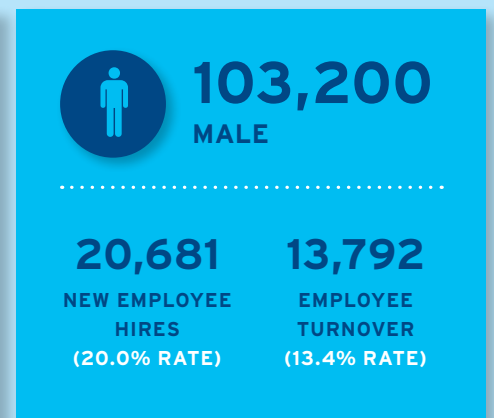
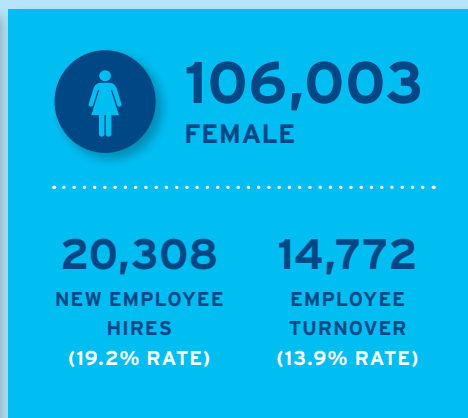
Data as of December 31, 2017.

BY EMPLOYMENT TYPE



TOTAL

BY GENDER



beneficial business relationships with diverse suppliers that strengthen the communities we serve and create value for our shareholders. For more information on our Supplier Diversity Program, see our [2017 Global Citizenship Report](#).

In 2017, we also received the *New York Law Journal's* In-House Department of the Year Award for Diversity for the work Citi Legal has been doing to promote the diversity and inclusion agenda both at Citi and in the wider legal community, including our inaugural law firm Diversity and Inclusion Award. Through this award Citi recognizes one of our external law firm partners that demonstrates excellence among its peers through its efforts and achievements in furthering diversity and inclusion.

CITI'S COMPENSATION PHILOSOPHY

Align compensation programs, structures and decisions with stockholder and other stakeholder interests

Reinforce a business culture based on the highest ethical standards

Manage risks to Citi by encouraging prudent decision-making

Reflect regulatory guidance in compensation programs

Attract and retain the best talent to lead Citi to success

Fair Employment Practices

One of our most important strategic advantages at Citi is the wide range of cultures, backgrounds and perspectives that being in 160 countries brings to our work. Our global workforce is our greatest asset, and we strive to maintain an environment where opportunities to develop are widely available, where people are hired and advanced on their merits and where our employees treat each other with respect. We are fully committed to equal employment opportunity and comply with the letter and spirit of all laws regarding fair employment practices and nondiscrimination.

For more information on fair employment practices, see our [2017 Global Citizenship Report](#) as well as our [Code of Conduct](#).

Compensation

Citi takes pride in offering competitive salaries across the regions in which we operate. We design our compensation program based on our [Compensation Philosophy](#), which outlines the five primary objectives that our program and structures aim to achieve. Our approach to compensation also includes ensuring that entry-level employees receive competitive wages within the industry. We also offer employees the opportunity to take advantage of formal or informal flexible work arrangements, including part-time work and job sharing.

2017 CONSOLIDATED U.S. EMPLOYER INFORMATION REPORT (EEO-1)*

as published September 2019

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 Managers	Male	2.7%	52.2%	1.8%	1.8%	8.8%	0.0%	0.9%	0.2%
	Female	2.7%	25.7%	0.0%	0.0%	3.5%	0.0%	0.0%	
First/Mid-Level Managers	Male	6.8%	38.5%	2.2%	0.1%	12.2%	0.1%	0.4%	16.7%
	Female	5.9%	25.0%	3.3%	0.1%	5.1%	0.1%	0.4%	
Professionals	Male	6.6%	31.8%	3.3%	0.1%	15.8%	0.1%	0.5%	37.2%
	Female	5.7%	22.5%	3.8%	0.1%	9.2%	0.1%	0.4%	
Technicians	Male	15.5%	25.7%	6.4%	0.0%	6.0%	0.0%	0.7%	0.7%
	Female	10.8%	28.3%	2.2%	0.0%	3.5%	0.4%	0.4%	
Sales Workers	Male	12.1%	33.7%	3.0%	0.1%	9.7%	0.1%	0.3%	6.7%
	Female	11.0%	16.2%	3.5%	0.2%	9.5%	0.1%	0.5%	
Administrative Support Workers	Male	6.5%	15.4%	3.8%	0.1%	1.6%	0.1%	0.3%	38.6%
	Female	15.7%	38.5%	12.6%	0.2%	3.9%	0.3%	0.9%	
Total	Male	7.1%	26.7%	3.3%	0.1%	9.2%	0.1%	0.4%	100.0%
	Female	10.0%	28.7%	7.1%	0.1%	6.4%	0.2%	0.6%	

*For certain job categories, including craft workers, operatives, laborers and service workers, the total amount of employees account for less than 1 percent of staff. As a result, those categories are not included in the table above.

**The total percentage is based on a U.S. workforce of 67,798. Figures may not sum to total due to rounding.

We conduct a robust annual review of compensation, which includes multiple layers of reviews of compensation recommendations and pay equity analysis.

Executive Compensation

We compensate our executives fairly, based on individual and company performance, competitive benchmarking and support of our Mission and Value Proposition. Our [Proxy Statement](#) contains a scorecard with each named executive officer's financial and nonfinancial performance goals, which are approved by the Board's Personnel and Compensation Committee. We seek to design our executive pay program to motivate balanced behaviors consistent with our focus on long-term strategic goals. Citi incorporates shareholder and stakeholder input on executive pay into our Compensation Philosophy. We apply our Compensation Philosophy through our Executive Compensation Framework, which enables incentive compensation awards to closely reflect our pay-for-performance approach.

Discrimination and Sexual Harassment in the Workplace

Citi strictly prohibits any form of unlawful discrimination or harassment, as set forth in its widely disseminated and consistently enforced policies. Employees who believe they have been discriminated against or harassed are encouraged to report any incidents that violate Citi's policies to their managers, another member of the employee's management chain, Human Resources, or to the Ethics Hotline. Upon receipt of any complaint, Citi promptly investigates and takes remedial measures up to and including termination of employment, where appropriate. All contacts and investigations are treated as confidentially as possible, consistent with the need to investigate and address the matter and subject to applicable laws and regulations. Citi's policies also strictly prohibit retaliation

GLOBAL EMPLOYEE TRAINING BY REGION IN 2017 AVERAGE HOURS PER EMPLOYEE

ASIA PACIFIC	37.7
EUROPE, MIDDLE EAST AND AFRICA	37.7
LATIN AMERICA	44.5
NORTH AMERICA	47.8

against any employee who has made a complaint or participated in an investigation. For more on our discrimination and harassment policies, see our [Code of Conduct](#).

Learning and Development

Citi employees have access to a range of career development and learning resources to enhance their ability to perform in current roles and prepare for future opportunities – with close to 40 percent of open positions filled internally in 2017. We continued to focus on enhancing our employee learning and development opportunities in 2017 by shifting to more flexible, cloud-based solutions. These digital platforms enable learning when, where and how it is most effective for employees, and we expanded program offerings in 2017. We also offer a range of internal development programs for leaders at all levels, and we continue to evolve those programs to meet new needs. As we enhance our development offerings, we are working to formally capture employee feedback on programming to better understand the impact on employees and the potential for further enhancement. In 2017, all Citi employees received training.

Digital Learning Solutions

In 2017, Citi piloted a new third-party, online learning platform with more than 11,000 employees. Called Degreed, the platform allows employees to access and share a range of learning resources anytime, anywhere – from courses to videos to articles, on a host of subject areas. Degreed provides access to Citi's many learning libraries, including Udemy, one of the largest producers of education "how-to" videos offering a range of business courses developed by industry experts.

Internal Development Programs

Leadership training opportunities are offered across Citi to help support new hires and provide development opportunities to those already on the job.

In our Institutional Clients Group (ICG), the New Director Promotion Program takes new directors through an interactive business case seminar that seeks to highlight the qualities and responsibilities of successful Citi leaders. In 2017, over 270 new directors attended, and 98 percent of participants rated the program as "excellent" or "above average."

ICG also offers a Diversity Leadership Program, a six-month program for high-potential women and U.S. minority senior vice presidents and vice presidents to help build confidence, executive presence and strategic skills. To date, over 200 individuals have

VOICE OF THE EMPLOYEE

We survey our employees annually to gather critical input on trends in the workplace and management practices. This feedback informs important changes in company practices. In 2017, instead of one annual Voice of the Employee (VOE) survey, we piloted three shorter surveys throughout the year called VOE Pulse. This format gave Citi additional opportunities to hear from employees on issues such as employee engagement and diversity.

Our Engagement Index, which measures employees' sentiments regarding opportunities for growth, job alignment with skills and perception that the company is making the changes necessary to compete, increased from 76 percent in 2016 to 78 percent in 2017.

We also measured sentiment about diversity. One of our diversity items on the survey – related to senior management support for diverse employees and ideas – increased to 80 percent in 2017.

In 2018, we will return to the traditional, once-per-year VOE survey format.

participated in the program. In addition, our Global Consumer Banking business runs three High Potential Accelerator Programs focused on developing future leaders. Since inception in 2011, 215 employees have participated in these programs. The Women in Risk Program, which was launched by our global Risk group in 2011, has also been instrumental in building a stronger pipeline of women for leadership roles. More than half of the participants in this program to date have taken on new or expanded roles within the firm. Additionally, in 2017, the Finance group launched its inaugural Women in Finance Program, designed to invest in future women leaders by providing exposure to senior leadership and building a community of women in Finance.

The Citi Women's Leadership Development Program is also offered to high-performing female directors from around the world. To date, the program, which offers four days of networking and learning opportunities, has impacted more than 700 female leaders around the world. In 2017, the program began to integrate more peer coaching and exposure to senior Citi leaders.

Employee Evaluations

Citi provides ongoing feedback and support for employees as an important part of the career development process. Employees receive formal feedback from their managers through mid-year and year-end reviews. In 2017, we enhanced our year-end performance review process to include a two-rating system to increase emphasis on and further incorporate our Leadership Standards, in an effort to increase transparency around leadership coaching and feedback. This shift reflects the increased importance of individual leadership within the company to best serve our clients. For more about Citi's Leadership Standards, see our [2017 Global Citizenship Report](#).

Some employees also have the opportunity to receive multi-perspective feedback (MPF) surveys from direct reports, peers, partners and other co-workers. Previously, MPF surveys were provided only to senior vice presidents and above; in 2017, we expanded the MPF process to include all people managers. About 46,000 employees (90 percent of those eligible) participated in the program last year. In addition, approximately 4,000 managers who participated in training programs received a 360-degree performance review, which is designed to help these individuals identify opportunities for development. The goal of both the MPF and the 360-degree reviews is to provide a more holistic view of each participant's strengths and development opportunities, to improve their overall effectiveness at Citi.

SUMMARY OF TRAINING HOURS

Training Type	2012	2013	2014	2015	2016	2017
Instructor-Led	5.2M	5.8M	5.6M	5.7M	5.0M	3.7M
Web-Based	5.3M	5.1M	5.0M	4.8M	4.8M	5.1M
Total	10.6M	11.2M	10.8M	10.5M	9.9M	8.9M
Training Hours/Employee	40	44	45	46	45	43

Workforce Well-Being

Maintaining policies and a culture of well-being for our employees helps drive business success. We continually evaluate the tools and policies available to maintain the well-being of our global workforce.

Work/Life Balance

There are several Citi programs that help employees balance their work and life. We embrace a culture of flexible work with both formal and informal flexible work arrangements – providing options for how, when and where our employees work – that contribute to employee satisfaction and retention while also increasing productivity. In addition, our Work/Life Program provides assistance with every day challenges such as child care concerns, legal advice and dealing with identify theft.

We also offer a range of health and wellness programs to encourage a strong work/life balance. Our Live Well Program promotes a culture of physical and mental health and well-being among our employees. We sponsor three global campaigns: Heart Health, Resilience and the Fitness Challenge. Each of these campaigns is aligned with the four pillars of the Live Well Program – healthy nutrition and exercise, health risk reduction, work/life balance and the importance of mental well-being, and a tobacco-free lifestyle. For example, in 2017, the Global Resilience campaign focused on the importance of healthy sleep for physical and mental well-being.

In the U.S., our on-site medical clinics provide health care, free preventative screenings and health promotion programs, immunizations and pre-travel health guidance to all employees. These initiatives help employees and their families achieve their health goals through resources that are free, easy to use and available to employees whether or not they are enrolled in a Citi health plan. We also offer a Health Advocate program, separate from insurance programs, to aid employees in resolving insurance claims, accessing medical specialists and addressing their health needs and those of their families. Our Save Well plans guide our employees in building financial stability and saving for retirement, and we offer a tuition reimbursement plan for those going back to school.



CITI FITNESS CHALLENGE SETS A NEW RECORD

The annual Citi Fitness Challenge encourages our employees around the world to get moving. In 2017, more than 15,000 employees in 95 countries logged nearly 138,000 hours of physical activity over six weeks, breaking Citi’s previous record. Our colleagues around the world all participated in their own unique ways, including friendly competitions in the UK and Thailand, bike breaks in Mexico and yoga in Japan.

PROMOTING MENTAL HEALTH AT CITI

The topic of mental health is often overlooked in discussions of well-being. But it’s an issue of increasing importance in financial services, where long hours and a high-pressure environment, together with the normal demands of life, can strain many employees.

In the UK, Citi launched the Minds at Citi campaign, which is working to destigmatize the topic with the help of internal videos featuring employees talking about their own challenges with mental health. To mark World Mental Health Day on October 10th, we announced that a mental well-being nurse will be permanently on site at our London office to help employees in need. The initiative will increase access to counseling services for busy employees. We also used World Mental Health Day as an opportunity to share the Minds at Citi campaign and its key messages in 15 other countries across our Europe, Middle East and Africa region as well as Australia and New Zealand.

Citi Benefits and Family Life

Supporting employees in their family life is an important part of workforce well-being. We offer family support through a range of programs. For example, for our U.S. workforce, we provide paid pregnancy and parental bonding leaves, which provide job protection above and beyond the requirements of the federal Family and Medical Leave Act. Negotiated rates are also available for dependent care. In addition, we offer the Bright Horizons Special Needs program, which provides online resources for parents in the U.S. with special needs children and subsidized dependent care when work-related issues disrupt regular schedules. We also offer a college coach to help families and their children navigating the post-secondary education admissions process.

Volunteerism

Mobilizing our human capital is central to our goals of creating shared value and supporting communities where individuals and families can thrive. We provide our employees with the resources and tools to engage in meaningful volunteer opportunities in the communities in which they live and work.

In 2017, Citi employee volunteers contributed over 1 million volunteer hours in communities around the world. They used their professional skills, expertise and time volunteering with community organizations to support a range of projects, from traditional hands-on activities to skills-based volunteering. These employee engagement efforts with community organizations often complement financial support from Citi and the Citi Foundation. For example, we piloted the Citi Skills Sprint at Kingsborough Community College in New York, where Citi employees helped students map out their academic and career paths. See our [2017 Global Citizenship Report](#) to learn more about how our employees are helping Citi and the Citi Foundation fulfill our commitment to support the career readiness of young people.

While Citi employees volunteer year-round, Global Community Day, our annual day of service for employees, friends and family, is an important way in which we collectively deepen relationships with our communities. In 2017, more than 100,000 volunteers participated in events held in more than 500 cities across 91 countries.

CHAMPIONING COMMUNITY ORGANIZATIONS IN INDIA

Since 2015, Citi India has implemented the Corporate Social Responsibility (CSR) Champions program to encourage a culture of leadership through volunteering. Senior leaders are paired with local nonprofit partners across India to raise awareness within Citi of the nonprofit organizations' efforts and to use their knowledge, expertise and leadership to help each organization reach its goals and deepen its impact. CSR Champions advise nonprofits on steps to improve their organizations, providing guidance on topics such as governance, financial planning and process improvement, and on strategies for improving programming. Additionally, CSR Champions partner with Citi colleagues to evaluate our relationship with each organization and provide recommendations on deepening engagement. Through these relationships, Citi India senior leaders model a culture of leadership and encourage employees to live our values.



Citi India CSR Champions with Citi senior leaders

SERVICE AND SKILLS

Engaging with the communities where we live and work is vital to our business success. It's also a valuable employee development and retention tool. In a survey of our summer analysts, almost 75 percent indicated that they want to work for a firm whose values aligned with their own and that provides opportunities to volunteer. In response to what we've heard from our junior bankers, we've evolved our volunteerism offerings to include more immersive experiences, including Volunteer Africa and Service Year. We believe these experiences enable our junior bankers to become better professionals and more well-rounded individuals.

Launched in 2016, Volunteer Africa is an initiative that connects microentrepreneurs in Africa with Citi employee volunteers from select global ICG businesses. In 2017, 24 junior bankers spent five weeks in Uganda applying their professional knowledge and skills to benefit a group of 16 entrepreneurs. The goal of the program is to help grow the businesses and create much-needed jobs in the local community. The entrepreneurs are also able to pitch for investment from Citi through a dedicated fund established by the bank.

Service Year, an innovative program established by Citi in 2016 for New York City-based employees, offers selected university graduates who have accepted a full-time offer with Citi the opportunity to defer that offer for one-year



Citi volunteers, employees and community partners, as part of the 2017 Volunteer Africa program

to work in a strategic role at a nonprofit of their choice. With a guaranteed return to Citi after their year of service, participants come away with valuable leadership skills and fulfilling community service experiences, and the nonprofit benefit from the skills and expertise of some of our best and brightest. Given the success of the program thus far, we hope to expand the initiative to additional cities in the coming year.

WHAT'S AHEAD

Achieving our goals on talent and diversity will require active engagement at all levels of the company. We will continue to use data to inform our efforts and engage stakeholders that keep us accountable. At the start of 2018, Citi signed on to the CEO Action for Diversity & Inclusion (CEO Action), joining more than 350 CEOs and presidents committed to driving policy changes and practices in their companies that help increase diversity, including the widespread availability of unconscious bias training, which is now being rolled out to all Citi employees in 2018.

We will also continue working with the UN on initiatives that advance gender equality, including with Citi senior leaders serving on the UN High Level Panel on Women's Economic Empowerment and the UN Women's Global Innovation Coalition for Change. In 2018, Citi signed the UN Women's Empowerment Principles (WEP), which promotes the equal and full inclusion of women in society, the economy and in the workplace.

Awards and Recognition

Top Companies for Corporate Diversity Practices of the S&P 100

[Calvert Investments](#)

Top 30 Employers for Working Families (Citi UK)

[Working Families](#)

Top 50 Employers for Women

[The Times](#)

Top 100 Global Diversity and Inclusion Index

[Thomson Reuters](#)

100% Score: Corporate Equality Index

[Human Rights Campaign](#)

Top 100 UK Firms for Diversity

[Stonewall Equality Index](#)

Military Friendly Employers: Top 100

[Military Friendly](#)

Best for Vets: Top 100

[Military Times](#)

Defence Employer Recognition Scheme: Silver Award Holder (Citi UK)

[UK Ministry for Defence](#)

100 Ethnic Minority Leaders:

Elsie Akinsanya, Global Head of HR, Transaction Services

[EMpower and Financial Times](#)

HACR Corporate Inclusion Index

[Hispanic Association on Corporate Responsibility \(HACR\)](#)

Top Veterans Friendly Company

[U.S. Veterans magazine](#)

The Most Powerful Women in Finance:

Elinor Hoover, Vice Chairman of Capital Markets Origination and Global Co-Head of Consumer Products Banking; Julie Monaco, Global Head of Corporate and Investment Banking, Public Sector; Tracey Warson, Head of Citi Private Bank North America

[American Banker magazine](#)

The Women to Watch:

Yolande Piazza, CEO of FinTech

[American Banker magazine](#)

The Most Powerful Women in Banking:

Barbara Desoer, CEO of Citibank N.A.;

Jane Fraser, CEO of Latin America

[American Banker magazine](#)

Top 100 LGBT+ Executives:

Bob Annibale, Global Director for Citi Inclusive Finance and Community Development

[OUTstanding and Financial Times](#)

Top 50 Ally Executives:

James Forese, President, Citigroup and CEO Institutional Clients Group

[OUTstanding and Financial Times](#)

Top 50 LGBT+ Future Leaders:

Nicholas Deakin, Investment Banking Associate

[OUTstanding and Financial Times](#)

