

U.S. Equal Employment Opportunity Policy Statement

At Citi, our employees reflect the remarkable range of cultures and perspectives of our clients — a powerful advantage that combines global insights with deep local knowledge. We recognize that unique individuals, collaborative teams, and inclusive leaders are the engines of new ideas and far-reaching impact. It's our willingness to embrace the richness of our teams, ideas and possibilities that drives our growth and progress.

A 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. People are hired and advanced on their merits, and employees treat each other with mutual respect and dignity. Around the world, we strive to be a company in which the best people want to work, where opportunities to develop are widely available, where we practice responsible finance, and where healthy work/life integration is encouraged.

Citi has a longstanding commitment to equal employment opportunities for all employees and applicants for employment. This commitment applies to all employment decisions, including recruiting, hiring, training, promotions, compensation, benefits, transfers, and terminations. At Citi, these employment decisions are made without regard to a person's race (including personal appearance and hair), sex, gender, pregnancy, gender identity or expression, color, creed, religion, national origin, nationality, citizenship, age, physical or mental disability or medical condition as defined under applicable law, genetic information, marital status (including domestic partnerships and civil unions as defined and recognized by applicable law), sexual orientation, culture, ancestry, familial or caregiver status, nursing status, military status, veteran's status, socioeconomic status, unemployment status, status as a victim of domestic violence, or any other basis prohibited by law. Citi also provides reasonable accommodations for religious practices, disabilities, and/or pregnancy (including childbirth, lactation, and related medical conditions) to enable employees to perform the essential functions of their jobs to their full capabilities.

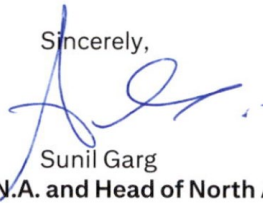
Citi strictly prohibits and is also committed to ensuring that employees and applicants are not subjected to harassment, intimidation, threats, coercion, or discrimination because they filed a complaint; assisted or participated in an investigation, compliance review, hearing or any other activity related to the administration of any federal, state or local law requiring equal employment opportunities; opposed any unlawful practices under federal, state, or local equal employment opportunity law; or exercised any other right protected by equal employment opportunity laws. Citi's commitments and values are further reflected in Our Code of Conduct and anti-discrimination and anti-harassment policies.

Equal employment opportunity is a fundamental responsibility and is the foundation of a true meritocracy in which employees succeed based on their talent, contributions, leadership, and teamwork. In furtherance of Citi's commitment to equal employment opportunity and as required by

federal law, Citi prepares compliance documents for individuals with disabilities and protected veterans. I have appointed the Head of Engagement Strategy, to take on the responsibilities and oversight of these compliance documents. Employees and applicants with questions about this policy or who want to review, during normal business hours, the narrative portion of these compliance documents may contact: [Fair Employment Practices](#).

All of us have a responsibility to ensure an inclusive working environment that does not tolerate discrimination and harassment. I'm completely committed to supporting all the efforts we have made, and I ask all employees for your continued support.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Sunil Garg', is positioned above the printed name.

Sunil Garg

CEO of Citibank, N.A. and Head of North America