



A Notice and Invitation to All Employees and Applicants

U.S. Equal Employment Opportunity and Affirmative Action Policy Statement

At Citi, our employees reflect the remarkable range of cultures and perspectives of our clients. We have a presence across nearly 100 countries and we do business in more than 160 countries — 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 diverse teams, ideas and possibilities that drives our growth and progress.

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. Diversity and inclusion are embraced, 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 a healthy work/life balance is encouraged. Our Affinity Model and Employee Network Program are closely connected to our business strategy and promotes individual leadership and employee development.

Citi has a longstanding commitment to equal employment opportunity for all employees and applicants for employment. This commitment applies to all employment decisions, including recruiting, hiring, training, promotions, compensation, benefits, transfers and terminations, and to Citi-sponsored educational, social, and recreational programs and facilities, including the use of restrooms that correspond with an employee's gender identity. At Citi, these employment decisions are made without regard to race, sex/gender, pregnancy, gender identity or expression, color, creed, religion, national origin, nationality, citizenship or immigration status, age, physical or mental disability or medical condition, sexual and reproductive health decisions, genetic information, marital status (including domestic partnerships and civil unions), sexual orientation, culture, ancestry, familial or caregiver status, military status, veteran's status, socioeconomic status, unemployment status, status as a victim of domestic violence, hairstyle and hair texture, height, weight, or any other basis prohibited by law. Citi also provides reasonable accommodations for religious practices, disabilities, pregnancy (including childbirth, lactation, and related medical conditions) to enable employees to perform the essential functions of their jobs to their full capabilities.

Citi 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.

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. Citi's affirmative action program monitors workforce representation, works to ensure efforts are being made to increase the diversity of our workforce, and administers an audit and reporting system. I have appointed Daphné Pierre, Head of Fair Employment Practices, to take on the responsibilities of the EEO Coordinator. Employees and applicants with questions about this policy should contact Daphné at any time at daphne.pierre@citi.com.

All of us have a responsibility to take positive action to ensure an inclusive working environment that is free of discrimination and harassment. I'm completely committed to supporting our affirmative action program and all of the efforts we have made to maintain a diverse workforce and inclusive working environment, and I ask for your continued support as well.

Sincerely,

A handwritten signature in black ink that reads "Jane Fraser".

Jane Fraser
CEO, Citigroup Inc.