

Citi Analyst Programs Guide

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Institutional Clients Group(ICG)

Banking, Capital Markets & Advisory (BCMA)

Commercial Banking

Markets

Treasury and Trade Solutions

BCMA: Capital Markets

What is Capital Markets?

Citi's Capital Markets division is the part of the Institutional Clients Group that is responsible for **raising capital for clients**. Capital Markets is comprised of over 20 different groups, many of which help **bridge the gap between Banking (focused on the issuer) and Markets (focused on the investor)** and provide products and liquidity for clients. This unique mix of groups **manages fixed income and equity relationships with clients and originates, structures and executes transactions**, including IPOs, equity offerings, bonds, and loans among other product offerings.

Our Capital Markets business is organized around four major regions: the Americas, Europe/Middle East/Africa, Asia Pacific and Japan and works seamlessly to provide its clients with the **highest quality advice, the most innovative solutions and the best execution** globally and local.

Capital Markets: At Citi

Responsibilities:

- Contribute to overall fixed income and equity relationships
- Work and interact with corporate clients
- Originate, market, structure, and execute fixed income and equity transactions
- Demonstrate ways to limit interest rate and credit risk through the use of derivatives

"People in Citi Capital Markets seem to take a lot more pride in their work than other capital market groups on the Street. We position ourselves as product experts, as opposed to just a subsector of coverage banking. Because of the collaborative nature between Capital Markets and CIB, both teams have equal say in driving the materials we create for our clients."

- Capital Markets Analyst

Desks that you could be placed into:

- Asset Based and Transitional Finance
- Equity Capital Markets (ECM)
- ECM Syndicate
- Fixed Income Capital Markets (Debt Capital Markets)
- Global Loans Capital Markets
- LATAM Debt Capital Markets
- Leveraged Finance
- Liability Management

Our Program:

Summer Analyst Program

As a CM Summer Analyst, we're committed to teaching you the ropes. The 10-week Summer Analyst Program starts with a 1-week in-depth training program. After a placement process, based on your interests and our needs, you will be matched with a Capital Markets team to work with for the duration of the Program. While you're in the Summer Analyst role, you're eligible to participate in Citi's mentorship program, which will provide further training and guidance during and after the Program. Top performing Summer Analysts often return to Citi after graduation to work as Full Time Analysts.

Recruitment Timeline (Summer 2023):

Application Open: January 2022
Application Close: Summer 2022

First Round Range: March - April;
August - September
Superday Range: April - June; August - September

Campus Recruiter: Lauren Katz

BCMA: Corporate Banking

What is Corporate Banking?

Corporate Banking provides **relationship coverage, credit expertise and tailored financing solutions**, including **loans, investment grade debt, cash management, foreign exchange, trade finance, and derivatives** to corporate, financial service, and public sector clients.

Corporate Banking: At Citi

Responsibilities:

- Develop technical skills (financial modeling, credit analysis, accounting)
- Learn products across banking spectrum
- Deliver client-ready materials
- Understand credit risk policies
- Partner with Risk on transaction approval process
- Monitor ongoing client risk exposures
- Develop relationships with product partners

Our Program:

Summer Analyst Program

- As a CB Summer Analyst, we're committed to teaching you the ropes. The 10-week Summer Analyst Program starts with a 1-week in-depth training program. After a placement process, based on your interests and our needs, you will be matched with a Corporate Banking team to work with for the duration of the Program. While you're in the Summer Analyst role, you're eligible to participate in Citi's mentorship program, which will provide further training and guidance during and after the Program. Top performing Summer Analysts often return to Citi after graduation to work as Full Time Analysts.

.NextGen Initiatives: What Makes BCMA at Citi Different

- Experiential Volunteerism: Service Year, Volunteer
- Africa, Cariclub, One Young World
- Competency-based, Promote When Ready Culture
- Protected Saturday
- Mentorship

"My favorite part about the Corporate Banking program is the people. Starting virtually could be challenging, but the people I've met in my class, my mentors, and seniors have been extremely supportive, which has helped me develop professional and personal relationships at Citi."

- Corporate Banking Analyst

New York City Groups

- Communications
- Financial Institutions Group (FIG)
- Global Capital Management (GCM)
- Global Subsidiaries Group (GSG)
- Healthcare
- Industrials
- Power
- Public Sector Group (PSG)
- Technology
- Transaction Execution Group (TEG)

Regions:

- Atlanta (Personal Banking)
- Canada
- Chicago (Personal Banking)
- Houston (Energy)
- San Francisco (Technology)

Recruitment Timeline

(Summer 2023: Application) Open: January 2022
Application Closes: Summer 2022

*Close date may vary by school, check your school's portal for school specific dates
First Round Range: March-April/August-September

Superday Range: April-June; September- October

Campus Recruiter: Lauren Katz

BCMA: Investment Banking

What is Investment Banking?

Investment Banking provides sector expertise and strategic advisory solutions, including mergers & acquisitions, capital raising, and other strategic financings to corporate, financial service, and public-sector clients. As part of our Investment Banking team, you will help provide **expertise and strategic advisory solutions**, including **mergers & acquisitions, capital raising, and other strategic corporate financing** to corporate, financial service, and government clients worldwide.

Investment Banking: At Citi

- Develop technical skills (financial modeling, credit analysis, accounting)
- Learn products across banking spectrum
- Deliver client-ready materials
- Understand credit risk policies
- Partner with Risk on transaction approval process
- Monitor ongoing client risk exposures
- Develop relationships with product partners

Our Program:

Summer Analyst Program

As an IB Summer Analyst, we're committed to teaching you the ropes. The 10-week Summer Analyst Program starts with a 1-week in-depth training program. After a placement process, based on your interests and our needs, you will be matched with a Investment Banking team to work with for the duration of the Program. While you're in the Summer Analyst role, you're eligible to participate in Citi's mentorship program, which will provide further training and guidance during and after the Program. Top performing Summer Analysts often return to Citi after graduation to work as Full Time Analysts.

What is the IB Financial Institution Group?

Financial Institution Group (FIG) is split into three main verticals- BDF (Banks & Diversified Financials), IAM (Insurance and Asset Management), and FinTech. Depending on which vertical you are split into, you could be covering a variety of different clients. For example, in BDF, your clients would be other banks; IAM your clients are insurance companies, and FINTECH your clients would be tech companies focusing in finance. The unique thing about FIG is that while you are focused on one specific subset of clients, you get to do everything for them - including M&A.

What is the IB Financial Strategy and Solutions Group?

Financial Strategy and Solutions Group (FSG) is a corporate finance advisory team in Citi's investment banking division. We deliver rigorous, data driven, and actionable strategic corporate finance advice to Citi's corporate, financial institution, and public sector clients globally, drawing on our expertise across sectors, markets, and products. Our services help win new business by differentiating Citi from its competitors, and play a key role in deepening the firm's relationship with many of its largest and most sophisticated clients.

New York City Groups:

- Chemicals
- Clean Energy Transition
- Communications
- Consumer and Retail
- Global Asset Management (GAM)
- Industrials
- Healthcare
- Mergers and Acquisitions
- Power
- Real Estate
- Technology

Specialist Groups (NYC)

- Commercial Real Estate Lending
- Financial Institutions Group
- Financial Strategy and Solutions Group
- Latin America
- M&A Strategic Shareholder Advisory Group
- M&A Data Science
- Sustainability and Corporate Transitions

Regions:

- Canada
- Chicago
- Houston
- Los Angeles
- San Francisco (Healthcare & Technology)

Recruiting Timeline (Summer 2023)

Applications are still open for Summer 2023, but we anticipate filling with the remaining core schools/referrals in the fall.

Campus Recruiters:

- Richeal D'Rozario
- Keila Arias
- Ryan Murphy
- Stephanie Souza

What is FRM?

Financial Resources Management (FRM) provides in-business leadership on capital and liquidity efficiency across the Institutional Clients Group. The team exists to solve complex problems, concentrating on regulatory capital and liquidity management and efficiency opportunities to support the business strategy of Markets and Securities Services, and the larger Institutional Clients Group franchise. This broad mandate includes driving business strategy for capital management, advising senior management and clients on implications of regulatory change and strategic priorities, coordinating advocacy efforts, and leading and participating in cross-business and cross-functional working groups to deliver improved data, calculation and management processes related to capital, collateral and liquidity.

Responsibilities :

- Analytical aptitude regarding data analysis and quantitative strategies
- Ability to visualize concepts and analytics, and contribute to impactful presentations
- Ability to work under pressure in a highly professional Front Office environment
- Superior attention to detail and level of accuracy
- Excellent communication, interpersonal, and organizational skills
- Knowledge of asset classes or regulatory familiarity is a plus
- Experience assessing data for patterns to spot anomalies, with relational database systems and statistics packages (SAS, SQL, etc.).

Summer Analyst Program

As a Financial Resource Management Analyst, we're committed to teaching you the ropes. The 10-week Summer Analyst Program starts with a 1- week in-depth training program. Then you will be matched with a FRM team to work with for the duration of the Program. While you're in the Summer Analyst role, you're eligible to participate in Citi's mentorship program, which will provide further training and guidance during and after the Program. Top performing Summer Analysts often return to Citi after graduation to work as Full Time Analysts.

Recruitment Timeline (Summer 2024) :

Application Open: January 2023

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Superday Range: April; September-November

Campus Recruiter: Kelsey Ketelsen

Global Spread Products Financing & Securitization?

What is GSP F&S

GSP Financing & Securitization integrates our premier global syndicate and distribution capabilities into one consolidated platform to deliver our clients financing and capital markets solutions across the capital structure. GSP bridges both Markets and Investment Banking, providing financing for Commercial Real Estate, Affordable Housing, Public Finance, Residential & Consumer Loans, Project Finance, Alternative Energy, and Corporate Credit Financing. The division is comprised of over 9 different groups that provide many traditional Investment Banking experiences (managing client relationships and working with them to develop strategic and tactical financing plans), while also incorporating a heavy focus on the ever-changing markets, similar to Sales & Trading.

Responsibilities

- Contribute to overall fixed income and equity relationships
- Work and interact with corporate clients
- Originate, market, structure, and execute fixed income and equity transactions
- Demonstrate ways to limit interest rate and credit risk through the use of derivatives

Summer Analyst Program

As a GSP F&S Analyst, we're committed to teaching you the ropes. The 10-week Summer Analyst Program starts with a 1- week in-depth training program .After a placement process, based on your interests and our needs, you will be matched with a GSP F&S team to work with for the duration of the Program. While you're in the Summer Analyst role, you're eligible to participate in Citi's mentorship program, which will provide further training and guidance during and after the Program. Top performing Summer Analysts often return to Citi after graduation to work as Full Time Analysts

NYC Groups

- Global ABS
- Global Infrastructure Finance
- Global Transportation Finance
- Clean Energy Finance
- Private Placements
- CLO Primary
- TRS Credit & Financing
- Commercial Real Estate Conduit
- GSP Sales & Trading

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Campus Recruiter: Kelsey Ketelsen

What is LPG

Leveraged Portfolio Group ("LPG") Analysts are an integral part of Citi's credit approval and origination process for Leveraged Finance transactions, as well as ongoing credit monitoring framework for Citi's Leveraged Finance Portfolio of client relationships, both Sponsor-backed and Corporates. Specifically, LPG Analysts will develop first-hand experience in leveraged buyout transactions ("LBOs") associated with top-tier Private Equity firms, where they produce in-depth analysis for Credit Approval Memos in close partnership with Leveraged Finance Capital Markets and Corporate & Investment Banking (in particular Financial Sponsors Group). Furthermore, LPG Analysts play a critical role in the ongoing evaluation of the clients' financial health and credit profile, allowing Citi to effectively manage its exposure against clients with highly leveraged credit structure. Our Bankers have a comprehensive understanding of the wide range of complex financial issues facing our clients and can provide Analysts the opportunity to develop a sound foundation of credit skills.

Responsibilities :

- Leveraged Finance transaction origination and credit approval;
- periodic credit monitoring;
- portfolio management and reporting, limits and early problem recognition;
- global leveraged lending related projects and strategic initiatives
- Deliver Client-Ready Materials
- Develop Relationships with product partners
- Develop Technical Skills

Summer Analyst Program

As a Leveraged Portfolio Group Summer Analyst, we're committed to teaching you the ropes. The 10-week Summer Analyst Program starts with a 1- week in-depth training program. You then will be matched with a LPG team to work with for the duration of the Program. While you're in the Summer Analyst role, you're eligible to participate in Citi's mentorship program, which will provide further training and guidance during and after the Program. Top performing Summer Analysts often return to Citi after graduation to work as Full Time Analysts

Recruitment Timeline (Summer 2024) :

Application Open: January 2023

Application Close: Summer 2023

*Close date may vary by school, check your school's portal for school specific dates

First Round Range: March-April; August-September

Superday Range: April; September-November

Campus Recruiter: Kelsey Ketelsen

Public Finance

What is Public Finance?

Public Finance investment bankers work closely with city, state, and local governments as well as municipal authorities to **raise capital for a n array of public-use projects**. These projects include health care systems, highways, schools, etc. Often the work involves **complex public/private partnerships** – such as stadiums, airports and developer-related financings, merger and acquisition advisory work, securitizations, and derivative transactions.

A Day in the Life of an Analyst

- Contribute to meetings with bankers and clients to review current market conditions and formulate future capital programs
- Research past uses of debt or derivatives and provide an overview of client's debt position
- Apply new financing, optimization, and hedging strategies to financial transactions based on the client's financing needs
- Build complex financial models to assist in execution of transactions
- Present documentation and pricing to investors and rating agencies
- Participate in credit and internal approvals, policy compliance, client entertainment, and deal closing coordination
- Research market, credit, tax, regulatory, accounting, legal, policy and issuer-specific issues relating to prior or future transactions

Product Groups:

- Airports
- Healthcare
- Housing
- Power
- Public-Private Partnerships
- Stadiums
- Transportation

Regions:

- Northeast
- Mid-Atlantic
- Southeast
- Midwest
- Southwest
- West

Public Finance at a Glance:

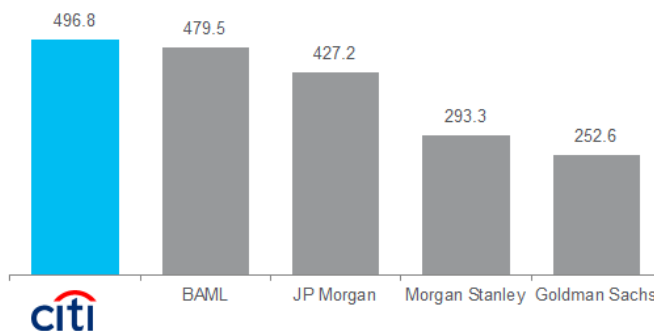
Projects

<p>\$2,410,380,000 New York Transportation Development Corporation</p> <p>LaGuardia Airport</p> <p>Special Facilities Bonds (LaGuardia Airport Terminal B) Series 2016</p>	<p>\$132,185,000 Massachusetts Development Finance Agency</p> <p>UMass Dartmouth</p> <p>Revenue Bonds (Umass Dartmouth Student Housing Project) Series 2018</p>	<p>\$82,280,000 New York City Industrial Development Agency</p> <p>New York Mets</p> <p>PILOT BONDS (Queens Baseball Stadium Project) Series 2009</p>
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...Leading Shop on the Street

Tax-Exempt Rankings¹

2005-2018YTD, Negotiated Senior Managed, \$ billion



Recruitment Timeline (Summer 2023):

Application Open: February 2022
First Round Range: March - April
Superday Range: April – June

Campus Recruiter: Kelsey Ketelsen

Commercial Banking

What is Commercial Banking?

- Citi's Commercial Bank (CCB) supports mid-sized trade-oriented companies by providing actionable insights, comprehensive solutions, and a best-in-class network.
- The Commercial Bank works with business and commercial customers who have annual sales ranging from \$10 million to \$ billion to help clients find ways to maximize their growth while leveraging Citi's banking products.
- Commercial bankers are relationship-focused finance professionals responsible for understanding the wide range of complex financial issues facing our clients around the world.

Coverage / CRM:

- In Client Coverage, you will learn about and work on a portfolio of clients and interface with various Citi teams across the firm and around the world including credit underwriting, cash management, loans, foreign exchange, derivatives, capital markets and investment banking.
- You'll work with credit underwriting and portfolio management teams, which approves credit facilities and is responsible for the overall lending process
- You'll shadow a senior banker and learn how to attract, retain, and manage client relationships as well as deliver CCB's unique product sets

Cash & Trade:

- In Cash & Trade, you will learn about our product offerings and customer base by being immersed in our client centric solution selling approach. In this role you will interface with clients and work with Citi teams across the firm and around the world including, coverage Relationship Managers, Product Managers, and global Implementation Managers.
- You will support the team by conducting research on clients, learning about their activities / priorities, and understanding industry trends to propose the best cash & trade solutions.
- You'll be helping our clients find ways to be more efficient and maximize their growth, while taking full advantage of Citi's global banking products and digital transformation.

Recruitment Timeline (Summer 2023):

Application Open: June 2022
First Round Range: October
Superday Range: October-
November

Campus Recruiters:

Briann Stegall and
Gabrielle Buchanan

Markets: Sales & Trading

What is Markets?

Citi Markets provides world-class solutions that are as diverse as the needs of the corporates, institutions, governments, and individual investors we serve in 160 countries and territories. The breadth, depth, and strength of our **underwriting, sales and trading, and distribution capabilities** span asset classes and currencies, sectors and industries, covering a vast array of products.

On trading floors located in over 80 countries, we work around the clock to enrich the **relationships, products, liquidity, and technology** that define our market-making presence in North America, Asia, Europe, the Middle East, Africa and Latin America.

Sales & Trading is a group at an investment bank where sales-people, traders and research **analysts service institutional clients who are looking to enter and exit financial positions**. The sales people market or “sell” the deal to their investors; the traders will **make markets on the security in secondary markets**.

Our Programs:

Summer Analyst Program

For the Summer program, you will have a week of Markets specific training and then rotate through Sales, Trading, Research, Strategy desks across various product lines. Rotations will be across 3 different desks - each rotation lasting for three weeks.

During the Summer program, you'll have weekly senior speaker events that will give you a deeper understanding of the securities industry in general, and Markets in particular. You will also attend various networking events that will give you exposure to both junior and senior level professionals.

You will work with your peers to complete projects and pitch trade ideas. Group projects will allow you to network with your analyst class, and will teach you to utilize the various skills etc. and knowledge bases obtained by rotating across a product area. Additionally, you will shadow multiple members of the desk to increase your markets knowledge.

Full Time Analyst Program

For the Full Time program, you will have two one year rotations. The networking process for your first rotation begins during training.

*You are required to pass your series exams.

We rank #1 in global fixed income, sales quality, trading quality, and e-trading because we deliver best-in-class products and services.

“

Markets at Citi is unique due to the access you receive – not just to investors, but to information that can visibly impact the world around us. I really appreciated the ability to rotate throughout my time in the program (both Summer and Full Time) – being able to experience different groups, work flows, and settings allows you to have a much more informative choice on decisions that impact your career. One thing that really surprised me about the Analyst program is how quickly you're able to gain responsibility – I felt I was handed more to do faster than other peers

”

- Markets Analyst Program Graduate at competing firms.

Products that you can rotate to:

- Equities
- Credit
- Rates
- Mortgages
- Municipals
- Commodities
- Foreign Exchange

Recruitment Timeline (Summer 2023):

Application Open: February 2022

First Round Range: March-April, August/September

Superday Range: April-June, September/October

Campus Recruiter: Kennedy Pipkin

Markets: Quantitative Analysis

What is Quantitative Analysis?

The Markets Quantitative Analysis (MQA) plays a vital role in the Institutional Clients Group because of the information they provide and the skills they possess. Our industry-leading professionals are thought leaders on complex subjects such as portfolio analysis, security selection, derivative modeling and managing portfolio level risk. MQA builds tools and models that assist traders and clients in pricing, hedging, and structuring of securities, and provide critical information and advice for managing risk across all market trading units.

“

Quantitative Analysis at Citi provides a great platform for graduates to explore different aspects of financial markets, including research, quant and trading, providing a more well-rounded understanding of the business. On a daily basis, my job is combining economic rationale and cutting-edge quantitative analysis for an in-depth look at new products and businesses, and to act as a bridge between trading desks and technology. My desk managers take my development seriously and try to maximize my learning experience, instead of limiting me to a specific project or daily task.

”

-MQA Analyst

MQA Analyst Program

Summer and Full Time Analysts can expect to build tools and models that assist traders and clients in pricing, hedging and structuring securities, and provide critical information and advice for managing risk across all market trading units. Analysts can also expect to research and analyze market trends for distribution to both internal and external clients.

Both programs include formal training (1 week for Summer, 10 weeks for Full Time). The heart of the Summer program is a research project. This project allows Summer Analysts to work directly with a research analyst to develop an understanding of a specific segment of the market and contribute to the research produced by the department. Full Time Analysts can expect to make this kind of contribution regularly on their desk.

Products that you can be placed into:

- | | |
|-------------------------------|----------------------------|
| • Mortgage Analysis | • Credit Analytics |
| • Hybrid Multi-Asset Analysis | • Credit Quant Analysis |
| • Bond Portfolio Analysis | • Options Market Making |
| • Cash Equities Trading | • Commodities Strategy |
| • Rates Structuring | • Emerging Market Strategy |
| • Equities Quant Strategy | • Fixed Income Beta |

Recruitment Timeline (Summer 2023):

Application Open: June 2022
First Round Range: August-November
Superday Range: September-December

Campus Recruiter:
Chantell Chimbo

What is Citi Research?

Our research and analysis offer the highest-quality corporate, sector, economic, and geographical insights - **from equity and fixed income research to market and product analysis** — helping individual and institutional clients navigate a complex global marketplace.

Our clients rely on us to provide focused, macro, and company investment insights of the highest quality. Covering every investment opportunity, our analysts, strategists, and economists **provide expert analysis that spans disciplines** — commodities, corporate bonds, economics, equities and fixed income strategy, fundamental equities, government rates, municipals, securitized products, and political analysis. We also offer pre-eminent quantitative equity and fixed-income products and services.

The 65,000 publications we produce yearly and 3,000 equity securities that we cover give our clients support that is of underlying importance to their businesses and our staff around the world **invests our offering with truly differentiated local insight.**

A Day in the Life as an Associate:

- Working with an analyst team covering a specific industry
- Take on various projects the analyst team assigns, including Pricing Surveys, Industry Trends, Valuation Studies and company specific due diligence
- Create, update and maintain financial spreadsheets, quantitative models and databases of assigned companies
- Refresh marketing handouts and assist with ad-hoc client requests.
- Shadow Analysts by attending company and industry meetings as well as industry conferences

Citi Research Associate Program

In the Summer program, you will have a week of training followed by nine weeks of time on the desk.

Our full time program is two years long – you will start the program with six weeks of training, which will introduce you to both Citi and Research as a whole.

Groups that you can rotate into:

- REITs
- Internet
- Healthcare
- Personal Banking Supplies
- Food Retailers

Recruitment Timeline (Summer 2023):

Application Open:

January 2022

First Round Range:

March - April

Superday Range:

April-June

Campus Recruiters:

Chanell Chimbo

Treasury and Trade Solutions

What is Treasury and Trade Solutions (TTS)?

TTS provides **integrated cash management and trade finance/ services** to multinational corporations, financial institutions and public sector organizations across the globe.

Did you know?

- TTS serves over **80%** of the world's Fortune 500 Companies
- TTS itself would be a Fortune 500 Company (over **\$9BN** annual revenue) and would rank **74th** in Net Income among all S&P 500 Companies
- TTS processes **\$4 Trillion** of payments daily—equivalent to the World GDP **every 20 days**
- TTS manages almost **\$450BN** in client deposits globally, almost **half** of Citi's deposit base
- TTS is one of the most stable businesses in Citi—TTS maintained revenue growth during the 2008 financial crisis and has experienced **20 consecutive** quarters of revenue growth
- TTS is committed to innovation and continues to develop new products and capabilities by partnering with FinTechs and integrating Machine Learning, Artificial Intelligence, Natural Language Processing, and Blockchain solutions

Uber	US Government	Tesla	Lenovo	MetLife	Walmart
Uber uses TTS as their core payment engine to distribute earnings to drivers around the world	TTS processes US Passport applications / payments and supplies credit cards for use by various US government agencies, including the military, globally	TTS is Tesla's exclusive global provider of Travel & Entertainment corporate credit cards	Lenovo uses the TTS cash management portal to optimize surplus cash in dispersed accounts	TTS is MetLife's main provider of claim payments for home & auto insurance	TTS finances Walmart's domestic and international suppliers – enabling suppliers to get paid early

Recent Equity Analyst & Investor Quotes:

"TTS is a **hidden gem** & a **unique advantage** versus other banks
... prospects are bright"

– Glen Schorr (Evercore)

"We regard the TTS business as a **key differentiator** for Citi"

– John Heagerty (Atlantic Equities)

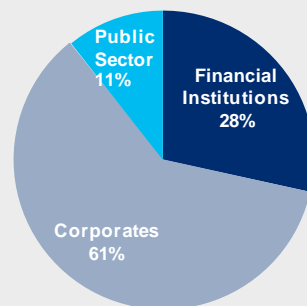
"[Citi's] Treasury and Trade Solutions franchise, the **backbone** of Citi's entrenched relationship with corporate clients, is the **industry leader** by a wide margin"

– WSJ, May 8, 2018, 'Activist Investor Sets Sights on Citi'

Product Groups:

- Liquidity Management
- Payments and Receivables
- Platform & Digital Services
- Commercial Cards
- Trade

Client Sectors



* % share of global TTS revenue

Recruiting Timeline (Summer 2023):

Application Open: June 2022
First Round Range: September – October
Superday Range: October – November

Campus Recruiter:
Jada Toledo

Personal Banking and Wealth Management

Personal Banking

What is Personal Banking?

In U.S. Personal Banking at Citi, we're committed to empowering future thought-leaders to create change in a meaningful way that impacts millions of consumers from all walks of life. We are reinventing what the future of personal banking means from a systemic and cultural perspective. As a Leadership Analyst, you'll set a foundation for yourself to grow professionally through our generalized rotational leadership and development program. Join us in accelerating the design and delivery of digital solutions that anticipate consumer trends across multiple rotational opportunities in our business groups, such as: Cards, Retail Banking, Consumer Digital, Marketing, Global Business Development, Chief Administrative Office, Customer Experience, and Ops and Fraud.

We're committed to investing in your professional development.

The U.S. Personal Banking Leadership Analyst Program has been successfully developing careers of undergraduate students for decades. The Program has established itself within the firm as the premiere opportunity to gain vast understanding of interconnectivity within business groups and across functional roles in the Personal Bank. Whether you come from a traditional finance major or are looking to pivot your career through a rotational leadership and development program, you'll gain experience in today's changing economic environment. The Program offers support through dedicated mentorship, networking events, an active internal Leadership Analyst alumni network, and personalized coaching by a Program Manager to support your career goals.

The Leadership Analyst Program is a 24-month developmental experience that provides opportunity working in three 8-month rotations across the U.S. Personal Bank or the Leadership Analyst Internship is a 10-week paid summer program that provides experience working on one team within the U.S. Personal Bank.

Recruitment Timeline(Summer 2023):
Application Open: August 2022
First Round Range: Mid-Late September – End of December
Superday Ranges: October- January
Recruiter: Gabrielle Buchanan

WHO CITI SERVES

As a part of the Citi Global Wealth organization, we serve the world's wealthiest individuals and their families. They include leading entrepreneurs, corporate executives, investors, and philanthropists. Many of them play a pivotal role in enabling growth and progress, via their businesses, their investments and what they give back to society.

WHAT WE DO

We help our clients to protect and grow their wealth, enabling them and their families to achieve their ambitions.

- Building investment portfolios, inc. sustainable assets
- Banking and cash management
- Complex credit facilities
- Financing for homes, art and aircraft
- Trust, wealth planning and philanthropic advice
- Preparing their heir

HOW WE DO IT

We work in close partnership with teams of specialists from across the world.

OPPORTUNITIES FOR YOU

Programs for North America & Latin America (based out of NY or Miami).

Summer Analyst Program

- 10-week intensive program working directly within our teams
- Includes networking, social and educational events
- Program size more than doubled for 2022 (40 analysts for NAM and 7 for LATAM)

Full-Time Analyst Program:

- 2-year program from July
- Program size more than doubled for 2022 (40 analysts NAM and 7 for LATAM). Opportunities in Chicago, Houston, Los Angeles, Miami, New York, San Francisco, Canada
- Program starts with 5-weeks of training in New York
- A comprehensive rotational program across a range of our businesses
- You will be paired with analysts in other regions to carry out global projects
- Upon completion of the program, you will have the opportunity to be placed in a full-time role consistent with your interests
- Series 7 and 66 exam passes required

YOUR ROLE COULD INCLUDE:

- Assisting with client relationships
- A product role in investments or banking & finance
- Business strategy, innovation and digital transformation
- Supporting the credit and underwriting process
- Creating financial plans
- Portfolio analysis and review

Wealth Management in Numbers

- 25% of the world's billionaires are clients
- \$100 million is our clients' average net worth
- 50 offices across four global regions

OUR ORGANIZATION

- Citi is the world's most global bank, doing business in more than 160 countries
- Sustainability, diversity and inclusion are integral to all that we do
- We work closely with Citi's Institutional Clients Group, which serves many of our clients' businesses

Recruitment Timeline (Summer 2023):

Application Open: June 2022

First Round Range: Sep-Oct

Superday Range: Oct - Nov

Campus Recruiter:

Brooke Wertan

Global Functions

Finance

Human Resources

Internal Audit

Risk Management

What is Finance?

Our finance professionals are guardians of key financial information and controls, providing data and analytics, and enabling Citi leaders to support sound decisionmaking.



Spotlight On: Treasury

- Citi Treasury Investments (CTI) is responsible for managing Citi Treasury's central liquidity and investment portfolios, executing the foreign exchange hedge program and providing internal financing to other trading desks.
- The **Financial Analysts (FAs)** on the team gain an understanding of the Citigroup Balance Sheet, the Treasury function and its relationship with Citigroup businesses, regulators, risk and other finance groups.
- **Financial Analysts (FAs)** contribute to analysis that supports senior management and while doing so gain an understanding of Citi's core businesses, balance sheet and market factors.

Recruitment Timeline(Summer 2023):

Application Open: August 2022

First Round Range: September - October

Superday Range: October - November

Laura Eckel, Campus Recruiter



The Financial Analyst program has given me the chance to improve on my own personal skillset while making meaningful contributions to Citi. Making meaningful contributions to Citi. When I graduate the program, I will have had the opportunity to work with three different teams, picking up something new at every stop along the way. Most recently, I've spent time in Investor Relations, where I've learned a lot about how the overall business is managed, the state of the financial services industry, and how Citi is perceived by our external stakeholders

-Financial Analyst

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Dorien Baker Imageless Small Size Copy

dorien.baker@citi.com

What is Human Resources?

The Human Resources (HR) rotational program will give you an international overview of Human Resources at Citi. From **making sure we stay focused on our people, to working in close partnership with business leaders**, you will learn the importance of attracting, developing, and retaining our most important client group: our employees. **Touching every part of every employee's day-to-day life**, our Human Resources team works in close partnership with Citi Business leaders to **attract, develop, engage and retain the talented individuals** who work here.

Rotational Areas:



Learning & Development



Compensation



Global Diversity & Talent Management
Staffing Recruitment



HR Advisor



HR Control & Compliance



HR Transformation

“

At Citi, you'll have the opportunity to work with – and learn from – seasoned, globally-minded HR professionals across a broad range of disciplines. And while our HR colleagues are among the very best in their chosen fields, our team isn't satisfied with a tried-and-true approach to HR. We are constantly pushing the boundaries to experiment with cutting-edge approaches to attracting, developing, managing and deploying Citi's most important asset: our people. So, at Citi, our investment in you – the next generation of our HR talent – is about much more than simply helping you learn the ropes; it's about challenging you to play an active role in shaping the HR tools, practices and products that are positioning Citi as one of the top employers in each of the 98 countries where we come to work every day.

”

- HR Rotation Manager

HR Analyst Program

- Two, one-year rotations with an opportunity for global placement for high performers
- Cross-business exposure and insight into various Citi businesses (Personal Banking and Global Wealth, Institutional Clients Group, and Global Functions) and HR functions
- Comprehensive training program in NY and Tampa with ongoing development and networking sessions throughout the program
- Senior exposure through formal mentoring and speaker series

Support Citi's 2020 planning, enabling, growth and progress. We will:

- Change the way we work and what we deliver
- Focus on the Customer Experience
- Meet and exceed our obligations

Recruitment Timeline (Summer 2023):

Application Open: June 2022 First Round Range: September- October Superday Range: October- November

Campus Recruiter: Fayona Salmon

Internal Audit

What is Internal Audit?

- Our mission is to provide independent, objective, reliable, valued and timely assurance to our stakeholders over the effectiveness of culture, ethical conduct, governance, risk management, and controls that mitigate current and evolving risks. In doing so, we enhance the control environment across Citigroup and Citibank. The Internal Audit function has a strong commitment to **Drive Positive Change**.

Three key principles drive Internal Audit's mission:

Purpose: One global team, with one goal: provide independent assurance to our stakeholders

Impact: Act as change agents; provide independent insight that produces control enhancing outcomes

People: Foster an inclusive, ethical, diverse and collaborative environment which attracts, retains and inspires.

Business areas you could be supporting:

- Technology
- Innovation
- Risk
- Finance
- Compliance
- Personal Banking Wealth Management (PBWM)
- Institutional Clients Group

This is the 3rd consecutive year Citi's IA has received the highest possible rating, "Strong", by the Office of the Comptroller of the Currency (OCC)!

What factors contributed to this rating?

- Our team is high-performing and our talent management training & development process is top tier, helping us develop the leaders of tomorrow, today
- Industry leading automation and innovation efforts, with continued enhancements expected to further enhance our function

Analyst Responsibilities & Opportunities

- Assist audit teams with assessment of design and operating effectiveness of business risks and controls
- Perform quarterly business monitoring, periodic continuous monitoring, and ad-hoc requests for assurance of business changes
- Validate internal and regulatory issues
- Gain exposure and build relationship with senior level business stakeholders and IA leadership
- Participate in career development trainings such as stakeholder engagement and robotic process automation

Recruitment Timeline (Summer 2023):

Application Open: June 2022
First Round Range: September-January
Superday Range: October-February

Campus Recruiter: Ebonee Carpenter

Risk Management

What is Risk Management?

Citi Risk Management is a core function within the organization that offers a diversity of developmental opportunities and exposure across all businesses through the summer and full-time Analyst and Quantitative Analyst Programs. The General Risk track is geared towards undergraduate students and the Quantitative Risk track is for Masters students with 0-2 years of related work experience with proficiency in analytical, coding and data mining tools.

As part of the Risk function, your work can make an immediate impact. Analysts will gain an understanding of Risk best practices, learn about Citi's businesses and the Risks it manages such as, Credit Risk, Market Risk, Liquidity Risk, Strategic Risk, Operational Risk, Compliance Risk and Reputational Risk.

Furthermore, as a Risk team member, the critical work you do can have a significant impact. From working on stress testing and risk assessment to learning about risk and rewards from individual financial instruments, you can play a pivotal role in shaping how we do business on a global level.

Guiding Principles:

Our common purpose is to ensure the Citigroup Risk is an industry leader in the management of risks and strive to reach the efficient Management organization frontier of risk and return for Citi and its shareholders, consistent with Citi's risk appetite.

The risk management organization establishes the policies and guidelines for risk assessment and risk management, and ensure the appropriate controls and tools are in place to manage, measure and actively mitigate risks taken by the firm.

- Rely on clearly defined risk appetite that is aligned with the business strategy
- Ensure accountability by using a common framework to manage risks
- Base our risk decisions on transparent, accurate and rigorous analytics
- Empower Risk Managers to make decisions and ensure that they can escalate issues when appropriate
- Ensure the expertise, stature, authority, and independence of Risk Managers

Program Details:

- Full-Time Program: Two, 1-year rotations
- Summer Program: 10-week internship
- Locations: Irving, TX and New York, (General Program) and New York, NY (Quant)

Business areas you could be supporting:

- Personal Banking
- Institutional Client Group
 - Banking, Capital Markets and Advisory
- Citi Private Bank
- Commercial Bank
- Treasury & Trade Solutions

"What I like about my role in Risk is that it provides you with a tremendous opportunity to think holistically not only about the key strengths and weaknesses of different firms or industries Citi engages with, but also the way that Citi can position itself to capitalize on opportunities while taking Intelligent Risk"

- Risk Analyst, 2018

Recruitment Timeline (Summer 2023):

Application Open: June 2022

First Round Range: September - January

Superday Range: October - February

Recruiter: Alessandra Fernandez

Operations and Technology

Global Personal Banking Technology

Operations and Technology Institutional

Clients Group Technology Institutional

Clients Groups Operations

Global Personal Banking Technology

What is Global Personal Banking Technology?

We develop software that has a variety of end users: mobile apps and websites that help our customers manage their money, desktop software that allows our customer service agents to provide help and advice, and internal databases, microservices and tools that teams at Citi rely upon every day.

We have both summer and full-time opportunities available in a wide variety of roles, including software development, data engineering, project management, product management and many more!

Our core locations are Dallas (TX) and Jacksonville (FL).

Our Commitment to You

Our programs equip you with the knowledge and training you need to play a valuable role on your team and establish a long-term career here. At Citi, we value internal mobility, and career growth is not a question of if, but when. Each of our three hiring tracks contain a tailored process for on-boarding, training, mentorship and career growth. You'll join with a cohort of other college hires, and after orientation, you'll meet with multiple managers to determine a specific role/team that matches your skills and interests. Our main goals are to enable you to deliver work that makes a true impact, and to get you as much exposure to our teams as possible. We take pride in having a collaborative and inclusive culture that prizes teamwork over competition. If that sounds like you, we'd love to have you apply!

Available Positions

We have three hiring tracks available. All three have both summer and full-time opportunities.

- Software Development (iOS, Android, Angular, Java)
- Data & Analytics (Data Engineer, Machine Learning & Visualization)
- Leadership & Delivery (Project Management, Product Management & More)

Program Outline

Our **Summer** structure is the same for each track: 10 weeks, starting in late May/early June. The program includes training, mentorship and social/networking events.

Our **Full-time** structure varies slightly by track. Those in the Leadership & Delivery track will complete two one-year rotations in roles that prioritize soft skills and leadership ability. Those in the Software Development or Data tracks will not have rotations, but they will have optional mobility opportunities after a year.

Recruitment Timeline (2023 Hires):

Application Open: August 2022

Application Close: Rolling application

**Close date may vary by school, check your school's portal for school specific dates*

First Round Range: Sept/Oct; Jan/Feb

Final Round Range: Oct/Nov; March/April

Recruiter: Malecia DeStefano

Enterprise Operations and Technology

What is Enterprise Operations & Technology?

Enterprise Operations and Technology (EO&T) plays a central role in driving value for Citi and its clients. As a bank with a brain and a soul, Citi creates economic value that is systemically responsible and in our clients' best interests. As a financial institution that touches every region of the world and every sector that shapes your daily life, our Enterprise Operations & Technology teams are charged with a mission that rivals any large tech company. Our technology solutions are the foundations of everything we do. We keep the bank safe and provide the technical tools our workers need to be successful. We design our digital architecture and ensure our platforms provide a first-class customer experience. Our operations teams manage risk, resources, and program management. We focus on enterprise resiliency and business continuity. We develop, coordinate, and execute strategic operational plans. Essentially, Enterprise Operations & Technology re-engineers client and partner processes to deliver excellence through secure, reliable, and controlled services.

The **Enterprise Operations and Technology Analyst Program (EO&T)** delivers high caliber professionals and future leaders through professional development, training and broad exposure to the Operations and Technology function.

Our Programs:

Summer Analyst Program

The ten-week Summer Analyst Program starts in June. Summer Analysts will be assigned to work with an EO&T team. Citi's Summer Analyst Program aims to mold students into high-caliber professionals and future leaders through careful training and development. To do so, Summer Analysts will be assigned a full-time Analyst who will coach them through the Summer Program and share what makes him or her successful.

Full Time Analyst Program

Throughout the two-year rotational program, analysts are hired into entry level roles to perform jobs while continuously seeking ways to improve and innovate. Each analyst works to ensure that processes are implemented and utilized to facilitate peak operational functionality at Citi. Through ongoing professional and technical training and networking and mentoring opportunities, analysts build the necessary professional skills for future leadership positions within Citi Operations and Technology.

A Day in the Life as an Analyst:

As an Analyst in Enterprise Operations and Technology, there are many different types of roles you could potentially do. Some of the highlights include work on the following:

- Cyber Security data analysis
- Data Protection analysis
- Software Development (wide variety)
- Product & Project Management
- Private & Hybrid Cloud Design
- Converting raw data into intelligence
- Performing web and mobile application testing and scans
- Identifying defects in online tools

Areas you can rotate into:

- Business Simplification Group
- Chief Information Security Office
- Change Management Data Services
- Chief Operating Office
- Citi Reality Services
- Citi Shared Services
- Citi Technology Infrastructure and Chief Technology Office
- Global Functions Technology

“

In my two years in the EO&T Analyst Program, I had the opportunity to work in two different organizations – one that focused on reporting and workforce management for the technology organization where I was able to strengthen my technical skills and one that focused on business operating functions and efficiencies where I was able to strengthen my presentation and soft skills. Two years into working at Citi, I've visited over 10 Citi sites in North America, and I've worked with people in every region! This program enabled me to see how Citi is truly a global bank and how we strive to be the best for our clients each and every day.

”

- EO&T Analyst Graduate

Recruitment Timeline (Summer 2023)

Application Open: August 2022

Application Close: Rolling *Close date may vary by school, check your school's portal for school specific dates

First Round Range:
September/October

Superday Range: October/ November
Campus Recruiter: Scott Smith, Morgan McLaughlin and Jordi Schmidt

ICG Technology

What is ICG Technology?

ICG Technology partners to ensure that Citi's platforms can "Be the Best" for clients globally, with a diverse and ethical workforce that applies innovation and automation to deliver a world class client experiences and strengthen our reputation. We have approximately 11,000+ technologists globally dedicated to servicing our clients banking and investment needs. Our **trading businesses rely on ICG Technology to serve their clients and enable progress.** By utilizing a broad range of technologies, ICG Technology is at the **forefront of innovation.** We seek to drive our systems and processes towards **scalable, low-latency, high-frequency enterprise systems** to support Citi and our aggressive growth strategy.

Technology employees primarily perform Software Development and Production Support activities to our business partners and clients.

Software Development: Uses engineering best practices/principles, agile software development lifecycle processes, along with a wide range technology platforms (programming languages/database solutions/etc.) to continuously deliver measurable competitive advantage to our clients

Production Support: Swiftly adapt to changing environments through basic understandings of the capital market, product knowledge, as well as fundamental technical skills. Within this team, you will proactively resolve issues, manage the production environment and perform software releases. You will have the opportunity to challenge the status-quo and strive to continuously improve current practices through automation and innovation.

ICG Technology Organizations:

- Markets & Security Services Technology
 - Foreign Exchange & Local Markets (FXLM) Technology
 - Equities Technology
 - Spread Products Technology
 - Rates Technology
 - Prime, Futures & Securities Services Technology
 - Commodities Technology
 - Cross Products Technology
 - Citi Markets Operations Technology
- Citi Private Bank Technology
- Information Services Group Technology
- Production Support
- Treasury & Trade Solutions Technology

Our Programs:

Summer Analyst Program

During the 10-week Summer Technology Analyst Program beginning in June, you will be assigned to work in one of two tracks: Software Development or Production Support. The Technology Summer Analyst Program is comprised of on-the-desk training, informative speaker series as well as numerous networking opportunities.

Full Time Analyst Program

The two-year Analyst Program starts in July, beginning with a six-week training program which includes an overview of Citi and the ICG Organization, a Capital Markets Overview, Professional Training and Technical Training (Java, C#, .Net and SQL). This role is a rotational program, where participants work in one of two tracks over two years: Software Development or Production Support. Your responsibilities will range tremendously and will include collaborating with business and developing applications to drive value for Citi and its clients.

“

I had never done front end development before the Analyst Program. During my first rotation, I raised my hand and got involved in my team's new Angular project. Now for my final placement I am doing full stack development... building the backend in Java and developing a User Interface in Angular.

”

- ICG Tech Analyst Graduate

“

“When I joined, my team was in the middle of building up a new large scale messaging platform from scratch and I was able to observe how enterprise level applications are architected and thought out. I've since been tasked with working with several different technologies ranging from the frontend to backend and continuous integration endpoints. I've been given a rare opportunity to explore the ins and outs of application development on a large scale while at the same time having the ability to influence approaches in the platform's implementation.

”

- ICG Tech Analyst Graduate

Recruitment Timeline (Summer 2023):

Application Open: August 2022

Application Close: Rolling application

**May vary by school, check your school's portal for school specific dates*

First Round Range:

September/October

Superday Range: October/November

Campus Recruiter: Morgan McLaughlin and Jordi Schmidt

ICG Operations

Who We Are

Develops **innovative solutions** and is focused on providing exceptional service to our clients in full partnership with our product teams.

Operations teams develop solutions that **improve business operations** and reduce total operating expenses. Our employees strive to reduce customer inquiry resolution time, increase straight through processing with automation, and provide highest client satisfaction and service possible.

A **critical business partner** to each ICG business, providing the data and analysis to enable Citi's leaders to make sound decisions in support of the business' objectives.

The **developer** of a quality organization through recruiting, mentoring, mobility, performance assessment, training, and developmental assignments, setting the standard for leadership.



"As a Summer Analyst in ICG Operations, I experienced an endless amount of learning from Financial Markets, Pitching to Clients, and what it truly means to demonstrate Operational Excellence. I've had the opportunity to work with people from all over the world from Ireland, Poland, Mexico and from all over the States. This resonated with me immensely because I saw firsthand how global Citi really is."

- ICG Operations Summer Analyst

Summer Analyst Program

The ICG Operations Summer Analyst 10-Week Program is designed to provide the opportunity for new employees to both learn about the Financial Services Industry. The program embraces modern learning practices and is based around a winning combination of:

- Business-simulations
- Team-based challenges
- Projects to reinforce new skills
- Self-directed study with access to industry leading materials

Full-Time Analyst Program

The ICG Operations Analyst Two-Year Rotational Program is designed to impact Operations process modernization and transformation with innovative solutions and technical efficiencies. The program covers the knowledge and key skills you need to thrive in the financial operations workplace of the future:

- Banking and Financial Markets, Asset Classes, Trade Flows, Risk Management and Regulation
- Professional skills including complex problem solving, critical thinking, and client delivery
- Technological literacy including analytics and automation

Recruitment Timeline (Summer 2023):

Application Open: August 2022

Application Close: Rolling

Interview Range:

September 2022 – April 2023 **Brianna McMann**

Campus Recruitment & Program Manager

Early Insight Programs

- Freshman Discovery Day (FDD)
- Early ID Leadership (EID)
- Sophomore Leadership Program (SLP)

Freshman Discovery Day (FDD)

What is Freshman Discovery Day?

Freshman Discovery Day is a 2-day, exploratory program for Freshman designed to expose students of diverse backgrounds to Citi's culture and provide an introductory education on various programs across the firm. This program consists of networking sessions and trainings that provide firm-wide foundational concepts to help students understand our businesses and the impact they have on our clients.

Program Offerings:

- If selected, attendees will spend two days at Citi's Global Headquarters in New York City (travel, lodging, and food expenses will be covered)
- Senior speaker sessions
- Tips on how to navigate the recruitment process, resume review and interview prep
- Panels covering: Day in the Life of a Citi analyst, Culture at Citi, Innovation, and Diversity at Citi
- Overview of Citi businesses
- Technical and soft skill training
- Access to Citi professionals and recruiters across the firm

Participating Businesses:

- BCMA (Capital Markets, Corporate Banking, Investment Banking)
- Citi Research
- Commercial Banking
- Personal Banking and Global Wealth
- Finance
- Human Resources
- Internal Audit
- Private Bank
- Public Finance
- Quantitative Analysis
- Sales & Trading
- Technology
- Treasury and Trade Solutions

Recruitment Timeline (Summer 2022):

Application Open: January 2022

Application Deadline: May 2022

Campus Recruiter: Sivona Blake and Greg Lopez

Early ID Leadership

What is Early ID Leadership?

An exclusive 5-week virtual program focused on identifying, mentoring and hiring diverse talent. The program pairs each participant with a mentor and provides them access to virtual trainings, as well as virtual panels and seminars given by Citi professionals. Each year the program hosts 600-700 students who are aligned to Citi's Affinities and business lines.

Participating Businesses:

- BCMA (Capital Markets, Corporate Banking, Investment Banking)
- Citi Research
- Commercial Banking
- Personal Banking
- Finance
- Human Resource
- Internal Audit
- Private Bank
- Public Finance
- Quantitative Analysis
- Sales & Trading
- Technology
- Treasury and Trade Solutions

Affinity Tracks:



Black
Heritage



Hispanic
Heritage



Pride
Leadership



Veteran's
Leadership



Women's
Leadership

“

Something that is very important to me is feeling valued and supported in the work environment... The fact that Citi is trying to include more women on all divisions shows that not only would I be supported, but I would be valued... I admit that I did not really think about mentorship when planning for jobs and internships. However, throughout this experience and speaking with my mentor weekly, it became such an important thing for me. In the webinar, Mr. Burroughs said that he had been at Citi for many years and still had a mentor, and Ms. Anderson said Mr. Burroughs was her mentor. This stood out to me because I truly value the mentorship at Citi. Even people that have been at Citi for many years still take part in the mentorship context within the Citi environment, and that is something that is so appealing to me.

”

- 2020 Participant Feedback

Program Includes:

- Intensive interview preparation (for the summer internship program)
- 1:1 mentorship
- Access to best-in-class Wall Street training from Fitch
- Webinars covering topics such as: technical training, soft skills training, business overviews, and Citi culture
- An accelerated opportunity to interview with Citi for a summer internship

Recruitment Timeline:

Application Open: August 2022

Application Close: December 2022

Campus Recruiter: Sivona Blake and Greg Lopez

Sophomore Leadership Program

What is the Sophomore Leadership Program?

The Sophomore Leadership Program (SLP) provides exceptional sophomore students with a ten-week summer internship in New York City. The program offers interns training, mentorship and exposure to different businesses within Citi's Institutional Clients Group.

There is a focus on diverse students, but the program is inclusive of select non-diverse students.

Program Overview:

- Robust one-week training program, including technical and soft skills training
- Rotational program ensures exposure to multiple lines of our Institutional Clients Group.
- Group client-analysis project provides additional insight about the firm and culminates with the opportunity to present directly to Senior leadership
- 1:1 mentorship with junior and senior employees
- Executive speaker series, lunch & learns, and cross-business networking events throughout the summer
- Formal evaluations at the end of each rotation

Participating Businesses:

- BCMA: Capital Markets
- BCMA: Investment Banking
- BCMA: Corporate Banking
- Markets
- Treasury and Trade Solutions

Recruitment Timeline (Summer 2023)

Application Open:
September 2022

First Round Range: October

Superday Range: October- November

Campus Recruiters: Dan Noone

Want to learn more about #LifeatCiti? Check us out below!

