

**2020 U.S.**

**Diversity, Equity,  
& Inclusion Report**

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**1.0**

# **Our mission**

## Introduction

As we look back at 2020, we see a distinctive year that presented countless challenges across all humankind—including a global pandemic, political uprising, and increasing uncertainty on many fronts.

At Affirm, we remain steadfast in our mission to build honest financial products that improve lives, and there has never been a year where that mission has felt more important.

# Affirm's values



## People come first

We consider our impact on people's lives before we think about our own interests.



## No fine print

We are completely transparent and honest— with our customers and with each other.



## It's on us

We take full accountability for our actions, never shirking responsibility or passing the buck.



## Simpler is better

We make complex things simple and clear.



## Push the envelope

We never stop innovating, taking smart risks, and raising the bar.

**2.0**

# **Pushing the envelope together: Diversity, Equity, and Inclusion (DEI) in 2020**

When we released our [DEI Report](#) last year, one of our primary goals was to improve the sense of belonging of all Affirmers—including women and members of the African American/Black, Hispanic/Latinx, and LGBTQ+ communities. We responded to 2020's extraordinary circumstances by providing employees with thought-provoking events to increase visibility and foster dialogue about the BIPOC experience in the U.S. In keeping with our core value of *people come first*, we also radically reinvented the way we work with an [award-winning](#) remote-first experience.



# Pushing the envelope together: Diversity, Equity, and Inclusion (DEI) in 2020

## It's on us

In March 2020, as the world started to shelter in place, Affirmers shifted focus to ensure the professional and emotional support of our internal communities. Our employee resource groups (ERGs) and community groups (CGs) played a significant role in creating space for Affirmers to virtually come together on a regular basis (highlighted later in this report), which created a strong connection among Affirmers that carried on throughout the year.

## Simpler is better

In the summer of 2020, Affirm made the decision to begin operating as a [remote-first company](#) throughout the U.S. and most of Canada for the majority of our teams. This transition will enable us to hire Affirmers from a broad range of geographies and allow for a more diverse talent pool.

This new way of working came with dynamic benefits and a compensation model that allows Affirmers to access our new digital flexible spending wallets based on their individual needs, and gives them the flexibility to be successful from almost anywhere. In a continued effort to prioritize a healthy work/life balance, Affirm also increased our number of paid days off from 7 to 24—which helps our teams pause to enrich, recharge, and reflect. We've also implemented no-meeting Wednesday afternoons, new emergency leave of absence policies, and new avenues for parental and family planning support to further promote a fulfilling integrated work life.

# Pushing the envelope together: Diversity, Equity, and Inclusion (DEI) in 2020

## People come first

This year, we also saw violence and systemic racism against the Black community play out in real time across the country. Americans were motivated to march in the streets for racial justice and organizations were challenged to do better. These events were very personal to many Affirmers, and we took action to make sure Affirmers felt seen, heard, understood, and supported. We made sure all managers had the tools to engage with individuals on their teams regarding these intense events. During the summer we offered all managers a just-in-time course in Managing Through Crisis. We also made sure everyone had the flexibility to take time away from work as needed, and we shared self-care methods and anti-racism resources.

We also took direct action to start to build the world we want to see, including:

- As part of our [Affirm Cares](#) employee foundation, we started a fund called the [Communities of Color Advocacy Fund](#), specifically to support the Black community. We raised \$300,000 (including a \$100,000 donation from our CEO, Max Levchin) and donated the funds to organizations chosen by our B.l.a.c.k.@ ERG: the [Equal Justice Initiative](#), [Black Star Project](#), [The Prevention Institute](#), and the [NAACP](#).
- Affirm CEO and B.l.a.c.k.@ executive sponsor, Max Levchin, spoke to B.l.a.c.k.@ members in two sessions over the summer to listen to their thoughts and ideas for action. From this session, we learned that B.l.a.c.k.@ wanted more Black Affirmers in leadership, and to keep current leadership more

# Pushing the envelope together: Diversity, Equity, and Inclusion (DEI) in 2020

## People come first

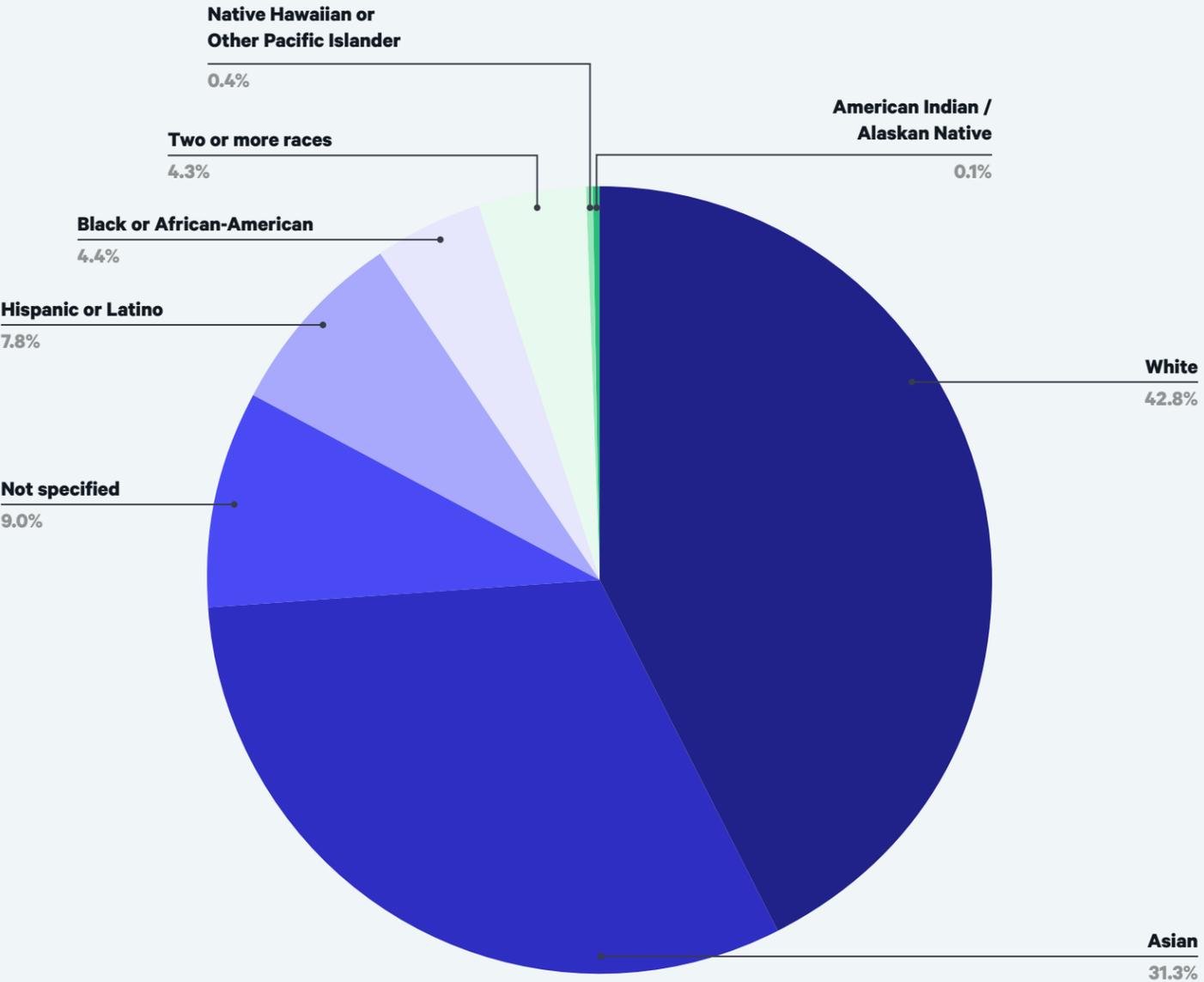
informed on DEI matters. Based on this input, in 2021 we will begin quarterly meetings with our senior leaders updating them on DEI metrics, programming, events, and future plans.

- Last June, we asked all Affirmers to submit their ideas for how Affirm could combat systemic racism in America. We received over 100 amazing ideas and in August our Diversity & Inclusion Steering Committee (outlined below) chose five of them to push forward:
  - 1) Bring on more underrepresented merchants to our platform
  - 2) Provide extra support to our underrepresented merchants
  - 3) Uplift formerly incarcerated individuals by partnering with external organizations
  - 4) Expand employee volunteer options and volunteer days
  - 5) Publish election guides for the November 3, 2020 General Election, and advocate to have election day off for employees

**3.0**

# Demographics

# Company-wide



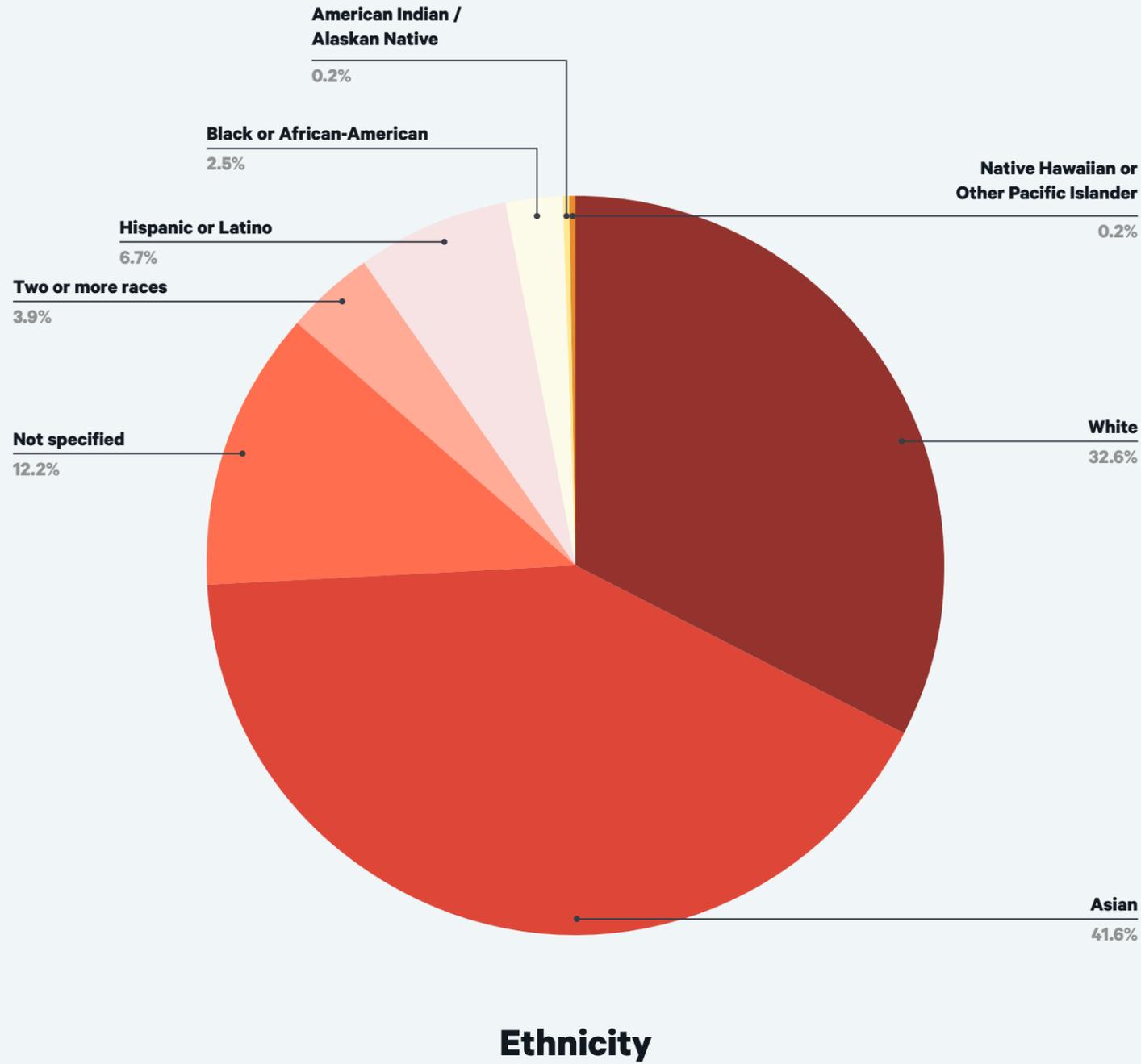
Ethnicity

**57** %  
**Male**

**43** %  
**Female**

Gender

# Tech (Engineering, Product, Growth Analytics)



**73%**  
**Male**

**27%**  
**Female**

**Gender**

# Comparisons to last year

## Company-wide

	2019	2020
<b>Gender</b>		
Male	<b>58%</b>	<b>57%</b>
Female	<b>42%</b>	<b>43%</b>
<b>Ethnicity</b>		
White	<b>42%</b>	<b>43%</b>
Asian	<b>31%</b>	<b>31%</b>
Not specified	<b>11%</b>	<b>9%</b>
Hispanic or Latino	<b>8%</b>	<b>8%</b>
Black or African-American	<b>4%</b>	<b>4%</b>
Two or more races	<b>4%</b>	<b>4%</b>
Native Hawaiian/ Pacific Islander	<b>1%</b>	-
American Indian/ Alaskan Native	-	-

## Tech (Engineering, Product, Growth Analytics)

	2019	2020
<b>Gender</b>		
Male	<b>76%</b>	<b>73%</b>
Female	<b>24%</b>	<b>27%</b>
<b>Ethnicity</b>		
White	<b>35%</b>	<b>33%</b>
Asian	<b>40%</b>	<b>42%</b>
Not specified	<b>13%</b>	<b>12%</b>
Hispanic or Latino	<b>6%</b>	<b>7%</b>
Black or African-American	<b>3%</b>	<b>3%</b>
Two or more races	<b>3%</b>	<b>4%</b>
Native Hawaiian/ Pacific Islander	-	-
American Indian/ Alaskan Native	-	-

# Comparisons to last year

## People managers (Company-wide)

	2019	2020
<b>Gender</b>		
Male	<b>61%</b>	<b>54%</b>
Female	<b>39%</b>	<b>46%</b>

## People managers (Tech)

	2019	2020
<b>Gender</b>		
Male	<b>84%</b>	<b>80%</b>
Female	<b>16%</b>	<b>20%</b>

Note on our data: All data are based on self reported EEO-1 data. We acknowledge the limitations of EEO-1 data regarding gender identity, which is in part why we launched the demographic survey this year, but were limited to the binary choice of male and female for this report. We look forward to using expanded identity data in the 2021 report.

4.0

# New board members



**Last year, we were thrilled to select three new members to join Affirm’s Board of Directors in 2021.**

“In preparation for our IPO, I spent some time thinking about the composition of our [board of directors](#), and met a variety of great candidates looking for prospective additions,” says Max Levchin, Affirm CEO.

“I sought to add new, diverse perspectives and deep industry experience to our board, and I am thrilled to have found these new voices in members of often-underrepresented groups.”





## Jenny Ming

Jenny is a well-known and respected leader in retail, notably founding and then leading Old Navy as its President. Subsequent to Old Navy, Jenny was CEO of retailer Charlotte Russe for 9 years. She has an incredible network in retail after spending decades in the industry and is a self-described “student of retail,” continuing to learn through her board roles at Levi & Strauss, Poshmark, and Paper Source.



## Jackie Reses

Most recently, Jackie ran Square Capital, part of Square Inc., one of the largest small business lenders in the United States. She was also the Executive Chairman of Square Financial Services, a recently approved FDIC-insured bank owned by Square and the first bank in the U.S. started by a technology company. Prior to Square, Jackie was the Chief Development Officer for Yahoo and the head of the US media group at Apax Partners, one of the largest global private equity firms. Jackie also spent seven years at Goldman Sachs in mergers and acquisitions and the principal investment area.



## James White

James is the Executive Chairman at Bradshaw International, a leading manufacturer of homewares, and the former Chairman, President, and CEO of Jamba Juice. Prior to his tenure at Jamba Juice, James held executive and management positions at Fortune 500 companies including Safeway Stores, the Gillette Company, Nestle-Purina, and Coca-Cola, over a career spanning 30+ years. In addition to Bradshaw International, he currently serves on the boards of CallidusCloud, Medallia, and Panera Bread.

**5.0**

# Company goals

# Company goals

## 2020 Recap

In our [2019 DEI Report](#), we set four main goals for the next year. Below is a quick recap.

### DEI focused team

We will add additional full-time DEI roles in order to supercharge our DEI efforts.

### Partnerships and community engagement

Affirm will partner with new organizations that aid in growing our representation and development of URGs. We will also continue our partnership with [Shift](#) for our veterans' community. In 2019, we launched [Affirm Cares](#), our new 501(c)(3) employee foundation. The foundation focuses on three essential pillars: financial literacy and inclusion, vibrant communities, and technology education and training.

### All-company unconscious bias training

Training will be provided to all Affirmers on unconscious bias, beginning with executives, recruiters, and people managers. This training is important because it raises awareness and drives conversation around certain behaviors that can exist during the recruiting process or employee lifecycle. Our intention is to give Affirmers the tools to help build a more inclusive Affirm.

### Improved tools and processes

Affirm will be implementing new processes to promote diversity in our hiring practices. We will also be collecting new forms of self-identification for our hiring onboarding tools. This will allow us to get a more accurate look at our representation, measure our progress, and uncover any challenges.

# Company goals

## How we performed

We took specific, direct action on each of the DEI goals we set for 2020. Below, we have outlined the results of our actions, and how, in some cases, we exceeded our own expectations:

### DEI focused team

#### DEI roles

In 2020, we expanded our DEI team by adding four new full-time roles, up from just two in 2019. These new roles joined our existing roles of DEI Manager and DEI Talent Programs Specialist, and are helping us drive even more effective DEI work at Affirm. Our new roles are:

- DEI Programs Lead: Runs our DEI-focused university recruiting programs and our apprenticeship program, while leading our external DEI partnership efforts and overall DEI recruiting strategy in Tech
- Merchant Diversity Programs Manager: Partners closely with our Commercial and Financial Partnerships teams to bring on, support, and retain diverse merchants, partners, and vendors
- DEI Associate: Leads internal DEI projects, programs, and initiatives, and helps support our ERGs
- DEI Coordinator: Supports internal DEI events, programs, and projects

# Company goals

## DEI focused team

### **Diversity & Inclusion Steering Committee (DISC)**

This year we also created DISC, an internal Affirm committee made up of senior leaders from across the company, including Affirmers from Product, Commercial, Engineering, Government Relations, Operations, People, and DEI. DISC provides oversight, support, and guidance to departments and teams across Affirm on initiatives that may impact the ability to support diverse populations of key constituencies: employees, consumers, and merchants. DISC also ensures internal and external initiatives reflect Affirm’s high bar for DEI, and the members help to amplify high-impact DEI efforts happening within their own Affirm departments.

## Partnerships and community engagement

### **Partnerships**

One of our 2020 goals was to partner with new organizations that help grow our representation and development of Affirmers from underrepresented groups (URGs). Affirm defines URGs as groups that make up a significantly small percentage of the general population, the tech industry, or Affirm, or groups that have been historically marginalized. Currently, these groups include women, people of color, veterans, and those who identify as part of the LGBTQ+ community. We’ve begun new partnerships with two organizations in 2020—[The Mom Project](#) and [Nextplay](#).

# Company goals

## Partnerships and community engagement

**The Mom Project** is an organization focused on supporting women staying in the workforce. In a year like 2020, where “1 in 4 women contemplated downshifting their careers or leaving the workforce”<sup>1</sup>, our partnership with The Mom Project could not have come at a better time. Affirm has always been committed to gender equity, and we’re grateful to continue our work through this partnership.

**Nextplay** is a Black-owned start-up founded by [Lesley Toche](#) in 2017. Their mission is to close the global economic gap for people of color. Our partnership with Nextplay will enable us to build a consistent and robust pipeline of Black and Latinx tech talent, while also allowing us to make deeper connections with professionals from this community. We understand the impact of hiring Black and Latinx talent and supporting POC-owned businesses as well. Nextplay’s success means that more Black and Latinx people are finding their dream careers and companies and, in turn, more equity is being created in the world.

### Community engagement

In 2020, we also had a goal of continuing our engagement with communities outside of Affirm:

**Laptop donations:** Affirm participated in a series of laptop donations spearheaded by one of Affirm’s IT Support Leads and member of B.I.a.c.k.@ Affirm, Josimar King. We donated 68 laptops in 2020 and were able to take part in Career Karma’s [Reskill America COVID Response Initiative](#). We know that access to technology, especially in 2020, is pivotal in maintaining connections to schools, employers, family, and loved ones. The COVID-19

<sup>1</sup> [Women in the workplace study 2020](#) by McKinsey found that 1 in 4 women contemplated downshifting their careers or leaving the workforce.

# Company goals

## Partnerships and community engagement

pandemic limited professionals' ability to connect with career and learning opportunities. A laptop is just a start in creating more equitable access for all, and we were grateful to contribute some to the community.

**Affirm the Vote partnerships:** The right to vote is the bedrock of our democracy. Every citizen who can vote should have the opportunity to exercise their civic right. This election season, Affirm focused on highlighting that power and opportunity with an 'Affirm the Vote' advocacy campaign. Our goal was to emphasize political power in our communities and get everyone to the polls, and to ensure that our experiences and needs were valued, represented, and seen as a priority by those we elect to public office. We sought to target the communities we serve along with every community known to need more help voting—youth, first-time voters, new citizens, and underserved populations. The Government Relations, Public Policy, & Social Impact department partnered with non-partisan organizations [Mi Familia Vota](#) & the [League of Women Voters](#) to make it easier for employees to volunteer their time registering first-time voters and giving out non-partisan voter guides with vital election-day information. They also produced an advocacy video of employees sharing their reasons for voting, and provided relevant information about registering to vote.

**Sharing space:** Along with resource sharing, we also believe in sharing our space with communities. Before the 2020 shelter-in-place, we hosted the non-profit [Code Nation](#) for their hello<>girl networking event and hosted [Code2040](#) for a session of their [Early Career Accelerator \(E-cap\) Program](#) at our San Francisco office.

# Company goals

## All-company unconscious bias training

### Unconscious bias training

We partnered with [Paradigm](#) to begin offering Unconscious Bias workshops to all People Managers at Affirm in 2020. These interactive, two-hour workshops go beyond awareness-raising and motivate employees to engage in specific, effective behaviors for managing bias. In 2021, we will be rolling out Unconscious Bias training to all Affirmers.

### Allyship training

We also offered allyship training to all Affirmers in 2020, led by Karen Fleshman of [Racy Conversations](#). The workshop featured a crash-course on systemic racism in the U.S., a panel of diverse Allyship experts, and specific, actionable tips all Affirmers can use to be better allies.

### Diversity hiring strategy training

Along with unconscious bias training, we also rolled out a diversity hiring strategy training for hiring managers at Affirm. We started with our Engineering hiring managers and are currently rolling it out to the rest of Affirm in 2021. The training informs hiring managers on how to strategize for growing their team's diversity, build a more inclusive hiring process, and identify candidates who are committed to DEI as managers. After their training, hiring managers will incorporate DEI-related questions during their portion of onsite interviews with their candidates. As we continue to grow Affirm, we want to allow candidates the opportunity to demonstrate their commitment to DEI.

# Company goals

## Improved tools and process

### **Diverse Onsite Interviews Panels Policy**

In 2020, we released our Diversity Onsite Interviews Panels Policy. The policy states: To the extent feasible, Affirm will include at least one interviewer on the onsite interview panel who has voluntarily self-identified as a member of a URG and wants to be part of the hiring process. Knowing that policy change is one of the most important ways to effect equity, we will continue to evaluate policies that will allow us to build a more diverse, inclusive, and equitable workforce.

### **Greenhouse inclusion**

In 2020, we implemented a new self-identification survey to candidates through the [Greenhouse Inclusion Tool](#). We are now asking candidates who apply to Affirm to voluntarily self-identify through a few demographic questions. The demographic information will allow us to better assess our outreach efforts, pinpoint blockers in our pipeline, and fine-tune our strategy to increase representation.

**6.0**

# **Employee resource groups and community groups**

**As quarantine restrictions shifted the way we work and play, a sense of community became more essential than ever before. Affirm is proud to sponsor employee resource groups (ERGs) and community groups (CGs) to further create inclusive opportunities for engagement and to facilitate a culture where all Affirmers feel they belong.**

ERGs are made up of Affirmers from URGs and their allies. CGs are Affirmers who come together over common identity, shared characteristics, and shared life experiences (but are not necessarily from URGs). While we weren't able to gather in person for most of last year, there was no shortage of impactful moments and virtual events to connect, engage, and inspire us. Although we can't name them all, below are a few notable moments from each of Affirm's ERGs and CGs.



# Employee resource groups and community groups

## Employee resource groups

### Women@

#### **Resource group for women and women-identified Affirmers and their allies**

Building on the framework of Womeng@Affirm's mentorship program for women, Women@ launched Affirm's first-ever company-wide mentorship program for women. The program focuses on navigating interpersonal relationships, career development, building a network, and fostering community.

### Veterans@

#### **Resource group for U.S. and foreign military veterans and their allies**

Continuing their mission to demystify perceptions about veterans and to raise awareness of veterans' issues, Veterans@ provided educational opportunities for the company around the history and context of Memorial Day, Veterans Day, and other significant days that honor those who serve.

### LGBTQ+

#### **Resource group for the LGBTQ+ community and their allies**

In celebration of Pride 2020, LGBTQ+@ released [A Year in Pride - We Are All Here Together](#), a video project celebrating our diverse identities, with the aim of helping all Affirmers feel comfortable showing up as their authentic selves. Also, LGBTQ+@ partnered with Affirm's Talent Team to launch a preferred pronoun initiative, ensuring a more inclusive hiring experience for prospective candidates, and promoting the incorporation of pronouns as a general practice amongst the company.

# Employee resource groups and community groups

## AHA@

### Resource group for Asian Heritage Alliance and their allies

In 2020, AHA@ grew to 136 members, more than doubling membership since 2019. In response to the many harmful stereotypes that surfaced in the wake of COVID-19, AHA@ released a company-wide letter calling on Affirmers to unite as allies against racism and xenophobia.

## AMIGXS

### Resource group for the Hispanic/Latinx community and their allies

Amigxs ERG not defined by one singular culture. Amigxs welcomed [Fany Gerson](#), chef, author, and James Beard Award nominee for Baking and Dessert, to host a virtual empanada lesson for its members. Last fall, Amigxs also hosted an event inviting Affirmers company-wide for a virtual discussion and Q&A with [Héctor Sánchez Barba](#), of Mi Familia Vota, about voter rights in the U.S.

## B.l.a.c.k.@

### Resource group for members of the Black community and African Diaspora and their allies

Last February, B.l.a.c.k.@ kicked off a series of events for Black History Month, including a panel discussion about employee resource groups, DEI, tech, the importance of allyship, and the Black legacy. Panelists included [Brittany Braxton](#), co-founder of [POC@Okta](#), [Blaid Burgess](#), and [Rahshad Slocum](#), co-leads of [Intuit's African Ancestry Network](#), and [Teila Evans](#), leader of [Black@Envoy](#).

The ERG also led the charge on initiating company-wide conversations regarding race, allyship, and the [Black Lives Matter](#) movement, resulting in the [Communities of Color Advocacy Fund](#).

# Employee resource groups and community groups

## Community groups

### Chinese Language and Culture

#### Community group celebrating Chinese culture and their allies

In addition to gathering virtually to celebrate traditional holidays, including Lantern Festival and Mid-Autumn Festival, the community group also hosted a series of Culture Talks, with notable speaker [Jasmine Fan](#) of the [Hanfu Society](#) in NYC.

### Immigrants

#### Community group for immigrants and their allies

Immigrants@ hosted a screening and virtual discussion with award winning documentary filmmaker **Pita Juarez**, director of “[You Racist, Sexist Bigot](#),” in honor of National Immigrants Day. This powerful film, which highlights immigrant struggles, raises awareness that hateful discrimination happens every day.

### Jewish Community

#### Community group celebrating Jewish culture and their allies

Jewish@ Affirm hosts events and initiatives to build inclusivity in the workplace, to showcase and celebrate Jewish culture throughout Affirm, and to maintain inclusivity within Affirm for members of the Jewish community. Last year, the community group celebrated culture and community with virtual events for Sukkot and Hanukkah, and enjoyed deliveries of challah bread from Jewish bakeries across the U.S. for Rosh Hashana.

# Employee resource groups and community groups

## Mental Wellness

### **Community group promoting mental health and their allies**

Mental Wellness@ hosts weekly meditation sessions for its members and continues to promote and destigmatize mental wellness for all Affirmers. This CG hosted a panel discussion with senior leadership Affirm-wide, where they showed exemplary leadership and vulnerability in sharing their challenges with mental and physical health.

## Parents

### **Community group for parents and caregivers and their allies**

The Parents@ community group aims to help working parents and caregivers at Affirm empower each other through education, support, and advocacy. Events include virtual Q&A sessions with subject matter experts in pediatrics, mental health, and financial planning.

## South Asians

### **Community group celebrating South Asian culture and their allies**

South Asians@ gathered virtually for various events and to celebrate traditional holidays together. Most notable were the Diwali care packages sent to all 92 members— shipped all the way from India!

## Womeng

### **Community group for engineers and data scientists who present or identify as women and their allies**

Womeng@Affirm supports a safe environment for openly discussing shared experiences. Last year, the community group expanded their already robust mentorship program with allyship mentors and a new training curriculum.

# Employee resource groups and community groups

Our ERGs and CGs also partner together to design programming and events for employees.



## Virtual Drag Queen Story Hours

**Parents@** and **LGBTQ+@** presented Virtual Drag Queen Story Hours, starring [Panda Dulce!](#) An Affirmer by day, Panda reminds kids (and kids at heart) that it's okay to always be your authentic self, to try new things, and to always be brave!



## Virtual Diwali Story Time

**Parents@** teamed up with **SouthAsians@** to host Virtual Diwali Story Time, complete with a musical storytelling and dramatization of the Ramayana.

**7.0**

# **2021 Goals and action plan**

## Hire and promote leaders from URGs

We will be focusing on hiring and internally promoting people from URGs, especially Black leaders. In our engagement survey, Affirmers specifically asked the company to concentrate on Black Affirmers' advancement, especially to the senior leadership and executive levels. By partnering with organizations like [Shift](#), [The Mom Project](#), and [NextPlay](#), we will expand the pipeline of URGs into Affirm. Other programs like [Momentum](#) and [Strive](#) will help to develop leaders from URGs internally. In addition, all Affirmers now receive complimentary access to [Udemy](#)'s course library to assist in upward development.

## Collect expanded demographic data in order to set diversity goals

We will launch a self-identification survey to collect more accurate and inclusive demographic data for all Affirmers and new hires going forward. We will be using expanded categories (beyond the traditional government-recognized categories for gender and race/ethnicity) for gender, race/ethnicity, and membership in the LGBTQ+ community. We will use the aggregated data collected from this survey to set DEI goals and measure our progress against those goals.

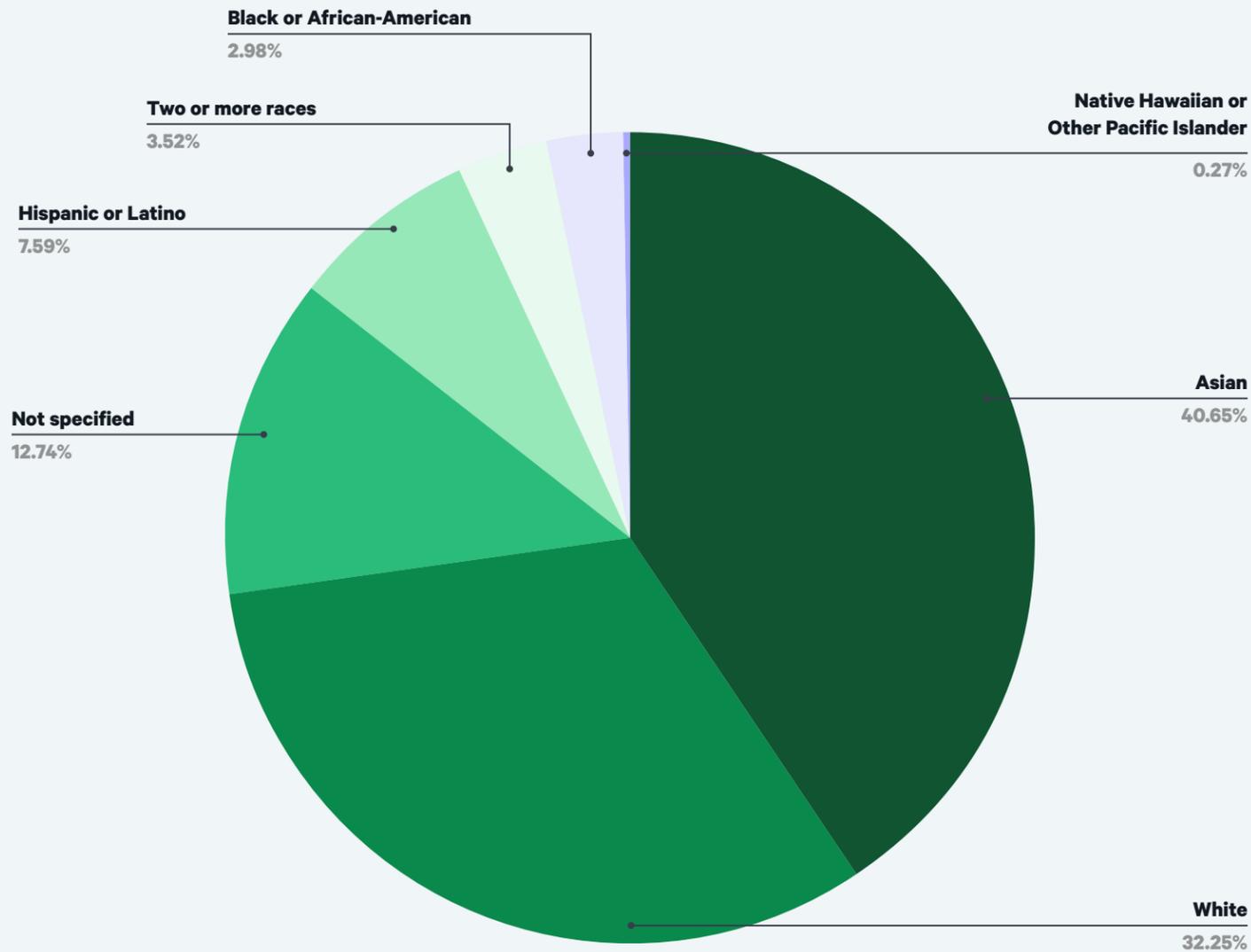
## Create policies to increase diversity, equity, and inclusion

We will create and implement policies that enable us to grow and advance our underrepresented populations at Affirm and continue to evaluate our current DEI policies for effectiveness. We believe this begins with the hiring process and we will continue to promote and develop inclusive interview policies. Affirm's company-wide unconscious bias training as well as our feedback and development training for all Affirmers will enable us to educate and offer bias mitigation strategies.



# Appendix

# Engineering



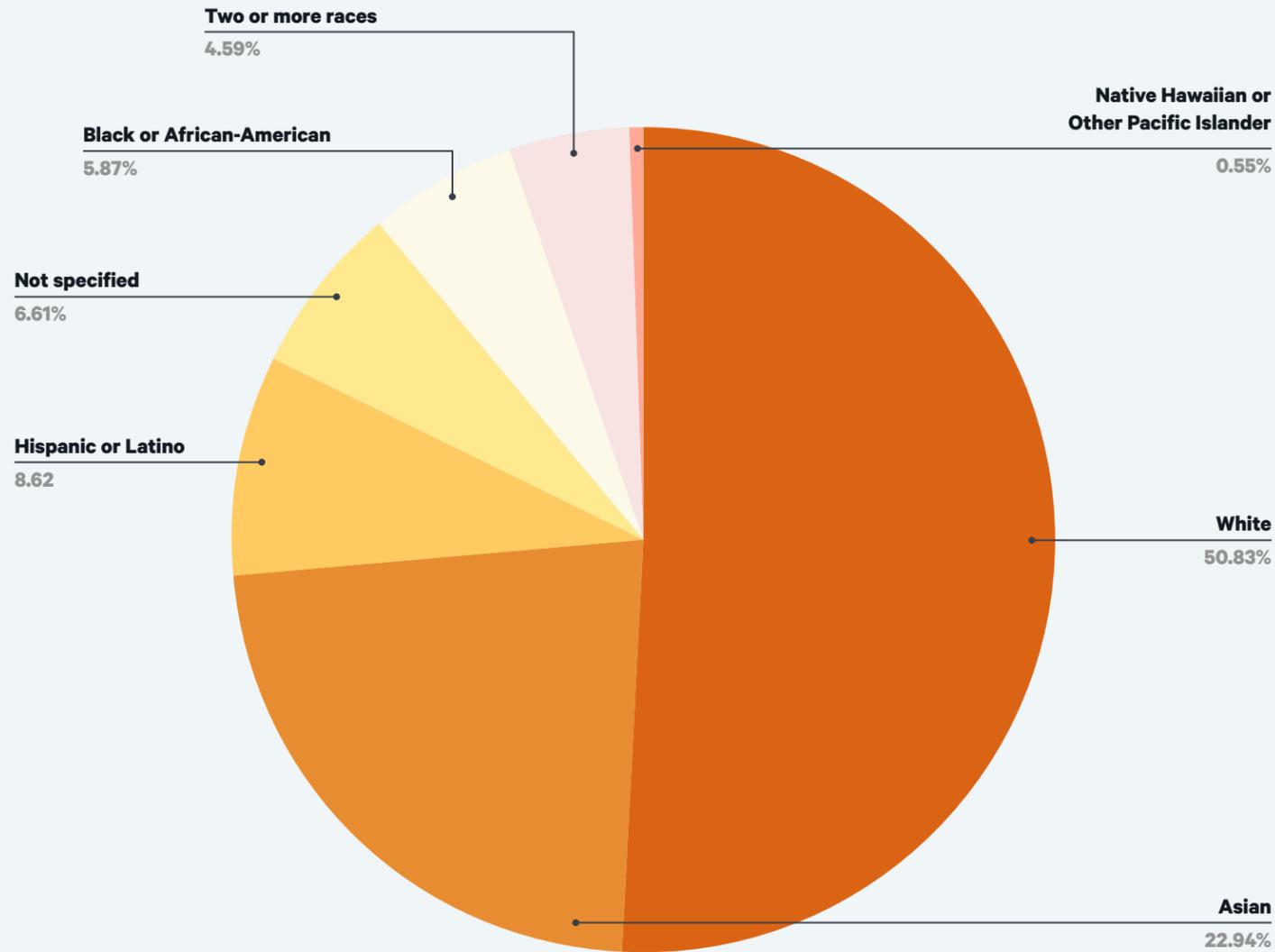
**Ethnicity**

**78%**  
**Male**

**22%**  
**Female**

**Gender**

# Non-tech



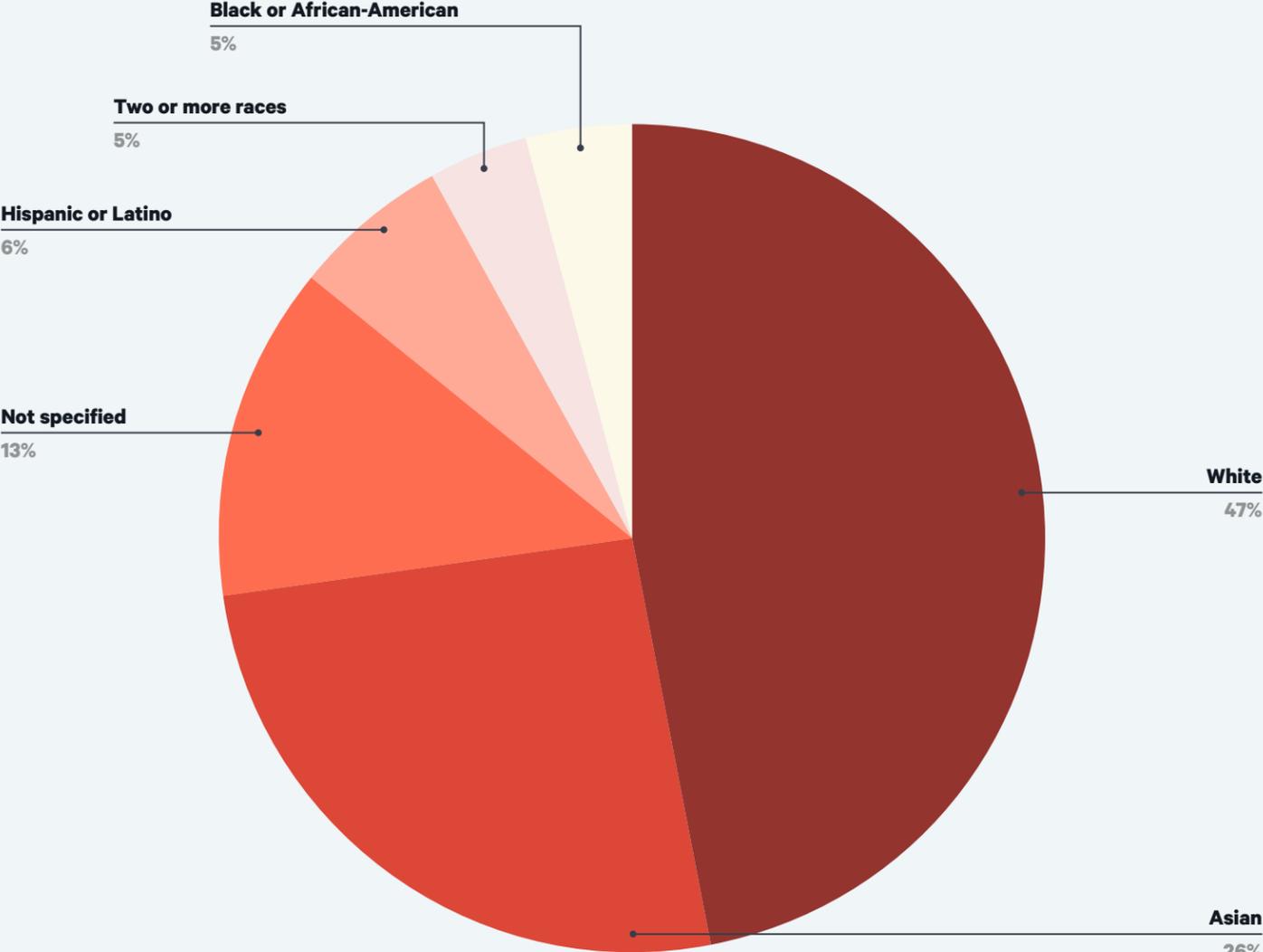
**Ethnicity**

**44%**  
**Male**

**56%**  
**Female**

**Gender**

# People managers



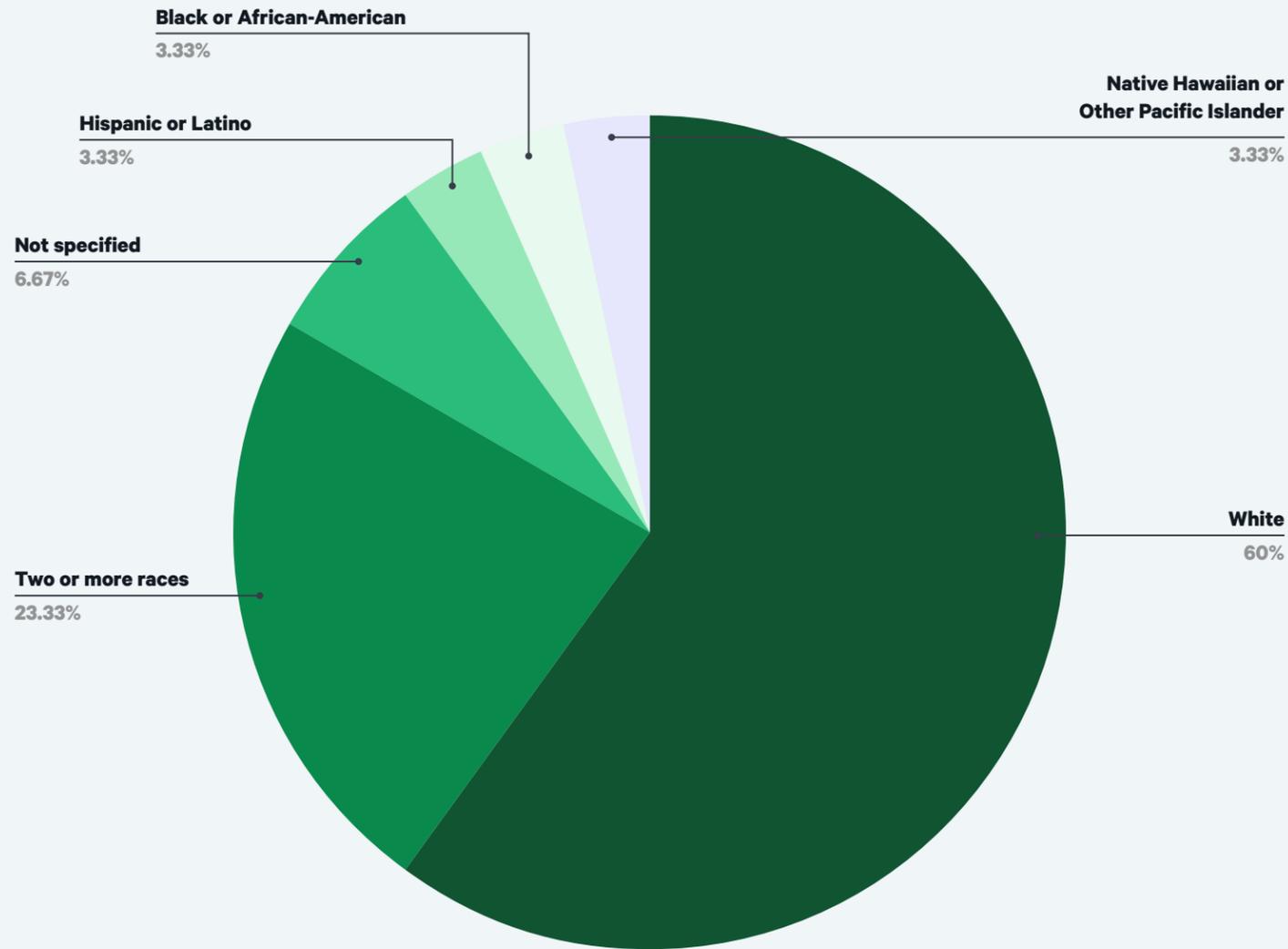
**Ethnicity**

**54%**  
**Male**

**46%**  
**Female**

**Gender**

# VP +



**Ethnicity**

**63%**  
**Male**

**37%**  
**Female**

**Gender**

