



Public Accountability Statement 2013

Empowering People, Building Communities



Empowering People



## Public Accountability Statement 2013

“At Citi we have a unique opportunity to make a positive impact in the more than 1,000 communities we serve around the globe. Citi’s commitment to Responsible Finance is embedded throughout the company. Citi puts the strength of its business resources and people to work to help improve communities and the environment around the world.”- Pamela Flaherty, President and CEO of the Citi Foundation; Director of Corporate Citizenship, Citi



Among Citi's central commitments, as one of the world's premier financial services organizations, is our commitment to enabling progress. For more than two centuries, Citi has facilitated progress on behalf of our clients, our employees and on behalf of the hundreds of communities we serve around the world. This commitment to communities is the focus of the 2013 Public Accountability Statement.

In these pages, you will find details of Citi's broad commitment to Canadians across the communities we serve from coast-to-coast, from our Citi Foundation grants, to our corporate commitments, to our impressive track record of volunteerism.

The document also describes Citi's business footprint, as Canada's most global financial services institution. With a Canadian history dating back to 1919 and a network of 3,000 employees

in seven business lines, Citi is uniquely positioned to bring Canada to the world, and the world to Canada.

We are honoured to be a part of this 95-year legacy of enabling progress for our clients and the communities we serve. I am pleased to be able to share the details of our efforts with you.

## About Citi

# Progress informed by the past, and inspired by the future.

Citi works tirelessly to serve individuals, communities, institutions and nations. With 200 years of experience meeting the world's toughest challenges and seizing its greatest opportunities, we strive to create the best outcomes for our clients and customers with financial solutions that are simple, creative and responsible. An institution connecting over 1,000 cities, 160 countries and millions of people, we are your global bank; we are Citi.

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Citigroup Place - Toronto, Ontario



Citi processing centre - Mississauga, Ontario



Citi processing centre - London, Ontario

## Citi in Canada

Citi currently employs approximately 3,000 financial services professionals in 220 locations across Canada. The company's Canadian roots date back to 1919, when the National City Bank of Canada opened offices in Montreal and Toronto.

Citi is the most global financial institution operating in Canada, with access to Citi's unique network on the ground in 160 countries and jurisdictions around the world.

Citi's key strategic focus in Canada is to continue to enable progress and help our clients succeed in these major lines of business: Citi Corporate and Investment Banking, Citi Treasury and Trade Solutions, Citi Securities and Fund Services, Citi Markets, Citi Private Bank, CitiFinancial, and Citi Cards Canada.

### Citi Corporate and Investment Banking

Citi's Corporate and Investment Banking business offers investment and corporate banking services to a wide range of clients in various sectors and industries, including metals and mining, energy, manufacturing and telecommunications. Citi's Corporate and Investment Banking organization has offices in Toronto, Calgary and Montreal.

### Citi Markets and Securities Services

Citi's Markets and Securities Services business provides world-class financial products and services as diverse as the needs of the thousands of corporations, institutions, governments and investors we serve. With trading floors in more than 80 countries, we work to enrich the relationships, products and technology that define our market-making presence. The breadth, depth and strength of our sales and trading, distribution and research capabilities span a broad range of asset classes, currencies, sectors and products - including equities, commodities, credit, futures, foreign exchange (FX), emerging markets, G10 rates, municipals, prime finance and securitized markets

Our Investor Services and Direct Custody and Clearing businesses provide customized solutions that support the diverse investment and transaction strategies of investors and intermediaries worldwide. Offering a suite of investment administration, portfolio and fund services, trust and custody, and investment and financing solutions, this business helps clients meet the challenges of issuing, managing and distributing financial products and services in today's complex and competitive marketplace.

## Citi Treasury and Trade Solutions

Citi Treasury and Trade Solutions Group provides integrated cash management and trade finance services to multinational corporations, financial institutions, and public sector organizations across the globe. Citi Digital Working Capital, with its full range of digital and mobile enabled platforms, tools and analytics, continues to lead the way in delivering innovative and tailored solutions to its clients. It offers the industry's most comprehensive suite of treasury and trade solutions, including cash management, payments, receivables, liquidity management and investment services, working capital solutions, commercial and prepaid card programs, trade finance and services.

## Citi Private Bank

Citi Private Bank is a trusted advisor to some of the wealthiest individuals and families throughout the world, with \$250 billion in assets under management. The Private Bank has relationships with many globally minded entrepreneurs, investors and philanthropists who expect and demand a highly personalized and consistent level of service. Our open architecture network of more than 1,000 private bankers and investment professionals across 46 countries and jurisdictions provides clients access to the best investment opportunities available, coupled with exceptional advice tailored to their needs and aspirations.

## Citi Cards Canada

Citi Cards Canada is one of the country's premier providers of private label credit and charge cards for retail organizations. Citi Cards Canada is part of Citi Retail Services, one of North America's largest providers of consumer and commercial credit card products, services and retail solutions.

## CitiFinancial

Since 1912, CitiFinancial has provided community-based lending services through a strong branch network system - now with more than 200 branches in Canada. The consumer loan services include real estate-secured loans, unsecured and partially secured personal loans, and loans to finance consumer goods.

Citi's affiliates in Canada operate under the following legal entities and business names:

### **Citicorp**

Citi Cards Canada Inc.  
Citi Private Bank  
Citi Trust Company Canada  
Citi Transaction Services Canada Ltd.  
Citibank Canada  
Citibank Canada Investment Funds Limited  
Citibank, N.A., Canadian Branch  
Citigroup Finance Canada Inc.  
Citigroup Fund Services Canada, Inc.  
Citigroup Global Markets Canada Inc.  
Citigroup Energy Canada ULC  
Citi Canada Technology Services ULC

### **Citi Holdings**

CitiFinancial Canada Inc.  
American Health and Life Insurance  
Company Branch  
Triton Insurance Company Branch

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Branch changes in 2013:  
Citi did not open or close any bank  
branches in 2013.



# Citi's Mission and Principles

## Our mission: enabling progress

Citi works tirelessly to serve individuals, communities, institutions and nations. With 200 years of experience meeting the world's toughest challenges and seizing its greatest opportunities, we strive to create the best outcomes for our clients and customers with financial solutions that are simple, creative and responsible. An institution connecting over 1,000 cities, 160 countries and millions of people, we are your global bank; we are Citi.

## The Four Key Principles

These are the values that guide us as we perform our mission:

### Common Purpose

One team, with one goal: serving our clients and stakeholders.

### Responsible Finance

Conduct that is transparent, prudent and dependable.

### Ingenuity

Enhancing our clients' lives through innovation that harnesses the breadth and depth of our information, global network and world-class products.

### Leadership

Talented people with the best training who thrive in a diverse meritocracy that demands excellence, initiative and courage.





# Citi Community Development

Using a “More than Philanthropy” approach, we put the strength of Citi’s business resources and people to work to help improve communities.

We recognize the challenges communities face are complex, and to enable progress, no single organization can do it alone. Citi collaborates with public agencies and community organizations to develop innovative and scalable solutions that enable families to achieve financial empowerment. In all of the markets we serve . . . accountability, ingenuity and impact define Citi’s approach to community reinvestment.

The Citi Foundation works with Citi Community Development Regional and State Directors across the U.S. and Canada to achieve its goals. Internationally, the Citi Foundation works with regional Corporate Citizenship Heads to foster relationships with innovative and impactful Non-Governmental Organization (NGO) partners with deep knowledge of the local needs.

For more information, please visit [www.citicommunitydevelopment.com](http://www.citicommunitydevelopment.com).





## Citi Foundation

The Citi Foundation works to promote economic progress in communities around the world and focuses on initiatives that expand financial inclusion. We collaborate with best-in-class partners to create measurable economic improvements that strengthen low-income families and communities. Through a “More than Philanthropy” approach, Citi’s business resources and human capital enhance our philanthropic investments and impact.

We use a results-oriented measurement framework that informs the way we assess the impact of the programs we fund. Every grant is carefully tracked to identify ways to ensure success and understand what works and why. This framework helps us define more clearly the results we seek in each of our core focus areas, which include:

### **Financial Capability and Asset Building**

Increases in the number of low-income adults and/or youth who adopt positive financial behaviours and accumulate and preserve financial assets.

### **Microfinance**

Increases in financial products and capital that improve the financial inclusion of low-income individuals and communities.

### **Enterprise Development**

Increases in the number of micro or small enterprises that provide new income generation and/or employment opportunities for low-income individuals.

### **College Success**

Increases in the number of low-income, academically qualified students who enrol in and complete postsecondary education.

## Citi Foundation Grants in Canada in 2013

|         |   |                  |
|---------|---|------------------|
| Alberta | Habitat for Humanity Southern Alberta - Financial Capability & Asset Building | \$25,000         |
| Ontario | Children's Aid Foundation - Financial Capability & Asset Building             | \$50,000         |
| Ontario | Habitat for Humanity Toronto - Financial Capability & Asset Building          | \$50,000         |
| Ontario | Rise Asset Development - Enterprise Development                               | \$45,000         |
| Ontario | ACCESS Community Capital Fund (Toronto) - Microfinance                        | \$50,000         |
| Quebec  | Fondation du maire (Montreal) - Enterprise Development                        | \$25,000         |
| Quebec  | Pathways to Education - College Success                                       | \$20,000         |
|         | <b>TOTAL (USD)</b>  | <b>\$265,000</b> |

## Financial Literacy

College Success, and Financial Capability and Asset-Building, are the labels Citi applies to our efforts to facilitate raising today's level of financial literacy.

Citi supports improved financial literacy through many of our Citi Foundation commitments, such as our commitment to Habitat for Humanity and the Children's Aid Foundation.

Additionally, through our corporate giving program, we support Credit Education Week, organized by Credit Canada Debt Solutions. And following the "More than Philanthropy" approach, our employees have given countless hours to organizations such as Junior Achievement.

In 2013, Citi contributed \$926,658 toward credit education, credit counselling services and customer payment solutions based on client need.





## Citi's commitment to United Way

Across Canada and across the continent, Citi has an active commitment to United Way that reflects its commitment to the "More than Philanthropy" approach. In addition to corporate involvement, teams of employee volunteers are charged with designing events and activities that raise important funds for United Way and its member charities.

These events raise awareness of United Way's work, and encourage staff to make a payroll donation, which can be made by staff online.

In Canada, Citi's contribution to United Way exceeded \$355,000 in 2013.



## The Citi Angels among us

To further encourage participation as donors, Citi offers an Angel Day, where a payroll donation equivalent to at least one hour's pay per month is rewarded with an extra day off, and a tax receipt.

A total of 672 Citi Canada employees took advantage of this unique community-minded innovation in 2013.



# Empowering People, Building Communities

## Citi Volunteers

Citi employees actively leverage their professional skills and experience by volunteering their time directly to nonprofits and non-governmental organizations supported by the Citi Foundation. Supporting employees as they volunteer to make a difference in their communities builds stronger teams, fosters company loyalty, and has a positive impact on the communities in which we work. We offer traditional and skill-based volunteering opportunities that exercise the enthusiasm and professional expertise of our employees.

## The Citi Volunteer Management System (VMS)

VMS is a multidimensional online platform available to all employees where they can register for volunteer opportunities in their area, and track their volunteer hours. This application is intranet- and internet-based so that employees can login to view/signup for events and submit hours – personal or work related – either at work or remotely.

## Volunteer Day

Active and qualified employees are encouraged to take a paid day off from their job each calendar year to volunteer for the eligible organization of their choice. Employees may use this day for any charitable activity at a registered charity or a school. In 2013, employees across Canada used their Volunteer Day to support dozens of organizations, compiling more than 7,500 hours in volunteer time.

|                    |                  |
|--------------------|------------------|
| Volunteer Days     | 3,141 hrs        |
| Volunteer Hours    | 4,359 hrs        |
| <b>Total Hours</b> | <b>7,500 hrs</b> |





Mid-Toronto Community Services Inc.



Ronald McDonald House of Charities



Juvenile Diabetes Research Foundation



Food Banks Canada

## Employee Time And Talent

- Boys' & Girls' Club of London
- Canadian Cancer Society
- Children's Aid Society of Toronto
- Clean & Green London
- Cleats for Kids
- ClothingWorks
- Dress for Success
- Food Banks Canada
- Good Shepherd Centre
- Habitat for Humanity Oxford Middlesex Elgin
- Habitat for Humanity Toronto
- Heart and Stroke Foundation of Canada
- JA Banks in Action
- Juvenile Diabetes Research Foundation
- KidSports
- Knights Table
- London Chamber of Commerce
- London Food Bank
- Mid-Toronto Community Services Inc.
- Movember Canada
- My Sisters' Place
- Peel Children's Aid Society
- Ronald McDonald House of Charities
- Rotholme Women's & Family Shelter
- Salvation Army
- SickKids Hospital
- The Children's Aid Society of Toronto
- The Leukemia & Lymphoma Society of Canada
- United Way of London & Middlesex
- United Way Toronto
- Vancouver Women's Shelter
- Women's Community House
- Youth Opportunities Unlimited



Heart and Stroke Foundation of Canada



United Way



Knights Table



SickKids Hospital



Habitat for Humanity



Good Shepherd Centre



## Global Community Day

On June 22, 2013, more than 570 Citi Canada employees and their families demonstrated a shared commitment to the communities where they work and live as they planted, mulched, sorted, built, painted, packed, and cleaned at events offered across the country for Global Community Day. The country-wide impact on communities was significant, with 24 events in 14 locations in several cities. Whether it meant building an accessible home for a family with disabilities, creating a clean and safe local park, or providing clothes and essential personal care items for women in crisis, everyone involved benefited from Global Community Day's efforts in Canada.

Around the world, 66,000 Citi volunteers cleaned up parks, painted schools, tutored children and took part in 1,200 events across 473 cities, collectively donating over 325,000 hours of service in the communities they serve.



### Canada's Global Community Day events included:

- sorting and collecting clothing for a women's crisis centre in Vancouver
- supporting the KidSport Youth Diversity Cup soccer tournament in Calgary
- park clean ups in London, Montreal and the Greater Toronto area
- sorting food at food banks across the country
- building new homes for families in need in Brampton and Calgary
- running events at the Thames Valley Special Olympics in London
- making beds, folding laundry and preparing food for the Good Shepherd Centre in Toronto





## 2013 Community Giving

In 2013, employees in Canada walked, rode, rowed, collected, sorted, bowled, planted, built, pinned, trained, and performed a myriad of other tasks in support of community initiatives.

Local and national charitable organizations were supported by a host of employee-led fundraisers, event participation, and through Citi corporate charitable contributions.

| Charitable Contributions & Sponsorships     | Corporate Contributions | Employee Giving |
|---|-------------------------|-----------------|
| Air Canada Foundation                       | \$10,000                |                 |
| Alberta Treasury Management Charity Classic | \$2,200                 |                 |
| Art Gallery of Ontario                      | \$2,500                 |                 |
| Audrey's Place Foundation                   | \$3,500                 |                 |
| Boys' & Girls' Club of Ottawa               | \$150                   |                 |
| Boys' & Girls' Club of London               | \$1,200                 | \$225           |
| Caisse de dépôt et placement du Québec      | \$4,000                 |                 |
| Canadian Cancer Society                     |                         | \$4,309         |
| Canadian Red Cross                          | \$5,000                 |                 |
| Child and Youth Friendly Ottawa             | \$900                   |                 |
| Children's Aid Foundation                   | \$33,000                |                 |
| Cleats for Kids                             |                         | \$200           |
| ClothingWorks                               | \$500                   | \$500           |
| CN Employees and Pensioners Community Fund  | \$1,000                 |                 |
| Duke of Edinburgh's Award                   | \$2,500                 |                 |
| Fondation du CSSS Domaine-du-Roy            | \$500                   |                 |
| Fondation of the Women's Centre of Montréal | \$4,000                 |                 |
| Food Banks Canada                           | \$100,000               |                 |
| Foundation of Stars                         | \$2,000                 |                 |





### Charitable Contributions & Sponsorships

### Corporate Contributions

### Employee Giving

| Charitable Contributions & Sponsorships     | Corporate Contributions | Employee Giving |
|---|-------------------------|-----------------|
| Habitat for Humanity Canada                 | \$5,000                 |                 |
| Habitat for Humanity Oxford Middlesex Elgin | \$20,000                |                 |
| Heart and Stroke Foundation of Canada       | \$3,000                 | \$10,054        |
| Huntsville Flooding Disaster                |                         | \$516           |
| Investing in Children                       | \$1,500                 |                 |
| Juvenile Diabetes Research Foundation       | \$5,000                 | \$40,000        |
| KidSport Alberta                            | \$1,600                 |                 |
| La Fondation Père Sablon                    | \$7,500                 |                 |
| Les Grands Ballets Canadiens de Montréal    | \$1,200                 |                 |
| London Chamber of Commerce                  | \$1,526                 |                 |
| London Food Bank                            | \$4,500                 |                 |
| mindyourmind                                | \$1,800                 |                 |
| Mining4Life                                 | \$15,000                |                 |
| Movember Canada                             | \$500                   | \$2,700         |
| My Sister's Place                           |                         | \$150           |
| On the Tip of the Toes Foundation           | \$1,000                 |                 |
| President's Choice Children's Charity       | \$10,000                |                 |
| ReForest London                             | \$1,500                 |                 |
| Right to Play Canada                        | \$4,000                 |                 |
| Rotholme Women's & Family Shelter           |                         | \$600           |
| Salvation Army Food Bank                    | \$3,100                 | \$1,500         |
| Seva Food Bank                              | \$1,400                 | \$100           |
| St. Joseph's Health Centre Foundation       | \$3,000                 |                 |
| The Home Depot Foundation                   | \$3,500                 |                 |

### Charitable Contributions & Sponsorships


### Corporate Contributions

### Employee Giving

|  |                            |                    |
|--|----------------------------|--------------------|
| The Law Society of Upper Canada              | \$1,500                    |                    |
| The Princess Margaret Hospital Foundation    | \$14,000                   |                    |
| The Trillium Childhood Cancer Support Centre | \$9,000                    |                    |
| Tobias House Attendant Care Inc.             | \$5,000                    |                    |
| Toronto Symphony Orchestra                   | \$3,500                    |                    |
| United Way of Canada                         | \$20,000                   | \$358,483          |
| United Way of London & Middlesex             | \$10,000                   |                    |
| University of Calgary                        | \$900                      |                    |
| Vita Center                                  |                            | \$75               |
| West Island Cancer Wellness Centre           | \$2,000                    |                    |
| WIL Employment Connections                   | \$400                      |                    |
| Windrush Stable Therapeutic Riding Centre    | \$2,000                    |                    |
| Women's Community House                      |                            | \$150              |
| World Literacy Canada                        | \$2,500                    |                    |
| Youth In Motion                              | \$1,200                    |                    |
| Youth Opportunities Unlimited                | \$2,500                    |                    |
| <b>Donations</b>                             | <b>\$343,076</b>           | <b>\$419,562</b>   |
|  | <b>Total Donations</b>     | <b>\$762,638</b>   |
|  | <b>Citi Foundation</b>     | <b>\$265,000</b>   |
|  | <b>Total Contributions</b> | <b>\$1,027,638</b> |



Each year, Citi employees give much time and energy to the communities in which they live and work. What follows is a small sampling of employees who go the extra mile, encapsulating Citi's more than philanthropy approach. They have developed long-standing community partnerships that have brought value to their lives while contributing to the health and strength of the communities they serve.



# A Culture of Employee Engagement



# Charles Alexander

# Charles Alexander

Charles Alexander, General Counsel and Corporate Secretary for Citi Canada, has been with the firm since 1995 and is an active community volunteer with many worthy organizations in the Greater Toronto Area.

Charles' mother was constantly engaged in the community when he was growing up and being involved in such activities became a natural part of his life. Now Charles and his wife Mary are very active in the Oakville community where they live. Charles co-founded the Oakville Hornets Girls Hockey Association, which improved visibility of girls' hockey and offered new and more accessible venues and playing times for girl players. For several years, they have hosted large ballroom dancing events to raise funds for several charities and spend hours in the evenings and weekends planning the events and giving their time to these community partners. Charities they support include the Arthritis Research Foundation, Wellspring Cancer Support Foundation, and Toronto Lawyers Feed the Hungry Program and their events have raised countless material donations as well as annual funding between \$5,000 and \$40,000.

"We stay connected with our community partners regularly and if they need anything, we reach out to our network to source and have that item donated. It is very rewarding to know we can make a difference, however small, and see the tangible results of the campaigns in the community," said Charles. "I am currently working with fundraising initiatives for FINCA Canada, a microfinance organization, to see how we can help working women in Afghanistan. It is my dream to have a foundation that can help people in need in Canada and elsewhere."

In 2012, Charles was awarded the Queen's Diamond Jubilee Medal for his outstanding contributions to the community.



John Hastings (L) and Charles Alexander receiving the Queen's Diamond Jubilee Medal



# Cheryl MacMillan



# Cheryl MacMillan

Cheryl MacMillan has been a Citi employee for 30 years and is a CitiFinancial Branch Manager in Dartmouth, Nova Scotia. Cheryl heads the community development funding program for CitiFinancial in Dartmouth which targets specific charitable engagements that help build awareness of CitiFinancial's products and services in the local area and contributes to the community.



Cheryl MacMillan (2nd from the right) presenting a cheque for IWK Children's Hospital "Toonie Friday"

With a passion for helping the younger generation, Cheryl decided to partner with the under 21 Junior Men's Baseball National Championships where top teams from each province compete in a round tournament for the championship title. It was a very successful partnership and CitiFinancial hopes to support the Championships in Dartmouth again in 2014.

Cheryl donates time whenever she can on evenings and weekends to help at events and promote the CitiFinancial name. "When [CitiFinancial] started a relationship with Food Banks Canada three years ago, I thought, this is something I can support," said Cheryl. "I just can't imagine a child out there that has nothing to eat, it just breaks my heart." She now organizes volunteer events for employees at the local food bank for Global Community Day and for other special holidays like Easter and Christmas. The partnership has become a growing collaborative effort at branches and local food banks for the CitiFinancial network nationwide. Food Banks Canada now relies on Cheryl for her guidance and support in extending reach and increasing participation across Canada. Last year, CitiFinancial increased its level of support to Key Partner and generously provided a corporate donation in the amount of \$100,000.

Cheryl has also supported the Children's Wish Foundation with her daughter and they attend the annual Children's Wishmaker Walk and host a Jeans Day fundraising campaign at her branch. "The more I can get out there and do personally, gives me the satisfaction of knowing I can help even one child or family, and CitiFinancial has always been a great supporter of all my community efforts," said Cheryl.



# Kristiane Chatham

# Kristiane Chatham

Kristiane Chatham, a Commercial Account Manager with Citi Canada Home Depot Credit Services in London, Ontario, has been with Citi for eight years. She is active in her community as a leader for Girl Guides of Canada, an organization started in 1910 that designs innovative programs to help the next generation of Canadian girls become confident, courageous and resourceful leaders.

"Five years ago, I felt I needed to do something different to bring more satisfaction into my life and growing up I was taught that to be of service to others was to be happier with oneself. I really enjoyed being a part of Girl Guides and what it brought to my life as a child so I decided to partner with them as a volunteer," said Kristiane.

She has become a role model for girls aged five through fifteen and plans weekly meetings that focus on building life skills through a variety of challenging, fun and adventurous activities like camping, living with a disability, and career night. "It has been amazing to work with the girls and know that our work empowers them to be their best. Citi has been supportive of my efforts in the community; I am able to use my Volunteer Day every year and Citi staff support Girl Guides as professional speakers on Career Night," said Kristiane.

As a member of the London Site Employee Council she helps organize and participate in fun and engaging activities that drive morale and help the community. She has participated in events like the United Way Campaign, Heart & Stroke Big Bike, Canadian Cancer Society Relay for Life, Movember, and Global Community Day.



Kristiane participates in the Big Bike for Heart and Stroke event each year

# Citi Canada - Summary of 2013 Taxes Payable

In 2013, the overall tax contribution in Canada was \$71,018,826.

This amount includes \$68,001,562 of income taxes and \$3,017,264 in capital taxes.

## Taxes by Jurisdiction

As of December 31, 2013

| Jurisdiction          | Income Taxes |                   | Capital Taxes |                  | Total Taxes          |
|-----------------------|--------------|-------------------|---------------|------------------|----------------------|
| Federal               | \$           | 36,980,399        | \$            | 5,408            | \$ 36,985,807        |
| Alberta               | \$           | 4,055,892         | \$            | 189,466          | \$ 4,245,358         |
| British Columbia      | \$           | 1,606,092         | \$            | 163,452          | \$ 1,769,544         |
| Manitoba              | \$           | 1,064,800         | \$            | 51,606           | \$ 1,116,406         |
| New Brunswick         | \$           | 816,878           | \$            | 42,557           | \$ 859,435           |
| Newfoundland          | \$           | 1,702,678         | \$            | 125,818          | \$ 1,828,496         |
| Northwest Territories | \$           | 58,774            | \$            | 7,744            | \$ 66,518            |
| Nova Scotia           | \$           | 1,312,249         | \$            | 69,788           | \$ 1,382,037         |
| Ontario               | \$           | 15,397,215        | \$            | 452,635          | \$ 15,849,850        |
| Prince Edward Island  | \$           | 180,473           | \$            | 11,481           | \$ 191,954           |
| Quebec                | \$           | 4,063,429         | \$            | 1,819,530        | \$ 5,882,959         |
| Saskatchewan          | \$           | 696,103           | \$            | 72,598           | \$ 768,701           |
| Yukon                 | \$           | 66,579            | \$            | 5,181            | \$ 71,760            |
| <b>Total Taxes</b>    | <b>\$</b>    | <b>68,001,562</b> | <b>\$</b>     | <b>3,017,264</b> | <b>\$ 71,018,826</b> |

# Employment in Canada

Citi Employment in Canada  
As of December 31, 2013

| Provinces and Territories | Full-time Employees | Part-time Employees | Total        |
|---------------------------|---------------------|---------------------|--------------|
| Alberta                   | 120                 | 7                   | 127          |
| British Columbia          | 92                  | 6                   | 98           |
| Manitoba                  | 49                  | 3                   | 52           |
| New Brunswick             | 43                  | 12                  | 55           |
| Newfoundland and Labrador | 75                  | 1                   | 76           |
| Nova Scotia               | 53                  | 8                   | 61           |
| Northwest Territories     | 3                   | 0                   | 3            |
| Ontario                   | 2,059               | 77                  | 2,136        |
| Prince Edward Island      | 11                  | 0                   | 11           |
| Quebec                    | 271                 | 72                  | 343          |
| Saskatchewan              | 28                  | 2                   | 30           |
| Yukon                     | 3                   | 0                   | 3            |
| <b>Grand Total</b>        |                     |                     | <b>2,995</b> |



### Complaints (Banks, Authorized Foreign Banks and External Complaints Bodies) Regulations SOR/2013-48

As required by the Complaints (Banks, Authorized Foreign Banks and External Complaints Bodies) Regulations SOR/2013-48, Citibank Canada confirms that a total of 43 complaints were dealt with by the Citibank Canada Ombudsman in 2013. The average length of time taken by the Ombudsman's Office to deal with the complaints was 10 to 12 days. It is Citibank Canada's opinion that of the 43 complaints received, 27 were resolved to the satisfaction of the persons who made the complaints. All complaints received were for Citibank Canada. The Citibank Canada Ombudsman did not receive any complaints for Citibank, N.A., Canadian branch in 2013.



# Debt financing for businesses in Canada

At Citi, we are committed to making debt financing available to our clients across Canada. As at December 31, 2013, authorized amounts available to businesses in Canada total approximately \$12,845,951,699.

## Debt financing for businesses in Canada As of December 31, 2013

| Provinces and Territories | Data                           | \$0 - \$24,999        | \$25,000 - \$99,999  | \$100,000 - \$249,999 | \$250,000 - \$499,999 | \$500,000 - \$999,999 | \$1,000,000 - \$4,999,999 | \$5,000,000 and greater  | Grand total              |
|---------------------------|--------------------------------|-----------------------|----------------------|-----------------------|-----------------------|-----------------------|---------------------------|--------------------------|--------------------------|
| Alberta                   | Number of Firms                | 14,322                | 282                  | 17                    | -                     | -                     | 7                         | 55                       | 14,683                   |
|                           | Total Authorized Amount        | \$ 68,781,934         | \$ 9,893,534         | \$ 2,629,053          | -                     | -                     | \$ 160,568,100            | \$ 3,722,933,730         | \$ 3,964,806,351         |
| British Columbia          | Number of Firms                | 26,303                | 609                  | 20                    | -                     | -                     | 4                         | 14                       | 26,950                   |
|                           | Total Authorized Amount        | \$ 68,781,934         | \$ 18,895,950        | \$ 2,197,044          | -                     | -                     | \$ 11,333,333             | \$ 725,642,959           | \$ 890,072,768           |
| Manitoba                  | Number of Firms                | 5,950                 | 120                  | 10                    | -                     | -                     | -                         | -                        | 6,080                    |
|                           | Total Authorized Amount        | \$ 28,521,023         | \$ 4,337,000         | \$ 1,118,462          | -                     | -                     | -                         | -                        | \$ 33,976,485            |
| New Brunswick             | Number of Firms                | 1,624                 | 57                   | 8                     | -                     | -                     | -                         | -                        | 1,689                    |
|                           | Total Authorized Amount        | \$ 8,222,100          | \$ 1,835,000         | \$ 974,000            | -                     | -                     | -                         | -                        | \$ 11,031,100            |
| Newfoundland and Labrador | Number of Firms                | 538                   | 722                  | ****                  | -                     | -                     | -                         | -                        | 1,260                    |
|                           | Total Authorized Amount        | \$ 3,001,445          | \$ 1,095,000         | -                     | -                     | -                     | -                         | -                        | \$ 4,096,445             |
| Nova Scotia               | Number of Firms                | 2,193                 | 43                   | ****                  | -                     | *                     | -                         | -                        | 2,236                    |
|                           | Total Authorized Amount        | \$ 9,951,795          | \$ 1,402,000         | -                     | -                     | -                     | -                         | -                        | \$ 11,353,795            |
| Northwest Territories     | Number of Firms                | 32                    | -                    | -                     | -                     | -                     | -                         | -                        | 32                       |
|                           | Total Authorized Amount        | \$ 204,300            | -                    | -                     | -                     | -                     | -                         | -                        | \$ 204,300               |
| Nunavut                   | Number of Firms                | 24                    | *                    | *                     | -                     | -                     | -                         | -                        | 24                       |
|                           | Total Authorized Amount        | \$ 169,100            | -                    | -                     | -                     | -                     | -                         | -                        | \$ 169,100               |
| Ontario                   | Number of Firms                | 70,940                | 1,397                | 104                   | 42                    | 49                    | 104                       | 100                      | 72,736                   |
|                           | Total Authorized Amount        | \$ 355,411,705        | \$ 49,129,274        | \$ 14,140,838         | \$ 14,298,274         | \$ 30,954,114         | \$ 225,610,685            | \$ 6,935,482,317         | \$ 7,625,027,207         |
| Prince Edward Island      | Number of Firms                | 337                   | **                   | -                     | -                     | -                     | -                         | -                        | 337                      |
|                           | Total Authorized Amount        | \$ 1,696,950          | -                    | -                     | -                     | -                     | -                         | -                        | \$ 1,696,950             |
| Quebec                    | Number of Firms                | 23,766                | 355                  | 18                    | 5                     | 113                   | 26                        | 39                       | 24,222                   |
|                           | Total Authorized Amount        | \$ 106,900,095        | \$ 11,877,808        | \$ 2,157,732          | \$ 2,071,748          | \$ 9,408,009          | \$ 55,494,133             | \$ 1,228,776,716         | \$ 1,416,686,241         |
| Saskatchewan              | Number of Firms                | 3,186                 | 73                   | ***                   | -                     | -                     | -                         | -                        | 3,259                    |
|                           | Total Authorized Amount        | \$ 15,882,216         | \$ 2,799,000         | -                     | -                     | -                     | -                         | -                        | \$ 18,681,216            |
| Yukon                     | Number of Firms                | 26                    | *                    | -                     | -                     | -                     | -                         | -                        | 26                       |
|                           | Total Authorized Amount        | \$ 98,500             | -                    | -                     | -                     | -                     | -                         | -                        | \$ 98,500                |
| <b>Total</b>              | <b>Number of Firms</b>         | <b>109,028</b>        | <b>2,034</b>         | <b>139</b>            | <b>47</b>             | <b>62</b>             | <b>130</b>                | <b>194</b>               | <b>111,634</b>           |
|                           | <b>Total Authorized Amount</b> | <b>\$ 531,093,734</b> | <b>\$ 70,900,616</b> | <b>\$ 18,927,623</b>  | <b>\$ 16,370,022</b>  | <b>\$ 40,362,123</b>  | <b>\$ 281,104,818</b>     | <b>\$ 11,887,192,763</b> | <b>\$ 12,845,951,699</b> |

\*Client counts and authorizations for Nunavut and Yukon have been added to British Columbia for the same dollar band to preserve confidentiality.

\*\* Client counts and authorizations for Prince Edward Island has been added to Newfoundland and Labrador for the same dollar band to preserve confidentiality.

\*\*\* Client counts and authorizations for Saskatchewan has been added to Manitoba for the same dollar band to preserve confidentiality.

\*\*\*\* Client counts and authorizations for Nova Scotia & Newfoundland and Labrador have been added to New Brunswick for the same dollar band to preserve confidentiality.



# Building Communities

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