



We are built on the principles of Responsible Finance and we strive to Ensure Access for All. By Valuing our People and being efficient in our Operations, we demonstrate our commitment to corporate citizenship.



## Citizenship at Citi

Global Citizenship 2010



Citi provides financial services needed by communities in over 160 countries. Our commitment to Responsible Finance supports our commercial objectives by making us a better business and better connected to the communities we serve.

Responsible Finance is the unifying idea on which we have structured our bank in the wake of the financial crisis. The purpose is to make sure our actions are in customers' interests, create economic value and are systemically responsible. Citi focuses on putting the full force of our businesses, resources, products and people to work to help improve the communities in which we do business.

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To read or download our full  
2010 Global Citizenship Report,  
please visit [citizenship.citigroup.com](http://citizenship.citigroup.com)

Responsible Finance is ingrained throughout Citi's practices and culture globally through our unwavering commitment to these priorities:

- Treat customers fairly and support them in times of financial difficulty.
- Provide access to financial services – and the necessary, related knowledge and support – for those who would otherwise be excluded from the economic mainstream.
- Lead the industry in developing and using standards to manage the environmental and social risks of our activities; and mitigate climate change
- Provide opportunity for our global and diverse talent base to succeed, and strive to recruit and retain diverse and engaged teams around the world.



In 2010, Citi Community Capital provided  
**\$2.94 billion**  
 in affordable housing  
 lending and was  
 ranked the #1 lender  
 by *Affordable  
 Housing Finance*



Citi was a core investor  
 and partner in the  
 launch of MIGROF, a  
 microfinance growth  
 fund for Latin America  
 and the Caribbean



## IMPROVING COMMUNITIES THROUGH PARTNERSHIP

Globally, Citi and the Citi Foundation invest in efforts that advance economic empowerment by forming business and philanthropic partnerships with organizations working in financial capability and asset building, microfinance, enterprise development, youth education and livelihoods, and college success. Using a “more than philanthropy” approach, the Citi Foundation emphasizes the importance of other forms of giving, including skills-based volunteering, board service, capacity building and program design guidance.

Embedded across the U.S., Citi’s Community Development group leads our work with Citi businesses, public agencies and nonprofit organizations in advancing financial inclusion and neighborhood revitalization. In 2010, Citi created the \$200 million Communities at Work Fund in partnership with Calvert Foundation and Opportunity Finance Network to provide affordable loans to Community Development Finance Institutions (CDFIs). These CDFIs in turn finance small businesses and community service organizations in underserved communities in the U.S.

## ENSURING ACCESS FOR ALL

Our commitment to Responsible Finance is underscored by our belief that customers should have the information they need to choose appropriate financial products and services. At the same time, we strive to ensure that our lending practices are fair and ethical, in keeping with our Fair Lending obligations.

Citi understands the importance of working with distressed borrowers. As of December 31, 2010, Citi was assisting more than 1.5 million credit card holders to manage their card debt through a variety of modification programs. From January 1, 2007

through December 31, 2010, Citi helped more than 1.1 million homeowners in their efforts to avoid potential foreclosure on mortgages totalling more than \$135 billion. Additionally, our Office of Homeownership Preservation works in communities across the U.S. to help mortgage borrowers who are facing possible foreclosure to stay in their homes.

We work with our community investors to help those who may be underserved by mainstream banks gain access to essential financial products.

## STRENGTHENING MICROFINANCE GLOBALLY

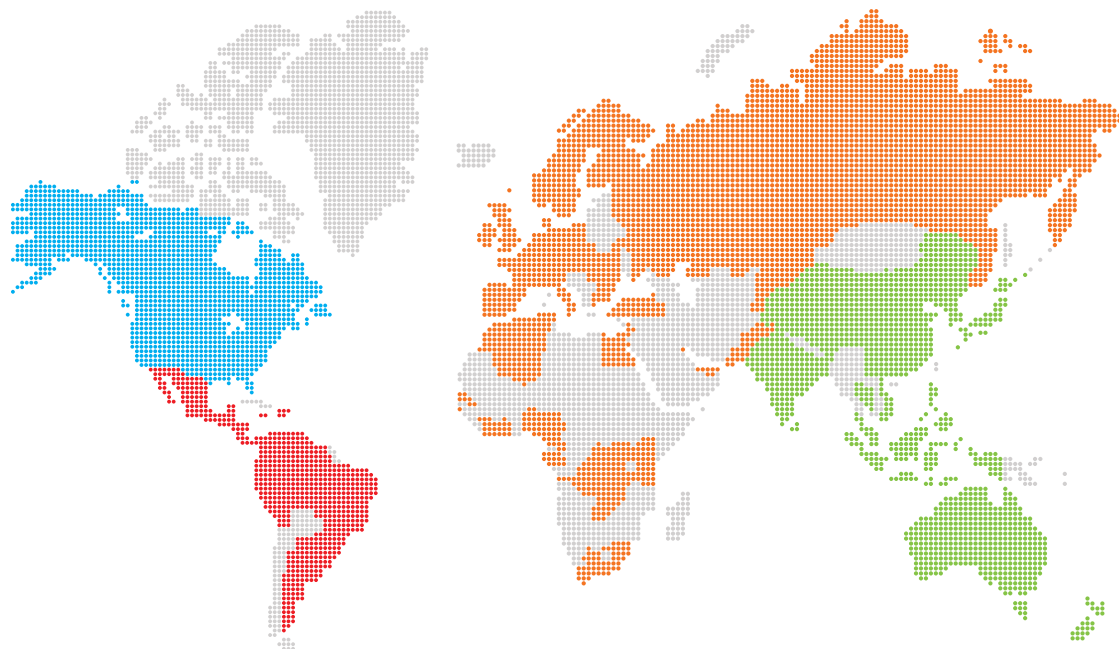
Citi Microfinance works across Citi’s businesses and regions to provide products and services for microfinance institutions (MFIs), networks and investors that lend to the underserved. From five relationships in five countries in 2005, the business now serves more than 100 MFIs in over 40 countries around the world.

Working with our microfinance partners, Citi has increased scale and product choice, and expanded access to financial services and opportunities for the people that MFIs serve. Under a successful partnership launched in 2006, Citi and the Overseas Private In-

vestment Corporation (OPIC) have provided more than \$246 million in funding to 29 MFIs across 16 countries. These MFIs have created microloans for more than 900,000 borrowers, 92% of whom are women.

Citi is also committed to ensuring the quality of microfinance products, not just loan volume. Citi works with a number of partners such as the World Bank’s Consultative Group to Assist the Poor, ACCION’s Center for Financial Inclusion and the Microfinance Information Exchange to better serve microfinance clients around the world.

In every country and jurisdiction where we operate, we remain committed to being good corporate citizens.



NORTH AMERICA

CANADA  
USA

LATIN AMERICA

ARGENTINA  
BAHAMAS  
BARBADOS  
BRAZIL  
CAYMAN ISLANDS  
COLOMBIA  
COSTA RICA  
DOMINICAN REPUBLIC

ECUADOR  
EL SALVADOR  
GUATEMALA  
HAITI  
HONDURAS  
JAMAICA  
MEXICO  
NICARAGUA  
PANAMA  
PARAGUAY  
PERU  
PUERTO RICO  
TRINIDAD & TOBAGO

EUROPE, MIDDLE EAST & AFRICA

ALGERIA  
AUSTRIA  
BAHRAIN  
BELGIUM  
BULGARIA  
CAMEROON  
DEMOCRATIC REPUBLIC OF CONGO  
CZECH REPUBLIC  
DENMARK  
EGYPT  
FINLAND

FRANCE  
GABON  
GERMANY  
GHANA  
GREECE  
HUNGARY  
IRELAND  
ISRAEL  
ITALY  
IVORY COAST  
JERSEY  
JORDAN  
KAZAKHSTAN  
KENYA

KUWAIT  
LEBANON  
LUXEMBOURG  
MONACO  
MOROCCO  
NETHERLANDS  
NIGERIA  
NORWAY  
PAKISTAN  
POLAND  
PORTUGAL  
QATAR  
ROMANIA  
RUSSIA

SENEGAL  
SERBIA  
SLOVAKIA  
SOUTH AFRICA  
SPAIN  
SWEDEN  
SWITZERLAND  
TANZANIA  
TUNISIA  
TURKEY  
UKRAINE  
UGANDA  
UNITED ARAB EMIRATES

UNITED KINGDOM  
ZAMBIA

ASIA PACIFIC

AUSTRALIA  
BANGLADESH  
BRUNEI  
PEOPLE'S REPUBLIC OF CHINA  
GUAM  
HONG KONG  
INDIA  
INDONESIA

JAPAN  
KOREA  
MACAU  
MALAYSIA  
NEW ZEALAND  
PHILIPPINES  
SINGAPORE  
SRI LANKA  
TAIWAN  
THAILAND  
VIETNAM





## CHINA

As Chair of the Equator Principles Steering Committee, Citi hosted the first Equator Principles Strategic Review in Beijing. Attendees heard about China's Green Credit Policy from Vice Minister Yang Chaofei of the Chinese Ministry of Environmental Protection.



## USA

Communities at Work Fund borrower IFF provided financing to Inspiration Corporation for its new facility in Chicago. Called Inspiration Kitchens, the 13-week restaurant skills training program is designed to help disadvantaged individuals get jobs in the food service industry.



*Photo by Sam Levitan  
for Calvert Foundation*

## INDONESIA

During Citi's 2010 Global Community Day, Citi Indonesia volunteers conducted a basic accounting course to help local farmers in Bali improve their financial management skills. In return, the Citi employees had the opportunity to learn about and practice organic farming techniques.



## GUATEMALA

The Citi Foundation has supported Save the Children for more than a decade. One initiative is a financial literacy program in Guatemala, which helps teach low-income children the importance of saving.

## SOUTH AFRICA

In South Africa, Citi Foundation contributes to enterprise development by supporting Khumbulani Crafts. This organization trains and equips women in rural areas to generate an income from their talents.



## SUPPORTING CONSUMER FINANCIAL CAPABILITY

Managing money and using financial services can be complex and confusing. But maintaining financial plans is critical for people to remain financially stable and to build their assets. Although Citi and the Citi Foundation completed our 10-year, \$200 million commitment to financial education in 2010, ahead of our 2014 target date, our work is not done. Citi and the Citi Foundation learned that the most effective financial capability programs not only build financial knowledge and skills, but also provide ongoing coaching and access to appropriate financial products and services. This encourages positive changes in financial behaviors that help low- to moderate-income individuals better manage their resources, and build and preserve financial assets.

Recognizing that people have different financial priorities at different stages of their lives, the Citi Foundation supports financial capability programs that are relevant, timely and actionable, and build long-term relationships that offer support and accountability to help consumers achieve financial goals.

Citi Foundation is supporting **NeighborWorks America** to train over **400 financial education and coaching practitioners** who will reach **65,000 low- to moderate-income consumers**.



"At Citi we have a unique opportunity to make a positive impact in more than 1,000 communities we serve around the globe. Our commitment to Responsible Finance is embedded throughout the company. We put the strength of our business, products and people to work to help improve communities and the environment around the world."

– PAMELA FLAHERTY

Director, Corporate Citizenship; President and CEO of the Citi Foundation



## BUILDING DIVERSITY AND VALUING OUR PEOPLE

We value the people who work for us. We provide a safe and stimulating workplace while offering our employees opportunities to learn and improve their personal and professional skills. We know that a diverse workforce that reflects our global client base will contribute to our success.

Citi promotes a work environment where diversity is embraced, where people are promoted on their merits, and where colleagues treat each other with respect and dignity. Around the world we are committed to

being a company where the best people want to work, where opportunities to develop are widely available, and where employees are encouraged to fulfill their professional and personal goals.

Employees have the opportunity to participate in leadership, management and professional development programs, which give them the skills they need to succeed in their roles, grow with the company, and reach their potential as leaders.

## INVESTING IN A BETTER ENVIRONMENT

For our corporate clients, we assess potential environmental and social impacts of the projects we finance to ensure they meet our policy standards, and advise on how to improve practices when needed.

We are involved in numerous initiatives to stay up-to-date on industry best practice and maintain our ongoing leadership position in the Equator Principles. In 2010 we also became a member of the Business and Biodiversity Offset Program (BBOP). BBOP is a collaboration of the private sector (including a number of Citi clients), governments, and conservation experts, intended to develop

best practices for the implementation of “biodiversity offsets,” which help protect biodiversity affected by infrastructure development.

Additionally, we are directing \$50 billion over 10 years (from 2007) to alternative energy, clean technology, green building and researching carbon-reduction strategies on behalf of our clients, through teams in Citi’s business units. We have a global alternative energy financing group and a municipal securities renewable energy team. An energy efficiency working group works to understand and unlock the market for energy efficiency and building retrofits.



To date, Citi has directed \$30 billion toward the \$50 billion target for our climate change initiative.



Citi has completed 185 LEED-certified projects around the world. In 2010, Citi was named America’s Greenest Bank by *Bank Technology News*.

## REDUCING OUR OWN ENVIRONMENTAL FOOTPRINT

Taking care of the environment starts at home. In 2010, we established a new set of environmental goals to ensure we run our operations as efficiently as possible. By 2015 (from a 2005 baseline) we aim to:

- Reduce absolute GHG emissions by 25 percent
- Reduce waste to landfill by 40 percent
- Reduce water use by 20 percent
- Increase the percentage of Leadership in Energy and Environmental Design (LEED) certified space to 15 percent
- Improve the energy efficiency of our property portfolio by 20 percent

We do this primarily by investing in energy efficiency, constructing green buildings, and optimizing our technology.

*Data Center photo by Christian Richters*

No effort is too small. Across all lines of business at Citi, our customers’ adoption of paperless statements has increased by 25% since 2009.

# CITI REPORT CARD 2010

## CITI FOUNDATION

**67.9** million  
2010 TOTAL  
FOUNDATION  
GIVING (\$)

Foundation giving in 2010  
by focus area



Financial Cap./ Asset Building	\$19.9
College Success	\$14.6
Enterprise Development	\$11.7
Neighborhood Revitalization	\$8.9
Youth Education & Livelihoods	\$5.0
Microfinance	\$4.2
Other Programs	\$3.5

In 2010, 41% of the Foundation's grants went to projects outside of the United States. Grants were made in 89 countries.

## RESPONSIBLE FINANCE

Transactions receiving Environmental and Social Risk Management review during marketing phase in 2010

BY PRODUCT TYPE	TOTAL	CAT. A
Project Finance*	33	15
Project Finance Advisories*	14	9
Corporate or Govt. Loan	276	28
Debt & Equity Underwriting	69	16
Private Bank Transactions	36	-
Forestry AR	22	-
Equity	17	-
Acquisition Finance	14	1
Other (e.g. letters of credit, derivatives, etc.)	55	5
<b>Total</b>	<b>536</b>	<b>74</b>

\*Subject to the Equator Principles

## FORECLOSURE PREVENTION

From January 1, 2007 through December 31, 2010, Citi helped more than 1.1 million homeowners in their efforts to avoid potential foreclosure on mortgages totaling more than \$135 billion.

[www.mortgagehelp.citi.com](http://www.mortgagehelp.citi.com)

## OPERATIONS

In 2010, we achieved energy efficiency improvements resulting in a 6.4% reduction in CO<sub>2</sub>e emissions from 2009 levels.

2010	1,141,263
2009	1,218,778
2008	1,313,880
2007	1,340,625
2006	1,257,884
2005	1,198,195

## VALUING OUR PEOPLE

Employee survey results 2010

**67%**  
COMPANY  
SATISFACTION RATE  
85% RESPONSE RATE  
EMPLOYEES GAVE  
VOLUNTEER HOURS **608,953**

## FINANCIAL CAPABILITY

**201** million  
dollars  
invested

Citi and the Citi Foundation's contribution to date, **surpassing a 10-year, \$200 million goal set in 2004.**

Since launch,  
**74 countries**  
have been reached.

## CLIMATE CHANGE INITIATIVE

Citi total for 2010

**5.67** billion  
dollars

## Global Citizenship 2010

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