

CITI'S COMMUNITY COMMITMENT

As a global financial institution and industry leader, Citi takes pride in its citizenship efforts. From affordable housing to sustainable economic development to financial education, the work of Citi's Community Relations group builds upon the company's 200-year history of service, success, and leadership. Community Relations employees work closely with the Citi Foundation and across the franchise to leverage Citi's vast array of resources to make communities better because we are there.

- **Financial Education** – In 2007, Citi and the Citi Foundation celebrated the third anniversary of our unprecedented 10-year, \$200 million global commitment to financial education. Since the announcement of this commitment in 2004, we have invested nearly \$85 million in financial education programs in more than 70 countries making a difference in the lives of more than 3.5 million people.
- **Foreclosure Prevention** – Citi's efforts to preserve homeownership are extensive and varied. In 2007, Citi established its Office of Homeownership Preservation to highlight and expand upon existing business practices that focus on working with nonprofit housing counselors that represent Citi's at-risk borrowers who prefer to work with an independent third party. The OHP can be reached at ohp@citi.com. Citi is also an active member of HOPE Now (a cooperative effort between counselors, investors and lenders to maximize outreach efforts to homeowners in distress), as well as a national sponsoring partner of the NeighborWorks Center for Foreclosure Solutions.
- **Affordable Mortgage Lending** -- Citi continues to provide capital in a way that is both aspirational and responsible – taking a long-term view of what is in the best interests of our clients and the communities in which we live and work. In 2003, Citi committed \$200 billion in affordable mortgage lending nationwide through 2010. In 2007, we surpassed that goal three years ahead of our commitment, lending approximately \$221.7 billion.
- **Community Development Lending and Investing** – At Citi, we believe sustainable and vibrant economies make good business sense. In 2007, Citi Community Capital provided financing up to \$5 billion for affordable housing, social service facilities, and retail outlets across the U.S.
- **Philanthropic Giving** – The Citi Foundation is committed to enhancing economic opportunities for underserved individuals and families in the communities where we work throughout the world. The Citi Foundation focuses its support in the following areas: microfinance and microentrepreneurship; small and growing businesses; education; financial education; environment and community development. In 2007, Foundation giving totaled \$95,582,522 in 87 countries.
- **Environment** – In May 2007, Citi announced a bold and innovative 10-year, \$50 billion commitment to combat global climate change. As part of this commitment, we are adopting the highest standards of sustainable construction at all new Citi facilities and identifying ways to cut our energy use and greenhouse gas emissions.

To learn more about our citizenship efforts visit: www.citigroup.com. We always appreciate hearing from you. To contact Citi Community Relations please write to us at: community@citigroup.com