


Welcome

Welcome to Citi's* Eighth Annual Citizenship report.

In this report, we provide an overview of the Citizenship activities we have undertaken in 2008 across our various business lines and global operations. We have organized the report to focus on the issues of highest priority to our stakeholders and of greatest significance to our ongoing business success.

We encourage you to visit our website for more information on the topics featured in this report. For those of you seeking a brief Citizenship summary, we invite you to download our Citizenship brochure. [www](#)

As always, we seek to improve both our Citizenship performance and our Citizenship reporting. We welcome your feedback, comments and questions. 

We are self-declaring a Global Reporting Initiative Sustainability Reporting Guidelines (GRI G3) Application Level of B for this report. The Guidelines provide a universally applicable framework for sustainability disclosure. More information on the GRI G3 is available at the GRI website. [www](#)

Report icons



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This icon will take you to additional information in the report on the relevant topic. Use the navigation in the sidebar to return to the Table of Contents.

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* "Citi" as used in this report refers to Citigroup Inc., its subsidiaries and their affiliates.

A Message from Our CEO



Dear Readers,

In the eight years that Citi has published a Citizenship report, we have never before seen the scale of economic turmoil that has shaken the U.S. and global economies. Yet through these uncertain times, Citi's Citizenship leadership is more important than ever before.


Our work to address pressing societal issues—from supporting communities struggling to cope with waves of foreclosures, to offering financial education to allow individuals to better manage their money, to providing financing to microfinance institutions and identifying environmental business opportunities in partnership with our clients—is needed and valued. Our Citizenship programs make an immediate and significant difference in improving quality of life and establishing the foundation for long-term prosperity for

individuals, communities and society as a whole. We will continue to leverage our unique global reach and local presence to bring successful Citizenship initiatives to scale, adapting our knowledge and expertise to local conditions and cultures.

Diversity is very important to me and to Citi. The key to business success is having diversity of thought. Our success—and the success of our culture of meritocracy—depends on every one of us having the chance to succeed. Citi's diverse and talented employees

make this possible. Their exceptional efforts on behalf of our clients, communities and other stakeholders are apparent in the stories you will read in this report. They have overcome limited resources and a difficult operating environment to maintain an incredible level of service and programmatic achievement.

As we enter 2009 we will work diligently in order to restore confidence in financial markets and establish an even stronger footing for the future of our organization.

Our Citizenship efforts are a key part of our way forward, and I invite you to share your thoughts with us on our continuing journey (page 83). 

Vikram Pandit

Chief Executive Officer
Citigroup Inc.