

2008 Performance Highlights

Goals	2008 Performance Highlights
<p>Community Relations</p> <ul style="list-style-type: none"> • Help borrowers affected by the mortgage crisis • Manage relationships with communities and advocates globally 	<ul style="list-style-type: none"> • Helped approximately 440,000 homeowners since 2007 through loss mitigation and proactive loan modifications • Established the Citi Homeowners Assistance program • Citi Foundation provided more than \$3 million in Homeownership Counseling grants
<p>Financial Education and Asset Preservation</p> <ul style="list-style-type: none"> • Invest \$200 million over ten years in financial education • Share best practices and collaborate on leveraging resources and knowledge • Support programs to help low-income families build and preserve assets 	<ul style="list-style-type: none"> • Invested \$28 million toward \$200 million goal in 73 countries and territories • Held 15 U.S.-based financial education conferences • Reached 22,344,441 individuals through financial education and asset-building programs
<p>Citi Microfinance</p> <ul style="list-style-type: none"> • Support continued growth of the microfinance industry globally • Expand microfinance activities in the United States • Help advance the field of microfinance through research 	<ul style="list-style-type: none"> • Citi businesses served over 100 microfinance institutions, global networks and investors in 35 countries • Finalized \$30 million ACCION Texas transaction • Sponsored inaugural <i>Banana Skins</i> report on potential risks to the microfinance industry
<p>Environment</p> <ul style="list-style-type: none"> • Continue activities under \$50 billion climate initiative • Reduce absolute greenhouse gas (GHG) emissions by 10 percent by 2011 (2005 baseline) • Expand the number of LEED certified facilities and increase the number of LEED accredited staff • Build on sustainable IT and internal efficiency measures to save energy, water and materials 	<ul style="list-style-type: none"> • Committed \$3.9 billion to climate-related activities • Reduced year-on-year absolute GHG emissions for the first time • Achieved LEED Platinum and Gold certification for data centers in Frankfurt, Germany and Austin, Texas, respectively, and LEED-CI Gold certification for a data center in Singapore • Opened 37 branches under the LEED Volume Build branch program • 38 employees and managing agent staff achieved LEED accreditation • Eliminated six million square feet of office space through the Alternative Workplace Strategies program

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2008 Performance Highlights (continued)

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<p>Environmental and Social Risk Management (ESRM)</p> <ul style="list-style-type: none"> • Integrate Carbon Principles into ESRM Policy • Continue to provide Equator Principles leadership • Continue robust application of ESRM Policy and Equator Principles in project finance and other relevant transactions • Train more Citi employees on the ESRM Policy 	<ul style="list-style-type: none"> • Commenced Carbon Principles implementation in August 2008; reviewed four transactions • Engaged with Chinese financial institutions around Equator Principles integration • Provided ESRM review and advice on 380 transactions, including 39 subject to the Equator Principles • Provided ESRM training to 560 employees globally
<p>Diversity</p> <ul style="list-style-type: none"> • Advance programs to support goal of being the employer of choice, service provider of choice, business partner of choice and neighbor of choice 	<ul style="list-style-type: none"> • Launched the Women's Leadership Development Program; 57 participants attended two sessions • 13,400 employees globally participated in Citi's employee networks
<p>Employees</p> <ul style="list-style-type: none"> • Maintain positive work environment responsive to employee needs • Provide training and opportunities for employee development • Support volunteerism and employee engagement with local communities 	<ul style="list-style-type: none"> • Approved 3,589 applications for flexible work arrangements • Delivered 8.5 million hours of training to employees • Approximately 55,000 Citi employees participated in more than 1,000 volunteer activities during Global Community Day 2008 • The Citi Foundation provided \$3 million in employee matching gifts and volunteer program grants
<p>Citi Foundation</p> <ul style="list-style-type: none"> • Focus grantmaking on programs that foster economic empowerment • Support programs that can achieve scale • Achieve greater operational efficiency 	<ul style="list-style-type: none"> • Committed more than \$13.2 million to launch the Building Bridges to College and Career initiative in the United States • Reached 2,572,451 people through the Global Financial Education Program 2002 through 2008 • Developed six new operational goals to guide the future direction of the Citi Foundation • Reduced grant review, vetting and payment cycle times for all grants; in 2008 only 32 percent of grants took longer than 90 days compared to 53 percent in 2007