



Global Citizenship 2012

Promoting Financial Inclusion

Advancing Environmental Sustainability

Valuing Our Employees





2012 PROGRESS SNAPSHOT

Citi lent **\$9.6 billion** to small businesses in the U.S., surpassing our 2012 goal by \$1.6 billion.

Minority management population increased **by 6.9%** since 2009, with female minority management **growing by 4.1%**.

The Citi Foundation **invested \$76.5 million** in programs **enabling 1.1 million individuals** to work toward financial inclusion and economic empowerment goals.

From base year 2005, Citi achieved a **38.5% reduction** in waste to landfill and a **nearly 8% reduction** in water use.

Citi contributed **\$60.5 million** in corporate giving to organizations in community development, culture and the arts, diversity, environmental sustainability and education.

Citi provided Environmental and Social Risk Management (ESRM) advice on **353 transactions**.

Citi was named the **top affordable housing lender** in the U.S. by *Affordable Housing Finance* for the third consecutive year, with **\$2.6 billion** lent in total.

Satisfaction among employees remained consistent at **73%—a new high** set in 2011.

Citi became the first bank in the world with **over 200 Leadership in Energy and Environmental Design (LEED)** certified projects, making our real estate portfolio more sustainable.

45,000 employees from **97 countries** signed up for Citi's Global Fitness Challenge.

Paperless statement penetration increased to **more than 34%** among global consumer credit card customers.



GLOBAL CITIZENSHIP 2012

Citi's central mission is to enable progress—for our clients and the communities where we operate.

With 200 years of experience meeting the world's toughest challenges and seizing its greatest opportunities, we strive to create the best outcomes with financial solutions that are simple, creative and responsible. Our citizenship efforts are centered on three core areas of focus:

FINANCIAL INCLUSION

OUR EMPLOYEES

ENVIRONMENTAL SUSTAINABILITY

Citi connects over 1,000 cities, 160 countries and millions of people. Where Citi has a presence, we deploy our skills, experience and resources to expand financial inclusion, to strengthen communities and to advance environmental sustainability. We recruit and nurture a diverse and talented employee base, the key to our success.

For Citi, the future is about anticipating where our clients and communities are going and making sure we're invested, so when they get there or when they need us, we're ready. We remain steadfast in our view that responsible business is better business.

Promoting Financial Inclusion

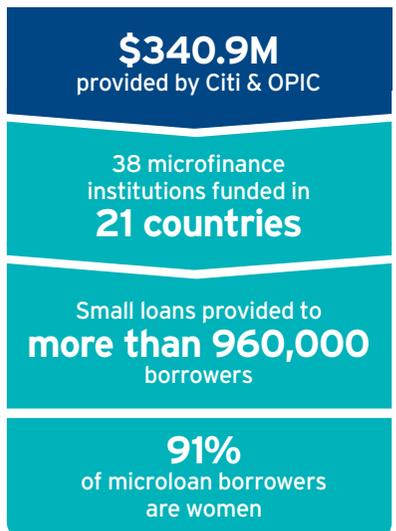


In 2012, Citi and OPIC provided an \$18.5 million term loan to fund the growth of Bank Andara's microfinance business serving microentrepreneurs and small businesses in Indonesia.

Citi is as local as we are global. Working with our clients and partners, we seek to expand access to financial services for unbanked and underbanked members of the communities where we operate. We do so through many of our products and services, and through strategic philanthropic investments that help to advance learning and innovation across the field.

GLOBAL MICROFINANCE

Citi & OPIC* Microfinance Partnership



*U.S. Overseas Private Investment Corporation

Developing Asset Building Products in Latin America and the Caribbean

The Citi Foundation and the Inter-American Development Bank are investing \$6 million to fund research on models for delivering asset-building products to recipients of conditional cash transfers—funds directed toward individuals fulfilling certain requirements, such as visiting clinics or ensuring that their children attend school. In 2012, the three-year project selected its first innovation partners across Latin America and the Caribbean. They are set to reach over 40,000 people through their pilots.

Removing Financial Barriers to Higher Education

Citi expanded Kindergarten to College, the first universal college savings account program in the U.S., with the City and County of San Francisco. By the end of 2012, close to 8,000 accounts were opened, and all 72 San Francisco Unified School District elementary schools are now participating.

Valuing Our Employees

Citi boasts a diverse global workforce and a stimulating environment that drive our business success. We give employees first-class development opportunities and foster a diverse workplace that reflects our client base and makes us an employer of choice for all.

TRAINING & DEVELOPMENT

Average Hours of Training per Employee



2012 VOLUNTEER HOURS



Employee Networks

Citi supports 74 employee networks representing some 15,000 members across 27 locations in Canada, the Republic of Ireland, the United Kingdom and the United States. We also added networks in three new countries—Mexico, Poland and Spain—and launched 14 new networks in 2012.

Celebrating 200 Years through Service

On June 16, 2012, Citi's 200th anniversary, more than 111,000 Citi employees and their families and friends in 93 countries volunteered for community projects as part of our annual Global Community Day.



On Global Community Day, employees volunteered for community projects focused on literacy, housing, environmental protection, health and disaster relief, increasing participation by more than 150% from 2011.

Advancing Environmental Sustainability

Citi is a key backer of SunPower's Residential Solar Lease program, helping make solar energy more accessible and affordable for households across the U.S.



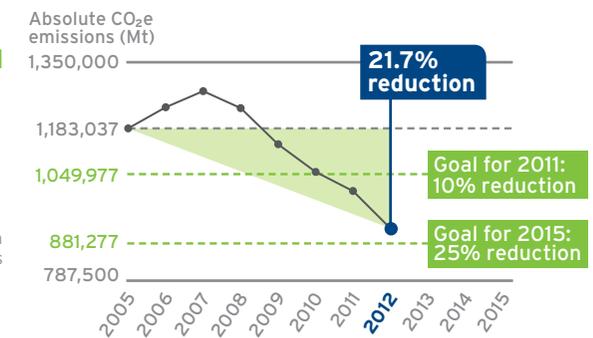
Citi seeks to lead the financial services industry in environmental performance. Our approach is global and comprehensive. We measure, manage and reduce environmental impacts from our operations. We follow strict standards to manage environmental and social risks from our banking activities. And we finance and invest in environmental solutions, including mitigating climate change through alternative energy and energy efficiency projects.

Supporting Clean Wind Energy

In 2012, we closed a €110 million term loan for Enel Green Power (EGP), an Italian renewables company seeking investment in its Chile wind farm. Citi was also a key player in a transaction that brought Peru its first two wind farms.

GHG EMISSION REDUCTION

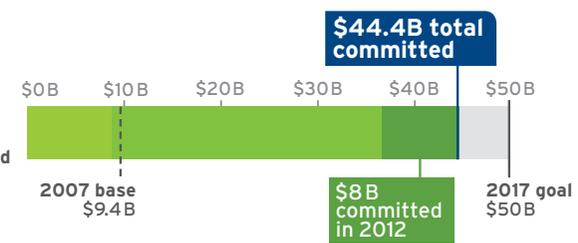
Greenhouse Gas Footprint Goals and Actuals* (net)



*Emissions reductions on the paper version of this brochure differ due to recent restatements of emissions data.

CLEAN ENERGY FINANCING & INVESTMENT

\$50 Billion Climate Initiative Progress to Date: Our goal, announced in 2007, is to direct \$50 billion over 10 years toward activities that mitigate climate change.



To read our full 2012 Global Citizenship Report,
please visit **citizenship.citigroup.com**.



With 200 years of experience, Citi works tirelessly to serve individuals, communities, institutions and nations. We provide responsible financial products and services, including consumer banking and credit, corporate and investment banking, securities brokerage, transaction services and wealth management.