



Photo credit: John Rae for Accion

GLOBAL FINANCIAL INCLUSION BY 2020

Citi and the Citi Foundation are founding and lead partners of Financial Inclusion 2020, a multi-year campaign with the Center for Financial Inclusion. FI2020 is building a global movement to mobilize stakeholders in making financial services available to the over two billion underbanked people around the world. With the Citi Foundation's backing, FI2020 will act as a catalyst for governments, NGOs, corporations and thought leaders to bring more people into global markets.

WOMEN LEADING AT CITI HONG KONG

Through a focus on recruiting, developing and mentoring female talent, women at Citi Hong Kong are making progress. Women represent half of the management team and fill about half of professional roles at this 2,900-person office. Citi Hong Kong continues to support women's professional growth through career development programs, flexible working days and events such as the Senior Women Leadership Series.



INNOVATION IN HOMEOWNER PRESERVATION

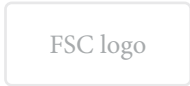
Through a unique partnership with the National Council of La Raza (NCLR), Citi has helped hundreds of families keep their homes across the United States. The partnership enables NCLR to take over distressed mortgages and provide comprehensive foreclosure intervention through counseling and adjustments to homeowners' monthly payments. This unique and groundbreaking model can be replicated to keep more families in their homes and strengthen communities.



Citi is the global bank. Wherever people have good ideas, we are there to support them. With over 200 years of experience, Citi works tirelessly to provide individuals, communities, institutions and nations with responsible financial products and services.



GLOBAL CITIZENSHIP AT CITI



© 2014 Citigroup Inc.
Citi and the Citi with Arc Design are registered service marks of Citigroup Inc.





GLOBAL CITIZENSHIP AT CITI ENABLES PROGRESS MAKERS

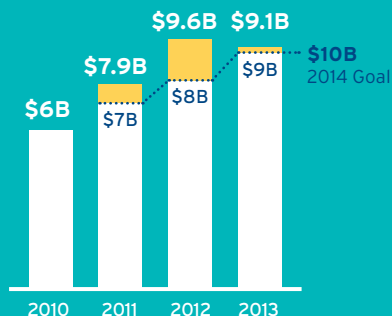
Our approach to citizenship empowers people and organizations to improve their lives and sustain our environment. It also makes our company a better place to work. Progress makers—individuals and organizations—turn to Citi for support, transforming their ideas and dreams into reality. They take risks, reaching beyond themselves to make tomorrow better than today. Progress makers are the focus and the future of our business.

PROGRESS IN FINANCIAL INCLUSION

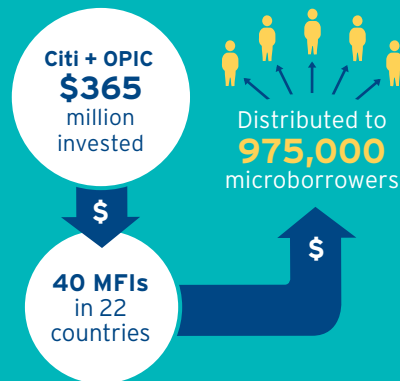
Through products and services, global client support and philanthropy, Citi and the Citi Foundation provide communities with the tools for financial progress, bringing more unbanked and underbanked people into the global economy.

SMALL BUSINESS LENDING IN THE U.S.

Our goal was to lend \$24 billion to small business between 2011 and 2013. We surpassed this goal by \$2.6 billion.

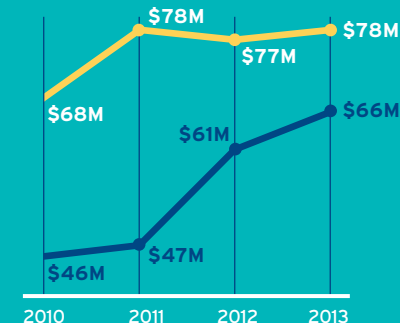


MICROFINANCE INVESTMENTS WITH OPIC SINCE 2007



ANNUAL STRATEGIC GIVING

In 2013, strategic giving by both Citi and the Citi Foundation increased. Citi corporate contributions include Citi Community Development investments.



CITI CLIENT SUPPORTS SMALL-SCALE FARMERS IN KENYA

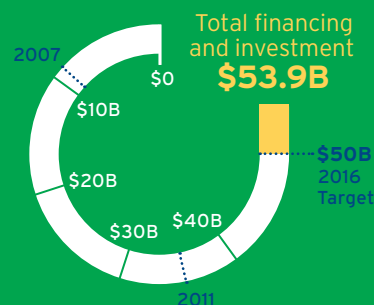
With a water pump and some innovation, Citi client KickStart International is helping small-scale farmers in Africa access more water for their crops, all year round. KickStart has already helped 770,000 people improve their livelihoods. Citi Microfinance and Citi Commercial Bank have partnered with Skoll Foundation to provide KickStart with \$2 million in financing, which in turn will support increase food security in Africa.



PROGRESS IN ENVIRONMENTAL SUSTAINABILITY

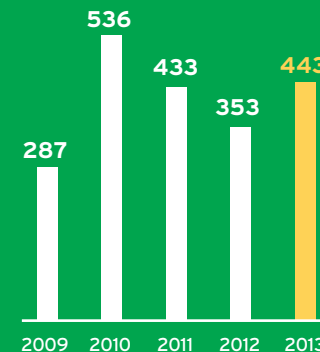
CLEAN ENERGY FINANCING AND INVESTMENT

In 2013 we surpassed our \$50B 2016 investment target by \$3.9 billion.



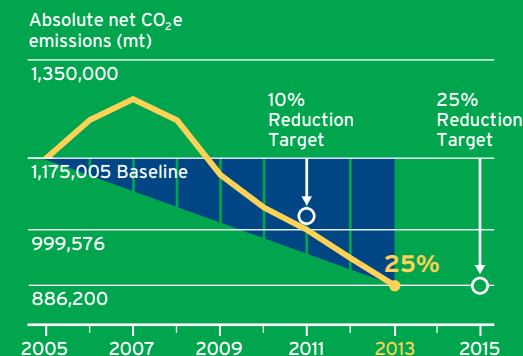
A healthy environment helps maintain stable financial markets. Citi embeds environmental sustainability in our investments, our operations and our management of risk.

ENVIRONMENTAL AND SOCIAL RISK MANAGEMENT TRANSACTION REVIEWS



GREENHOUSE GASES

We reached our GHG goal **two years early**.



SOCIOENVIRONMENTAL RISK WORKSHOP IN PERU

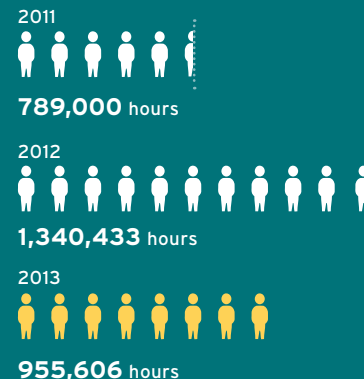
Leveraging our expertise in environmental and social risk management (ESRM), Citi trained Peru's banking regulator on developing socioenvironmental risk standards for local banks. The Peruvian regulatory body will model its rules on the Equator Principles and other international environmental finance standards. Efforts like this workshop allow Citi to spread good practices in ESRM to partners around the world and integrate environmental and social risk into more banks' decision-making processes.



PROGRESS IN VALUING OUR EMPLOYEES

Citi fosters a diverse, skilled and engaged workforce of 250,000 people across 160 countries that reflects our global client base and the communities we operate in.

EMPLOYEE VOLUNTEERING



GLOBAL TRAINING HOURS PER EMPLOYEE



EMPLOYEE NETWORKS

