Citi recognizes all of our men and women in uniform for their service, and we honor the sacrifices they and their families make in service to our country. Led by senior leadership, Citi employees, and Citi Community Development, Citi engages in national and local partnerships that underscore our commitment to the veteran and military community.

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In 2015, Citi Salutes™ worked with veteran service organizations in the areas of housing, entrepreneurship, financial resilience and employment.

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<td>Financial Resilience</td>
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<td>Entrepreneurship</td>
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<tr>
<td>Employment</td>
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Housing

On any given night, nearly 50,000 homeless veterans sleep on America’s streets. Citi is committed to providing affordable housing options for our nation’s heroes.

Since 2012, Citi’s partnership with Local Initiatives Support Corporation (LISC) has helped create:

21 developments

1,300 units of supportive housing for homeless veterans

Providing Supportive Housing for Veterans and Their Families

Led by Citi Community Development, Citi Salutes partners with Local Initiative Support Corporation (LISC) and National Equity Fund (NEF) on the Bring Them Homes initiative, which provides predevelopment funding for transitional, supportive, temporary and permanent housing for veterans, servicemembers and their families.

Through Bring Them Homes, Citi’s support enabled Veteran New Beginnings in Chicago, Illinois to provide supportive housing to over 50 residents. Now, veterans like Mario Garza have access to mental health services, job placement assistance and other crucial programs that help veterans reintegrate into their communities. To watch Mario’s story, visit citi.com/citisalutes.
Our Commitment to Veterans
Housing in Boston

For the past 25 years, the New England Center for Homeless Veterans in downtown Boston has focused exclusively on helping veterans in need. Every night, more than 300 veterans are in permanent or some form of transitional housing at the organization’s landmark building on Court Street, and more than 1,500 veterans are helped every year.

In May 2015, Citi Community Capital, the City of Boston and others broke ground on a renovation to the New England Center for Homeless Veterans (NECHV), one of the nation’s largest resource centers for veterans. Citi structured a $37 million transaction that will enable the facility to modernize 200 units of transitional housing and 59 supportive housing units, as well as create 38 new permanent supportive housing units.

The facility will also have a floor dedicated to housing women and will restore a historic Boston building using the latest green construction technology. Throughout the renovation, veterans will be able to continue to use the Center’s services, including counseling to strengthen their financial stability and a bridge to more permanent housing solutions.

12% of the adult homeless population are veterans.

With financing and support from Citi, the New England Center for Homeless Veterans is getting much-needed renovations, so they can better serve the needs of those who served our nation.

Housing (continued)
Financial Resilience

According to Blue Star Families, 60% of military families say they experience stress when it comes to their finances.

Veterans and their families experience unique financial challenges, from regular relocations to spouse unemployment (military spouses have an unemployment rate of 26%, three times the national rate).

Investing in resources that bolster the financial resilience of veterans, servicemembers and military families.

Citi Community Development is the founding corporate partner for Clearpoint Reconnect, a web-based financial education curriculum to assist military families facing money management difficulties, through partnership with leading veteran service organizations, such as Iraq Afghanistan Veterans of America (IAVA), Military Spouse Corporate Career Network (MSCCN), Tragedy Assistance Program for Survivors (TAPS) and Operation Homefront.

The interactive site features personalized courses and activities as well as interviews with military families. Throughout the program, users develop a personalized action plan to help them achieve their personal goals and overcome financial challenges.

With the financial guidance of Clearpoint and Habitat for Humanity, military veterans like Juan and his wife Stephany have climbed their way out of debt, made a financial plan for their growing family and purchased a house. To watch Juan’s story, visit citi.com/citisalutes.
Leah has served in the U.S. Army for more than 17 years and is now launching a company, Femtac. With her sister, and the support of Veteran Women Igniting the Spirit of Entrepreneurship (V-WISE), Leah is inspiring other female entrepreneurs and is on her way to creating jobs. To watch her story, visit citi.com/citisalutes.

Through the Veteran Women Igniting the Spirit of Entrepreneurship (V-WISE) program, Citi partnered with the Institute for Veterans and Military Families (IVMF) and the U.S. Small Business Administration (SBA) to equip women in active duty, veterans and their military spouses with the preparation and training necessary to build and lead successful enterprises. V-WISE delivers a three-phase approach of business growth and development training for both existing and start-up businesses along with ongoing support and mentorship.
Citi is committed to providing veterans and active-duty military personnel with career opportunities.

Citi employs more than 2,000 self-identified veterans and over 500 military spouses. We are proud of our long-standing support for military employees and their families and continue to be involved in efforts to provide transitional professional development for those who serve and protect our nation.

Citi believes that recruiting and hiring veterans is about more than just finding a way to give back to those who’ve sacrificed for our country—it’s about making good business decisions in our hiring practices. By finding opportunities for veteran and military candidates to join our company, we are tapping into some of the nation’s best leadership talent and a population that brings proven strengths in navigating complex organizations, tackling risk-assessment and managing difficult projects to completion.
In 2015, Citi established a dedicated Veteran Recruiting Team. In doing so, the team was able to:

- Create and implement a highly successful volume recruiting strategy to attract veteran talent, which garnered an 11% veteran hire increase in 2015.
- Deliver career coaching and support to over 500 transitioning veterans through the Candidate Care Program.
- Develop and utilize training tools for recruiting partners, hiring managers and Veteran Networks, which greatly enhanced the ability to identify veteran talent for placement within Citi.
- Create communication tools that provide transparency to Citi's Veteran Recruiting efforts in the form of monthly newsletters and data metrics reporting.
- Foster countless external partnerships and build a vast national network to promote Citi's veteran-friendly culture and employment opportunities.
- In 2015, the Citi Veteran Recruitment Team (VRT) participated in 18 Hire our Heroes (HOH) job fairs and is proud to sponsor the Hiring Our Heroes Summit.
- Delivered essential resume writing and interview skills education to over 450 transitioning veterans in 2015 through the veteran skills training program.
- Citi Veteran Recruiting partners and Citi Military Veteran Networks also coordinated and participated in 42 veteran employment events.
Employee Engagement

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Military Veterans Networks 28
With a number of our industry peers, Citi co-founded Veterans on Wall Street (VOWS), an industry-wide initiative dedicated to honoring transitioning servicemembers and employees by facilitating career and business opportunities in the financial services industry. In addition to an annual hiring fair and conference, the VOWS dinners have raised a total of nearly $6 million to benefit veteran service organizations.
Military Officer Leadership Program

“The MOLP gave my new career a solid foundation—allowing me to graduate with a broad network, new skills and exposure across many areas of the bank.”

Erik Rathke
Major, U.S. Air Force, Veteran
Vice President, Citi Retail Services
2015 Graduate, Military Officer Leadership Program, Cohort III

Citi’s Military Officer Leadership Program (MOLP) is a dedicated development program supporting military veteran employees that have high potential for future leadership roles.

In 2015, associates in the Military Officer Leadership Program participated in three targeted work assignments, classroom-based learning opportunities, active coaching and mentoring, and engagement with a variety of peer support initiatives.
Through our North America Service Initiative (NASI), we supported military veterans, servicemembers and their families in communities across the United States through the volunteer efforts of hundreds of Citi employees, including programs designed to provide assistance with resume writing, networking and mentoring for veterans transitioning back into civilian life.

NASI operates in Buffalo, NY; Columbus, OH; Delaware; Jacksonville, FL; New York, NY; Norfolk, VA; and Washington, DC.

<table>
<thead>
<tr>
<th>Service Organizations Engaged:</th>
<th>Veterans Impacted:</th>
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<tr>
<td>35</td>
<td>4,300</td>
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<tr>
<th>Citi Volunteers:</th>
<th>Events Completed:</th>
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<tbody>
<tr>
<td>594</td>
<td>92</td>
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<table>
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<tr>
<th>Donations to military and veteran families:</th>
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</thead>
<tbody>
<tr>
<td>Books &amp; Magazines</td>
</tr>
<tr>
<td>1,568</td>
</tr>
<tr>
<td>Toys for Tots</td>
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<tr>
<td>214</td>
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2015 saw the e for education campaign raise $428,000 for the Children of Fallen Patriots Foundation. This will enable the charity to expand its work in supporting the education of children who have lost a parent in the line of duty. The e for education campaign was run by Citi in the fourth quarter.

Clients are encouraged to trade with Citi via our online FX trading platform and incentivized to do so by Citi’s pledge to donate $1 for every million dollars that Citi trades.

In addition, employees in North America Markets made personal donations of over $5,500 to this terrific cause.
Citi was one of the first financial institutions to launch an official Military Veterans Network for employees, which works across the company to support recruiting, mentoring, leadership and community outreach programs.

Originally established in New York City, we now have 14 networks in the United States and one in the United Kingdom, providing more than 2,000 military-experience employees with formalized peer-to-peer support.

“Citi Salutes has provided all of our employees, both veterans and non-veterans, the opportunity to give back to those who have served. Through Citi Salutes, we as individuals, as colleagues and as a company are joined in a common purpose to make a positive and meaningful difference in the lives of our active-duty service members, Guard and Reserve volunteers, military veterans and their families.”

John Tien
Colonel, U.S. Army, Retired
Managing Director, Citi Retail Services
Military Veterans Networks (continued)

Jacksonville, FL
Jacksonville veterans created a flag to raise money for a local veteran service organization.

Florence, KY
Volunteers got their hands dirty as they laid mulch down for an elderly veteran family in the Northern Kentucky area.

Tampa, FL
On Global Community Day, Citi employees hosted an ice cream social and bingo event at a local veterans hospital.

Meridian, ID
Members of the Meridian, Idaho Military Veterans Network personally wrote more than 700 postcards to service men and women stationed overseas thanking them for their dedication to serving our country.

Gray, TN
Network members volunteered at a local Wounded Warrior Race.

Hagerstown, MD
At a Memorial Day ceremony, three Quilts of Valor were presented to veterans and members of the military.

Norfolk, VA
Antonio Mclellan, AFRC, and Greta Felton, USN, staffed the Citi Veterans Network tent at the Hampton, VA Carnival.

New York, NY
During Fleet Week, Citi volunteers built over 500 bikes for the children of U.S. servicemembers.
Military Veterans Networks (continued)

**St. Louis, MO**
St. Louis network members planted flowers and shrubbery and assisted in cleanup for local veteran homes.

**Tucson, AZ**
35 members of the Tuscon Veterans Network joined local nonprofits to place over 3,500 flags at the final resting places of American military veterans.

**Dallas/Ft. Worth, TX**
Citi veterans visited a local veteran’s memorial in Irving, TX.

**San Antonio, TX**
Citi participated in Bosslift 2015 in recognition of its support of the military.

**Sioux Falls, SD**
A group of Citibank employees in Sioux Falls called the Piecemakers honored peers who have served our country with a Quilt of Valor.

**Columbus, OH**
Citi employees participated in the third annual Operation: Military Kids 5k, supporting children and youth impacted by deployment.

**London, UK**
Citi helped lead the City Veterans’ Network (CVN) inaugural Charity Gala Dinner at the Imperial War Museum in London to raise funds for three charities supporting veterans and ex-forces personnel.
Citi is proud to have been recognized with numerous awards for our efforts to empower veterans, servicemembers and their families.