

# Public Accountability Statement 2012

The Power of Community





John Hastings  
Citi Country Officer, Canada  
Chairman and CEO,  
Citibank Canada

On behalf of my 3,200 colleagues at Citi in Canada, I am pleased to submit this year's report. The information in this year's Public Accountability Statement describes Citi Canada's business and community activities for 2012, a significant year for us as we celebrated our 200th anniversary as a company – a remarkable milestone for any business regardless of industry.

Globally, our 200th anniversary gave us the opportunity to convey Citi's unique global footprint, with operations in 160 countries and jurisdictions. Locally, this anniversary provided an unprecedented opportunity to tell our Citi Canada story. With roots dating as far back as 1919, we are among the longest-serving foreign banks operating in Canada today.

Our 200th anniversary also gave us a chance to further strengthen our community commitment. On Saturday, June 16, the day of our 200th birthday, we celebrated by holding one of the most successful Global Community Days in our history, with more than 500 volunteers carrying out nine projects across the country.

These pages detail an important aspect of Citi's commitment to progress - our commitment to the values of good corporate citizenship. I am pleased to share these details with you.

A handwritten signature in black ink, appearing to read "J Hastings". The signature is fluid and cursive, with a large initial "J" and a long, sweeping underline.

## About Citi

200 Million Customer Accounts.  
160 Countries.  
1 vision.

### Our mission: enabling progress

Citi works tirelessly to serve individuals, communities, institutions and nations. With 200 years of experience meeting the world's toughest challenges and seizing its greatest opportunities, we strive to create the best outcomes for our clients and customers with financial solutions that are simple, creative and responsible. An institution connecting over 1,000 cities, 160 countries and millions of people, we are your global bank; we are Citi.

### Contact us:

[www.citigroup.com](http://www.citigroup.com)

[www.citigroup.com/canada](http://www.citigroup.com/canada)

Twitter: @Citi

YouTube: [www.youtube.com/citi](http://www.youtube.com/citi)

Blog: <http://new.citi.com>

Facebook: [www.facebook.com/citi](http://www.facebook.com/citi)

LinkedIn: [www.linkedin.com/company/citi](http://www.linkedin.com/company/citi)





Citigroup Place - Toronto, Ontario



Citi processing centre - Mississauga, Ontario



Citi processing centre - London, Ontario

## Citi in Canada

Citi currently employs approximately 3,200 financial services professionals in 220 locations across Canada. The company's Canadian roots date back to 1919, when the National City Bank of Canada opened offices in Montreal and Toronto.

Citi is the most global financial institution operating in Canada, with access to Citi's unique network on the ground in 160 countries and jurisdictions around the world.

Citi's key strategic focus in Canada is to continue to enable progress and help our clients succeed in these major lines of business: Citi Corporate and Investment Banking, Citi Transaction Services, Citi Markets, Citi Private Bank, CitiFinancial and Citi Cards Canada.

### Citi Corporate and Investment Banking

Our Corporate & Investment Banking franchise is among the world's foremost corporate and investment banks. It offers a full suite of strategic and financing products, services and advice to multinational and local corporations, financial institutions, governments, and privately held businesses in more than 160 countries. With our strong local presence in many countries – Citi has been in some markets for more than 100 years – we use our country and sector expertise to lend money to our clients, help them raise capital and advise them on important transactions.

### Citi Transaction Services

Citi Transaction Services, a division of Citi's Institutional Clients Group, offers integrated cash management, trade, and securities and fund services to multinational corporations, financial institutions, and public sector organizations around the world. With a network that spans more than 95 countries, Citi's Transaction Services supports over 65,000 clients. In 2012, Citi held on average \$428 billion in liability balances and \$13.2 trillion in assets under custody.

## Citi Markets

Citi Markets provides world-class financial products and solutions across a broad range of asset classes through its underwriting, sales and trading, and distribution and research capabilities. Products offered include equities, commodities, credit, futures, foreign exchange, emerging markets, G10 rates, municipals, prime finance, and securitized markets.

## Citi Private Bank

Citi Private Bank is a trusted advisor to some of the wealthiest individuals and families throughout the world, with \$250 billion in assets under management. The Private Bank has relationships with many globally minded entrepreneurs, investors and philanthropists who expect and demand a highly personalized and consistent level of service. Our open architecture network of more than 1,000 private bankers and investment professionals across 46 countries and jurisdictions provides clients access to the best investment opportunities available, coupled with exceptional advice tailored to their needs and aspirations.

## Citi Cards Canada

Citi Cards Canada is one of the country's premier providers of private label credit and charge cards for retail organizations. Citi Cards Canada is part of Citi Retail Services, one of North America's largest providers of consumer and commercial credit card products, services and retail solutions.

## CitiFinancial

Since 1912, CitiFinancial has provided community-based lending services through a strong branch network system - now with more than 200 branches in Canada. The consumer loan services include real estate-secured loans, unsecured and partially secured personal loans, and loans to finance consumer goods.

Citi's affiliates in Canada include the following legal entity and brand names:

### **Citicorp**

Citi Cards Canada Inc.  
Citi Private Bank  
Citi Trust Company Canada  
Citi Transaction Services Canada Ltd.  
Citibank Canada  
Citibank Canada Investment Funds Limited  
Citibank, N.A., Canadian Branch  
Citigroup Finance Canada Inc.  
Citigroup Fund Services Canada, Inc.  
Citigroup Global Markets Canada Inc.  
Citigroup Energy Canada ULC

### **Citi Holdings**

CitiFinancial Canada Inc.  
American Health and Life Insurance  
Company  
Triton Insurance Company (Branch)

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Branch changes in 2012:  
Citi did not open or close any bank  
branches in 2012.



# Citi's Mission and Principles

## Our mission: enabling progress

Citi works tirelessly to serve individuals, communities, institutions and nations. With 200 years of experience meeting the world's toughest challenges and seizing its greatest opportunities, we strive to create the best outcomes for our clients and customers with financial solutions that are simple, creative and responsible. An institution connecting over 1,000 cities, 160 countries and millions of people, we are your global bank; we are Citi.

## The Four Key Principles

These are the values that guide us as we perform our mission:

### Common Purpose

One team, with one goal: serving our clients and stakeholders.

### Responsible Finance

Conduct that is transparent, prudent and dependable.

### Ingenuity

Enhancing our clients' lives through innovation that harnesses the breadth and depth of our information, global network and world-class products.

### Leadership

Talented people with the best training who thrive in a diverse meritocracy that demands excellence, initiative and courage.



# Citi Community Development

Using a “More than Philanthropy” approach, we put the strength of Citi’s business resources and people to work to help improve communities.

Citi Community Development (CCD) is leading Citi’s commitment to achieve economic empowerment and growth for underserved individuals, families and communities by expanding access to financial services, and building sustainable business solutions and innovative partnerships.

CCD’s focus areas include: commercial and philanthropic funding; innovative financial products and services; and collaborations with institutions that expand access to financial products and services for low-income and underserved communities.

The Citi Foundation works with Citi Community Development Regional and State Directors across the U.S. and Canada to achieve its goals.

For more information, please visit [www.citicommunitydevelopment.com](http://www.citicommunitydevelopment.com). Internationally, the Citi Foundation works with regional Corporate Citizenship Heads to foster relationships with innovative and impactful Non-Governmental Organization (NGO) partners with deep knowledge of the local needs.





# Citi Foundation

The Citi Foundation supports the economic empowerment and financial inclusion of low- to moderate-income people in communities where Citi operates. We work collaboratively with a range of partners to design and test financial inclusion innovations with potential to achieve scale and support leadership and knowledge building activities. Through a “More than Philanthropy” approach, we put the strength of Citi’s business resources and people to work to enhance our philanthropic investments and help improve communities.

We utilize a results-oriented measurement framework that informs the way we assess the impact of the programs we fund. Every grant is carefully tracked to identify ways to ensure success and understand what works and why. This framework helps us define more clearly the results we seek in each of our core focus areas, which include:

## Financial Capability and Asset Building

Increases in the number of low- to moderate-income adults and/or youth who adopt positive financial behaviours and accumulate and preserve financial assets.

## Microfinance

Increases in the supply and use of financial products, supplied by microfinance institutions, that improve and accelerate the financial inclusion of low- to moderate-income individuals.

## Enterprise Development

Increases in the number of micro or small enterprises that provide new income generation and/or employment opportunities for low- to moderate-income individuals.

## College Success

Increases in the number of low-income youth, ages 13-25, who complete secondary school, become employed, start their own income-generating business or obtain post-secondary education or training.



## Citi Foundation Grants in Canada in 2012 (\$M)

Alberta	Habitat for Humanity - 360 Calgary	\$25,000
B.C.	Habitat for Humanity - 360 Vancouver	\$20,000
Ontario	Junior Achievement - Banks In Action	\$30,000
Ontario	Children's Aid Foundation - Pape and Adult Resource Centre (PARC) Youth Education	\$60,000
Ontario	Habitat for Humanity - 360 GTA	\$40,000
Ontario	Rise Asset Development - Microfinance	\$30,000
Ontario	ACCESS Community Capital Fund (Toronto) - Microfinance	\$50,000
Quebec	Fondation du maire (Montreal) Youth Entrepreneurship	\$20,000
Quebec	Pathways to Education - College Success	\$20,000
<b>TOTAL (USD)</b>		<b>\$295,000</b>



## Financial Literacy

College Success, and Financial Capability and Asset-Building, are the labels Citi applies to our efforts to facilitate raising today's level of financial literacy.

Citi supports improved financial literacy through many of our Citi Foundation commitments, such as our commitment to Habitat for Humanity and the Children's Aid Foundation.

Additionally, through our corporate giving program, we support Credit Education Week, organized by Credit Canada Debt Solutions. And following the "More than Philanthropy" approach, our employees give countless hours to organizations such as Junior Achievement's Banks In Action program.



## Citi's commitment to United Way

Across Canada and across the continent, Citi has an active commitment to United Way that reflects its commitment to the "More than Philanthropy" approach. In addition to corporate involvement, teams of employee volunteers are charged with designing events and activities that raise important funds for United Way and its member charities. These events raise awareness of United Way's work, and encourage staff to make a payroll donation, which can be made by staff online.

In Canada, Citi's contribution to United Way exceeded \$300,000 in 2012.

## The Citi Angels among us

To further encourage participation as donors, Citi offers an Angel Day, where a payroll donation equivalent to at least one hour's pay per month is rewarded with an extra day off, and a tax receipt.

A total of 674 Citi Canada employees took advantage of this unique community-minded innovation in 2012.



**United Way  
Centraide**



## More than philanthropy

Ours is a work culture that encourages, supports and rewards participation in the community, and this value is supported by a wide variety of company sponsored tools:

### The Citi Volunteer Management System (VMS)

VMS is a multidimensional online platform available to all employees where they can register for volunteer opportunities in their area, and track their volunteer hours. This application is intranet- and internet-based so that employees can login to view/signup for events and submit hours – personal or work related – either at work or remotely.

### Volunteer Day

Active and qualified employees are encouraged to take a paid day off from their job each calendar year to volunteer for the eligible organization of their choice. Employees may use this day for any charitable activity at a registered charity or a school. In 2012, employees across Canada used their Volunteer Day to support dozens of organizations, totalling more than 6269 hours in volunteer time.





## 2012 Community Giving

In 2012, employees in Canada walked, rode, rowed, collected, sorted, bowled, planted, built, pinned, trained, and performed a myriad of other tasks in support of community initiatives. Local and national charitable organizations were supported by a host of employee-led fundraisers, event participation, and through Citi corporate charitable contributions.

Charitable Contributions & Sponsorships	Corporate Contributions	Employee Giving
AGF In Trust Charity Gold	\$ 1,000.00	
Audrey's Place Foundation	\$ 3,500.00	
Auxiliary of the Royal Victoria Hospital	\$ 2,800.00	
Boys & Girls Club of London		\$ 225.00
Caisse de depot et placement du Quebec	\$ 1,800.00	
Camp Trillium - Set Sail for Hope	\$ 9,000.00	
Canada Company	\$ 11,000.00	
Canadian Cancer Society	\$ 3,000.00	\$ 5,597.00
Canadian Mental Health Association		\$ 155.00
Centre of Addiction and Mental Health	\$ 11,300.00	
Children's Aid Foundation - Teddy Bear Affair	\$ 20,000.00	
Children's Aid Foundation - Women's Golf Classic	\$ 13,000.00	
Clothing Works	\$ 500.00	
Clublink Corporate (United Way Golf Tournament)		\$ 5,000.00
Community Microskills Development Centre	\$ 15,000.00	
Cross Cultural Learning Centre		\$ 1,500.00
Defi CN des Grandes Etoiles du hockey	\$ 1,000.00	
Duke of Edinburgh's Award	\$ 2,500.00	
Fondation des Etoiles	\$ 2,000.00	
Fondation du CSSS Domaine-du-Roy	\$ 500.00	



**Charitable Contributions & Sponsorships**

**Corporate Contributions**

**Employee Giving**

Fondation Pere Sablon	\$	1,000.00	
Food Banks of Canada	\$	50,000.00	
Glen Cairn Resources Community Centre			\$ 113.00
Habitat for Humanity - London	\$	20,000.00	
Heart & Stroke Foundation	\$	3,000.00	\$ 5,566.00
Hold'em for Life Challenge	\$	15,000.00	
Investing with Children	\$	1,500.00	
Juvenile Diabetes Research Foundation	\$	2,500.00	\$ 58,387.00
KidSport Alberta	\$	4,000.00	
London Food Bank			\$ 760.00
London Humane Society			\$ 155.00
Michael Pinball Clemons Foundation	\$	1,469.00	
Movember	\$	500.00	\$ 2,382.52
On the Tip of the Toes Foundation	\$	1,000.00	
Pavilion Pierre	\$	1,000.00	
PC Children's Charity	\$	10,000.00	
Pillar Nonprofit Network	\$	15,400.00	
Pipeline Communications	\$	2,000.00	
Princess Margaret Hospital Foundation	\$	25,000.00	
ReForest London	\$	1,000.00	



Charitable Contributions & Sponsorships	Corporate Contributions	Employee Giving
Right to Play Canada	\$ 4,000.00	
Run for the Cure		\$ 3,478.86
St. Joseph's Health Centre Foundation	\$ 3,000.00	
The Salvation Army	\$ 3,100.00	\$ 1,500.00
Tobias House Attendant Care Inc.	\$ 5,000.00	
Toronto Symphony Orchestra	\$ 5,000.00	
United Way - Centre des femmes Montreal	\$ 10,000.00	
United Way Campaigns across Canada	\$ 10,000.00	\$ 339,000.00
United Way of Calgary & Area	\$ 10,000.00	
United Way of Lowland Mainland	\$ 5,000.00	
University of Calgary	\$ 900.00	
Vanier Children's Services		\$ 400.00
West Island Cancer Wellness Centre	\$ 1,800.00	
Windrush Stable Therapeutic Riding Centre	\$ 2,000.00	
Women's Community House		\$ 400.00
World Literacy Canada	\$ 1,304.00	
Youth Action Centre		\$ 500.00
Youth in Motion	\$ 927.00	
<b>Total</b>	<b>\$ 314,300.00</b>	<b>\$ 425,119.38</b>

## Global Community Day

On June 16, 2012, the actual day of our 200th anniversary, more than 500 Citi Canada employees, family members, and alumni gathered to celebrate by giving back to their communities. From Montreal to Vancouver, volunteers planted, mulched, sorted, built, painted, packed, and cleaned for community partners at nine different events.

Around the world, more than 100,000 Citi employees participated in 1,300 events for the 7th annual Global Community Day. This annual event serves as an opportunity for Citi employees, alumni, family and friends to demonstrate a shared commitment to the communities where they work and live.

### Canada's Global Community Day events included:

- sorting food for the Toronto Daily Bread Food Bank and numerous food banks across Canada
- cleaning parks in Mississauga, London and Toronto
- completing a 12-hour relay with the Canadian Cancer Society in London
- building and refurbishing homes for Habitat for Humanity in Montreal and Calgary
- assisting with a clothing drive for Covenant House in Vancouver





## Employee Time And Talent

Good Shepherd Centre  
 Green Toronto  
 Habitat for Humanity - Calgary  
 Habitat for Humanity - London  
 Habitat for Humanity - Montreal  
 Heart & Stroke Foundation  
 Investing in Children  
 JA Banks in Action  
 Juvenile Diabetes Research Foundation  
 Leukemia Lymphoma Society  
 London Food Bank  
 London Humane Society  
 Mid-Toronto Community Services

Movember  
 Pillar Nonprofit Network  
 ReForest London  
 Salvation Army  
 SEVA Food Bank  
 Thames Valley District School Board  
 United Way of Greater Toronto  
 United Way of London & Middlesex  
 Vanier Children's Services  
 Women's Community House  
 Youth Action Centre

Volunteer Days	3154 hrs
Volunteer Hours	3115 hrs
<b>Total Hours</b>	<b>6269 hrs</b>





# Community Partners

# Fondation Montréal inc./ Citi Foundation

The mission of the Fondation Montréal inc. is to help launch a new generation of promising Montreal entrepreneurs on the road to success, along with a united and mobilized business community.

Over the last 17 years, the Foundation has awarded 5.6 million dollars in start-up grants to some 780 businesses that have, in turn, created more than 2,325 jobs and generated 46 million dollars in investments.

It is much more than a charitable organization investing in the start-up of young Montreal businesses. It is the link par excellence between the business community and young entrepreneurs.

Indeed, the Fondation Montréal inc. relies on 300 volunteers from this community who provide our young laureates, free of charge, the equivalent of 1,200 hours annually in the context of personalized interventions, including coaching, mentoring and project evaluation.

Thanks to generous donations from the business community, the Fondation Montréal inc. is undoubtedly contributing to the emergence of a new generation of entrepreneurs who are ambitious and poised to make their mark in the business world.

A case in point includes Sandy Safi and Aymeric Pasquier of Dîner en blanc International inc. who were awarded the Citi Foundation Grant from the Fondation Montréal inc. in October 2012 and who, since then, are achieving international recognition for their event that is now available worldwide.





Toronto



New York

▲  
Dîner en Blanc - 2012  
New York and Toronto



From left to right:  
Andrew Molson, Chairman of the Board, Fondation Montréal inc.  
Steven Stanley, Vice-President, CitiFinancial  
Aymeric Pasquier and Sandy Safi, Dîner en blanc international.

# ACCESS Community Capital Fund

ACCESS Community Capital Fund helps individuals without collateral or credit history obtain an affordable loan to improve their standard of living through entrepreneurship.

Based in Toronto, Ontario, ACCESS is a Canadian registered charity granting micro-loans where the abilities, skills and commitment of the applicant in conjunction with the strength of the business plan are key decision criteria. Mentorship and other business supports as well as referrals and pre-application supports are also provided.

Citi Foundation has invested \$100,000 in ACCESS over the past years to support the program's expansion, supporting the development of community chapters across Toronto. These chapters, partnering with a community organization, leverage community and volunteer resources in high need areas to reach those most in need of business financing and the supports to grow their business. 60% of our clients are newcomers, 60% are women, and more than 80% are low-income at the time of their first loan.

Citi employees have supported us in numerous ways from participation on our board and volunteer committees, to serving as mentors and loan officers, to supporting ACCESS through advice and support regarding marketing and financial issues.





Dixon Hall Employment Services Centre

# Pathways to Education

Pathways to Education is working to make Canada a Graduation Nation by helping youth in low-income communities graduate from high school and successfully transition into post-secondary education or training.

**Pathways**  
to Education

Pathways helps youth overcome the barriers that can stand in the way of education with a program that provides academic, financial and social supports. The results of this program have been ground-breaking, reducing high school dropout rates by more than 70 per cent, and increasing the rate at which youth go on to college or university by as much as 300 per cent.

Founded in 2001, Pathways is now in 12 communities across Canada with programs in Ontario, Quebec, Nova Scotia and Manitoba.

Citi Foundation has generously contributed more than \$100,000 since 2008 to the Pathways to Education program and is recognized at the "Provost" level in cumulative support.

Citi Foundation's current grant to Pathways is supporting our Career Mentoring efforts in the Verdun community of Montreal, Quebec. Funding from Citi is allowing Pathways to develop and implement programming and recruit and train volunteers for the Transition to Post-Secondary and Career Mentoring Program. Activities for Pathways youth in this program include: mentoring activities regarding selecting a post-secondary institution and career planning, visits to post-secondary institutions, and assistance with the post-secondary application process. In this way, Citi Foundation is helping Pathways provide educational and training opportunities that lead to improved employment prospects for Pathways students.

In addition to financial support, we look forward to benefiting from Citi's employee engagement in our tutoring and mentoring programs, where they will have the opportunity to share their knowledge and expertise of their workplace.

Pathways to Education's Mission:  
To reduce poverty and its effects by  
increasing the high school graduation rate  
in low-income communities across Canada.



June 2012 - Pathways to Education Verdun celebrated their first group of graduating students

# Rise Asset Development

Rise works to empower business owners with access to financing and business support. We recognize the interdependency of financial wellbeing to one's overall quality of life. Rise is committed to improving the lives of people who are unable to secure employment due to mental health or addiction challenges. We invest in entrepreneurs with mental health or addiction challenges.



1 in 5 Canadians will experience a mental health or addiction challenge in their lifetime. These challenges can lead to gaps in employment, interruptions in education, stigma and discrimination, as well as difficulty navigating a traditional workplace.

Through an innovative partnership, the Rotman School of Management and the Centre for Addiction and Mental Health (CAMH), created Rise Asset Development, a non-profit financial initiative which aims to empower this segment of the population through microfinance and mentorship. The Rotman School and CAMH participate in advisory functions, volunteering their respective expertise in business mentoring and mental health supports to the benefit of Rise entrepreneurs. Rise programming supports individuals with a history of mental health or addiction challenges to develop viable small businesses and leverage their full potential.

In the past year, Citi Foundation and Citi Canada have provided Rise with \$40,000 to facilitate a product expansion to group lending and increase access to financing and mentorship for individuals with a history of mental health or addiction challenges. Rise and Citi recognize the interdependency of financial wellbeing to the overall quality of life in the community, and have advanced a viable solution to address access to financing in the local community.

The Citi team is a champion for Rise both internally and within the community. Citi's support is helping build healthier and stronger communities, as Rise entrepreneurs have become economically empowered, noted improvements in their self-esteem, mental health, and overall financial situation. Rise recognizes and leverages each individual's abilities and provides them with tools to engage as productive members of our communities.

Thank you to Citi Foundation and Citigroup Canada for supporting Rise and promoting a more inclusive and vibrant local community.





Supporting business growth.  
Investing in people.



# Citi Canada - Summary of 2012 Taxes Payable

In 2012, the overall tax contribution in Canada was \$103,976,226.  
This amount includes \$102,379,122 of income taxes and \$1,597,103 in capital taxes.

## Taxes by Jurisdiction

As of December 31, 2012

Jurisdiction	Income Taxes		Capital Taxes		Total Taxes
Federal	\$	57,629,954	\$	0	\$ 57,629,954
Alberta	\$	5,897,038	\$	0	\$ 5,897,038
British Columbia	\$	2,353,792	\$	0	\$ 2,353,792
Manitoba	\$	1,772,479	\$	0	\$ 1,772,479
New Brunswick	\$	1,319,177	\$	0	\$ 1,319,177
Newfoundland	\$	2,906,521	\$	0	\$ 2,906,521
Northwest Territories	\$	90,495	\$	0	\$ 90,495
Nova Scotia	\$	2,322,619	\$	14,594	\$ 2,337,213
Ontario	\$	19,858,064	\$	0	\$ 19,858,064
PEI	\$	310,508	\$	0	\$ 310,508
Quebec	\$	6,749,890	\$	1,582,509	\$ 8,332,400
Saskatchewan	\$	1,078,561	\$	0	\$ 1,078,561
Yukon	\$	90,023	\$	0	\$ 90,023
<b>Total Taxes</b>	<b>\$</b>	<b>102,379,122</b>	<b>\$</b>	<b>1,597,103</b>	<b>\$ 103,976,226</b>

## Taxes by Company

As of December 31, 2012

Company	Income Taxes	Capital Taxes	Total Taxes
Citibank Canada	\$ 2,926,282	\$ 244,193	\$ 3,169,475
Citibank Canada Investment Funds Limited	\$ 167,704	\$ 1,000	\$ 168,704
Citi Transaction Services Canada Ltd.	\$ 424,699	\$ 0	\$ 424,699
Citibank, N.A., Canadian Branch	\$ 12,795,650	\$ 0	\$ 12,795,650
CitiFinancial Canada Inc.	\$ 55,243,220	\$ 1,276,816	\$ 56,520,037
CitiFinancial Canada East Corp.	\$ 12,268,060	\$ 13,194	\$ 12,281,254
Citi Cards Canada Inc.	\$ 7,856,132	\$ 18,000	\$ 7,874,132
Citigroup Global Markets Canada Inc.	\$ 0	\$ 0	\$ 0
American Health and Life Insurance Company	\$ 2,364,973	\$ 8,900	\$ 2,373,873
Triton Insurance Company	\$ 8,332,403	\$ 36,000	\$ 8,368,403
<b>Total Taxes</b>	<b>\$ 102,379,122</b>	<b>\$ 1,597,103</b>	<b>\$ 103,976,226</b>



# Employment in Canada

Citi Employment in Canada  
As of December 31, 2012

Provinces and Territories	Full-time Employees	Part-time Employees	Total
Alberta	112	7	119
British Columbia	91	7	98
Manitoba	51	2	53
New Brunswick	45	11	56
Newfoundland and Labrador	82	2	84
Nova Scotia	55	9	64
Northwest Territories	3	0	3
Ontario	2162	87	2249
Prince Edward Island	9	0	9
Quebec	271	75	346
Saskatchewan	26	5	31
Yukon	3	0	3
<b>Grand Total</b>			<b>3115</b>

# Debt financing for businesses in Canada

At Citi, we are committed to making debt financing available to our clients across Canada. As at December 31, 2012, authorized amounts available to businesses in Canada totalled approximately \$10,316,026,906.

## Debt financing for businesses in Canada

As of December 31, 2012

Provinces and Territories	Data	\$0 - \$24,999	\$25,000 - \$99,999	\$100,000 - \$249,999	\$250,000 - \$499,999	\$500,000 - \$999,999	\$1,000,000 - \$4,999,999	\$5,000,000 and greater	Grand total
Alberta	Number of Clients Authorized Amount	55 \$ 24,566	4 \$ 182,503	5 \$ 900,068	5 \$ 1,577,607	7 \$ 4,650,000	16 \$ 44,284,296	54 \$ 4,449,759,809	146 \$ 4,501,378,849
British Columbia	Number of Clients Authorized Amount	****	****	****	****	****	-	-	-
Manitoba	Number of Clients Authorized Amount	-	-	-	***	***	-	-	-
New Brunswick	Number of Clients Authorized Amount	*	-	*	-	-	-	-	-
Newfoundland and Labrador	Number of Clients Authorized Amount	-	-	-	-	-	-	-	-
Nova Scotia	Number of Clients Authorized Amount	*	*	*	*	*	-	-	-
Northwest Territories	Number of Clients Authorized Amount	-	-	-	-	-	-	-	-
Nunavut	Number of Clients Authorized Amount	-	-	-	-	-	-	-	-
Ontario	Number of Clients Authorized Amount	216 \$ 153,771	15 \$ 1,002,328	36 \$ 6,088,876	39 \$ 13,504,038	48 \$ 30,979,710	77 \$ 159,257,834	82 \$ 4,330,881,197	513 \$ 4,541,867,754
Prince Edward Island	Number of Clients Authorized Amount	-	-	-	-	-	-	-	-
Quebec	Number of Clients Authorized Amount	64 \$ 17,076	9 \$ 456,874	11 \$ 1,748,778	5 \$ 1,658,528	17 \$ 11,578,570	22 \$ 41,037,745	37 \$ 1,216,282,732	165 \$ 1,272,780,303
Saskatchewan	Number of Clients Authorized Amount	-	-	-	**	**	-	-	-
Yukon	Number of Clients Authorized Amount	-	-	-	-	-	-	-	-
<b>Total</b>	<b>Number of Clients Authorized Amount</b>	<b>335 \$ 195,413</b>	<b>28 \$ 1,641,705</b>	<b>52 \$ 8,737,722</b>	<b>49 \$ 16,740,173</b>	<b>72 \$ 47,208,280</b>	<b>115 \$ 244,579,875</b>	<b>173 \$ 9,996,923,783</b>	<b>824 \$ 10,316,026,906</b>

\*Client counts and authorizations for New Brunswick and Nova Scotia have been added to Quebec for the same dollar band to preserve confidentiality.

\*\* Client counts and authorizations for Saskatchewan have been added to Manitoba for the same dollar band to preserve confidentiality.

\*\*\* Client counts and authorizations for Manitoba have been added to British Columbia for the same dollar band to preserve confidentiality.

\*\*\*\*Client counts and authorizations for British Columbia have been added to Alberta for the same dollar band to preserve confidentiality.

“At Citi we have a unique opportunity to make a positive impact in more than 1,000 communities we serve around the globe. Our commitment to Responsible Finance is embedded throughout the company. We put the strength of our business, products and people to work to help improve communities and the environment around the world.”

- Pamela Flaherty, Director of Corporate Citizenship; President and CEO of the Citi Foundation



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