



More than Philanthropy

Public Accountability Statement 2014

With operations in approximately 160 countries and jurisdictions around the world, Citi has a unique opportunity to make a positive impact in the communities we serve. Citi's commitment to Responsible Finance is embedded throughout the company, and our philanthropic investments are leveraged through a "More than Philanthropy" approach that taps into Citi's business resources and the expertise of our employees.

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John Hastings
Citi Country Officer, Canada
CEO, Citibank Canada

Among Citi's central commitments, as one of the world's premier financial services organizations, is our commitment to enabling progress. Citi has facilitated progress on behalf of our clients, our employees and the hundreds of communities we serve around the world for more than 200 years.

In the following pages, you will find details of Citi's "More than Philanthropy" approach to the communities we serve from coast-to-coast - from our Citi Foundation grants, to our charitable contributions, to the many hours of volunteering by our talented team. This commitment to communities is the focus of the 2014 Public Accountability Statement.

With Canadian roots dating back to 1919 and a network of 2,743 employees in six business lines, Citi is one of the longest-serving foreign banks operating

in Canada today. These pages also outline Citi's businesses in Canada, our employee population and the culture we foster at Citi Canada each day.

We are honoured to be part of this decades-long legacy of enabling progress for our clients, our employees and the communities we serve. I am pleased to be able to share the details of our progress with you.



About Citi

Progress informed by the past, and inspired by the future

Citi works tirelessly to provide consumers, corporations, governments and institutions with a broad range of financial services and products. We strive to create the best outcomes for our clients and customers with financial ingenuity that leads to 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.

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Citi's Mission and Principles

Our mission: enabling progress

Our 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 in Canada

With roots in Canada dating back to 1919, Citi has been operating in this country continuously since the 1950s. Currently, the company employs 2,743 employees in approximately 220 locations across the country with major offices and processing centres in Vancouver, Calgary, Montreal, London, Mississauga and Toronto. Citi is one of the most global financial services organizations in Canada, with access to Citi's far-reaching network 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 Treasury and Trade Solutions, Citi Markets and Securities Services, Citi Private Bank, CitiFinancial and Citi Cards Canada.



Citi Corporate and Investment Banking

Citi's Corporate and Investment Banking franchises provide comprehensive relationship coverage service to ensure the best possible service and responsiveness to our clients. With our strong presence in many nations, we use our country, sector and product expertise to deliver Citi's global capabilities to clients wherever they choose to compete.

Citi's Corporate and Investment Banking client teams are organized by industry and by country. Each team is composed of two parts: Strategic Coverage Officers focus on mergers and acquisitions and equity and related financing solutions. Corporate Bankers, in partnership with our Capital Markets specialists and with support from our Global Subsidiaries Group, deliver corporate banking and finance services to global, regional and local clients.

Citi Treasury and Trade Solutions

Citi's Treasury and Trade Solutions (TTS) business provides integrated cash management and trade finance services to multinational corporations, financial institutions and public sector organizations across the globe. With the industry's most comprehensive suite of digital and mobile-enabled platforms, tools and analytics, TTS leads the way in delivering innovative and tailored solutions to its clients. Offerings include cash management, payments, receivables, liquidity management and investment services, working capital solutions, commercial and prepaid card programs, and trade finance.

Citi Markets and Securities Services

Citi's Markets and Securities Services business provides world-class financial products and services as diverse as the needs of the thousands of corporations, institutions, governments and investors we serve. With trading floors in more than 80 countries, we work to enrich the relationships, products and technology that define our market-making presence. The breadth, depth and strength of our sales and trading, distribution and research capabilities span a broad range of asset classes, currencies, sectors and products - including equities, commodities, credit, futures, foreign exchange (FX), emerging markets, G10 rates, municipals, prime finance and securitized markets.

Our Investor Services and Direct Custody and Clearing businesses provide customized solutions that support the diverse investment and transaction strategies of investors and intermediaries worldwide. Offering a suite of investment administration, portfolio and fund services, trust and custody, and investment and financing solutions, this business helps clients meet the challenges of issuing, managing and distributing financial products and services in today's complex and competitive marketplace.

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 Private Bank

Citi operates one of the world's global private banks, whose teamwork, commitment to service, and ability to see and seize opportunities for our clients set us apart.

Our comprehensive services are tailored to individuals and families, including entrepreneurs and business owners, single- and multi-family offices, senior corporate executives, and next-generation/inherited wealth. From banking and cash management to lending, investment strategies, and trust and wealth advisory services, we are here to support our clients with a comprehensive range of services. Our goal is to deliver expertise and a premier level of service while helping grow, manage and preserve wealth. As we partner with our clients, we can provide global thinking informed by deep local insight and can help deliver the complete financial management strategies that today's wealth requires.



Citi's Affiliates

Citi's affiliates in Canada operate under the following legal entities and business names:

Citicorp

- Citi Cards Canada Inc.
- 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 Global Markets Canada Inc.
- Citigroup Energy Canada ULC
- Citi Canada Technology Services ULC

Citi Holdings

- CitiFinancial Canada, Inc.
- Citigroup Fund Services Canada Inc.
- American Health and Life Insurance Company
Canadian Branch
- Triton Insurance Company Canadian Branch
- AIC Associates Canada Holdings Inc.
- CitiFinancial Canada East Corporation



Global Community Day

“Volunteer Service is one of the many ways Citi shows its commitment to the communities where we have a presence, and Global Community Day highlights the great work of our community and non-profit partners.” Citi CEO Michael Corbat

Around the world, in 479 cities spanning 93 countries, more than 70,000 Citi volunteers joined together on June 7, 2014, to use their time, skills and expertise to make a difference in their cities. Citi has a strong tradition of supporting and improving our local communities and Global Community Day is an annual opportunity for Citi colleagues, alumni, family and friends to work side-by-side in service projects focused on local needs, including urban revitalization, health and human services, and disaster relief. Citi is committed to creating lasting impacts on cities across the globe and reinforcing the idea that active corporate engagement is an essential component of a livable city.

In Canada, more than 750 Citi employees, family members and alumni demonstrated a shared commitment to the communities where they work and live during Global Community Day. From Newfoundland and Labrador to British Columbia, volunteers planted, mulched, sorted clothes, painted, packed and cleaned for local community organizations. The country-wide impact on communities was significant, with 26 events in 13 cities across six time zones.

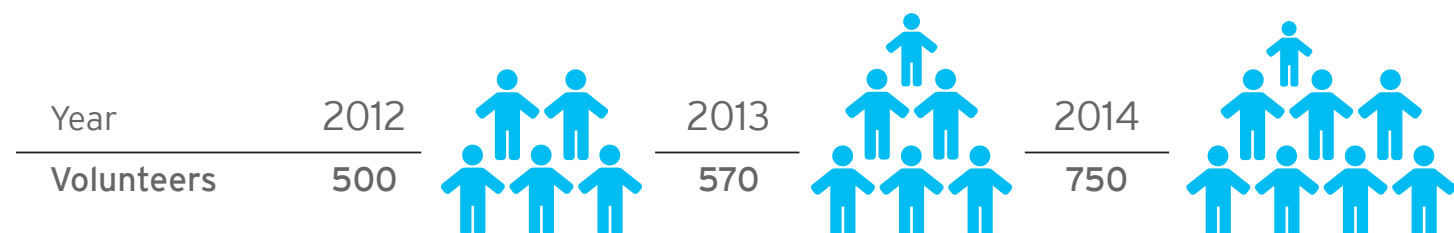
Canada's Global Community Day events included:

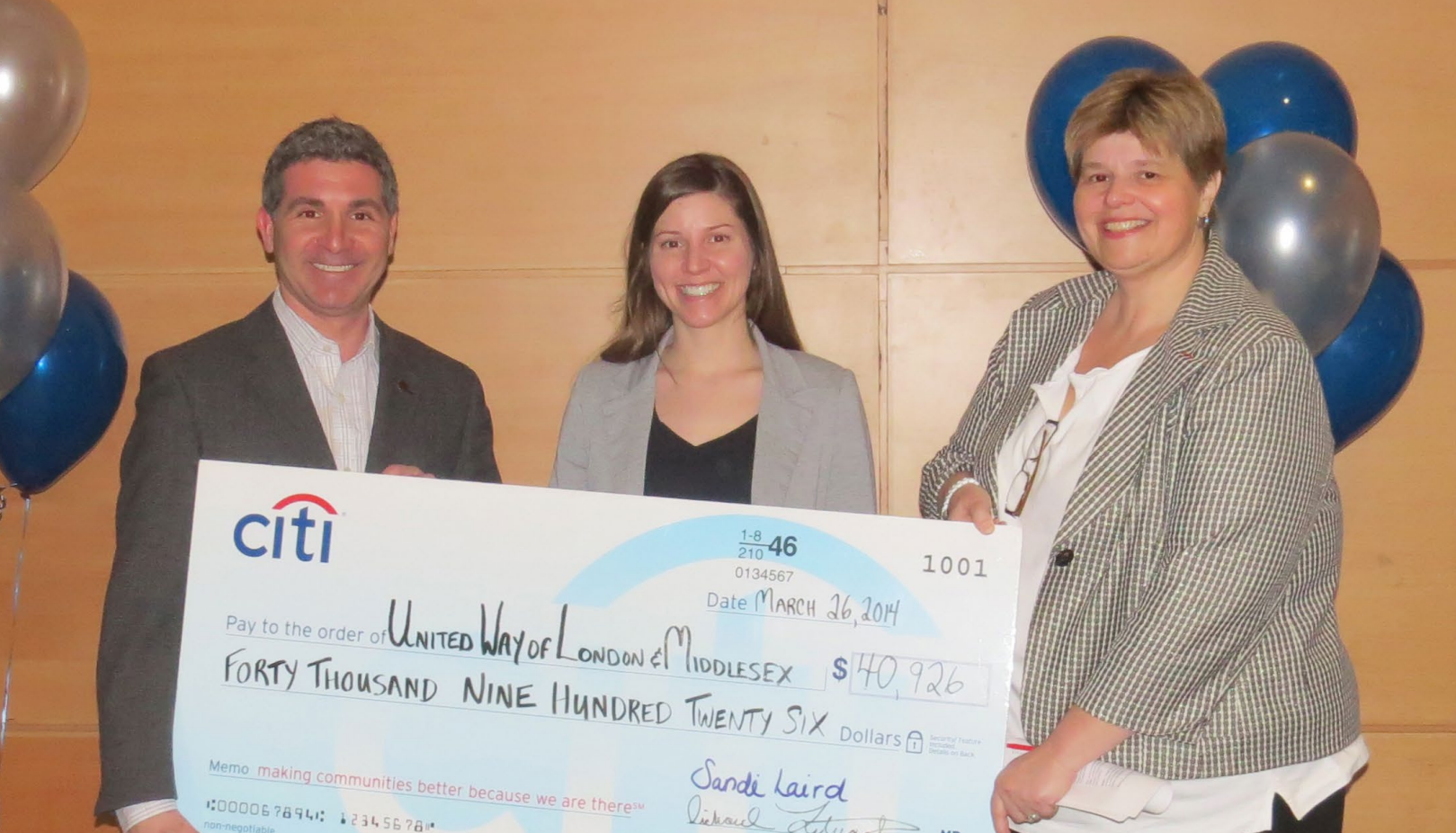
- Food sorting, processing and packaging at food banks in Vancouver and Montreal
- Sorting, tagging, bagging and tracking inventory of clothes and personal items for Windfall Basics in Toronto
- Delivering hot meals to the needy and disabled in Toronto
- Fundraising at events for the Children's Aid Foundation and the Canadian Cancer Society in London and Toronto
- Litter removal, tree planting, mulching and weeding at parks in Calgary and Mississauga

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.

We recognize the challenges communities face are complex, and to enable progress, no single organization can do it alone. Citi collaborates with public agencies and community organizations to develop innovative and scalable solutions that enable families to achieve financial empowerment. In all of the markets we serve, accountability, ingenuity and impact define Citi’s approach to community reinvestment. 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. For more information, please visit www.citicommunitydevelopment.com





Citi's Commitment to United Way

Across Canada and the continent, Citi has an active commitment to United Way that reflects our 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 done online.

In Canada, Citi's contributions to United Way exceeded \$360,000 in 2014 and our national campaign was recognized for its exemplary commitment with two Spirit Award nominations.

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 598 Citi Canada employees took advantage of this unique community-minded innovation in 2014.



**United Way
SPIRIT
AWARDS
2014 Nominee**



Citi Volunteers

Citi employees actively leverage their professional skills and experience by volunteering their time directly to nonprofits and non-governmental organizations supported by the Citi Foundation.

Supporting employees as they volunteer to make a difference in their communities builds stronger teams, fosters company loyalty and has a positive impact on the communities in which we work. We offer traditional and skill-based volunteering opportunities that exercise the enthusiasm and professional expertise of our employees.

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 eligible employees are encouraged to take a paid day off from their jobs 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 2014, employees across Canada used their Volunteer Day to support dozens of organizations, compiling 8,787 hours in volunteer time.



Employee Time and Talent

Breakfast Clubs of Canada
 Canadian Cancer Society
 Children's Aid Foundation
 Children's Aid Society
 Daily Bread Food Bank Toronto
 Food Banks Canada
 Good Shepherd Centre
 Habitat for Humanity
 Health & Safety Wellness Fair
 Heart & Stroke Foundation
 Inside The Dream
 JDRF Canada - London
 JDRF Canada - Mississauga
 Junior Achievement of Central Ontario
 London Chamber of Commerce
 - Business Achievement Awards

London Food Bank
 London Women's Employee Network
 Meals on Wheels London
 Mid-Toronto Meals on Wheels
 Mind Your Mind London
 Pay it Forward Initiative
 Peel's Children Aid Society
 ReForest London
 Salvation Army
 St Leonard's Society
 United Way Greater Toronto
 United Way Middlesex & London
 Windfall Basics
 Youth Opportunities Unlimited

Volunteer Days: 2,819 hrs
Volunteer hours: 5,968 hrs
Total Hours: 8,787 hrs

Volunteer Hours
Year





2014 Community Giving

In 2014, 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 fundraising, event participation, and through Citi corporate charitable contributions.

Charity	Corporate Contributions	Employee Giving
AGF in Trust Charity Golf Classic	\$ 10,000	
Air Canada Foundation	\$10,000	
Alberta Treasury Management Charity Classic	\$3,300	
Angus Glen Golf Club Limited	\$5,000	
Art Gallery Of Ontario	\$2,500	
Auxiliary Of The Royal Victoria Hospital	\$3,000	
BC Cancer Foundation	\$3,000	
Boys And Girls Club Of London	\$2,500	
Breakfast Club of Canada	\$500	\$296
Caisse de dépôt et placement du Québec	\$4,000	
Camp Trillium	\$9,000	
Canada's Walk Of Fame	\$12,500	

Charity	Corporate Contributions	Employee Giving
Canadian Cancer Society	\$3,000	\$5,802
Children's Aid Foundation	\$34,000	
CN Employees and Pensioner's Community Fund	\$1,000	
DAREarts Foundation Incorporated	\$3,000	
Duke Of Edinburgh's Award	\$2,500	
Fondation Père Sablon	\$7,500	
Fondation Tel-Jeunes	\$2,950	
Food Banks Canada	\$100,000	\$344
Foundation Of Stars	\$2,400	
Foundation Of The Women's Centre of Montreal	\$8,000	
Front Street Capital Charitable Foundation	\$10,000	
Habitat For Humanity	\$20,000	

2014 Community Giving

Charity	Corporate Contributions	Employee Giving
Hazel McCallion Foundation For The Arts Culture And Heritage	\$4,500	
Heart and Stroke Foundation	\$3,000	\$9,034
Home Depot Foundation	\$4,000	
Juvenile Diabetes Research Foundation (CA)	\$10,500	\$22,224
Law Society Foundation	\$1,500	
London Food Bank	\$3,500	
Meals on Wheels London	\$2,800	
Mind Your Mind	\$1,000	
Mining4Life	\$20,000	
Movember Canada	\$1,500	\$2,380
On the Tip of Toes Foundation	\$1,000	
Ottawa Children's Treatment Centre Foundation	\$3,500	
Parkinson Alberta Society	\$2,200	
Peel Children's Aid Foundation	\$10,000	

**Total donations
Citi Foundation
Total contributions**

**\$682,166
\$265,000
\$947,166**

Charity	Corporate Contributions	Employee Giving
President's Choice Children's Charity	\$10,000	
ReForest London	\$1,500	
Right to Play	\$4,000	
St. Joseph's Health Centre Foundation	\$14,000	
Tobias House Attendant Care Incorporated	\$5,000	
Toronto Symphony Orchestra	\$3,500	
United Way of Greater Toronto	\$15,000	\$103,885
United Way of London & Middlesex	\$20,000	\$36,449
United Way of Peel Region	\$15,700	\$66,952
University of Calgary	\$900	
Windrush Stable Therapeutic Riding Centre	\$2,000	
Yellow House Events Incorporated	\$4,000	
Youth In Motion	\$2,050	
Youth Opportunities Unlimited	\$3,500	
YWCA of Calgary	\$5,000	

The Citi Foundation works to promote economic progress and improve the lives of people in low-income communities around the world.

We invest in efforts that increase financial inclusion, catalyze job opportunities for youth, and reimagine approaches to building economically vibrant cities. The Citi Foundation's "More than Philanthropy" approach leverages the enormous expertise of Citi and its people to fulfill our mission and drive thought leadership and innovation. 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

For many individuals, the ability to establish financial plans, maintain financial goals, and develop strategies for preserving their financial position during times of both economic prosperity and instability are critical factors in attaining economic success. The Citi Foundation supports programs that provide individuals with access to knowledge and incentives to establish financial behaviors that help them take control of their financial future and ensure long-term economic security. Recognizing that individuals have different financial priorities at different stages of their lives, the Citi Foundation supports programs that are relevant to the specific concerns and financial situations of adults, families and youth, coincide with key life events or moments of decision, enable consumers to put newly gained knowledge into action and develop long-term relationships to provide support and accountability in order to achieve greater financial stability.

Microfinance

For low-income households and communities, access to credit and low-cost financial services and products can be a critical first step towards achieving financial stability and building long-term financial assets. Accordingly, the Citi Foundation supports microfinance institutions (MFIs) and community development financial Institutions (CDFIs) that seek to increase the availability of credit and the supply of asset building financial products and services for the benefit of low-income individuals and communities. Recognizing the important role that these organizations play in the financial services ecosystem, we also invest in innovative efforts that enhance an institution's ability to achieve scale and financial sustainability.

Enterprise Development

Micro and small enterprises are powerful and efficient drivers of economic growth and job creation globally. The Citi Foundation supports the growth of these enterprises by investing in their institutional capacity along with enhancing their access to capital. However, capital and institutional capacity are not enough to guarantee long-term success and scale. These enterprises must also focus on addressing such issues as environmental sustainability, changing business practice standards, and shifting regulatory environments if they are going to identify opportunities and succeed in a rapidly changing global economy. The Citi Foundation is particularly interested in activities that support green enterprise development that generates "triple bottom-line" economic, environmental and social benefits as this multiplies the impact of our investment.

College Success

A college degree is critical to upward mobility and increases earning power which makes it possible for students from low-income families to break inter-generational cycles of poverty and contribute to the economy. However, only a small percentage of students from low-income families graduate from college by their mid-20s. Without effective interventions to improve the college attainment rates of low-income students, they will be left behind as the job market grows more competitive. The Citi Foundation is focused on increasing the number of low-income, academically qualified students who enroll in and complete postsecondary education by promoting a college-going identity and eliminating the financial barriers that keep students from reaching their educational goals.

Citi Foundation Grants in Canada

Province	Community Partner	Area	Grant Amount
Ontario	Junior Achievement: Banks In Action	Financial Capability	\$30,000
Ontario	Children's Aid Foundation: Pape Adult Resource Centre (PARC) Youth Education	Financial Capability	\$55,000
Ontario	Habitat for Humanity	Financial Capability	\$25,000
Ontario	Rise Asset Development	Microfinance	\$60,000
Ontario	ACCESS Community Capital Fund	Microfinance	\$50,000
Quebec	Fondation du maire	Enterprise Development	\$25,000
Quebec	Pathways to Education	College Success	\$20,000

Through our corporate giving program, we support Credit Education Week, organized by Credit Canada Debt Solutions. In 2014, Citi contributed \$387,582 toward credit education, credit counselling services and customer payment solutions based on client need.

TOTAL (USD)
\$265,000

Impact of Citi Foundation Grant

Chris Ralph - Rise Asset Development



One in five Canadians will experience a mental health or addiction challenges 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. Rise Asset Development is a registered charity that provides low interest small business loans, training and mentorship to men and women with a history of mental health and addiction challenges. Rise's mission is to improve the quality of life and economic inclusion of people with a history of mental health and addiction challenges through supported entrepreneurship services that eliminate the barriers that stand in their way.

In the past year, Citi Foundation has provided Rise with \$60,000 to expand its mentorship programs by implementing an online portal to increase volunteer outreach activities and boost program enrollment, to ensure the mentor network is given proper supports and to centralize the database of best practices and resources which can be readily accessed. In addition, the online mentorship portal will allow Rise to reach remote communities. Rise is always seeking mentors to work with the entrepreneurs it finances and supports. People interested in learning more about Rise, volunteering or making a contribution to Rise's Loan Fund can find more information at the website below.

riseassetdevelopment.ca



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[Twitter.com/riseCAN](https://twitter.com/riseCAN)

rise
Asset Development

Chris Ralph is the co-owner and Artistic Director of The Acting Company (AC), an Ottawa-based performing arts school. Chris graduated from the National Theatre School of Canada in 1993 with the dream of becoming a professional actor. In 1994, he ran away to sea and worked on board ice breakers in the Antarctic and Arctic. What began as a six-month adventure, wound up as a ten-year love affair with adventure. A recreational drug user since his early teens, the years spent on-board ships exacerbated his problems, and Chris became a serious addict. Hitting bottom in 2004, he entered rehab.



In recovery, Chris rediscovered his love of acting and performance and over the next 10 years, he re-built his life. Chris got married and began acting professionally and teaching theatre. He went to graduate school, earning an MFA in Theatre. In 2013, upon discovering an abandoned 1930's movie house, Chris saw a tremendous opportunity to convert it into a 50-seat theatre with three acting studios. With the help of a \$7,000 low interest loan from Rise, his family's loving support, and a wonderful landlord, Chris - along with his friend and business partner John Muggleton - opened the Acting Company (AC), Ottawa's largest creative centre for theatre education and performance. In its first year the AC hosted (often for free) over 100 non-profit arts or community events and today, the AC has over 300 children, youth, adults and seniors taking classes on a weekly basis. Chris works with Rise via its Ottawa offices in collaboration with Causeway Work Centre. Chris is a winner of Rise's annual Dr. Paul E. Garfinkel Award for Entrepreneurial Achievement, where he was recognized for his excellence and provided with a \$1,000 grant for his business.

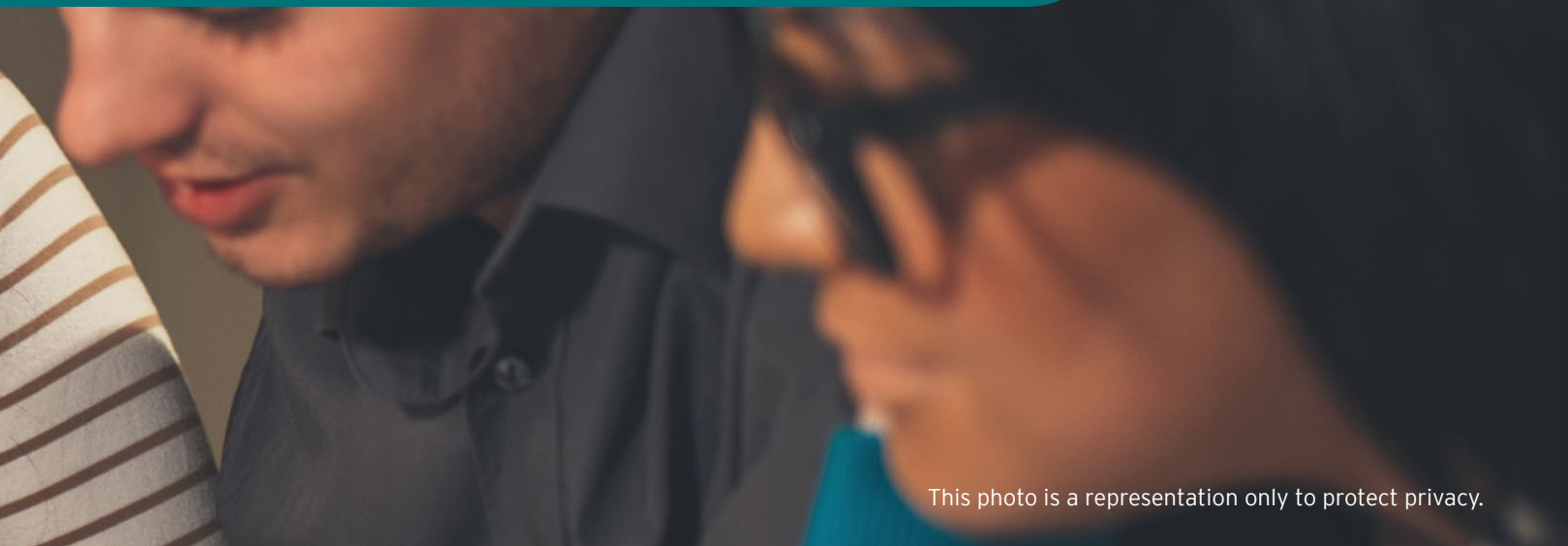
"Like many recovering addicts, the financial wreckage of my past lingered well into my sobriety. When no bank would assist us, Rise stepped in and made our business a reality. Without Rise, I may have tried to start

"Like many recovering addicts, the financial wreckage of my past lingered well into my sobriety. When no bank would assist us, Rise stepped in and made our business a reality."

the business on my own without sufficient capital and too little expertise from knowledgeable business people. I often think - oh, I am too busy for a meeting with my mentor Ross Kouhi, and then he comes in with his expertise, knowledge and humility - and I am right-sized again and the business and I are so much the better for him."

Impact of Citi Foundation Grant

Alisha - Children's Aid Foundation



This photo is a representation only to protect privacy.

Alisha, a former youth in care who completed the Financial Literacy Program at PARC this past fall, believes the initiative is crucial for young people from the child welfare system who may have received little to no financial literacy training. Alisha grew up in foster care and is a single mother. This young lady has and continues to overcome many challenges on her own while trying to be a good role-model to her daughter. Now she is a college student studying community service work and hopes to continue into the social work field.

"Since taking this program, I now have a savings account. I have learned to distinguish between my wants and my needs, and I think I make better decisions because of this knowledge."

"Since taking this program, I now have a savings account. I have learned to distinguish between my wants and my needs, and I think I make better decisions because of this knowledge," says Alisha. "It's important to be in a group with youth who are all there for the same reason. You get to hear their stories of their financial history and understand what was good and bad for them. In the end, we are all wiser because we have learned from each other."

One in every 25 children in Canada is at risk and need our help. Many suffer in poverty, while others have been victims of abuse and neglect. A staggering 76,000 of them live in foster homes or a residential facility. Established in 1979, the Children's Aid Foundation is a national charity dedicated to improving the lives of Canada's most vulnerable kids and youth, those involved with the child welfare system. Our mission is to fund programs that give them skills and hope for a promising future.

Citi has been a major partner of the Children's Aid Foundation since 2004, supporting a variety of critical programs that help severely disadvantaged young people access the resources they need to heal, thrive, and move forward toward better lives and brighter futures. In 2010, Citi became a pioneering leader of the Children's Aid Foundation's financial literacy strategy by launching the Financial Literacy Program at the Pape Adolescent Resource Centre (PARC) as its founding funder. Based in Toronto, PARC specializes in providing skill-training and resources for young people in the transitional phase of leaving the care of their foster or group homes upon turning 18. The Financial Literacy Program has become a core offering at PARC since its launch, and Citi has remained the sole funder and champion of this important initiative.

Young people in the process of leaving care are among the most severely disadvantaged youth in Toronto, facing a myriad of challenges that put their lives and futures at risk. The Financial Literacy Program has a goal to support their stability and well-being by helping these youth develop a responsible relationship with money and finances. Through weekly workshops and consistent mentorship and coaching, young people who participate in this program gain strong, sustainable skills and knowledge that lead to lasting, positive behavioural changes in their approach to money and finances.

cafdn.org



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**CHILDREN'S
AID FOUNDATION**



This photo is a representation only to protect privacy.

Impact of Citi Foundation Grant Leticia - Pathways to Education



Every year, thousands of Canadian students make the life-altering decision to drop out of high school. In some of the country's most vulnerable neighbourhoods, more than 50 per cent of students do not graduate high school, taking a dramatic toll on our communities, our health and justice systems, and our economy. Founded in 2001, Pathways to Education operates across Canada providing youth with a comprehensive set of academic, financial, social and mentoring supports to graduate from high school and successfully transition into post-secondary education. The results of this unique program have been groundbreaking, reducing high school dropout rates by as much as 70 per cent, and increasing the rate at which youth go on to college or university by up to 300 per cent.

Citi Foundation has generously contributed more than \$150,000 since 2008 to the Pathways to Education Program™. Citi Foundation's current grant to Pathways is supporting the Career Mentoring program which fosters a positive sense of belonging, reduces isolation, promotes the development of social and financial skills and personal identity and provides adult role models and encouragement to 5,000 low-income Canadian students.

pathwaystoeducation.ca



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Pathways to Education

Leticia is a fourth year student pursuing a Criminal Justice degree at the University of Guelph-Humber. She is passionate about working with immigration and/or vulnerable populations. She is a Standard First Aid & CPR instructor, a Non-Violent Crisis Prevention Intervention Instructor, and a Program Coordinator at Afro Canadian Development Inc., which is a community oriented organization that helps students and new immigrants with after school programs. Additionally, Leticia has volunteered at Pathways' Tutoring and Mentoring Programs. Some of her hobbies include listening to music and playing the drums and piano.

"Like a lot of families from my community, my parents worked long hours, so there was a lot of pressure on me to act like a parent and take care of my younger siblings. I didn't always feel like I could enjoy just being a child. I was reluctant to join Pathways at first. I didn't think it would be fun or useful and I was nervous to be around other students my age. I'm pleased to say that I was very wrong. The mentoring team encouraged us to be open and talk to one another. Pathways gave me a place to go where I could relax and enjoying being a teen with my peers. For many of us it was a place to share hopes and fears, and discover

"The mentoring team encouraged us to be open and talk to one another. Pathways gave me a place to go where I could relax and enjoy being a teen with my peers."



that I was not alone. For me, Pathways was a place where I could belong. Now, because of those experiences, I am a much different person. I have confidence in myself and I am proud of who I have become."

What Makes Citi a Great Place to Work?

"I am often asked what makes Citi a great place to work – for me, it's quite simply, about the smart, talented and creative people that work here. They work tirelessly to make a difference and contribute to the success of our clients, to our communities and to each other."

Christine Di Scola
Director, Human Resources
Citi Canada



Ethics Fundamentals – Our Code

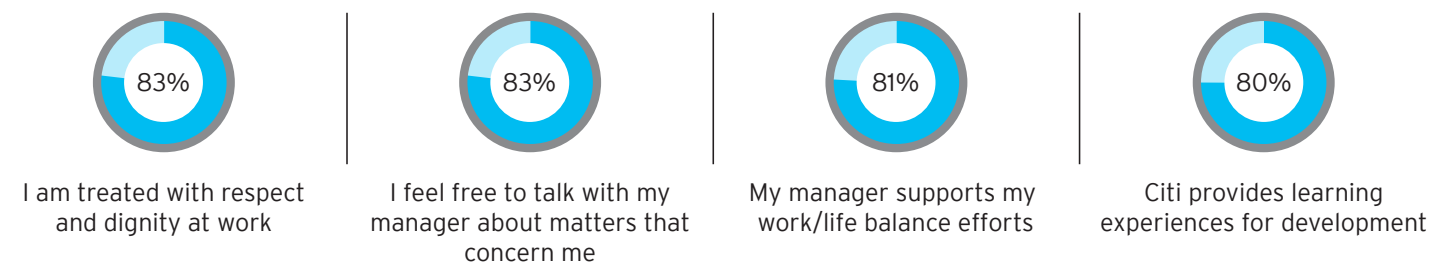
Citi's Code of Conduct embodies our mission and principles. We adhere to its letter and spirit to make the right decisions and comply with applicable laws, regulations and policies.

Diversity

Citi values a work environment where diversity is embraced, where people are promoted on their merits, and where people treat each other with mutual respect and dignity. Around the world, we are committed to being a company where the best people work; where opportunities to develop are widely available; where innovation and an entrepreneurial spirit are valued; and where a healthy work/life balance is encouraged.

Some of the key initiatives that support our diversity strategy include various women's initiatives designed to enable progress of women, including the establishment of women's networks across the world; scholarship programs for diverse candidates, including students with disabilities and indigenous students; mental health training for all people managers and employees, to support our culture of inclusiveness.

We measure our progress on diversity through various ways, including the annual Voice of the Employee survey. We are proud of our results yet continue to strive for continuous improvement against key indicators:



Development & Talent Programs

Citi Canada has several talent and development programs that support our current and future leaders. Delivered both locally and globally, these programs are designed to deliver organizational capability through our leadership standards.

Citi offers an online careers site which allows employees to search for available positions across divisions and regions around the globe. In Canada, Internal candidates were selected for 37% of the positions filled in 2014, up from 32% in 2013.

Citi's online Global Learning Management System (GLMS) houses over 10,000 web-based courses related to Professional & Personal Development and Technology skills. In 2014, employees completed over 54,000 hours of training in addition to compliance, policy or onboarding training. That is an average of 20 hours per employee.



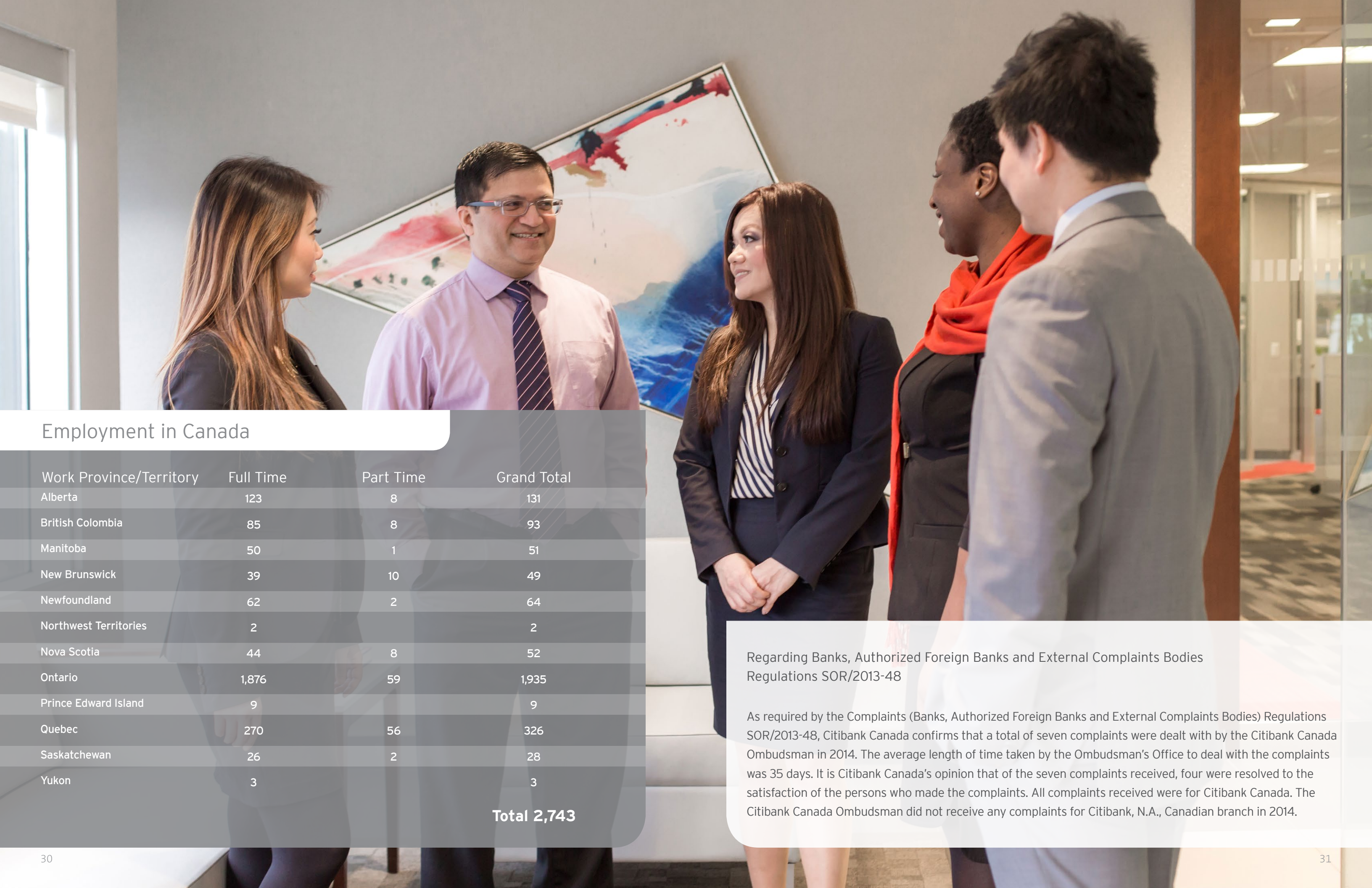
Live Well at Citi

Live Well at Citi is a program to help employees take action on their well-being. Citi Canada has put many programs in place to support our employees' well-being, including Citi Work Strategies which allows employees to realize both personal and business objectives while continuing to have meaningful work and career opportunities; Employee Assistance Program, to provide 24-hour counselling support and other professional consultation services; emergency day care to ensure that our employees have peace of mind when emergency back-up child care is required.

Rewards & Recognition

Citi's compensation philosophy is designed to attract, retain and motivate high performing employees. Our compensation programs and practices align with our business results, goals and objectives and consider the long-term best interests of our shareholders and clients.

In addition to pay and benefits, we offer other programs in support of employees' total reward package including our Referral Program, which rewards employees for referring successful candidates; Scholarship Program, in support of the continuing education of our employees' children; our Employee Discount Program, to provide employees with savings on various products and services; and our Anniversary Program, to recognize and celebrate our employees' tenure, dedication and commitment.



Employment in Canada

Work Province/Territory	Full Time	Part Time	Grand Total
Alberta	123	8	131
British Columbia	85	8	93
Manitoba	50	1	51
New Brunswick	39	10	49
Newfoundland	62	2	64
Northwest Territories	2		2
Nova Scotia	44	8	52
Ontario	1,876	59	1,935
Prince Edward Island	9		9
Quebec	270	56	326
Saskatchewan	26	2	28
Yukon	3		3

Total 2,743

Regarding Banks, Authorized Foreign Banks and External Complaints Bodies Regulations SOR/2013-48

As required by the Complaints (Banks, Authorized Foreign Banks and External Complaints Bodies) Regulations SOR/2013-48, Citibank Canada confirms that a total of seven complaints were dealt with by the Citibank Canada Ombudsman in 2014. The average length of time taken by the Ombudsman's Office to deal with the complaints was 35 days. It is Citibank Canada's opinion that of the seven complaints received, four were resolved to the satisfaction of the persons who made the complaints. All complaints received were for Citibank Canada. The Citibank Canada Ombudsman did not receive any complaints for Citibank, N.A., Canadian branch in 2014.

Debt Financing

Legal State/Province	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 - >	Grand Total
Alberta	Number of Firms	14,414	398	15	***	6	10	61	14,904
	Total Authorized Amount	78,762,178	12,917,055	1,845,000	-	4,205,247	28,341,558	4,039,150,886	4,165,221,924
British Columbia	Number of Firms	21,586	447	20	***	0	*****	10	22,063
	Total Authorized Amount	105,522,626	14,095,943	2,225,000	-	-	-	603,253,905	725,097,474
Manitoba	Number of Firms	6,631	173	7	0	0	0	8	6,819
	Total Authorized Amount	35,644,401	5,828,610	700,000	-	-	-	500,077,750	542,250,761
New Brunswick	Number of Firms	1,520	55	**	0	0	0	*****	1,575
	Total Authorized Amount	8,022,650	1,837,000	-	-	-	-	-	9,859,650
Newfoundland And Labrador	Number of Firms	480	22	0	0	0	0	0	502
	Total Authorized Amount	2,621,650	805,000	-	-	-	-	-	3,426,650
Nova Scotia	Number of Firms	2,309	52	0	0	0	*****	*****	2,361
	Total Authorized Amount	11,759,070	1,644,660	-	-	-	-	-	13,403,730
Northwest Territories	Number of Firms	25	*	0	0	0	0	0	25
	Total Authorized Amount	148,700	-	-	-	-	-	-	148,700
Nunavut	Number of Firms	24	7	**	0	0	0	0	31
	Total Authorized Amount	133,600	226,000	-	-	-	-	-	359,600
Ontario	Number of Firms	69,632	1,357	74	14	14	31	95	71,217
	Total Authorized Amount	360,592,752	47,439,814	9,407,311	4,873,857	10,143,644	72,205,431	8,746,157,262	9,250,820,071
Prince Edward Island	Number of Firms	445	9	0	0	0	0	0	454
	Total Authorized Amount	2,864,130	359,644	-	-	-	-	-	3,223,774
Quebec	Number of Firms	24,834	297	20	5	****	12	38	25,206
	Total Authorized Amount	127,965,196	9,966,431	2,229,654	1,948,030	-	32,623,752	1,271,595,804	1,446,328,867
Saskatchewan	Number of Firms	3,944	155	**	0	0	5	*****	4,104
	Total Authorized Amount	28,222,366	4,964,320	-	-	-	10,869,972	-	44,056,658
Yukon	Number of Firms	18	*	-	-	-	-	-	18
	Total Authorized Amount	85,000	-	-	-	-	-	-	85,000
	Total Number of Firms	145,862	2,972	136	19	20	58	212	149,279
	Total Authorized Amount	762,344,319	100,084,477	16,406,965	6,821,887	14,348,891	144,040,713	15,160,235,607	16,204,282,859

* Client counts and authorizations for Yukon and Northwest Territories have been added to Nunavut for the same dollar band to preserve confidentiality.

** Client counts and authorizations for New Brunswick, Saskatchewan and Nunavut have been added to Quebec for the same dollar band to preserve confidentiality.

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

**** Client counts and authorizations for Quebec been added to Alberta for the same dollar band to preserve confidentiality.

***** Client counts and authorizations for British Columbia and Nova Scotia been added to Saskatchewan for the same dollar band to preserve confidentiality.

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

Summary of 2014 Taxes Payable

Jursidiction	Income Taxes	Capital and Premium Taxes	Total
Federal	38,416,283	-	38,416,283
Alberta	3,481,673	175,403	3,657,076
British Columbia	1,421,907	140,481	1,562,388
Manitoba	777,049	41,174	818,223
New Brunswick	1,478,780	36,559	1,515,339
Newfoundland	2,867,152	122,942	2,990,094
Northwest Territories	43,977	5,197	49,174
Nova Scotia	2,249,905	63,502	2,313,407
Ontario	13,732,633	403,905	14,136,538
PEI	149,855	13,264	163,119
Quebec	3,083,820	856,826	3,940,646
Saskatchewan	532,996	52,436	585,432
Yukon	57,953	4,553	62,506
	68,293,983	1,916,242	70,210,225

Summary of 2014 Taxes Payable

By Company	Income Taxes	Capital and Premium Taxes	Total
Citibank Canada	-	100,000	100,000
Citibank Canada Investment Funds Limited	646,504	-	646,504
Citi Transaction Services Canada Ltd.	340,350	-	340,350
Citibank NA (Canadian Branch)	9,073,991	-	9,073,991
CitiFinancial Canada Inc.	24,913,644	555,000	25,468,644
CitiFinancial East Corporation	11,917,219	-	11,917,219
Citigroup Finance Canada Inc.	921,075	-	921,075
Citigroup Fund Services Canada, Inc.	45,017	-	45,017
Citi Cards Canada Inc.	8,899,929	-	8,899,929
Citigroup Global Markets Canada Inc.	28,787	-	28,787
American Health and Life	2,781,910	314,923	3,096,833
Triton Insurance Company	8,725,557	946,319	9,671,876
	68,293,983	1,916,242	70,210,225



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