



# PATHWAYS TO PROGRESS

PUBLIC ACCOUNTABILITY STATEMENT 2017



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**We are serious about our responsibility  
to contribute our strengths and  
resources to the greater good.**

**JOHN HASTINGS**  
CITI COUNTRY OFFICER, CANADA  
CEO, CITIBANK CANADA



AS A COMPANY WITH MORE THAN 200 YEARS of history and a global footprint reaching 160 countries and jurisdictions, we are guided during uncertain and changing times by our mission to enable growth and progress in the communities we serve. Acting responsibly and ethically while holding ourselves to the highest business standards, we constantly consider how our work with our clients and in our communities delivers the greatest positive financial and social impact.

In Canada, our history of enabling progress dates back nearly a century. We use our global scale and expertise to offer Canadians and multinational clients alike unrivalled access, empowering them with the ability to adapt and compete in a rapidly changing global economy. As one of the country's largest foreign financial institutions, our legacy is one of innovation and exemplary citizenship.

We are serious about our responsibility to contribute our strengths and resources to the greater good, and our success

## MESSAGE FROM THE CEO

is directly linked to our ability to create positive outcomes and enable progress in the cities where we live and work. A key element in creating pathways to progress for years to come is our focus on providing urban youth with the tools and opportunities they need to thrive in tomorrow's economy.

In the following pages, we are pleased to share the details of our efforts, from our philanthropy and volunteerism to the unique facets of our operations and what guides us as a global leader, a community champion and a trusted partner in progress.

Thank you for taking the time to review our contribution.

**John Hastings**  
Citi Country Officer, Canada  
CEO, Citibank Canada

A handwritten signature in black ink, appearing to read "J Hastings".



# CITI'S VALUE PROPOSITION: A MISSION OF ENABLING GROWTH AND PROGRESS

serve as a trusted partner by responsibly providing services that drive economic progress.

We work with companies to optimize their daily operations, whether they need working capital, to export or import their goods overseas. By lending to small and medium-sized businesses, we help them grow and create economic value at home and abroad. We provide financial services at all levels, so that we can help build the world's infrastructure, such as housing and other vital public works.

## CONTACT US

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## ABOUT CITI

### Financial Ingenuity & Responsible Finance

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.

### Citi's Value Proposition: A Mission of Enabling Growth and Progress

#### What You Can Expect From Us & What We Expect From Ourselves

CITI'S MISSION IS TO SERVE AS A TRUSTED partner to our clients by responsibly providing financial services that enable growth and economic progress. Our core activities are safeguarding assets, lending money, making payments and accessing the capital markets on behalf of our clients. We have 200 years of experience helping our clients meet the world's toughest challenges and embrace its greatest opportunities. We are Citi, the global bank - an institution connecting millions of people across hundreds of countries and cities.

We work with companies to optimize their daily operations, whether they need working capital, to make payroll or export their goods overseas. By lending to companies, we help them grow,

creating jobs and real economic value at home and in communities around the world. We provide financing and support to governments at all levels, so they can build sustainable infrastructure, such as housing, transportation, schools and other vital public works.

These capabilities create an obligation to act responsibly, do everything possible to create the best outcomes, and prudently manage risk.

We strive to earn and maintain the public's trust by constantly adhering to the highest ethical standards. We ask our colleagues to ensure that their decisions pass three tests: they are in our clients' interests, create economic value, and are always systemically responsible. When we do these things well, we make a positive financial and social impact in the communities we serve and show what a global bank can do.

## CITIBANK CANADA

Head Office  
Toronto, Ontario



## TORONTO CITI SERVICE CENTRE

Mississauga, Ontario



Citi's roots in Canada date back to 1919. Currently, the company employs approximately 1,450 employees with offices in Vancouver, Calgary, Montreal, Toronto and Mississauga. 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.

CITI'S KEY STRATEGIC FOCUS IN CANADA IS TO continue to enable progress and help our clients succeed through these major lines of business: Citi Corporate and Investment Banking, Citi Treasury and Trade Solutions, Citi Markets and Securities Services, Citi Private Bank, and Citi Cards Canada.



### CITI CORPORATE & 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 & 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 our clients. Offerings include cash management, payments, receivables, liquidity management and investment services, working capital solutions, commercial card programs, and trade finance.

## CITI'S AFFILIATES

Citi's affiliates in Canada operate under the following legal entities, as of December 31, 2017:

Citi Cards Canada ULC

Citi Transaction Services Canada Ltd.

Citibank Canada

Citibank Canada Investment Funds Limited

Citibank, N.A., Canadian branch

Citigroup Finance Canada ULC

Citigroup Global Markets Canada Inc.

Citigroup Energy Canada ULC

Citi Canada Technology Services ULC



### CITI MARKETS & SECURITIES SERVICES

Citi Markets and Securities Services provide 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.

Direct Custody as a key component of Securities Services, it not only supports clearing and settlement activities of intermediaries such as banks, brokers and other institutional investors, but also uses this forum to provide input on securities legislation and work with regulators to participate in initiatives taken to improve the securities settlement environment. In this and all of our market advocacy efforts, our goals are to reduce market risk and improve market transparency and efficiency - to the ultimate benefit of all Citi clients.



### CITI PRIVATE BANK

Citi operates one of the world's foremost 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 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.



**Ed Heffer**  
Site President  
Toronto Citi Service Centre

## TORONTO CITI SERVICE CENTRE

The Toronto Citi Service Centre (CSC) delivers worldwide technology solutions to Citi's global businesses. Identified as a global hub for Institutional Clients Group Technology, Toronto CSC's technologists and developers lead projects for Citi's businesses around the world. The Toronto CSC has steadily grown to over 1,200 developers in recent years.

AS THE LARGEST OF CITI CANADA'S SITES ACROSS the country, the Toronto CSC experienced unprecedented growth in 2017, adding a wealth of innovative technologists and business analysts to the team. Owing to the availability of the top-notch talent and outstanding developments produced by the growing team, many employees moved into newly created roles within the organization.

Central to Citi's mission and value proposition is enabling progress in the communities we serve. The Toronto CSC utilized its recent growth as an opportunity to expand its programs and forge new partnerships that strengthen our commitment to diversity and create tangible impact within the community. The site's newest partner, Ladies Learning Code (LLC), is a nonprofit organization that encourages girls and women to enter Science Technology Engineering and Math (STEM) - related industries, with a focus on coding.

Employees are engaged as Citi thought leaders at LLC's Entrepreneurship Camp for girls ages 10 to 13, providing mentorship and coaching to empower girls to embrace their talents in technology. Citi's support includes the expansion of LLC's Code Mobile program into the local region, where the Toronto CSC site is used as their classroom. Local girls ages eight to 14 are invited to join Citi employees onsite for a day of coding design, education, and presentations.

**2017 | 2<sup>x</sup> INTAKE RATE**  
**TECHNOLOGY ANALYST PROGRAM**

The Toronto CSC Technology Analyst Program which hires new graduates each year and provides training and rotation opportunities among the technology teams, also expanded in 2017 with nearly double the intake rate.

New community and educational partnerships were secured, including a sponsorship with the Women in Science program at the University of Toronto, to continue to drive progress through diversity within the technology space.



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

# PROGRESS IN OUR COMMUNITIES

We recognize that 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 help families achieve financial empowerment. Citi provides its employees with a number of internal programs and opportunities that encourage participation and engagement in all our charitable endeavours.



### CITI VOLUNTEERS

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



### THE CITI VOLUNTEER MANAGEMENT SYSTEM (VMS)

Citi’s VMS is a multidimensional online platform that enables all employees to seek out and register for volunteer opportunities in their area and track their volunteer hours. This application is intranet- and internet-based so that employees can log in to view or sign up 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 2017, 322 employees across Canada used their volunteer day to support dozens of organizations, compiling 273 work days in volunteer time.

## EMPLOYEE TIME & TALENT

Citi employees actively leverage their professional skills and experience by volunteering their time.

Boys and Girls Club of London  
Canadian Blood Services  
Canadian Cancer Society  
Children's Aid Foundation of Canada  
Children's Aid Society  
CultureLink  
Daily Bread Food Bank  
Heart and Stroke Foundation: London  
Inside the Dream  
Investing In Children  
London Food Bank  
Montreal General Hospital Foundation  
The Mustard Seed  
ReForest London  
Ronald McDonald House Charities  
Salvation Army Centre of Hope  
Scotiabank Toronto Waterfront Marathon  
United Way of London and Middlesex  
United Way of Toronto and York Region  
Youth Employment Services

5041.5

TOTAL VOLUNTEER HOURS



### COMMUNITY DEVELOPMENT ADVISORY COUNCIL

In 2016, Citi Canada established a Community Development Advisory Council (CDAC) to provide oversight and accountability to the activities of the Community Development function. The council is responsible for ensuring that decisions of the function adhere to the Citi Charitable Contributions Policy and are aligned with the Citi Foundation pillars of providing support to organizations that focus on youth economic opportunities, financial inclusion and urban transformation.

The council comprises a chairperson and 13 members who represent a diverse cross-section of Citi's businesses and functions across the country. Quarterly meetings are held to review the activities of the function, discuss upcoming opportunities and challenges, and provide approval on overall strategy and any potential changes over the course of the year.



### CITI SKILLS MARATHONS

Citi Skills Marathons (CSM) were created to help leaders from nonprofit organizations solve one or more of their most pressing organizational issues in a single day, using the time, talent and expertise of Citi employees who have the needed skill sets. During each event, project teams decide on an executable deliverable/recommendation and work through a four-phase model to design and complete a final deliverable.

On September 22, Citi Canada hosted a six-hour Citi Skills Marathon with charitable partners Youth Employment Services and Children's Aid Foundation of Canada as part of the global Pathways to Progress launch in Toronto. Both organizations serve youth from underprivileged and vulnerable populations, helping them overcome barriers to employment and gain financial independence.

Two Citi teams of experts assisted the nonprofits in solving organizational issues related to risk management, communications and social media planning, and business strategy.



## THE CITI CANADA CHARITY GOLF TOURNAMENT

The Citi Canada Charity Golf Tournament began nearly a decade ago as a small fundraising initiative of the Citi Canada United Way committee. The tournament has since grown into our largest charitable endeavour of the year. Today the Citi Canada Community Development Advisory Council votes on a new community partner for the golf tournament each year, and funds raised go towards directly supporting one of their critical programs.

In 2017, Citi Canada partnered with Ronald McDonald House Charities (RMHC)

Toronto, an organization that provides a "home away from home" for seriously ill children and their families so that they can heal better together. Since partnering with RMHC in 2015, the CDAC has voted annually to continue its support for the RMHC Toronto School.

Funds from the tournament supported the RMHC Toronto School program, which is available for patients and siblings from junior kindergarten to grade 12 who are staying at the house. The school supports families in a meaningful and impactful way by helping children maintain academic

standing and providing a sense of normalcy while supporting their complex emotional and learning needs.

The golf tournament raised \$50,000 in support of the RMHC Toronto School program in 2017 and has raised a total of \$159,072 in three years. In addition, more than 120 Citi volunteers have given 3,600 hours to hosting more than 800 guests at RMHC Toronto's Home for Dinner event, where volunteers work to plan a meal, purchase groceries and prepare dinner for guests at the house.



In 2017, over 100,000 employees worked alongside community partners at service projects in more than 500 cities across 91 countries in the days leading up to and including Global Community Day.



Each year, tens of thousands of Citi volunteers, their friends and families across the globe join together for Global Community Day – an opportunity to use their time, skills and expertise to make a difference in their cities.

THE ANNUAL ACTIVITIES FOCUS ON A RANGE OF local needs - from urban revitalization to environmental conservation to literacy and education. Global Community Day is one of the many ways Citi shows its commitment to the communities where we have a presence year-round. To date, more than two million service hours have been donated since the inception of Global Community Day in 2006.

On and around June 10, 2017, 500 Citi Canada employees, family members and alumni demonstrated a shared commitment to the communities where they work and live as part of Global Community Day. From Montreal to British Columbia, volunteers taught, planted, mulched, sorted clothes, painted, packed and cleaned for local community organizations. The country-wide impact on communities was significant, with 15 events across six time zones.

## GLOBAL COMMUNITY DAY IN CANADA

### VANCOUVER

Vancouver employees joined the Salvation Army Belkin House team to prepare and serve food to 100 members of the community suffering from homelessness or poverty.

### CALGARY

In Calgary, Citi Canada and CitiFinancial employees joined forces at the Mustard Seed to sort and size clothing for guests of the shelter.

### LONDON

The Citi Cards team in London assisted ReForest London with an environmental after-care program for young trees in the park. The group was tasked to remove weeds and add tree collars and mulch to help the trees grow.

### MISSISSAUGA

Employees at the Toronto Citi Service Centre spent the day planting trees, cleaning up forest parkland and mulching in a nearby park.

### TORONTO

Employees in Toronto visited the Daily Bread Food Bank to sort 6,781 lbs of food for immediate delivery to food bank programs across the greater Toronto area. Employees also donned aprons and hair nets to prepare and serve meals to 130 children and their families staying at Ronald McDonald House Toronto. At CultureLink and Youth Employment Services, Citi volunteers hosted mock interviews and career mentoring sessions with at-risk youth and new immigrants.

### MONTREAL

At our Montreal site, employees participated in an annual run to help raise funds for the Montreal General Hospital Foundation's Women's Mental Health Mission program.

# 2017 COMMUNITY GIVING

In 2017, employees in Canada mentored, walked, rode, collected, sorted, coached, planted, built, 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.

**IN 2017, CREDIT  
COUNSELLING GRANTS  
WERE PROVIDED  
TOTALING \$48,804.97.**

CHARITABLE CONTRIBUTIONS, EVENTS & SPONSORSHIPS	CORPORATE CONTRIBUTIONS (\$)	EMPLOYEE GIVING (\$)
Air Canada Foundation	15,000.00	
Alzheimer Society of British Columbia	1,500.00	
Americas Society	15,000.00	
Bay Street Children's Foundation	2,000.00	
Big Brothers Big Sisters of Calgary & Area	900.00	
Boys & Girls Club of London	1,500.00	200.00
Camp Trillium	9,000.00	
Children's Aid Foundation of Canada	6,780.00	2,000.00
CN Employees' & Pensioners' Community Fund	1,500.00	
Community Food Centers Canada	1,500.00	
Crow's Theatre	3,500.00	
Daily Bread Food Bank	2,500.00	
Darearts Foundation Inc. For Children	3,000.00	
Darling Home For Kids	4,500.00	
Fondation Père Sablon	5,850.00	
Fraser Institute	5,000.00	
Go Le Grand Défi	1,000.00	
Golf Canada Foundation	75,000.00	
Habitat For Humanity Greater Toronto Area	20,000.00	
Heart & Stroke Foundation	1,000.00	2,100.00
Hockey Helps The Homeless	4,000.00	
Home Depot Canada Foundation	4,500.00	
Horatio Alger Association of Canada	10,000.00	
Hudbay Minerals Inc.	4,000.00	
Jays Care Foundation	9,250.00	
Ladies Learning Code	20,000.00	
London Humane Society	750.00	

CHARITABLE CONTRIBUTIONS, EVENTS & SPONSORSHIPS	CORPORATE CONTRIBUTIONS (\$)	EMPLOYEE GIVING (\$)
Marie-Vincent Foundation	8,000.00	
Meals On Wheels London	500.00	
Michael Garron Hospital Foundation	21,500.00	
Mining4life	20,000.00	
Montreal General Hospital Foundation	1,000.00	
Peel Children's Aid Foundation	10,000.00	
President's Choice Children's Charity	6,950.00	
Providence Healthcare Foundation	2,500.00	
Quebec Society For Disabled Children	1,000.00	
Reforest London	500.00	
Right To Play Canada	4,000.00	
Sickkids Foundation	1,125.00	
Special Olympics Canada	10,000.00	
St. Joseph's Health Centre Foundation	6,000.00	
Sunnybrook Foundation	1,500.00	
Tobias House Attendant Care Incorporated	5,000.00	
Toronto International Film Festival	80,000.00	
United Way of Calgary & Area	750.00	
United Way of London & Middlesex	2,000.00	1,352.00
United Way of Peel Region	20,000.00	
United Way of Toronto & York Region	27,000.00	131,260.89
University of Toronto	10,000.00	
West Island Cancer Wellness Centre	3,000.00	
Windrush Stable Therapeutic Riding Centre	2,000.00	
World Literacy Canada	2,500.00	
Youth Employment Services	2,500.00	
	<b>\$477,855.00</b>	<b>\$136,912.89</b>

**\$614,767.89**

**TOTAL CORPORATE AND  
EMPLOYEE GIVING**

**\$697,793.00**

**TOTAL CITI FOUNDATION  
GRANT GIVING**

**\$1,312,560.89**

**TOTAL CHARITABLE GIVING  
IN CANADA IN 2017**

# 2017 CITI FOUNDATION GRANTS IN CANADA

Citi Foundation grant funding in Canada more than doubled in 2017, allowing partners to grow their program offerings and expand to new markets across the country.

**\$150,000 (USD)**

CHILDREN'S AID FOUNDATION OF CANADA  
Youth Economic Opportunities

**\$150,000 (USD)**

YOUTH EMPLOYMENT SERVICES  
Youth Economic Opportunities

**\$150,000 (USD)**

RISE ASSET DEVELOPMENT  
Financial Inclusion

**\$125,000 (USD)**

PATHWAYS TO EDUCATION  
Youth Economic Opportunities

**\$565,000**

**TOTAL GRANTS**



## CITI FOUNDATION

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.



## PATHWAYS TO PROGRESS

The Citi Foundation is focused on programs that help young people to link education goals with leadership skills training, professional networks, and on-ramps to employment to increase the number of low-income youth, ages 16 to 25, who are able to get a job or start an income-generating business. The programs and initiatives in this focus area make up our approach called Pathways to Progress.

### IMPACT TARGET

*Increases in the number of low-income youth who complete post-secondary (college-level) education, gain skills to enhance employability, become employed or start their own income-generating business.*



## FINANCIAL INCLUSION

The Citi Foundation supports efforts to develop a more inclusive financial system that provides greater access to financial products, services and capital to low-income communities and individuals, as well as individuals with disabilities. Access to capital and financial products empowers adults and young people to build financial assets, enables entrepreneurs to grow or launch businesses that create jobs, and helps community-based organizations to strengthen and transform communities. Unique about our efforts is recognition that access to capital and products alone is not enough. Financial capability, the ability to establish financial plans and develop strategies for preserving a strong financial position during times of both economic prosperity and instability, is critical to the economic success of individuals and communities.

### IMPACT TARGET

*Increases in financial products and capital to support financial inclusion and the growth of businesses that provide new income generation and/or employment opportunities for low-income individuals. Increases in the number of low-income adults or youth who adopt positive financial behaviours and accumulate and preserve financial assets.*

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.

IN 2017, A TOTAL OF 171 CITI CANADA EMPLOYEES TOOK ADVANTAGE OF THIS UNIQUE COMMUNITY-MINDED INNOVATION AND CITI'S CONTRIBUTIONS TO UNITED WAY TOTALLED MORE THAN \$150,000.



## OUR COMMITMENT TO UNITED WAY

Citi embraces its "more than philanthropy" approach through its commitment to United Way – across Canada and across the continent.

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.

# PATHWAYS TO PROGRESS



Pathways to Progress supports programs that help young people, ages 16 to 24, build an entrepreneurial mindset, acquire leadership, develop financial and workplace skills, and begin to engage in the formal economy through a first job.

Pathways to Progress is Citi and the Citi Foundation's response to the persistent issue of youth unemployment globally. Led by the philanthropic efforts of the Citi Foundation and strengthened by the active involvement of dedicated Citi volunteers.

IN FEBRUARY 2017, THE CITI FOUNDATION ANNOUNCED IT WOULD EXPAND its commitment to empowering urban youth with an additional \$100-million investment to impact the lives of 500,000 youth in cities around the world by 2020. To support these efforts, Citi is mobilizing 10,000 Citi volunteers to serve as mentors and coaches who will provide professional advice to help young people move towards their career goals.

In Canada, Citi Foundation announced a commitment to investing \$700,000 CAD to four charitable organizations, impacting 7,000 youth as part of the global Pathways to Progress commitment. Citi Foundation partnered with the following programs and charitable partners in 2017/2018:



#### Youth Employment Services

YES on Demand! will provide employability skills training, entrepreneurship development, career and mentorship counselling, and job placement/internship assistance to 900 youth.



#### Pathways to Education

The Pathways to 21st Century Success Program will provide 5,400 students with mentoring, skills training, and workshops to help them access meaningful employment and entrepreneurship opportunities.



#### Rise Asset Development

The Rising Young Entrepreneur Initiative will provide interactive and gamified online tools to 200 young people who have a history of mental health or addiction challenges in Canada, empowering them with the ability to connect with a mentor, to gain knowledge and experience with entrepreneurship, to launch businesses, and to rebut the stigma around mental illness.

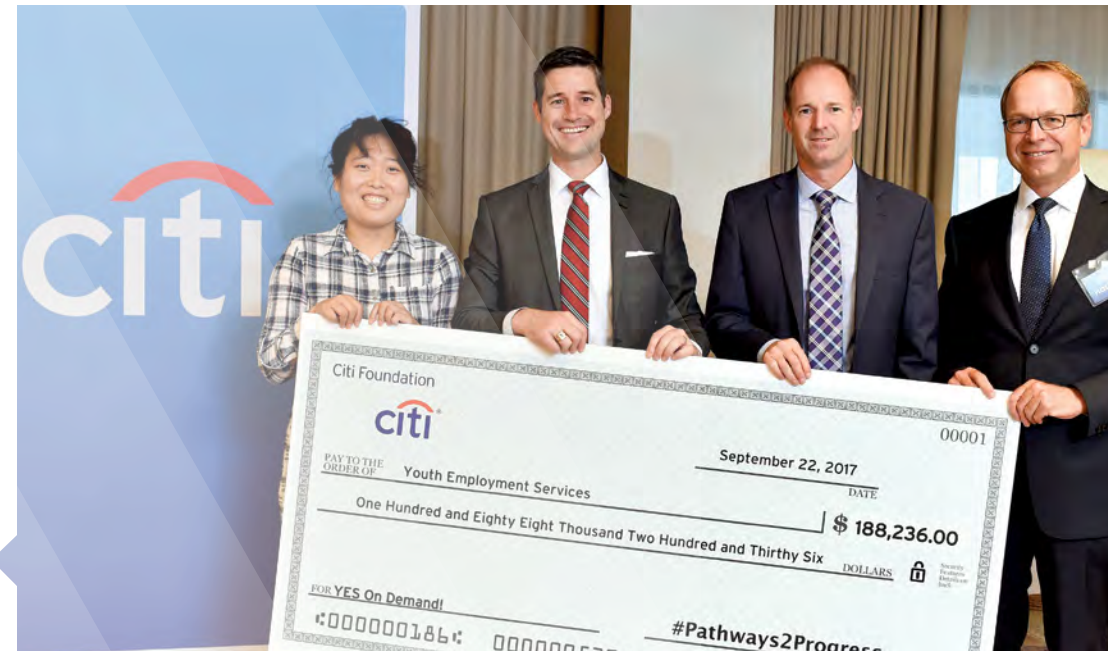


#### Children's Aid Foundation of Canada

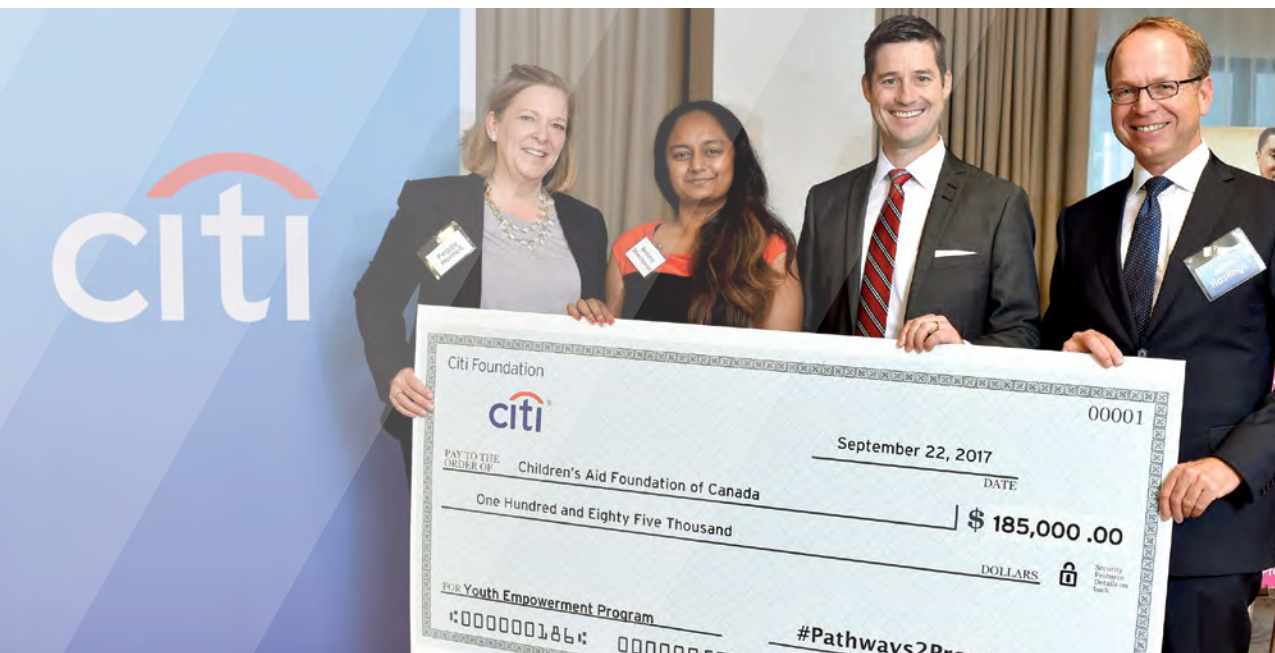
The Youth Empowerment Program will provide 260 young people in and from the child welfare sector with the skills and knowledge required to effect lasting positive behavioural changes in their approach to personal finances, and assist them in securing employment, helping them transition from care to sustainable independent living.



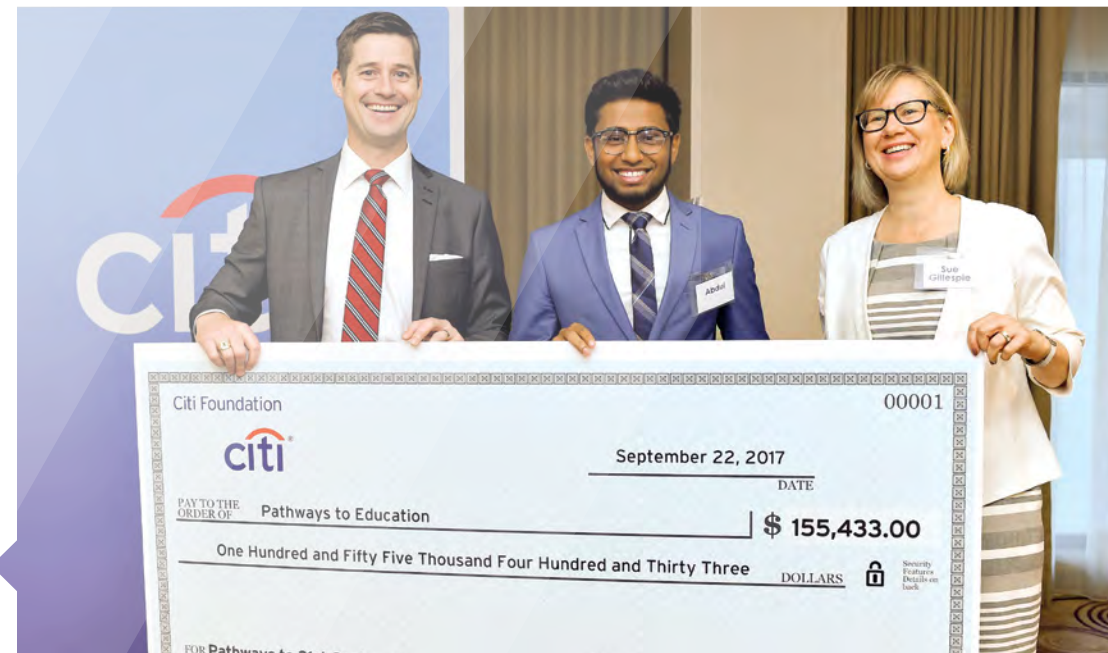
Citi presents Rise Asset Development with a cheque for \$169,124.00.



Citi presents Youth Employment Services with a cheque for \$188,236.00.



Citi presents Children's Aid Foundation of Canada with a cheque for \$185,000.00.



Citi presents Pathways to Education with a cheque for \$155,433.00.

## PATHWAYS TO PROGRESS

On Friday, September 22, Citi Canada launched the expansion of Citi Foundation's Pathways to Progress initiative in Canada at the Sheraton Hotel in Toronto. Citi Canada CEO John Hastings was joined by Toronto Deputy Mayor Stephen Holyday, Citi employees and representatives from each of the 2017/2018 grant recipients to celebrate progress for youth in Canada.

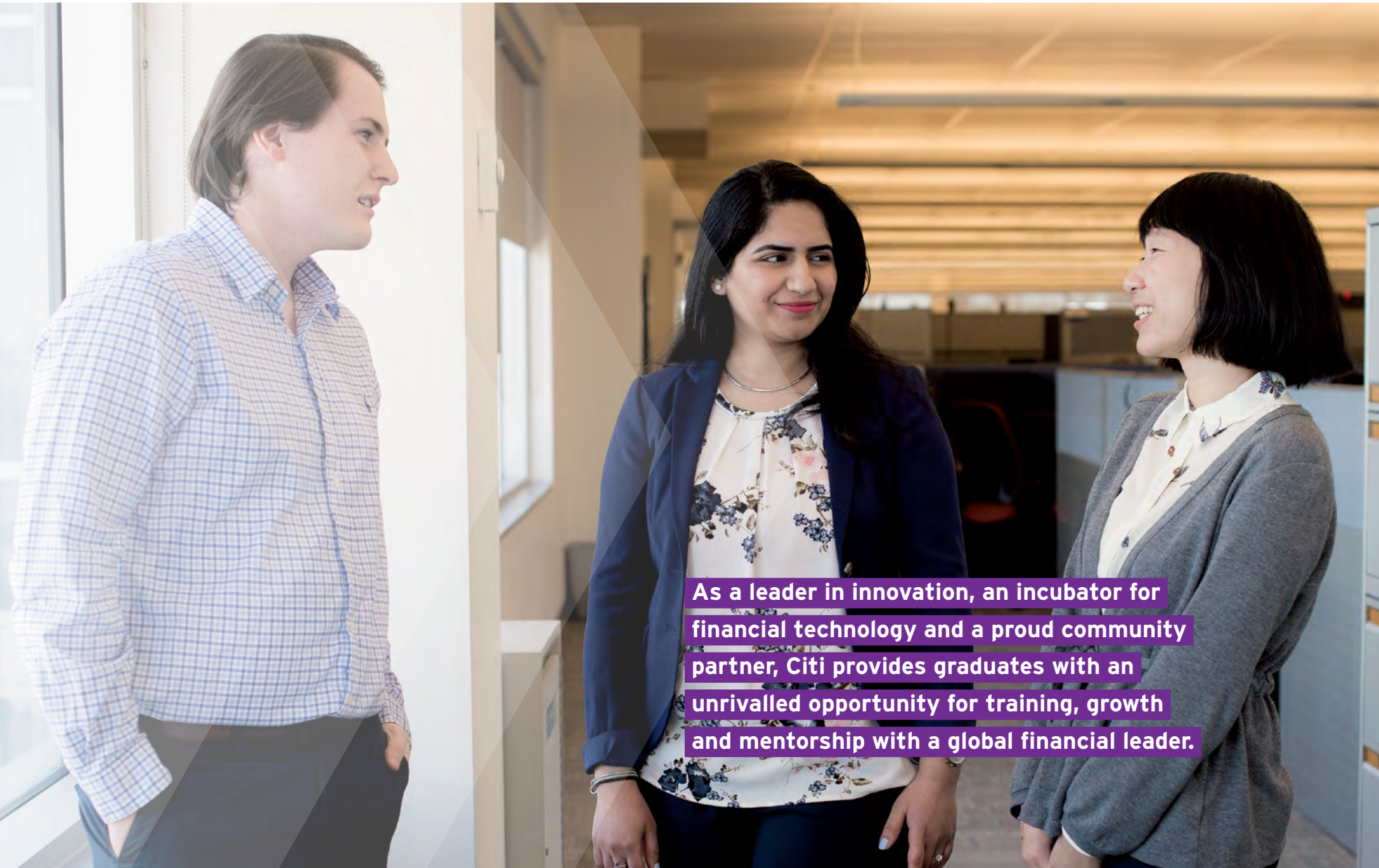
John Hastings welcomed Peggy Hornell, COO, Children's Aid Foundation of Canada (CAFC); Sue Gillespie, President and CEO, Pathways to Education Canada (Pathways); Tim Lang, President and CEO, Youth Employment Services (YES); and Jodi Butts, Chief Executive Officer, Rise Asset Development (Rise), and thanked them for their leadership in enabling progress for youth in Canada. John touched on Citi's long history in Canada and its "more than philanthropy" approach to community giving via tens of thousands of volunteer hours, thought leadership and expertise.

Deputy Mayor of Toronto Stephen Holyday spoke about the impact his first job had on his self-esteem and subsequent success in life, and about the importance of providing future generations of leaders with this same opportunity, no matter their background, education or socioeconomic status.

Senior executives from YES, CAFC, Pathways and Rise spoke about their mission and the importance of supporting youth on their path to success. Youth ambassadors and alumni also bravely shared profound and uplifting stories about their journey and the impact these programs had on their lives. Each community partner was presented with a cheque from the Citi Foundation for the 2017/2018 program.

The day ended with a Citi Skills Marathon (CSM) with Children's Aid Foundation and Youth Employment Services. CSMs are done-in-a-day sessions where Citi experts work with community partners to solve a pressing organizational issue in the area of risk management, business strategy, and communications and social media planning.

# PROGRESS THROUGH DIVERSITY



**As a leader in innovation, an incubator for financial technology and a proud community partner, Citi provides graduates with an unrivalled opportunity for training, growth and mentorship with a global financial leader.**

“Citi is proud to have been named one of Canada’s Top 100 Employers for Young People in 2017 and 2018, as well as one of Greater Toronto’s Top Employers in 2018.”  
– Christine Di Scola, Director, Human Resources, Citi Canada

FIRST PUBLISHED IN 2002, CANADA’S TOP EMPLOYERS FOR Young People is an editorial competition organized by the Canada’s Top 100 Employers (Top 100) project. Each employer is evaluated in terms of the programs it has to attract and retain younger workers. Editors at the Top 100 also examine each employer’s mentorship and training offerings, career management programs and conduct an overall profile of the organization’s workforce.

Citi’s close relationship with Canadian colleges and universities serves as a pipeline to the best and brightest students the country has to offer. Citi Canada recruitment best practices and extensive summer internship program provide the ability to entice leading candidates and provide them with unparalleled access to higher management, competitive salaries and a gateway to the world with offices in more than 160 countries and jurisdictions.

Nourishing and encouraging new employees is critical to corporate strategy. Citi’s commitment to attracting, developing and retaining the best talent is instilled in all employees, from the global CEO to the new analyst, and has Citi well-positioned to become the employer of choice for technology graduates. Around the world, Citi is 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 programs that support Citi’s diversity strategy include initiatives designed to enable progress of women, including the establishment of women’s networks across the world, and scholarship programs for diverse candidates, including students with disabilities and indigenous students. Cultural diversity is also an important part of the workplace, and Citi takes every opportunity to celebrate the rich background of its employees through various celebratory events throughout the year.

To bolster the strength of the firm’s diversity, Citi has implemented the following:

- > **Diverse Panels** ensure Citi has a diverse set of leaders involved in assessing candidates in order to identify unique perspectives on potential new hires.
- > **Diverse Slates** ensure the firm has tracked and documented its approach to and success with gender diversity.
- > **Building an Inclusive Culture** training creates more inclusive decision-making. In 2016, this mandatory training was rolled out to all employees in Canada.
- > **Day in the Citi** is an all-female on-site event that hosts undergraduate students in the hopes they apply for either our summer or full-time analyst class the following year. The event includes a keynote address from a senior leader, followed by various business information sessions, and ending with a networking opportunity. This event is a direct reflection of how Citi continues to support the advancement of women in finance roles.
- > **Training** most summer interns and new graduates receive five weeks of head office training in New York City.

## REWARDS & RECOGNITION

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

In addition to pay and benefits, Citi offers other programs in support of employees' total reward package including a Scholarship Program, in support of the continuing education of employees' children; an Employee Discount Program, to provide employees with savings on various products and services; and an Anniversary Program, to recognize and celebrate employees' tenure, dedication and commitment.



### DEVELOPMENT & TALENT PROGRAMS

Citi Canada has several talent and development programs that support 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. More than 29% of roles are filled internally, and Citi continues to foster internal mobility through "job blast" emails that allow employees to view current vacancies. In addition, a robust employee referral fee has fostered talent partners in employees.

Citi's online Global Learning Management System (GLMS) houses more than 10,000 web-based courses related to professional and personal development and technology skills. Citi continues to evolve its learning culture through new learning solutions, including video-based learning, to provide employees with ongoing, just-in-time development.

Supporting employees' development is also fostered through other formal programs, including mentorship programs, high-potential development programs and new manager programs. Strong leadership is key to enabling progress at Citi.



### EXTERNAL DIVERSITY SCHOLARSHIPS & BURSARIES

#### > Indspire

This is an Indigenous-led, national, registered charity that invests in the education of Indigenous peoples for the long-term benefit of these individuals, their families and communities, and Canada. Each year, Indspire distributes more than \$10 million in post-secondary scholarships and bursaries to First Nations, Inuit and Métis students nationwide. For a number of years, Citi has supported this organization in the form of a program called Building Brighter Futures: Bursaries, Scholarships and Awards, awarding the Citibank Canada Bursary for Indigenous Students every year. To date, five students have received a total of \$12,200 in awards.

#### > OTSS - Citibank Canada Award for Students with Disabilities at the University of Toronto:

This program is dedicated to delivering support to students with disabilities and providing them with invaluable assistance as well as recognition of their hard work and academic achievements. These awards are presented annually to students with a disability on the basis of financial need. The focus is typically on business or commerce students enrolled in the third year or higher, with academic merit a consideration as well.

### Citi is proud to deliver mental health training to people managers and employees that supports a culture of inclusiveness.

Mental health is an important social and workplace issue, and Citi has invested effort to demonstrate its commitment to employees and provide them with the tools they need to manage through challenges in their lives.

Citi's workplace accommodation policy is designed to provide support to returning employees from leave, as well as for new employees requiring accommodation.



## 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 employees' well-being, including Citi Work Strategies which allow 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 employees have peace of mind when emergency back-up child care is required.



**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.**



### SUPPLIER DIVERSITY

In 2016, Citi formed a proud partnership on the path to diversity and inclusion by joining the Canadian Aboriginal and Minority Supplier Council (CAMSC). This engagement signifies Citi's commitment to increasing access, opportunity, development, and capacity building for Aboriginal and minority suppliers.

Aboriginal and minority-owned businesses represent a community of innovative thinking and diverse thought leadership. Citi is excited to collaborate with CAMSC and its members on the engagement and inclusion of aboriginal and minority suppliers as part of our commitment to inclusiveness in our global supply chain practices.

Citi Canada expanded its partnerships in diversity and inclusion in 2017 by joining WeConnect International, an organization that identifies, educates, registers, and certifies women's business enterprises (WBE) based outside of the U.S. that are at least 51% owned, managed, and controlled by one or more women, and then connects them with multinational corporate buyers "(decision makers)". This new partnership will work to further diversify Citi Canada's supply chain and drive Citi's global objective to increase business with WBE's.

The addition of WeConnect this year, combined with the Canadian Aboriginal and Minority Supplier Council (CAMSC) in 2016, has resulted in Citi's increased engagement in the supplier diversity community and a 20% increase over 2016 in business with diverse suppliers. Citi Canada is extremely pleased with the continued growth of its supplier diversity efforts and looks forward to further developing, enhancing access to and improving opportunities with minority suppliers in its communities.

## ANNUAL EMPLOYEE SURVEY

We measure our progress on diversity in various ways, including the annual Voice of the Employee survey. Our last annual employee survey results indicated:

**81%**

DIVERSITY INDEX

**75%**

ENGAGEMENT INDEX

**81%**

MANAGER EFFECTIVENESS INDEX

### EMPLOYMENT IN CANADA\*

PROVINCE	FULL TIME	PART TIME	TOTAL
ON	1,148	9	1,157
BC	14	0	14
AB	13	0	13
QC	5	0	5
		GRAND TOTAL	1,189

\* As of December 31, 2017



## WHAT WE EXPECT OF OUR LEADERS

CITI'S LEADERSHIP STANDARDS ENCAPSULATE THE MEASURABLE SKILLS, ABILITIES AND KNOWLEDGE THAT WE SHOULD DEMONSTRATE TO BE SUCCESSFUL CITI LEADERS.

OUR MISSION AND VALUE PROPOSITION EXPLAINS WHAT WE DO.

OUR LEADERSHIP STANDARDS EXPLAIN HOW WE DO IT.



### DEVELOPS OUR PEOPLE

- › Builds talent and teams for Citi by creating a culture of meritocracy and transparency, and celebrating excellence, initiative and courage
- › Inspires and empowers the team to work collaboratively to achieve superior results
- › Creates an environment where people hold themselves to the highest ethical standards
- › Models personal growth and consistently provides coaching and feedback in support of ongoing development and retention
- › Attracts great talent, builds a diverse talent pipeline, and recognizes, rewards, and promotes based on performance



### DRIVES VALUE FOR CLIENTS

- › Enables economic value and positive social impact for clients, companies, governments, and communities
- › Puts clients first by anticipating, understanding, and exceeding their expectations and needs
- › Acts as a trusted partner to clients by delivering superior advice, products and services
- › Brings the best of Citi and knowledge of global issues and market trends to create value and good will with clients
- › Drives innovation, competitive differentiation and speed to market by actively learning from others



### WORKS AS A PARTNER

- › Works collaboratively across the firm and encourages others to achieve the best results for Citi and our clients
- › Exemplifies global leadership by embracing unique perspectives from across Citi to achieve the best solutions
- › Challenges self and colleagues to higher levels of performance by actively listening and engaging in constructive dialogue
- › Treats people with respect and assumes the intentions of others are based on common goals and shared purpose



### CHAMPIONS PROGRESS

- › Champions a culture of high standards, pushes for progress, embraces change and challenges the status quo in support of Citi's vision and global strategy
- › Communicates a vision that is forward looking and responsive to changes in the environment
- › Inspires enthusiasm and mobilizes resources for productive and innovative change
- › Exhibits confidence and agility in challenging times
- › Sets a positive tone when implementing Citi-wide change initiatives



### LIVES OUR VALUES

- › Sets high standards and achieves performance objectives by creating a clear path toward ethical and sustainable results
- › Translates Citi's strategy into effective business plans while proactively overcoming obstacles
- › Prioritizes and provides a clear line of sign to the most critical work
- › Sets goals and measures progress to ensure the organization is focused on ethics, execution, and results
- › Expects self and team to consistently meet/ exceed expectations



### DELIVERS RESULTS

- › Ensures systemically responsible outcomes while driving performance and balancing short and long term risks
- › Sets the standard for the highest integrity in every decision
- › Leads by example; willing to make difficult choices in support of Citi and our stakeholders
- › Makes Citi better for all by putting the clients' and Citi's interests ahead of individual or team interests
- › Has the courage to always do what's right and the humility to learn from mistakes





**We strive to earn and maintain public trust by constantly adhering to the highest ethical standards.**

# PROGRESS THROUGH GOVERNANCE

The Ethics and Culture Committee, a standing committee of the Citigroup Inc. Board of Directors that was established in 2014, continues to oversee senior management's efforts to reinforce and enhance a culture of ethics throughout the firm.

IN CITI'S MISSION AND VALUE PROPOSITION, WE STATE that we strive to earn and maintain public trust by constantly adhering to the highest ethical standard. We include this phrase because we acknowledge that there is work to be done, that our efforts need to be continuous and that even one mistake can undermine trust in our business and our industry overall. Earning trust is hard – rightly so. But we are committed – from our Board of Directors and senior management to each of our employees around the world – to working at it each day. It's what we need to do to be successful as a company and it is at the centre of all our decisions and actions.



### ETHICS HOTLINE

Citi's Ethics Office provides multiple channels, available in 11 languages – including a toll-free phone number, mail, fax and web-based option – where employees, customers, suppliers and other third parties can report concerns.

These channels, collectively called the Ethics Hotline, allow individuals to raise concerns around any ethics, environmental, social and governance issues including human rights, supply chain, and labour practices. All complaints are treated as confidentially as possible, in a manner consistent with the need to investigate and address the complaint.

Ethics concerns can be raised either anonymously or without attribution, subject to applicable laws and regulations. Furthermore, Citi policies prohibit retaliation against anyone who raises a concern or question in good faith, or anyone who participates in an ethics investigation.



## ANTI-BRIBERY & CORRUPTION PROGRAM

Citigroup has established and continues to maintain a Global Anti-Bribery & Corruption Policy, designed to ensure, that at a minimum, Citigroup and all of its businesses are in compliance with all applicable anti-bribery and corruption (AB&C) laws and regulations, including the U.S. Foreign Corrupt Practices Act, the U.K. Bribery Act and applicable local anti-bribery and corruption laws of the countries in which Citi Operates.

Our Anti-Bribery and Corruption Program expressly prohibits bribery in any form for our employees as well as our suppliers.

We have written policies, procedures, and internal controls reasonably designed to comply with anti-bribery laws. We conduct an annual bribery and corruption risk assessment of all global business lines. It addresses many areas of risk, including gifts and entertainment, hiring practices and third-party relationships.

We provide our staff with anti-bribery and corruption training annually, and supplement it with targeted training and communications as needed.

We give staff multiple ways, including an Ethics Hotline, to escalate instances of corruption and to prompt investigations, where necessary. Citi's Anti-Bribery and Corruption Program is overseen by our Chief Compliance Officer who reports to the CEO.



### MANAGING COMPLIANCE RISK

The Compliance Risk Management organization is responsible for helping to drive a culture of ethical conduct at Citi by establishing policies, programs and procedures that guide and support our employees in making ethical decisions and adhering to the appropriate standards of conduct. Through an integrated compliance risk management framework, this group protects Citi by setting standards, providing guidance, training, and advice to our businesses regarding compliance risk, and driving ownership and accountability for managing compliance risk in accordance with Citi standards across the firm.

Managing compliance risk is the responsibility of all of our employees and requires not only adherence to applicable laws, regulations, policies, and relevant standards of conduct, but also the promotion of business behaviour and activity that is consistent with the values and conduct expectations outlined by our Mission and Value Proposition and Leadership Standards.

Citi's global Compliance organization is headed by our Chief Compliance Officer, who reports directly to Citi's Chief Executive Officer and provides regular reports on the performance of the compliance program to the Citigroup Board of Directors, including the Audit and Ethics and Culture Committees.



### SANCTIONS PROGRAM

Citi conducts business and operations in compliance with applicable sanctions, laws and regulations, including those of the United States and other countries in which we operate. We maintain a robust, risk-based Sanctions Compliance Program that applies globally and is commensurate with our global footprint. As a financial institution organized in the United States, Citi and its subsidiaries globally comply with applicable U.S. sanctions requirements, among other requirements.

Our enterprise-wide Sanctions Program promotes compliance with increasingly dynamic sanctions requirements. The program includes policies and procedures, enterprise-wide screening, annual risk assessments and audits of sanctions control processes, employee training and a diverse team of Compliance professionals stationed around the world. Citi's Global Sanctions program and the associated policy are owned by the Chief Sanctions Office and the policy is approved by the Audit Committee of the Board of Directors.



### OTHER PROGRAMS AND INITIATIVES

Other programs and initiatives that help us manage our compliance risk include, but are not limited to, Citi's Anti-Money Laundering Program and Citi's taxation policies and standards.

# ANTI-MONEY LAUNDERING PROGRAM

One of our most important obligations is to protect the integrity of the global financial system.

**Our Anti-Money Laundering (AML) Program helps protect our clients, businesses and the financial system from the risks of money laundering and terrorist financing through a robust, globally consistent program.**

It is based on our Anti-Money Laundering Policy, which provides globally consistent controls to identify and mitigate risks related to money laundering and comply with relevant laws and regulations.

## THE PROGRAM CENTRES ON



### PREVENTION

Citi's global Know Your Customer (KYC) program is the cornerstone of our AML program, enabling us to effectively evaluate the potential risks associated with each client relationship and ensure that we adhere to globally consistent policies and standards, customer risk scoring and onboarding.



### DETECTION

We monitor transactions to identify unusual or suspicious transactions, behaviours or patterns of activity across our global footprint. Our AML investigations unit reviews transactions of new and existing clients across businesses and regions.



### REPORTING

We create, track and file Suspicious Activity Reports, Suspicious Transaction Reports and Currency Transaction Reports, as required in many countries.



### GOVERNANCE

Our enterprise-wide controls govern the overall program including global AML policies, processes, testing and training. Citi's Global AML Program Head and Bank Secrecy Act (BSA) Officer is responsible for overseeing the program, including apprising the Board of Directors and senior management of AML initiatives, any significant deficiencies, and the reporting of suspicious activity.

**Globally, we have more than 4,300 AML professionals, including over 400 designated AML officers covering every Citi business, function and geographic area.**

These specialists help us effectively execute the program and meet our AML-related requirements. The global program is supported by the Compliance, Finance, Legal, Risk, and Internal Audit functions. In 2016, we centralized our AML efforts into a single, comprehensive function, including both compliance and operations, to support the evolution of our AML program with increased sophistication, effectiveness and efficiency.

## COMPLAINTS (BANKS, AUTHORIZED FOREIGN BANKS & 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 six (6) complaints were dealt with by the Citibank Canada Ombudsman in 2017.

The average length of time taken by the Ombudsman's Office to deal with the complaints was 12 days. It is Citibank Canada's opinion that of the six complaints received, all were resolved to the satisfaction of the persons who made the complaints.

All six (6) of the complaints received were for Citibank Canada. No complaints were received for Citibank, N.A., Canadian branch.





# PROGRESS THROUGH SUSTAINABILITY

To drive sustainable progress worldwide we need to lead by example. That means doing everything we can to reduce the impacts of our facilities on the local and global environment by conserving energy, water and other resources, influencing employee and supplier behaviour and investing in green building design.



## ENVIRONMENTAL SUSTAINABILITY

As part of our Sustainable Progress strategy, Citi has established new environmental footprint goals for 2020, including 35 percent reduction in greenhouse gas (GHG) emissions, 30 percent reductions in energy and water use and 60 percent reduction in waste to landfill, all against a 2005 baseline. The initiative also includes a longer-term 2050 GHG emissions reduction goal of 80 percent; both the 2020 and 2050 GHG goals were created using a climate science-based methodology.

Set in 2010, these goals address key performance areas including reducing greenhouse gas (GHG) emissions, waste generation, water conservation, Leadership in Energy and Environmental Design (LEED) building, and improving energy efficiency. Annual targets drive progress across Citi's nearly 12,000 locations.

Citi Realty Services (CRS) has incorporated sustainable building practices globally in all new construction and renovations since 2007.

## CITI TORONTO

LEED Silver  
Certified, 2014



### LEED CERTIFICATION

All new projects are candidates for LEED Certification in the project planning by the Architect and project manager.

In Canada, CRS has achieved LEED status for two significant sites, the new Calgary Global Banking/Commodities Trading office and the fully renovated Citi Canada Head office in Toronto.

The Calgary Office received LEED Silver certification in 2013 based on five standard categories; sustainable sites, water efficiency energy and atmosphere, materials and resources, indoor environmental quality and innovation and design process. Citi achieved Silver Certification in March 2014 for the Citi Canada Head Office renovation project, which encompassed a complete retrofit of five floors at Citigroup Place in Toronto.

This project, completed in late 2013, was evaluated according to LEED Canada – Commercial Interiors, in five environmental categories: sustainable sites, water efficiency, energy and atmosphere, materials and resources, indoor environmental quality as well as innovation and design process.

In addition to CRS Project Management and Building Operations, the project team consisted of professionals in the fields of Interior Design, Mechanical and Electrical engineering, Construction and Sustainability, all chosen for their experience and commitment to the green building movement.

The project was designed to provide a very modern, high quality office space incorporating sustainable design features such as low flow water fixtures, high efficiency air-conditioning systems, lighting sensors, construction materials with high levels of recycled content, furniture/ finishes with low-level VOCs etc., all prerequisites to creating a sustainably built environment.

Citi Canada is committed to promoting global sustainability initiatives and practices through education and awareness in order to reduce its environmental impact. Citi Canada also participates in Earth Hour and Earth Week annually and has site Green Teams composed of employee volunteers who coordinate green initiatives year-round at their respective sites.

## ENVIRONMENTAL IMPACT REPORT

ABSOLUTE INDICATORS	2016	2016 (JAN-DEC)	2017 (JAN-DEC)	YTD 2017 FORECASTED REDUCTION FROM 2016
Electricity	9.30	9.30	8.72	
District Heating (Steam & Chilled Water)	0.87	0.87	0.64	
Energy Purchased (Scope 2)	10.18	10.18	9.35	
Natural Gas	2.16	2.16	2.46	
Fuel Oil	0.00	0.00	0.00	
Energy Consumed (Scope 1)	2.16	2.16	2.46	
<b>Total Energy (GwH)</b>	<b>12.33</b>	<b>12.33</b>	<b>11.82</b>	<b>-4.21%</b>

### CO2e EMISSIONS

Direct CO2e	437.19	437.19	499.07	
Indirect CO2e	1,563.10	1,563.10	1,419.69	
<b>Total CO2e (Metric Tons)</b>	<b>2,000.29</b>	<b>2,000.29</b>	<b>1,918.76</b>	<b>-4.08%</b>

### WATER

<b>Total Water Consumption (m³)</b>	<b>25,980.98</b>	<b>25,980.98</b>	<b>25,609.33</b>	<b>-1.43%</b>
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### WASTE

<b>Recycled Waste (Metric Tons)</b>	<b>156.31</b>	<b>156.31</b>	<b>116.74</b>	<b>74%</b>
<b>Refuse and Other (Metric Tons)</b>	<b>46.78</b>	<b>46.78</b>	<b>40.39</b>	<b>-13.66%</b>
<b>Total Waste (Metric Tons)</b>	<b>203.09</b>	<b>203.09</b>	<b>157.13</b>	
<b>Diversion Rate (%)</b>	<b>77%</b>	<b>77%</b>	<b>74%</b>	

## CITI CANADA 2017 REDUCTIONS

By the end of 2017 Citi Canada showed the following reductions:

**-4.21%**

ENERGY USAGE

**-4.08%**

CO2e EMISSIONS

**-1.43%**

WATER USAGE

**-13.66%**

WASTE PRODUCTION

# DEBT FINANCING FOR BUSINESSES IN CANADA

At Citi, we are committed to making debt financing available to our clients across Canada.

As of December 31, 2017, authorized amounts available to businesses in Canada total approximately \$18,780,699,603.

\*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 and Nunavut have been added to Saskatchewan for the same dollar band to preserve confidentiality.

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

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

\*\*\*\*\*Client counts and authorizations for Manitoba has been added to British Columbia and New Brunswick has been added to Nova Scotia for the same dollar band to preserve confidentiality.

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

		\$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
<b>Alberta</b>	Number of Clients	14,711	423	19	***	7	19	61	15,240
	Authorized Amount	\$76,127,380	\$14,227,527	\$2,410,180	***	\$ 5,465,274	\$ 45,571,894	\$ 4,211,437,106	\$4,355,239,361
<b>British Columbia</b>	Number of Clients	19,903	386	23	6	7	6	23	20,354
	Authorized Amount	\$90,968,645	\$12,766,255	\$2,665,584	\$1,846,708	\$ 4,776,804	\$ 19,309,994	\$ 1,155,358,970	\$1,287,692,960
<b>Manitoba</b>	Number of Clients	6,718	174	7			*****	*****	6,899
	Authorized Amount	\$35,177,549	\$5,929,573	\$874,000			*****	*****	\$41,981,122
<b>New Brunswick</b>	Number of Clients	1,528	52	**		****	****	*****	1,580
	Authorized Amount	\$7,862,165	\$1,818,000	**		****	****	*****	\$9,680,165
<b>Newfoundland and Labrador</b>	Number of Clients	418	23						441
	Authorized Amount	\$2,271,300	\$776,000						\$3,047,300
<b>Nova Scotia</b>	Number of Clients	2,219	67		9	****	7	3	2,305
	Authorized Amount	\$11,233,563	\$2,257,157		\$3,505,510	****	\$ 17,571,882	\$220,104,220	\$254,672,332
<b>Northwest Territories</b>	Number of Clients	23	*						23
	Authorized Amount	\$142,700	*						\$142,700
<b>Nunavut</b>	Number of Clients	21	6	**					27
	Authorized Amount	\$117,900	\$186,000	**					\$303,900
<b>Ontario</b>	Number of Clients	73,953	1,485	110	44	51	82	106	75,831
	Authorized Amount	\$360,600,216	\$52,286,945	\$11,851,804	\$15,022,191	\$ 35,884,794	\$ 194,201,555	\$ 10,340,817,831	\$11,010,665,336
<b>Prince Edward Island</b>	Number of Clients	565	5						570
	Authorized Amount	\$3,093,680	\$229,644						\$3,323,324
<b>Quebec</b>	Number of Clients	22,758	297	24	8	9	17	35	23,148
	Authorized Amount	\$115,327,586	\$10,193,562	\$2,798,502	\$2,694,449	\$ 6,491,024	\$ 41,233,160	\$ 1,360,977,348	\$1,539,715,631
<b>Saskatchewan</b>	Number of Clients	3,753	166	8	***	****		6	3,933
	Authorized Amount	\$26,752,809	\$5,398,910	\$1,049,022	***	****		\$240,969,193	\$274,169,934
<b>Yukon</b>	Number of Clients	18	*						18
	Authorized Amount	\$65,538	*						\$65,538
	Total Number of Clients	146,588	3,084	191	67	74	131	234	150,369
	<b>Total Authorized Amount</b>	<b>\$ 729,741,031</b>	<b>\$ 106,069,573</b>	<b>\$ 21,649,092</b>	<b>\$ 23,068,858</b>	<b>\$ 52,617,896</b>	<b>\$ 317,888,485</b>	<b>\$ 17,529,664,668</b>	<b>\$ 18,780,699,603</b>

## BY JURISDICTION

	INCOME TAXES	CAPITAL TAXES	TOTAL
Federal	30,870,751	-	30,870,751
Alberta	5,214,111	-	5,214,111
British Columbia	1,067,543	-	1,067,543
Manitoba	137,392	-	137,392
New Brunswick	352,722	-	352,722
Newfoundland	564,741	-	564,741
Northwest Territories	5,068	-	5,068
Nova Scotia	446,073	-	446,073
Nunavut	-	-	-
Ontario	15,846,746	-	15,846,746
Prince Edward Island	25,318	-	25,318
Quebec	741,247	488,725	1,229,972
Saskatchewan	85,974	-	85,974
Yukon	11,933	-	11,933
	55,369,618	488,725	55,858,343

## BY COMPANY

	INCOME TAXES	CAPITAL TAXES	TOTAL
Citibank Canada	21,687,883	81,681	21,769,564
Citibank Canada Investment Funds Limited	589,263	-	589,263
Citi Transaction Services Canada Ltd.	70,199	-	70,199
Citi Canada Technology Services ULC	325,296	-	325,296
Citibank, N.A., Canadian branch	19,695,672	-	19,695,672
CitiFinancial Canada Inc.*	6,189,776	407,044	6,596,820
CitiFinancial Canada East Corp.*	2,394,947	-	2,394,947
Citigroup Finance Canada ULC	-	-	-
Citi Cards Canada Inc.	2,745,601	-	2,745,601
Citigroup Energy Canada ULC	-	-	-
Citigroup Global Markets Canada Inc.	1,670,981	-	1,670,981
	55,369,618	488,725	55,858,343

\*This entity was sold as of March 31, 2017.

# SUMMARY OF 2017 TAXES PAYABLE







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