

# 2015 Global Citizenship Report Global Reporting Initiative Index

We are reporting in alignment with the Global Reporting Initiative's (GRI) G4 Guidelines. The GRI Index table below assists our readers to find disclosures in our 2015 Global Citizenship Report, 2015 Annual Report, 2015 10-K, 2016 Proxy Statement and our company website.

G4	Disclosure	Reference and Comments
<b>STRATEGY AND ANALYSIS</b>		
G4-1	CEO Letter	<a href="#">Strategy</a>
G4-2	Key impacts, risks, and opportunities	<a href="#">Strategy</a> <a href="#">Sustainability</a> 2015 10-K PDF page 79 (labeled page 77)
<b>ORGANIZATIONAL PROFILE</b>		
G4-3	Organization name	Citigroup Inc.
G4-4	Primary brands, products, and services	2015 Form 10-K PDF page 5 (labeled page 3) Citi Website: <a href="http://www.citigroup.com/citi/about/citi_at_a_glance.html">http://www.citigroup.com/citi/about/citi_at_a_glance.html</a>
G4-5	Headquarters location	388 Greenwich Street New York, NY 10013
G4-6	Where the organization operates	2015 Form 10-K PDF page 15 (labeled page 13) Citi Website: <a href="http://www.citigroup.com/citi/about/countrypresence/">http://www.citigroup.com/citi/about/countrypresence/</a>
G4-7	Nature of ownership and legal form	2015 Form 10-K Cover Page
G4-8	Markets served	2015 Form 10-K PDF pages 5-6 (labeled pages 3-4)
G4-9	Scale of the organization	2015 Annual Report PDF, page 3 (labeled page 1), page 10 (labeled page 8)
G4-10	Total number of employees by type	<a href="#">Workforce and Talent</a> <i>No portion of the organization's work is performed by workers who are legally recognized as self-employed, or by individuals other than employees or supervised workers, including employees and supervised employees of contractors.</i> <i>No significant variations in employment numbers (such as seasonal variations in employment).</i>
G4-11	Collective bargaining agreements	<a href="#">Human Rights</a>
G4-12	Supply chain description	<a href="#">Sustainability - Operations and Supply Chain</a>
G4-13	Organizational changes during the reporting period	2015 Annual Report - CEO letter to shareholders, PDF page 4-7 (labeled pages 2-5)
G4-14	Precautionary principle	<a href="#">Sustainability - Environmental and Social Risk Management</a>
G4-15	External charters, principles, or other initiatives	Carbon Disclosure Project Equator Principles Green Bond Principles Natural Capital Declaration UN Global Compact Wolfsberg Principles
G4-16	Membership associations	<a href="http://www.citigroup.com/citi/investor/data/ccpcs.pdf">http://www.citigroup.com/citi/investor/data/ccpcs.pdf</a>
<b>IDENTIFIED MATERIAL ASPECTS AND BOUNDARIES</b>		
G4-17	Entities included in financial statements	2015 Form 10-K PDF pages 5-6 (labeled pages 3-4)
G4-18	Process for defining report boundaries and content	<a href="#">Strategy</a>
G4-19	Material aspects included in the report	<a href="#">Strategy</a>
G4-20	Descriptions of material aspect boundaries within the organization	<a href="#">Strategy</a>
G4-21	Descriptions of material aspect boundaries outside the organization	<a href="#">Strategy</a>
G4-22	Restatements	No such restatements
G4-23	Changes from previous reports in terms of scope and/or boundaries	No such restatements
<b>STAKEHOLDER ENGAGEMENT</b>		
G4-24	Stakeholder groups	<a href="#">Citi Citizenship Website - Strategy</a>
G4-25	How stakeholders were identified	<a href="#">Strategy</a>
G4-26	Approach to stakeholder engagement	<a href="#">Strategy</a>
G4-27	Topics raised during stakeholder engagements	<a href="#">Strategy</a>

G4	Disclosure	Reference and Comments
<b>REPORT PROFILE</b>		
G4-28	Reporting period	This report covers fiscal and calendar year 2015.
G4-29	Date of most recent report	June 2015
G4-30	Reporting cycle	Annual
G4-31	Report contact	388 Greenwich Street New York, NY 10013 citizenship@citi.com
G4-32	"In accordance" option, GRI Index and report assurance	This report contains Standard Disclosures from the GRI Sustainability Reporting Guidelines.
G4-33	Policy regarding report assurance	We externally assure our Equator Principles data and Operations data annually. <a href="#">SGS Assurance Letter</a>
<b>GOVERNANCE</b>		
G4-34	Governance structure of the organization	<a href="#">Corporate Governance Guidelines</a> pages 1 and 5 <a href="#">2016 Proxy PDF</a> pages 23-25 (labeled pages 17-19) <a href="#">Strategy</a> <a href="#">Sustainability</a> <a href="#">Nomination, Governance and Public Affairs Committee Charter</a>
G4-35	Process for delegating authority for sustainability topics from the board to senior executives and other employees	<a href="#">Strategy</a> <a href="#">Sustainability</a> <a href="#">Nomination, Governance and Public Affairs Committee Charter</a>
G4-36	High-level accountability for sustainability topics	<a href="#">Strategy</a>
G4-37	Processes for consultation between stakeholders and the board on sustainability topics	<a href="#">Strategy</a>
G4-38	Composition of the board and its committees	<a href="#">2016 Proxy Statement PDF</a> pages 25-26 (labeled pages 19-20) and pages 37-52 (labeled pages 31-46)
G4-39	Whether the chair of the board is also an executive officer	<a href="#">2016 Proxy Statement PDF</a> page 22 (labeled page 16) Citi's Chairman, Michael O'Neill, is an independent director. Citi has had an independent Chairman since 2009.
G4-40	Nomination and selection processes for the board and its committees	<a href="#">2016 Proxy Statement PDF</a> pages 33-34 (labeled pages 27-28)
G4-41	Board conflicts of interest	<a href="#">2016 Proxy Statement PDF</a> pages 19-21 (labeled pages 13-15)
G4-42	Board and executives' roles in the organization's mission statements, strategies, policies, and goals related to sustainability impacts	<a href="#">Strategy</a> <a href="#">Sustainability</a>
G4-43	Board knowledge of sustainability topics	<a href="#">Strategy</a>
G4-44	Board performance with respect to governance of sustainability topics	<a href="#">2016 Proxy PDF</a> page 18 (labeled page 12) <a href="#">Corporate Governance Guidelines</a> pages 5-6
G4-45	Board role in the identification and management of sustainability impacts, risks, and opportunities	<a href="#">Strategy</a> <a href="#">Sustainability</a> <a href="#">Nomination, Governance and Public Affairs Committee Charter</a>
G4-46	Board role in reviewing risk management processes for sustainability topics	<a href="#">Strategy</a> <a href="#">Sustainability</a> <a href="#">Nomination, Governance and Public Affairs Committee Charter</a>
G4-47	Frequency of the board's review of sustainability impacts, risks, and opportunities	At least annually
G4-48	Highest committee or position that formally reviews and approves the organization's sustainability report	Executive Vice President, Global Public Affairs
G4-49	Process for communicating critical concerns to the board	<a href="#">Code of Conduct</a> (page 12) <a href="#">2016 Proxy Statement PDF</a> page 30 (labeled page 24) <a href="#">Strategy</a>
G4-51	Remuneration policies for the board and senior executives	<a href="#">2016 Proxy Statement PDF</a> page 24 (labeled page 18) (personnel and compensation committee). Also see Personnel and Compensation Committee Charter pages 1-4 <a href="http://www.citigroup.com/citi/investor/data/percompcharter.pdf">http://www.citigroup.com/citi/investor/data/percompcharter.pdf</a>
G4-52	Process for determining remuneration	<a href="#">2016 Proxy Statement PDF</a> page 24 (labeled page 18) (personnel and compensation committee). Also see Personnel and Compensation Committee Charter pages 1-4 <a href="http://www.citigroup.com/citi/investor/data/percompcharter.pdf">http://www.citigroup.com/citi/investor/data/percompcharter.pdf</a>
G4-53	Stakeholders' views on remuneration	<a href="#">2016 Proxy Statement PDF</a> page 24 (labeled page 18) (personnel and compensation committee). Also see Personnel and Compensation Committee Charter pages 1-4 <a href="http://www.citigroup.com/citi/investor/data/percompcharter.pdf">http://www.citigroup.com/citi/investor/data/percompcharter.pdf</a>
<b>ETHICS AND INTEGRITY</b>		
G4-56	Code of conduct	<a href="#">Code of Conduct</a> <a href="#">Code of Ethics for Financial Professionals</a> <a href="#">Conduct, Culture and Governance</a>
G4-57	Helplines or advice lines for employees	Ask the Ethics Office (internal) <a href="#">Ethics Hotline</a> (internal and external)
G4-58	Mechanisms for reporting concerns about unethical or unlawful behavior	<a href="#">Ethics Hotline</a>

**CATEGORY: ECONOMIC****Aspect: Economic Performance**

G4-DMA		<a href="#">2015 Annual Report</a>
G4-EC1	Economic value	<a href="#">2015 Annual Report PDF page 131 (labeled page 129), PDF pages 300-302 (labeled pages 298-300)</a> <a href="#">Financing Development</a> <a href="#">Citi Foundation</a> <a href="#">Performance Summary</a>
G4-EC2	Climate change risks	<a href="#">2015 Annual Report PDF page 79 (labeled page 77)</a> <a href="#">Sustainability</a> <a href="#">CDP response</a>
G4-EC3	Benefit plan coverage	<a href="#">2015 Annual Report</a> <a href="https://citibenefitsonline.com/SitePages/Home.aspx">https://citibenefitsonline.com/SitePages/Home.aspx</a>

**Aspect: Market Presence**

G4-EC5	Ratio of entry level wage to local minimum wage	We provide competitive levels of compensation above local minimum wage requirements.
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**Aspect: Indirect Economic Impacts**

G4-DMA		<a href="#">Inclusive Cities</a> <a href="#">Financing Development</a>
G4-EC7	Infrastructure investments	<a href="#">Inclusive Cities</a> <a href="#">Financing Development</a> <a href="#">Sustainability - Environmental and Social Risk Management</a>
G4-EC8	Indirect economic impacts	<a href="#">Inclusive Cities</a> <a href="#">Financing Development</a> <a href="#">Sustainability - Environmental Finance</a>

**CATEGORY: ENVIRONMENTAL****Aspect: Energy**

G4-DMA		<a href="#">Sustainability - Operations and Supply Chain</a>
G4-EN3	Energy consumption (Scope 1+ 2)	<a href="#">Sustainability - Operations and Supply Chain</a>
G4-EN4	Energy consumption (Scope 3)	<a href="#">Sustainability - Operations and Supply Chain</a>
G4-EN5	Energy intensity	<a href="#">Sustainability - Operations and Supply Chain</a>
G4-EN6	Energy reductions	<a href="#">Sustainability - Operations and Supply Chain</a>

**Aspect: Emissions**

G4-DMA		<a href="#">Sustainability - Operations and Supply Chain</a>
G4-EN15	GHG emissions (Scope 1)	<a href="#">Sustainability - Operations and Supply Chain</a>
G4-EN16	GHG emissions (Scope 2)	<a href="#">Sustainability - Operations and Supply Chain</a>
G4-EN17	GHG emissions (Scope 3)	<a href="#">Sustainability - Operations and Supply Chain</a>
G4-EN18	GHG emissions intensity	<a href="#">Sustainability - Operations and Supply Chain</a>
G4-EN19	Reduction of GHG emissions	<a href="#">Sustainability - Operations and Supply Chain</a>

**Aspect: Effluents and Waste**

G4-DMA		<a href="#">Sustainability - Operations and Supply Chain</a>
G4-EN23	Waste by type and disposal method	<a href="#">Sustainability - Operations and Supply Chain</a>

**Aspect: Products and Services**

G4-DMA		<a href="#">Sustainability - Environmental and Social Risk Management</a>
G4-EN27	Mitigation of environmental impacts of products and services	<a href="#">Sustainability - Environmental and Social Risk Management</a>

**Aspect: Transport**

G4-DMA		<a href="#">Sustainability - Operations and Supply Chain</a>
G4-EN30	Environmental impacts from product distribution and employee travel	<a href="#">Sustainability - Operations and Supply Chain</a>

**CATEGORY: SOCIAL****Sub-Category: Labor Practices and Decent Work****Aspect: Employment**

G4-DMA		<a href="#">Workforce and Talent</a>
G4-LA1	Number and rate of new employee hires and turnover	<a href="#">Workforce and Talent</a>
G4-LA2	Benefits provided to full-time employees	<a href="https://citibenefitsonline.com/SitePages/Home.aspx">https://citibenefitsonline.com/SitePages/Home.aspx</a>

**Aspect: Training and Education**

G4-DMA		<a href="#">Workforce and Talent</a> <a href="#">Diversity</a>
G4-LA9	Average hours of training for employees	<a href="#">Workforce and Talent</a>
G4-LA10	Programs for skills management managing career endings	<a href="#">Workforce and Talent</a> <a href="#">Diversity</a>
G4-LA11	Employees receiving performance and career development reviews	We hold year-end performance reviews for all employees, including executives, as well as less formal midyear development conversations.

**Aspect: Diversity and Equal Opportunity**

G4-DMA		<a href="#">Diversity</a>
G4-LA12	Composition of governance bodies and employees	<a href="#">2016 Proxy Statement</a> PDF pages 37-52 (labeled pages 31-46) <a href="#">Diversity</a>

**Aspect: Investment**

G4-DMA		<a href="#">Sustainability - Environmental and Social Risk Management</a>
G4-HR1	Investment agreements and contracts that include human rights clauses or underwent screening	<a href="#">Sustainability - Environmental and Social Risk Management</a>
G4-HR2	Employee training on human rights	<a href="#">Citi's ESRM and Code of Conduct</a> trainings includes training on human rights-related issues.

**Aspect: Local Communities**

G4-DMA		<a href="#">Inclusive Cities</a>
G4-SO1	Local community engagement, impact assessments and development programs	<a href="#">Inclusive Cities</a> <a href="#">Stakeholder Engagement Table</a>
FS13	Access points in low-populated or economically disadvantaged areas by type	<a href="#">Inclusive Cities</a>
FS14	Initiatives to improve access to financial services for disadvantaged people	<a href="#">Inclusive Cities</a> <a href="#">Financing Development</a> Citi Website: <a href="http://www.citigroup.com/citi/microfinance/data/global_financial_inclusion_brochure_4p.pdf">http://www.citigroup.com/citi/microfinance/data/global_financial_inclusion_brochure_4p.pdf</a> <a href="http://www.citigroup.com/citi/citiforcities/home_articles/n_spotlight_on_financial_inclusion.htm">http://www.citigroup.com/citi/citiforcities/home_articles/n_spotlight_on_financial_inclusion.htm</a>

**Aspect: Anti-Corruption**

G4-DMA		<a href="#">Conduct, Culture and Governance</a>
G4-SO3	Risks related to corruption	We conduct an annual anti-bribery and corruption risk assessment of all global business lines. <a href="#">Conduct, Culture and Governance</a>
G4-SO4	Communications and training on anti-corruption	<a href="#">Conduct, Culture and Governance</a>
G4-SO5	Confirmed incidents of corruption	None during the reporting period.

**Aspect: Public Policy**

G4-DMA		<a href="#">Corporate Political Activities Statement</a>
G4-SO6	Political contributions	<a href="#">Corporate Political Activities Statement</a> <a href="#">U.S. Lobbying Disclosure Websites</a> <a href="#">U.S. Political Contributions</a>

**Aspect: Anti-Competitive Behavior**

G4-DMA		<a href="#">2015 10-K</a>
G4-SO7	Anti-competitive behavior	<a href="#">2015 10-K</a> PDF pages 288-298 (labeled pages 286-296)

**Aspect: Compliance**

G4-DMA		<a href="#">2015 Annual Report</a>
G4-SO8	Fines for non-compliance with laws	<a href="#">2015 Annual Report</a>

**Sub-Category: Product Responsibility****Aspect: Product And Service Labeling**

G4-DMA		<a href="#">Trust</a>
G4-PR3	Product and service information required for labeling	Citi has policies in place that ensure accurate product and service information in compliance with applicable laws and regulations
G4-PR5	Surveys measuring customer satisfaction	<a href="#">Trust</a>

**Aspect: Customer Privacy**

G4-DMA		<a href="#">Trust</a>
G4-PR8	Complaints regarding breaches of customer privacy and losses of customer data	<a href="#">Trust</a>

**FINANCIAL SECTOR SUPPLEMENT****Aspect: Product Portfolio**

FS6	Percentage of the portfolio for business lines by specific region, size (e.g. micro/SME/large) and by sector	<a href="#">2015 10-K PDF</a> pages 13-14 (labeled pages 11-12)
FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose	<a href="#">Sustainability - Environmental Finance</a>

# 2015 United Nations Global Compact Table

Citi joined the United Nations Global Compact (UNGC) in 2010. As part of this initiative, Citi embraces and reports on core values pertaining to human rights, labor, the environment and anti-corruption. The table below acts as our communication on progress on the UNGC's 10 principles.

UNGC Principle	Reference
<b>HUMAN RIGHTS</b>	
Principle 1: Businesses should support and respect the protection of internationally proclaimed human rights; and	<a href="#">Human Rights</a>
Principle 2: Make sure that they are not complicit in human rights abuses.	<a href="#">Human Rights</a> <a href="#">Sustainability - Environmental and Social Risk Management</a>
<b>LABOR</b>	
Principle 3: Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining;	<a href="#">Human Rights</a>
Principle 4: The elimination of all forms of forced and compulsory labor;	<a href="#">Human Rights</a> <a href="#">Sustainability - Environmental and Social Risk Management</a>
Principle 5: The effective abolition of child labor; and Principle 6: The elimination of discrimination in respect of employment and occupation.	<a href="#">Human Rights</a> <a href="#">Sustainability - Environmental and Social Risk Management</a>
<b>ENVIRONMENT</b>	
Principle 7: Businesses should support a precautionary approach to environmental challenges;	<a href="#">Sustainability - Environmental and Social Risk Management</a>
Principle 8: Undertake initiatives to promote greater environmental responsibility; and	<a href="#">Sustainability - Environmental and Social Risk Management</a> <a href="#">Sustainability - Operations and Supply Chain</a>
Principle 9: Encourage the development and diffusion of environmentally friendly technologies.	<a href="#">Sustainability - Environmental Finance</a>
<b>ANTI-CORRUPTION</b>	
Principle 10: Businesses should work against all forms of corruption, including extortion and bribery.	<a href="#">Conduct, Culture and Governance</a>

**“Citi supports the ten principles of the United Nations Global Compact as an important part of its business strategy and ethical culture. Our participation in this important initiative, which binds signatories from around the world to a common set of principles of responsibility, reinforces our commitment to corporate citizenship and sustainability.”**

**Michael L. Corbat**  
Chief Executive Officer,  
Citigroup Inc.