



Performance Summary

Below is a summary of our 2015 progress against our Citizenship Strategy. For more information about our ongoing commitment to Citizenship, please visit citi.com/citizenship.

Conduct, Culture and Governance

Number who Completed Citi's 2015 Anti-Money Laundering, Sanctions and Anti-Bribery and Corruption Training, by Region*

Region	Number
Asia Pacific	63,865
Europe, Middle East and Africa	26,598
Latin America (including Mexico)	51,363
North America	71,497
Total	213,323

* AML, Sanctions and AB&C training is a combined online training. Numbers include all Citi employees and contingent, contractor and temporary workers who completed the 2015 training as of February 9, 2016. Employees and non-employee workers have 30 days to complete the training once it is assigned.

Inclusive Cities

Strengthening Communities

Year	Lending to Small Businesses in the United States
2011	\$7.9B
2012	\$9.6B
2013	\$9.1B
2014	\$9.2B
2015	\$10.0B

Human Rights

Closed transactions reviewed under Citi's Statement on Human Rights

Human Rights Risk	# of Transactions where Risk was Identified and Managed
Indigenous Peoples	4
Labor Risks	2
Resettlement	6
Security Risks	1

SUSTAINABLE PROGRESS FRAMEWORK AND SCORECARD



Environmental Finance

Our \$100 Billion Environmental Finance Goal - To lend, invest and facilitate \$100 billion over 10 years towards activities that reduce the impacts of climate change and create environmental solutions

Goal	Metric	By	Progress (cumulative 2014 + 2015)
Environmental Finance Goal	\$100 billion	2023	\$71.2B
Environmental Impact Tracking*	Total GHG annual CO ₂ e emissions avoided	Ongoing	7,639,436 mt
Social Impact Tracking*	Jobs supported (direct, indirect and induced) For renewable energy project finance and tax equity activities only	Ongoing	31,909 jobs
	Annual ridership on transit systems	Ongoing	4,219,233,524 rides
	Population served by water quality projects	Ongoing	34,778,485 people
	Families served by affordable housing	Ongoing	7,983 families
	Miles traveled on Citi Bike	Ongoing	32,119,884 miles

* These potential impacts represent the positive environmental and social benefits of a subset of our Environmental Finance transactions.



Environmental and Social Risk Management

To manage environmental and social risks and impacts associated with client transactions and our financial products and services

Goal	Progress
ESRM Policy Continuous Improvements	New Coal Mining Standard released in 2015 Sustainable Palm Oil Standard due diligence approach updated
Internal Training	Intensive week-long ESRM training in New York for Regional ESRM Champions 1,335 bankers and risk managers trained on ESRM Policy in 2015
Portfolio-Level Analysis of High-Risk Sectors	Reviewed Citi's mining portfolio for environmental management, greenhouse gas emissions and social performance Reviewed Citi's forestry and palm oil portfolios for human rights, biodiversity and fire/haze impacts as well as progress toward achieving 100% RSPO certification
Emerging Risks and Trends	Developed an Environmental and Social Risk Radar to more systematically identify emerging environmental and social risks, and included in regular ESRM updates to seniors
Building Global Capacity	Presented to Singapore banking regulator (OJK) on how the application of ESRM is helping to achieve sustainable access to energy for all, in accordance with the United Nations Sustainable Development Goals Advised Citi Peru on developing their local ESRM policies to meet Peruvian Superintendent of Banking's Regulation on Management of Social and Environmental Risk Presented to the Association of Supervisors of Banks of the Americas on Citi's approach to ESRM



Operations

To minimize our impacts across Citi's entire portfolio of 12,000 owned and leased facilities

Goal	Metric	By	Progress	New 2020 Metrics
Environmental Footprint	25% reduction in absolute Scope 1 and Scope 2 GHG emissions (32% if considering offsets)	2015	25.0%	35% reduction in absolute Scope 1 and Scope 2 GHG emissions
	20% reduction in energy consumption	2015	22.2%	30% reduction in energy consumption
	20% reduction in water consumption	2015	22.1%	30% reduction in water consumption 10% of water used from reclaimed/recycled sources
	40% diversion of waste stream to landfill	2015	58.1%	60% diversion of waste stream to landfill
	15% of global real estate portfolio LEED certified	2015	16.2%	33% of global real estate portfolio LEED certified



Supply Chain

To work with our suppliers to ensure that they meet high environmental and social standards

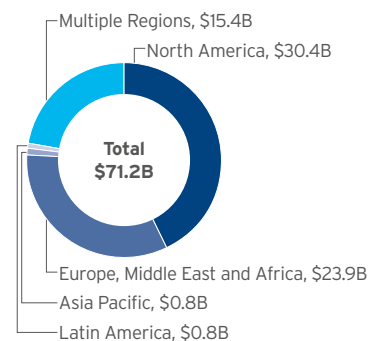
Goal	Metric	By	Progress
Supply Chain Policies: • Paper and Paper Products • IT Hardware and E-waste Disposal • Travel and Logistics	Policy finalized and policy training implemented**	2018	White papers for each finalized and disseminated
Update Statement of Supplier Principles	Statement updated and disseminated	Q2 2017	Statement Update in Process. On track to be finalized and disseminated by end of 2016
Integration of Supplier Principles into Master Contracts	#/% of Contracts	2018	In progress
CRQ Rolled Out to All Regions	#/% of Suppliers	Q4 2018	In progress
Internal/External Training	Enterprise Supply Chain employees trained	2018	In progress
	Suppliers in all regions	2018	In progress

** Four main steps: finalizing and disseminating white papers; integrating policies into Global Operations Procedures; finalizing, adopting and integrating policies; and providing policy training.

BREAKDOWN OF ENVIRONMENTAL FINANCE ACTIVITIES

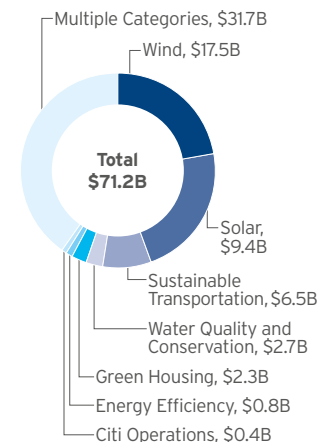
By Region

	2014		2015		Total	
	\$ billions	%	\$ billions	%	\$ billions	%
North America	\$9.5	40%	\$20.9	44%	\$30.4	43%
Europe, Middle East and Africa	\$9.2	39%	\$14.7	31%	\$23.9	33%
Asia Pacific	\$0.7	3%	\$0.1	0%	\$0.8	1%
Latin America	\$0.1	1%	\$0.6	1%	\$0.8	1%
Multiple Regions	\$4.1	17%	\$11.3	24%	\$15.4	22%
Total	\$23.6	100%	\$47.6	100%	\$71.2	100%



By Environmental Category

	2014		2015		Total	
	\$ billions	%	\$ billions	%	\$ billions	%
Wind	\$5.8	25%	\$11.7	25%	\$17.5	25%
Solar	\$3.1	13%	\$6.2	13%	\$9.4	13%
Sustainable Transportation	\$2.3	10%	\$4.2	9%	\$6.5	9%
Water Quality and Conservation	\$0.8	3%	\$1.9	4%	\$2.7	3%
Green Housing	\$0.6	3%	\$1.6	3%	\$2.3	4%
Energy Efficiency	\$0.3	1%	\$0.5	1%	\$0.8	1%
Citi Operations	\$0.2	1%	\$0.2	0%	\$0.4	<1%
Multiple Categories*	\$10.4	44%	\$21.3	45%	\$31.7	45%
Total	\$23.6	100%	\$47.6	100%	\$71.2	100%

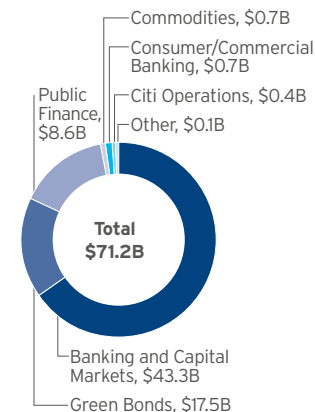


* Includes transactions such as some green bonds and yieldcos activity that bundled together multiple environmental technologies.

Some figures in the table above have been rounded, therefore minor differences in totals may occur.

By Business

	2014		2015		Total	
	\$ billions	%	\$ billions	%	\$ billions	%
Banking and Capital Markets	\$11.5	49%	\$31.8	67%	\$43.3	66%
Green Bonds	\$9.5	40%	\$8.0	17%	\$17.5	17%
Public Finance	\$1.7	7%	\$6.9	14%	\$8.6	15%
Commodities	\$0.2	1%	\$0.5	1%	\$0.7	1%
Consumer/Commercial Banking	\$0.4	2%	\$0.3	1%	\$0.7	1%
Citi Operations	\$0.2	1%	\$0.2	0%	\$0.4	0%
Other	\$0.1	0%	\$0.0	0%	\$0.1	0%
Total	\$23.6	100%	\$47.6	100%	\$71.2	100%



\$100 BILLION ENVIRONMENTAL FINANCE GOAL*

Environmental Impacts

Business	Greenhouse Gases Avoided (mt)		
	2014	2015	Total
Banking and Capital Markets - Alternative Energy Finance			
<i>Project Finance and Tax Equity</i>	3,450,713	2,686,335	6,137,047
Other Banking and Capital Markets	1,995	0	1,995
Public Finance	3,065	5,739	8,804
Commodities	197,485	1,280,366	1,477,851
Other	3,224	4,352	7,576
Consumer/Commercial Banking	3,182	2,981	6,163
Total	3,659,663	3,979,773	7,639,436

Some figures in the tables above have been rounded, therefore minor differences in totals may occur.

Social Impacts

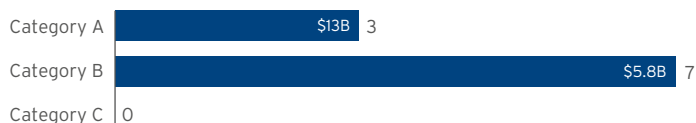
	2014	2015	Total
Jobs supported by renewable energy project finance and tax equity activity (includes direct, indirect and induced jobs)	17,269	14,640	31,909
Annual riders on transit system projects	143,739,841	4,075,493,683	4,219,233,524
People serviced by water quality projects	13,914,915	20,863,570	34,778,485
Families serviced by affordable housing activity	3,485	4,498	7,983
Total miles traveled on Citi Bike	13,667,643	18,452,241	32,119,884

For more information on Citi's environmental and social impact methodology, go to www.citigroup.com/citi/environment/

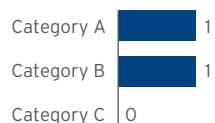
* This data represents estimated environmental and social outputs associated with a subset of our Environmental Finance transactions, for a period of one year. For the jobs supported calculations, these estimates are assumed over the total project life.

2015 PROJECTS COVERED BY EQUATOR PRINCIPLES

Funded Project Finance Loans



Funded Project-Related Corporate Loans



* We had no EP-covered Project Finance Advisories and no EP-covered Bridge Loans in 2015.

Funded Project Finance Loans Breakdown

By Sector	A	B	C	Total
Oil and Gas	2	2	0	4
Infrastructure	1	1	0	2
Power*	0	4	0	4

* (2 wind, 1 solar, 1 gas)

By Region	A	B	C	Total
US and Canada	0	5	0	5
Latin America	2	2	0	4
Europe	0	0	0	0
Middle East and Africa	1	0	0	1
Asia and Oceania	0	0	0	0

By Country Designation	A	B	C	Total
Designated	0	5	0	5
Non-Designated	3	2	0	5

By Independent Review	A	B	C	Total
Yes	3	7	0	10
No	0	0	0	0

Funded Project-Related Corporate Loans Breakdown

By Sector	A	B	C	Total
Manufacturing	1	0	0	1
Oil and Gas	0	1	0	1

By Region	A	B	C	Total
US and Canada	0	0	0	0
Latin America	0	1	0	1
Europe	0	0	0	0
Middle East and Africa	1	0	0	1
Asia and Oceania	0	0	0	0

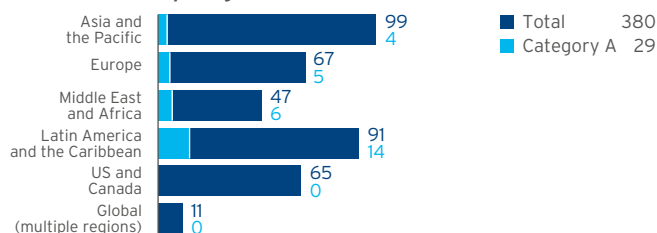
By Country Designation	A	B	C	Total
Designated	0	0	0	0
Non-Designated	1	1	0	2

By Independent Review	A	B	C	Total
Yes	1	1	0	2
No	0	0	0	0

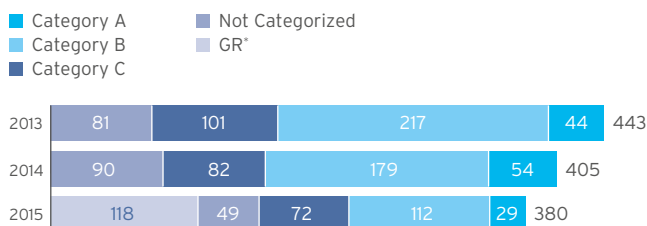
Citi received external assurance of our Equator Principles data from SGS. For our SGS Assurance Statement, download our [assurance letters](#).

TRANSACTIONS RECEIVING ENVIRONMENTAL AND SOCIAL RISK MANAGEMENT (ESRM) REVIEW

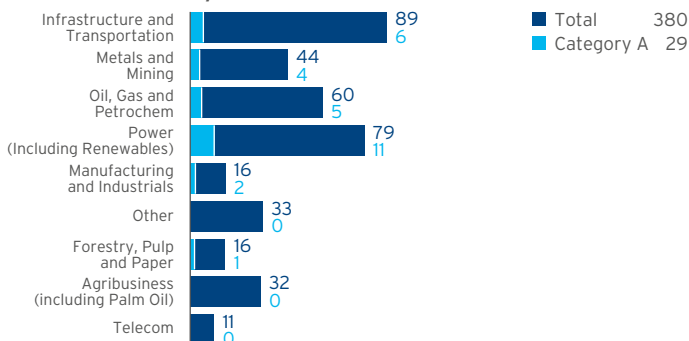
By Region



Total transactions receiving ESRM review



By Sector

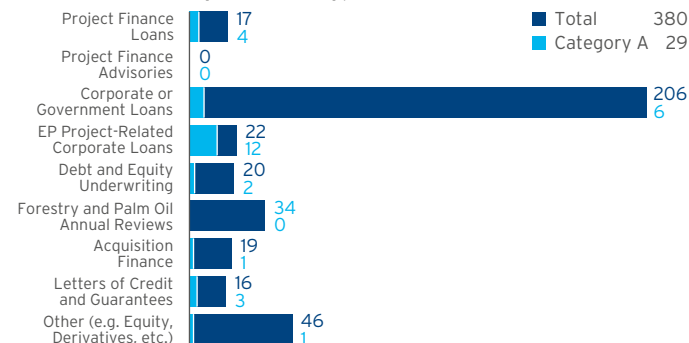


In 2015, we had one power sector project finance transaction for a natural gas fired plant. We report the percentage of lifetime emissions equivalent to the percentage of total project costs financed by Citi.

Lifetime thermal power plant project financed emissions (mmtCO₂)

Reporting Year	30-year plant life	60-year plant life
2013	9.7 mmtCO ₂	19.4 mmtCO ₂
2014	0	0
2015	9.6 mmtCO ₂	19.2 mmtCO ₂

By Product Type



ESRM Employee Training

Year	# of Employees Trained in Citi's ESRM Policy
2011	168
2012	447
2013	504
2014	916
2015	1,335

* In 2015, we updated the ESRM policy to include a new General Review (GR) category, which covers corporate level transactions, such as forestry and palm oil annual reviews, transactions below ESRM Standard financial thresholds, and general corporate purposes transactions. Citi received external assurance of our ESRM data from SGS. For our SGS Assurance Statement, download our [assurance letters](#).

PROGRESS ON OUR GOALS

Progress Against 2015 Goals

From a 2005 Baseline	Achieved
25% reduction in absolute Scope 1 and Scope 2 GHG emissions	25.0%*
20% reduction in energy consumption	22.2%
40% diversion in waste stream to landfill	58.1%
20% reduction in water consumption	22.1%
15% of global real estate portfolio LEED certified	16.2%

* 32.0% if considering offsets.

Regional Operational Environmental Performance

Region	GHG Emissions (mt) Location based	GHG Emissions (mt) Market based	Total Energy Consumption (GWh)	Total Water Consumption (m ³)	Total Waste (mt)
North America	387,854	350,483	903	2,811,882	23,010
Latin America	138,595	126,729	361	1,386,248	12,790
Asia Pacific	205,044	195,074	320	871,519	8,793
Europe, Middle East and Africa	105,865	73,966	235	453,227	5,396

GHG Emissions (Scope 1 and 2) by Region in 2015* **

Region	Scope 1 CO ₂ e	Scope 2 CO ₂ e (Location based)	Scope 2 CO ₂ e (Market based)	Total CO ₂ e (Location based)	Total CO ₂ e (Market based)
North America	16,780	371,073	333,702	387,854	350,483
Latin America	2,320	136,275	124,408	138,595	126,729
Asia Pacific	1,962	203,082	193,112	205,044	195,074
Europe, Middle East and Africa	5,490	100,375	68,476	105,865	73,966

* The Scope 2 Quality Criteria have been met for the instruments used in the calculation.

** For our GHG emissions performance, the base year and the annual performance against the goal are calculated using a location-based method.

LEED Certified Buildings by Region*

Region	Certified	Silver	Gold	Platinum	Total
North America	33	27	55	2	117
Latin America	3	2	3	0	8
Asia Pacific	5	7	28	8	48
Europe, Middle East and Africa	1	5	12	6	24
Total	42	41	98	16	197

LEED Certified Buildings by Building Type*

Building type	2010	2011	2012	2013	2014	2015
Data Centers	0	0	0	1	0	0
DC File Storage	0	0	0	0	0	0
Office Buildings	4	14	10	14	14	16
Operational Centers	2	0	2	0	3	1
Branches	7	9	23	1	24	11
Total	13	23	35	16	41	28
Cumulative Total	54	77	112	128	169	197

* Based on Active Buildings in the Portfolio as of year end 2015, and excludes projects for Inactive and Disposed Buildings.

Electricity Consumption Amounts Applied to Market-Based Emission Factor Types

Emissions Factor Basis	2015 Electricity Consumption (kWh)				Percent of Total Consumption
	Electricity	Steam	Chilled Water	Total	
RECs or Other Energy Attribute Certificate	100,000,000	0	0	100,000,000	6%
PPA or Source Contract	41,041,562	0	0	41,041,562	2%
Supplier Specific	201,354,797	21,800,082	9,946,350	233,101,229	14%
Steam Default	0	6,046,552	0	6,046,552	0%
Residual Mix	58,391,653	0	8,011	58,399,665	4%
Grid Average	1,251,903,029	0	9,700,213	1,261,603,242	74%
Total	1,652,691,042	27,846,634	19,654,574	1,700,192,251	100%

ENVIRONMENTAL IMPACT REPORT

	2005	2010	2011	2012	2013	2014	2015
Rentable Sq. Ft. (RSF)	71,707,566	65,938,428	64,353,202	63,011,327	59,271,207	56,313,085	54,043,708
Headcount	343,330	349,005	356,547	315,669	240,339	230,929	231,100

ABSOLUTE INDICATORS

ENERGY							
Electricity (GWh)	2,050	2,006	1,963	1,920	1,813	1,728	1,653
District Heating (Steam and Chilled Water)	84	72	58	59	55	52	48
Energy Purchased (GWh) - Scope 2	2,133	2,078	2,021	1,979	1,868	1,779	1,700
Natural Gas (GWh)	157	129	119	91	95	91	83
Fuel Oil (GWh)	49	49	40	55	41	36	36
Energy Consumed (GWh) - Scope 1	207	178	159	146	136	127	120
Total Energy (GWh)	2,340	2,256	2,180	2,125	2,004	1,906	1,820

CO₂e EMISSIONS

Direct CO ₂ e (GHG Scope 1) (Gas and Fuel Oil)	44,778	39,120	34,703	33,055	30,197	28,100	26,553
Indirect CO ₂ e (GHG Scope 2) (Electricity, Steam and Chilled Water)	1,071,975	988,993	961,010	926,693	882,513	848,581	810,806
Total CO₂e (mt)	1,116,752	1,028,113	995,713	959,749	912,710	876,681	837,358
Green Power Offsets (CO ₂ e)	5,953	42,084	56,882	98,450	101,642	96,038	77,909
Net CO₂e (mt)	1,110,799	986,029	938,831	861,299	811,068	780,642	759,450

WATER AND WASTE

Total Water Consumption (m³)	7,088,968	6,482,936	6,479,907	6,719,056	6,369,262	5,717,184	5,522,877
Recycled Office Paper (mt)	6,180	17,285	17,493	14,072	16,830	16,615	15,123
Refuse and Other (mt)	61,922	46,506	43,123	40,009	37,467	36,087	34,865
Total Waste (mt)	68,103	63,790	60,616	54,081	54,297	52,702	49,988

RELATIVE INDICATORS

TOTAL ENERGY CONSUMED							
KWh/RSF	32.63	34.21	33.88	33.72	33.82	33.85	33.67
KWh/Headcount	6,816	6,463	6,114	6,730	8,339	8,255	7,874

NET CO₂e

Metric Tons/RSF	0.0156	0.0156	0.0155	0.0152	0.0154	0.0156	0.0155
Metric Tons/Headcount	3.25	2.95	2.79	3.04	3.80	3.80	3.62

SCOPE 3 EMISSIONS

Business Air Travel CO ₂ e (mt)	NA	100,243	119,179	123,302	150,967	178,694	109,687
Business Train Travel CO ₂ e (mt)	NA	NA	NA	NA	5,335	6,651	1,605

THERMAL POWER PLANT EMISSIONS

30-year Plant Life CO ₂	NA	0	7.4	0	9.7	0	9.6
60-year Plant Life CO ₂	NA	0	14.8	0	19.4	0	19.2

2015 Consolidated U.S. Employer Information Report (EEO-1)*

Job Categories	Gender	White	Black	Hispanic	Asian	Native American	Native Hawaiian or Pacific Islander	Multi-racial	Total by Gender	Total
Executive/Senior Managers	Male	15	1	0	2	0	0	0	18	23
	Female	5	0	0	0	0	0	0	5	
First/Mid-Level Managers	Male	6,164	462	966	1,797	23	18	26	9,456	16,644
	Female	4,590	674	919	944	25	11	25	7,188	
Professionals	Male	7,520	699	1,361	3,113	28	22	74	12,817	22,090
	Female	5,275	898	1,160	1,849	25	14	52	9,273	
Technicians	Male	684	121	247	152	2	1	6	1,213	2,474
	Female	704	163	272	109	1	2	10	1,261	
Sales Workers	Male	2,045	288	700	498	10	13	13	3,567	8,315
	Female	2,390	607	1,147	534	22	19	29	4,748	
Administrative Support	Male	3,943	1,088	1,447	445	25	21	60	7,029	26,017
	Female	10,531	3,481	3,709	1,012	80	38	137	18,988	
Craft Workers	Male	2	8	3	2	0	0	0	15	25
	Female	5	1	4	0	0	0	0	10	
Operatives	Male	60	42	9	28	0	0	1	140	255
	Female	52	16	4	42	0	0	1	115	
Total	Male	20,433	2,709	4,733	6,037	88	75	180	34,255	75,843
	Female	23,552	5,840	7,215	4,490	153	84	254	41,588	

* As of July 1, 2015.

U.S. Procurement Spend with Diverse Suppliers

Year	Diverse Spend*
2011	\$426M
2012	\$632M
2013	\$776M
2014	\$797M
2015	\$783M

* Includes both Tier One and Tier Two figures.

EMPLOYEE NETWORKS

Citi Employee Networks are affinity groups initiated and led by our employees. They offer professional development, mentoring, networking and community engagement opportunities to members. Consistent with our inclusive culture, groups are open to all Citi employees, whether or not they identify with a particular community.

We now have 121 networks in 30 countries and 56 locations with 15,000 members in 10 affinity groups.

Affinity Groups

- disABILITY (focused on people with disabilities and their caregivers)
- Generations
- Heritage
 - African Heritage
 - Asian Pacific Heritage
 - Hispanic Heritage
 - Multicultural
- Military Veterans
- Parents
- Pride (focused on LGBT communities)
- Women

-  **121 networks**
-  **10 affinities**
-  **15,000 members**
-  **30 countries**
-  **56 locations**



	disABILITY	Generations	Heritage	Military veterans	Parents	Pride	Women	Total
Total networks	6	3	22	16	9	18	47	121

Workforce and Talent

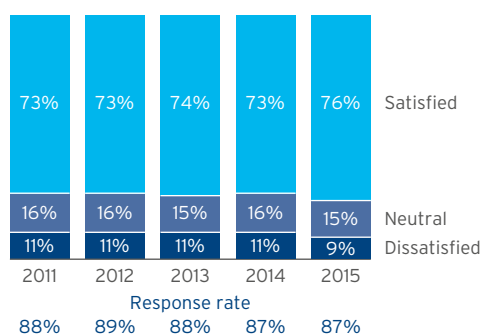
Summary of Training Hours

	2011	2012	2013	2014	2015
Instructor Led	6.0M	5.2M	5.8M	5.6M	5.7M
Web-Based Learning	3.9M	5.3M	5.1M	5.0M	4.8M
Other	0.20M	0.16M	0.23M	0.20M	0.05M
Total	10.1M	10.6M	11.2M	10.8M	10.54M
Average hours per employee	38	40	44	45	46

Global Employee Training by Region

Region	Hours per employee
Asia Pacific	46
Europe, Middle East and Africa	26
Latin America	56
North America	44

Voice of the Employee Survey



Volunteering

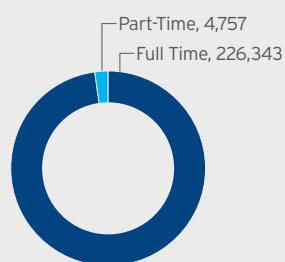
Year	Volunteer Hours
2011	789,000
2012	1,340,433
2013	955,606
2014	961,603
2015	1,043,058

Workforce and Talent

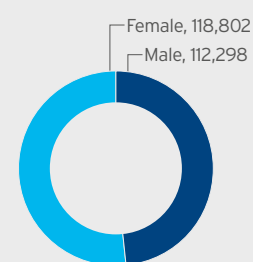
WORKFORCE DATA*

Employees	231,100
Non-Employee Workers	16,754
Total Workforce	247,854

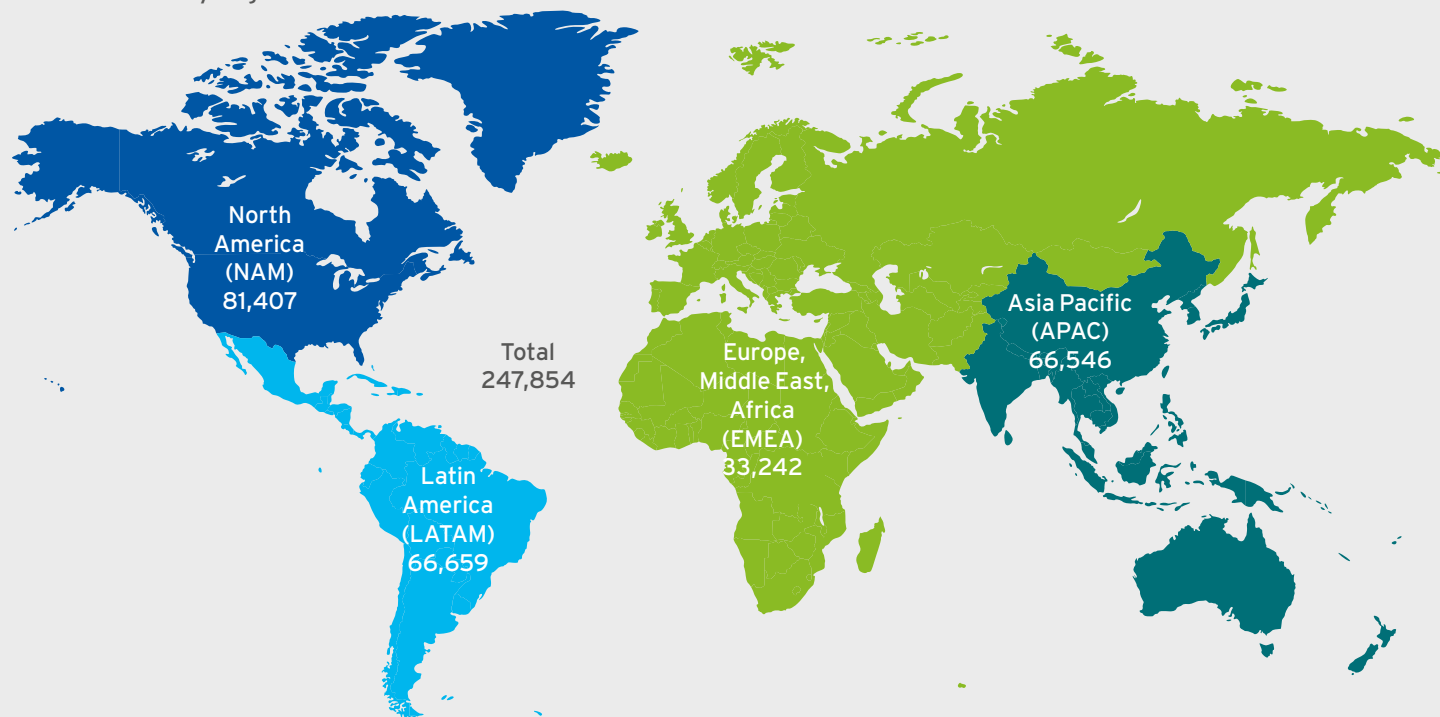
Employees by Employment Type



Employees by Gender



Total Workforce by Region



	Total Citi	Gender		Region				
		Male	Female	APAC	EMEA	LATAM	NAM	
Number and rate of new employee hires by gender and region	#	53,353	27,088	26,265	14,612	6,157	15,433	17,151
	Rate	22%	24%	21%	23%	20%	25%	21%
Number and rate of employee turnover by gender and region	#	52,210	25,674	26,536	12,969	5,189	17,070	16,982
	Rate	22%	23%	21%	21%	17%	27%	21%

* As of December 31, 2015.

2015 Citi Foundation Giving by Focus Area

Area	Amount
Financial Inclusion	\$34M
Youth Economic Opportunities	\$30M
Urban Transformation	\$13M
Other	\$1M

2015 Citi Foundation Giving by Geography

Region	Amount
United States	\$44M
International	\$34M

2015 Citi Foundation Grant Metrics*

Impact	Result
Participants Served	1,005,991
Individuals Adopting Positive Financial Behaviors	369,013
Youth Enrolling or Completing Postsecondary Education or Training	103,227
New Jobs Created by Building or Expanding over 28,000 Micro and Small Enterprises	35,147
NGOs Strengthened	1,943

* Based on grantee projections.

Citi Charitable Giving

	2012	2013	2014	2015
Citi Foundation	76.5	78.2	78.0	78.1
Business Contributions	60.5	66.4	68.7	64.9
Total Charitable Giving	\$137.0	\$144.6	\$146.7	\$143.0

In 2015, Citi used the Global Reporting Intiatitives G4 guidelines for its [2015 Citizenship Report](#). For details on our performance against GRI-G4, download our [2015 Index](#).