2011 HIGHLIGHTS

Melanie DiLeo is named Heat Up St. Louis Volunteer of the Year

- Citi employees logged 47,550 volunteer hours for 2011. This expertise has an estimated value of approximately $1.0MM according to the Independent Sector. These statistics mean that Citi-St. Louis is Citi's largest volunteer site in the entire world for the third consecutive year.
- 142 St. Louis area employees qualified for the President's Volunteer Service Award by providing at least 100 hours of volunteer service during 2011.
- Citi provided $1.0MM to local non-profits through grants, sponsorships, contributions, and employee campaigns
- Citi partnered with the Incarnate Word Foundation to host the first St. Louis Microfinance Conference.
- The jeans program provided $175,883 to area charities in 2011, bringing total donated in the St. Louis area to approximately $1.8MM since program implementation
- Citi, through the Citi Foundation and employee pledges, provided over $520,000 to the United Way of Greater St. Louis
- Citi employees participate on more than 35 boards and committees
- Community recognition through various community awards
- To complement our LEED Existing Building certification, our Progress Point facility became ENERGY STAR certified in 2011.

AWARDS

American Red Cross – Certificate of Appreciation
Big Brothers Big Sisters – Largest Bowl for Kids Sake Fundraising Team
Crider Center – Corporate Leadership Award
Progressive Youth Connection – Corporate Award
Regional Chamber and Growth Association – Circle of Excellence, 2011 Award of Merit

Catherine French and Green Team members accept the RCGA's Circle of Excellence Award

SUSTAINABILITY

citi St. Louis GREEN TEAM

We believe that working to promote environmental and social sustainability is good business practice. Citi is committed to being a good global corporate citizen.

- Our Progress Point facility became LEED Existing Building (EB) Certified in 2010; it was Citi's first LEED EB Certification; it was only the third LEED EB Certification in Missouri at the time; and it was the largest in the state
- Our Progress Point facility became ENERGY STAR certified in 2011
- Received the **RCGA's** Circle of Excellence, 2011 Award of Merit for the Green Business Challenge
- 51 volunteers participate in the employee-driven Green Team
- The Green Team invites employees to become more responsible consumers by providing tips for office and home
- Created the Citi Supply Room to aggregate business supplies
- Citi participates in **RideFinders**
- 699 employees have taken the Green Pledge to be more responsible consumers
- 56 volunteers participated in 4 a Greener Game at Busch Stadium

2011

citi®

ST. LOUIS

INTRODUCTION

Citi-St. Louis is comprised of Citigroup, Citibank, CitiMortgage, and OneMain Financial. These businesses employ approximately 4,100 employees in the St. Louis area. CitiMortgage is headquartered in St. Louis and is a division of Citigroup.

Citi Community Development (CCD) is leading Citi's commitment to achieve economic empowerment and growth for underserved individuals, families and communities by expanding access to financial products and services, and building sustainable business solutions and innovative partnerships. Our focus areas include: commercial and philanthropic funding; innovative financial products and services; and collaborations with institutions that expand access to financial products and services for low-income and underserved communities. For more information, please visit **www.citicommunitydevelopment.com**

The Citi Foundation supports the economic empowerment and financial inclusion of low- to moderate-income people in communities where Citi operates. Through a "More than Philanthropy" approach, we put the strength of Citi's business resources and people to work to enhance our philanthropic investments and help improve communities. Citi's investments focus on Financial Capability & Asset Building, Microfinance and Enterprise Development, College Success, and Neighborhood Revitalization.

About the Cover: The first St. Louis Microfinance Conference brought together many experts, including (from left to right) Bob Annibale (Global Director, Citi Microfinance and Community Development), Michael Sherraden (PhD, Director, Center for Social Development, Washington University), and Pam Flaherty (Citi Foundation President), who presented a $1,000 Micro Grant to David Carroll (North Grand Neighborhood Services).

FOCUS AREAS

Financial Capability and Asset Building

Desired Results: to increase the number of low-to-moderate-income adults and/or youth who adopt positive financial behaviors and accumulate and preserve financial assets

Partners/Programs: **United Way of Greater St. Louis; Urban League; Missouri Alliance of Boys & Girls Clubs; Junior Achievement; Magic House; Missouri Press Foundation's Money Smarts; Connections to Success; justine Petersen; Youth in Need; St. Louis Tax Assistance Program; Habitat for Humanity; Normandy School District; Marian Middle School; Herbert Hoover Boys & Girls Club; Mathews Dickey Boys & Girls Club; College Bound; St. Louis Regional Unbanked Taskforce** participation; **Metro St. Louis Financial Education Collaborative** participation.

Through our collaboration with the United Way (Citi **United Way** Community Financial Education Impact Fund), Citi funded $138,500 in grants to **Big Brothers Big Sisters; Foster & Adoptive Care Coalition; Girls Inc; Kingdom House; Paraquad; and Youth in Need.** Agencies also participated in Social Media School through the **Nine Network of Public Media.**

Microfinance and Enterprise Development

Desired Results: to increase the supply and usage of financial products supplied by microfinance institutions that improve and accelerate the financial access and inclusion of low-to-moderate-income individuals and to increase the number of micro or small enterprises that provide new income generation and / or employment opportunities for low-to-moderate-income individuals

Partners/Programs: **justine PETERSEN** - Citi Microfinance and Banamex USA developed a credit card and card process to address the needs of the underbanked and underserved. **International Institute** – asset building capacity; and **Incarnate Word Foundation** – to co-sponsor the first St. Louis Microfinance Conference

College Success

Desired Results: to generate a sustainable increase in the number of low-to-moderate income and first generation students who enroll in post secondary education and earn a degree

Partners/Programs: **College Bound; Scholarship Foundation; St. Louis Community College Foundation (Gateway to College); and St. Charles Community College Foundation. Citi was a Founding Member of the College Access Pipeline Project (St. Louis Graduates).**

Neighborhood Revitalization

Desired Results: to revitalize and maintain economically vibrant communities and build the capacity of community development organizations to drive investment into their neighborhoods.

Partners/Programs: **Beyond Housing, Urban League, Gateway Greening; Habitat for Humanity; Rebuilding Together; Regional Housing and Community Development Alliance.**

VOLUNTEERISM

282 Citi volunteers assisted in building this year's Habitat house.

Citi employees logged 47,550 volunteer hours during 2011, equating to approximately $1.0MM in expertise according to the Independent Sector. Citi – St. Louis is Citi's largest volunteer site in the world.

BEYOND HOUSING - Board member; 24:1 Initiative support; Progress in Bloom; **Rebuilding Together** at the Pagedale Family Support Center; Supported **Normandy School District**

BIG BROTHERS BIG SISTERS - Board member; Raised over $28,000 through Bowl for Kids Sake to support 23 Matches

HABITAT FOR HUMANITY - St. Charles – major sponsor; Capacity Building Committee; Provided financial education; 282 volunteers participated in the build

HEAT UP ST. LOUIS – Board member; Major sponsor; 24 volunteers for Rise & Shine

HERBERT HOOVER BOYS & GIRLS CLUB – Board member; **Junior Achievement** BizTown and Finance Park; Table of 4

JUNIOR ACHIEVEMENT – Over 75 volunteers supporting **College Bound; Girls, Inc.; Herbert Hoover Boys & Girls Club; Marian Middle School; Normandy School District**

NINE NETWORK – Sponsor of Clifford The Big Red Dog; financial education with Clifford and the **Magic House;** volunteers supported pledge drives

Global Community Day volunteers at Ronald McDonald House.

MARCH OF DIMES – Board member; March for Babies committee member; Raised over $45,900

MATHEW DICKEY BOYS & GIRLS CLUB - Board member; Sky is the Limit

REBUILDING TOGETHER – Board members; 26 volunteers enhanced the Pagedale Family Support Center

ST. LOUIS TAX ASSISTANCE PROGRAM – Major sponsor; 19 volunteers

UNITED WAY - Board member; Vice Chair – Community Investment Committee; Metro St. Louis Financial Education Collaborative; Raised over $408,000 through the Employee Campaign; Employees pledged about $32,000 to the Citi Financial Education Fund and supported it through the Allocations Panel

URBAN LEAGUE - Board member; Housing Committee member; Young Professional representation; Adopted 81families through **100 Neediest**; Provided financial education

4 a GREENER GAME – 56 volunteers supported recycling at Busch Stadium

OTHER SUPPORT **American Red Cross** – Donated 455 productive blood units; **Circle of Concern** – Donated 4,040 personal care items; **Food Outreach** – Donated 2,020 food items; **KidSmart** – Donated 14 pallets of supplies; **Race for the Cure** – Raised over $22,000; **St. Louis Crisis Nursery** – Donated 574 children's items; Volunteer support for **BCI, St. Louis Crisis Nursery, Epworth, Ronald McDonald House; Sts. Joachim and Ann Care Service.**

Jeans Program

Kathie King presents the February 2011 jeans proceeds ($15,963) to the USO.

One of the most innovative and successful initiatives at Citi has been the Jeans Program. For a $20 donation each month, Citi employees receive a badge that entitles them to wear jeans for the entire month. The collected money allows employees to contribute to health and human service organizations that are selected by the employees. 40 employees volunteer to run the program on a monthly basis.

Results: $175,883 was collected during 2011. Since program inception, $1.78MM has been donated to local non-profits in the St. Louis area; Non-profits participated in a Jeans Charity Awareness Day at our Progress Point site.

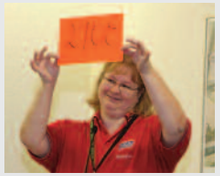
2011 Funded Agencies: **100 Neediest Families, American Red Cross, Circle of Concern, Erin's W.I.N.G.S., Figg Tree Foundation, JDRF, Make a Wish, March of Dimes, Marian Middle School, Race for the Cure, Ronald McDonald House, United Way, USO.** Contributions to the American Red Cross and United Way benefited Storm Relief victims in either Joplin or St. Louis.

NETWORKS

AFRICAN HERITAGE - **United Way** Charmaine Chapman Society; Rise and Shine to benefit **Heat Up St. Louis; Mathews Dickey Sky is the Limit; Junior Achievement; Urban League** financial education; **100 Neediest** to benefit Urban League; Global Community Day; Green Team

ASIAN HERITAGE - **United Way** Multicultural Society; Ping Pong for Storm Relief; **Junior Achievement;** Global Community Day; Green Team

HISPANIC- **United Way** Multicultural Society; March of Dimes; Global Community Day - Wireless Dropoff; Green Team



Robyn Hackworth celebrates the collection of over 2,700 cards for the military.

MILITARY VETERANS – Global Community Day to benefit **USO**

PRIDE - Food Fight to benefit **Food Outreach**; Bowl for Kids Sake to benefit **Big Brothers Big Sisters**; Global Community Day to benefit **Food Outreach**; **March of Dimes**; Green Team

WOMEN'S NETWORK - **United Way** Women's Initiative; Pots with a Purpose to benefit **Race for the Cure**; Global Community Day at **St. Louis Crisis Nursery**; **100 Neediest** to benefit **Urban League** and **Sts. Joachim and Ann**; Green Team