

# PATHWAYS TO PROGRESS

PUBLIC ACCOUNTABILITY STATEMENT 2016





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# MESSAGE FROM JOHN HASTINGS

For more than 200 years, Citi's mission has been to enable economic progress on behalf of our clients, our employees and the communities we serve around the world. Through our core business practices and our work in the community, we invest, partner and take action to foster economic growth by driving innovation and financial inclusion in 160 countries and jurisdictions.

In Canada, our history of enabling progress dates back nearly 100 years. Our far-reaching global network of services offers Canadians and multinational clients alike unrivalled access, allowing them to adapt and compete in a rapidly changing global economy. As one of the country's largest foreign financial institutions, Citi has proven its dedication to innovation and exemplary citizenship.

We are committed to creating pathways to progress for our community partners and ensuring tangible contributions are made to the cities where we live and work. In particular, our dedication to empowering urban youth with the tools and opportunities to thrive in tomorrow's economy is essential to continuing that progress for years to come.

Herein, 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.

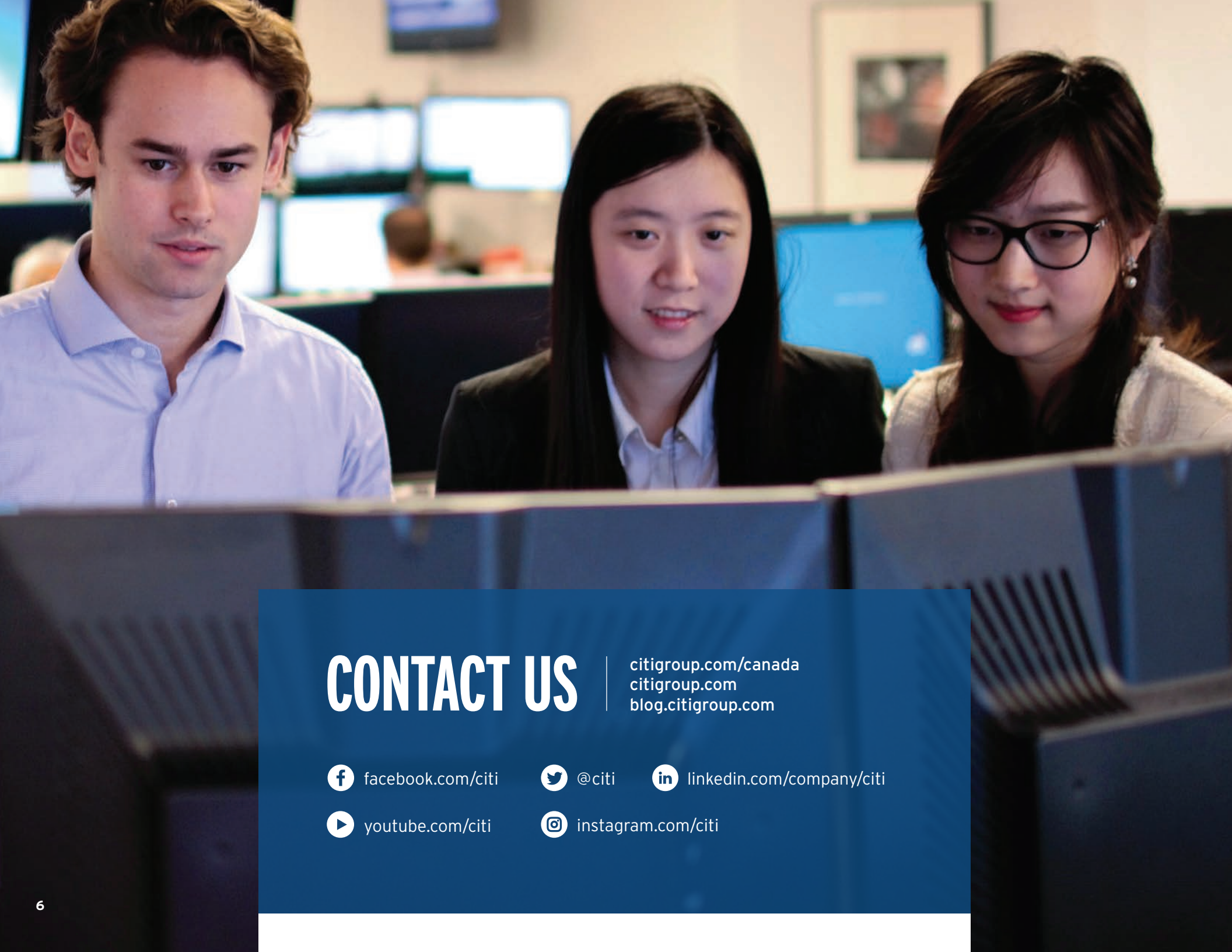
Thank you for taking the time to review our contributions.



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







## CONTACT US

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## ABOUT CITI

### FINANCIAL INGENUITY AND 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 IN CANADA

Citi's roots in Canada date back to 1919. Currently, the company employs approximately 1,200 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 and Investment Banking

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

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

### Citi Treasury and Trade Solutions

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



**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 Citi Markets and Securities Services technology, Citi and its technologists and developers lead projects for Citi's operations around the world. The Toronto CSC has steadily grown to almost 600 developers in just five years, owing to the availability of top-notch talent in the area, along with the outstanding and award-winning developments produced by the growing team.

### Citi Markets and 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.

### 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.

### CITI'S AFFILIATES IN CANADA OPERATE UNDER THE FOLLOWING LEGAL ENTITIES (AS OF MAY 5, 2017):

Citi Cards Canada Inc.  
Citi Transaction Services Canada Ltd.  
Citibank Canada  
Citibank Canada Investment Funds Limited  
Citibank, N.A., Canadian branch  
Citigroup Finance Canada Inc.  
Citigroup Global Markets Canada Inc.  
Citigroup Energy Canada ULC  
Citi Canada Technology Services ULC



# PROGRESS **IN OUR** COMMUNITIES



## COMMUNITY DEVELOPMENT

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

### Citi Volunteers

Citi employees actively leverage their professional skills and experience by volunteering their time directly to non-profits and non-governmental organizations supported by the Citi Foundation. Supporting employees as they volunteer to make a difference in their communities builds stronger teams, fosters company loyalty and has a positive impact on the communities in which we work. We offer traditional and skill-based volunteering opportunities that exercise the enthusiasm and professional expertise of our employees.

### The Citi Volunteer Management System (VMS)

Citi’s VMS is a multi-dimensional online platform available to all employees where they can register for volunteer opportunities in their area and track their volunteer hours. This application is intranet- and internet-based so that employees can 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 2016, employees across Canada used their volunteer day to support dozens of organizations, compiling 305 work days in volunteer time.



EMPLOYEE TIME AND TALENT

- Belkin House

Boys and Girls Club

Care for Children

Children's Aid Foundation

Children's Aid Society

City of Mississauga

Daily Bread Food Bank

Eva's Initiatives for Homeless Youth

Good Shepherd Centre

Habitat for Humanity

Heart and Stroke Foundation

Inside the Dream

Interim Place

Jeunes Entreprises de Québec
- Junior Achievement Canada

Juvenile Diabetes Research Foundation Canada

London Food Bank

MS Society of Canada

NPower Community Corps

Pathways to Education

Red Cross Blood Drive

ReForest London

Ronald McDonald House Charities

Salvation Army

The Mustard Seed

TVDSB Special Olympics

United Way

Youth Employment Services Canada

TOTAL VOLUNTEER HOURS: 8,127

Community Development Advisory Council

In 2016, Citi Canada established a Community Development Advisory Council 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

From April to June, Citi Canada hosted our first Citi Skills Marathons (CSM) at the Toronto CSC and Front Street sites. CSMs were created to help leaders from non-profit organizations solve one or more of their most pressing organizational issues in a day, using the time, talent and expertise of Citi employees who are experts in their areas of greatest need. 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 May 28 and June 2, the Front Street office hosted a six-hour Citi Skills Marathon with charitable partners Pathways to Education, Youth Employment Services, Children's Aid Foundation and Futurpreneur. Four Citi teams of experts assisted the non-profits in solving issues related to risk management, communications planning, business strategy, financial modelling and project management.

On April 27, the Toronto CSC, in collaboration with NPower Community Corps, hosted Community Living Mississauga and the Northwest London Resource Centre. During the strategic

sessions, the employee teams provided the charitable partners with insights into their most pressing issues, while creating a roadmap for their organizations to follow. Over three hours, the teams tackled issues such as disaster recovery, vulnerability assessments, cloud computing and website performance.

Results of the post-event survey showed:

- 99%

of volunteers found the experience rewarding
- 100%

of volunteers would participate in a CSM again
- 95%

of non-profits said they would highly recommend a CSM to other community organizations
- 99%

felt the project deliverable would strengthen their organization's ability to be successful

For our first attempt at a CSM, it was a roaring success and we will continue to host them here in Toronto and across the country.





### 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 Advisory Council votes on a new community partner for the golf tournament each year, and funds raised go toward directly supporting one of their critical programs.

In 2016, 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 to heal better together.

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  
\$40,000 IN SUPPORT OF THE RMHC  
TORONTO SCHOOL PROGRAM IN 2016.**

### GLOBAL COMMUNITY DAY

Each year, tens of thousands of Citi volunteers, their friends and families join together for Global Community Day – an opportunity to use their time, skills and expertise to make a difference in their cities. In 2016, nearly 90,000 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. 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 11, 2016, more than 1,200 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 Newfoundland and Labrador 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 events across six time zones.

### Global Community Day Participation

Year	2012	2014	2016
	500	750	1,200







## EXAMPLES OF OUR LEADERSHIP:

### Vancouver

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

### London

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

### Mississauga

Employees at the Toronto Citi Service Centre spent the day mulching, digging, painting, and removing invasive plants from young trees in a nearby park.

### Toronto

Employees in Toronto visited the Daily Bread Food Bank to sort food for immediate delivery to food bank programs across the greater Toronto area. More than 2,000 families benefitted from the nearly 10,000 pounds of food sorted by Citi employees. Employees also donned aprons and hairnets to prepare and serve meals to 130 children and their families staying at Ronald McDonald House Toronto.

### Montreal

Employees in Montreal came out in record numbers to support their community with events at the Moisson Montréal Food Bank and at Parc Angrignon. At Moisson Montréal, employees sorted 240 boxes of food, labelled 2,500 cans and bagged 1,314 kg of potatoes. At Parc Angrignon, employees spent the day beautifying the park by removing 25 garbage bags of litter.

### Calgary

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

## 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.

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 2016, a total of 532 Citi Canada employees took advantage of this unique community-minded innovation, and Citi’s contributions to United Way totalled more than \$285,000.**



IN 2016,  
**232 CREDIT COUNSELLING GRANTS**  
WERE PROVIDED TOTALLING  
**\$32,755.87**





2016 COMMUNITY GIVING

In 2016, employees in Canada walked, rode, rowed, collected, sorted, 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.

Charitable Contributions, Events & Sponsorships	Corporate Contributions (C\$)	Employee Giving (C\$)
Air Canada Foundation	15,000.00	
Alzheimer Society of British Columbia	2,000.00	
Big Brothers Big Sisters of Calgary and Area	900.00	
Boys and Girls Club of London	1,500.00	
Camp Trillium	9,000.00	
Canada Company	1,500.00	
Canadian Red Cross	10,000.00	
Children’s Aid Foundation	36,000.00	
CHU Sainte-Justine Foundation	25,000.00	
CN Employees’ and Pensioners’ Community Fund	3,000.00	
Community Food Centers Canada	1,500.00	
ConnexOntario Health Services Information	500.00	
Daily Bread Food Bank	2,500.00	
DAREarts Foundation Inc.	3,000.00	
Fondation Père Sablon	7,500.00	
Foundation of the Women’s Centre of Montreal	5,000.00	
Front Street Capital Charitable Foundation	5,000.00	
Golf Canada Foundation	58,500.00	
Habitat for Humanity Greater Toronto Area	20,000.00	
Heart and Stroke Foundation	1,500.00	6,129.24
Hockey Helps the Homeless	4,000.00	2,110.00
Jays Care Foundation	20,000.00	
Juvenile Diabetes Research Foundation	15,500.00	1,670.00

Charitable Contributions, Events & Sponsorships	Corporate Contributions (C\$)	Employee Giving (C\$)
Law Society Foundation	1,500.00	
London Food Bank	500.00	
London Humane Society	1,000.00	
Meals on Wheels London	750.00	
Michael Garron Hospital Foundation	5,000.00	
Mining4Life	20,000.00	
Movember Canada	500.00	1,020.00
Peel Children’s Aid Foundation	10,000.00	
President’s Choice Children’s Charity	10,000.00	
Providence Healthcare Foundation	7,500.00	
ReForest London	750.00	
Right to Play	8,000.00	
Ronald McDonald House Charities Toronto		40,000.00
Special Olympics Canada	12,500.00	
St. Joseph’s Healthcare Foundation	2,500.00	
St. Joseph’s Health Centre Foundation	6,000.00	
Toronto Symphony Orchestra	3,500.00	
United Way Canada		116,312.76
United Way of Calgary and Area	5,000.00	
United Way of London and Middlesex	2,500.00	
United Way of Peel Region	20,000.00	33,557.02
United Way of Toronto and York Region	20,000.00	80,978.51
West Island Cancer Wellness Centre	3,500.00	
Windrush Stable Therapeutic Riding Centre	2,000.00	
World Literacy Canada	2,500.00	
	393,900.00	281,777.53
	GRAND TOTAL	\$675,677.53



# 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.

## YOUTH ECONOMIC OPPORTUNITIES

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 Targets

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



## CITI FOUNDATION GRANTS IN CANADA IN 2016

Province	Community Partner	Area	Grant Amount (USD)
Ontario	Children's Aid Foundation	Youth Economic Opportunities	\$50,000
Ontario	Youth Employment Services Canada	Youth Economic Opportunities	\$25,000
Ontario	Rise Asset Development	Financial Inclusion	\$80,000
Ontario	ACCESS Community Capital Fund	Financial Inclusion	\$25,000
Quebec	Fondation du maire	Financial Inclusion	\$35,000
Ontario	Pathways to Education	Youth Economic Opportunities	\$35,000

**TOTAL (USD)** **\$250,000**



# PATHWAYS TO PROGRESS

The future competitiveness of urban centres around the world hinges on the positive economic outcomes of young people. While there is no one-size-fits-all approach to helping today's youth place themselves on a path to economic success, the Citi Foundation is focused on providing youth with the career readiness tools and opportunities needed to thrive in the 21st-century economy. We call this approach *Pathways to Progress*.

***Pathways to Progress* comprises programs across the globe that are helping youth build an entrepreneurial mindset; acquire leadership, financial and workplace skills; and begin to engage in the formal economy through a first job. Through these economic on-ramps, youth are actively steering their futures toward financial success.**

As part of our *Pathways to Progress* approach, the Citi Foundation commissioned the Economist Intelligence Unit to conduct a global research effort that offers an in-depth look at how 35 cities support young people's economic ambitions. In November 2015, we released *Accelerating Pathways*, research aimed at filling a gap in the understanding of city-level factors that affect how young people realize their economic potential.





**Citi Canada and Youth Employment Services Forge  
New Pathways to Progress for Youth**

In 2016, the Accelerating Pathways survey and study, sponsored by Citi Foundation, found Toronto to be the top city in overall youth economic opportunity and outlook out of the 35 surveyed.

**AFTER HOSTING A ROUND TABLE  
WITH MORE THAN 30 COMMUNITY  
LEADERS AND RESEARCHERS, YOUTH  
UNEMPLOYMENT WAS IDENTIFIED  
AS A CRITICAL AREA OF NEED  
AND CITI CANADA COMMITTED TO  
INVESTING IN ORGANIZATIONS THAT  
TACKLED THIS ISSUE.**

This is where our journey with community partner Youth Employment Services (YES) began.

YES was founded nearly 50 years ago and is Canada's leading employment champion for youth, dedicated to innovative programs that empower disadvantaged and vulnerable youth to become self-sufficient contributing members of society.

In 2015, the Citi Foundation provided YES with a new grant for their Youth Employment Champion program, which aimed to support 440 youth with pre-employability, life skills and financial literacy training, and mentorship and entrepreneurship services to assist youth into meaningful employment - either through gaining employment or launching their own business. From the moment Citi and the Citi Foundation began working with YES, pathways to progress were being mapped.

As a member of Citi Canada's Community Development Advisory Council (CDAC), Jamie O'Reilly, Director of our Client Solutions Group, became interested in working with YES and was invited to become a member of their Board of Directors. Jamie's role on the Board of Directors contributes directly to the overall governance of YES's organization and operations. YES's vision is: Changing Lives...Forever.

**“ONE OF THE FOUNDATIONS FOR YOUTHS’  
LONG-TERM SUCCESS IS EMPLOYMENT,  
WHICH PROVIDES SELF-RELIANCE, ON-THE-  
JOB EDUCATION, AND OPPORTUNITIES FOR  
ADVANCEMENT,” SAYS JAMIE.**

“YES plays a critical role in helping young people establish this foundation for lifelong success.”

In spring of 2016, Citi introduced the Citi Skills Marathon to Canada and invited eight community partners to participate in the done-in-a-day problem-solving sessions. YES applied to participate in the Toronto event, seeking advice on implementing a new intranet site. The Citi Canada Public Affairs team, Troy Underhill, Director of Public Affairs, Shawna Van Esch, Vice President of Communications and Jeanette Emery, Assistant Vice President of Community Development, worked with YES to design an information framework and a communications model for the intranet site to help keep their employees up-to-date and connected across their five locations.

YES CEO Tim Lang later connected with Citi to announce the official launch of their new intranet on October 31, 2016. “You are helping us get stronger, and thus helping us support more youth find employment and change their lives.” Carrie-Ann Goodfellow, YES Manager of Development, followed up a month after the launch to say, “It [the intranet site] has been incredibly useful for us and the feedback so far has been great. Our staff enjoy reading the updates and having a one-stop shop for all YES information. It’s wonderful that we went from seeing this as a need back at the start of the year, to ending the year with it fully launched. Thank you again for all your help and support in making this happen!”

**YES offers a number of innovative programs to support youth, and activities in those programs include mentorship, mock interviewing, resumé critiquing and guest speakers.**

YES regularly provides their supporters with the opportunity to engage with youth to deliver these activities using their own personal experiences and expertise.

**To date, more than 20 Citi volunteers have given their time and talent to YES.**

In August, four members of the human resources team hosted a workshop on interview skills and resumé writing. Based on this experience, Christine Di Scola, Citi Canada's head of Human Resources, introduced one of the youth to a representative from Tim Hortons who was hired shortly afterwards. From this one hire, YES has now partnered with Tim Hortons to provide employment to an additional 25 youth - an outstanding outcome from one introduction.



“As a mom of two young adults, I felt very connected to the youth I met with while volunteering at YES,” says Christine. “I saw the struggles in trying to find jobs in today’s difficult employment environment, yet I also

saw energy, passion and potential! I was struck by the determination they demonstrated to improve the conditions of their circumstances, and I felt compelled to help in any way I can. All they needed was an opportunity, a connection, a reference, and I was very happy to provide it. To know that I helped just one young person land on their feet and have a fresh new start was the most uplifting feeling. I know I will volunteer at YES again - it was inspiring time well spent.”

In just one year, YES, Citi Canada and the Citi Foundation have enabled a great deal of progress in the local community. In addition to those hired by Tim Hortons, to date 273 youth have participated in the Youth Employment Champion Initiative.

**66% of youth have gone on to secure a job and 82% of participants in the entrepreneur programs have gone on to launch their own business.**

Citi Canada is proud to partner with such a reputable and impactful organization, and looks forward to creating new #PathwaystoProgress together in 2017.



# PROGRESS **THROUGH** DIVERSITY

TORONTO MAYOR JOHN TORY ADDRESSES CITI  
EMPLOYEES AT CITY HALL DURING THE 2016  
ONE YOUNG WORLD SUMMIT HELD IN 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 programs, training offerings and career management programs, and they conduct an overall profile of the organization's workforce.

**CITI IS PROUD TO HAVE BEEN NAMED TOP 100 EMPLOYER FOR YOUNG PEOPLE IN CANADA IN 2016.**

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.

Our close relationship with Canadian colleges and universities serves as a pipeline to the best and brightest students our country has to offer. Our recruitment best practices and extensive summer internship program affords us the ability to entice leading candidates and provides them with unparalleled access to higher management, competitive salaries and a gateway to the world with offices in more than 100 countries.

Nourishing and encouraging new employees is critical to our corporate strategy. This commitment to attracting, developing and retaining the best talent is instilled in us from our global CEO on down and has Citi well-positioned to become the employer of choice for technology graduates.



**Christine Di Scola**  
Director, Human Resources  
Citi Canada

**Citi values a work environment where diversity is embraced, where people are promoted on their merits, and where people treat each other with mutual respect and dignity.**

Around the world, we are committed to being a company where the best people work, where opportunities to develop are widely available, where innovation and an entrepreneurial spirit are valued, and where a healthy work/life balance is encouraged.

Some of the key initiatives that support our diversity strategy include various women's initiatives designed to enable progress of women, including the establishment of women's networks across the world and scholarship programs for diverse candidates, including students with disabilities and indigenous students.

Cultural diversity is also an important part of our workplace, and we take every opportunity to celebrate the rich background of our employees through various celebratory events throughout the year.

**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.

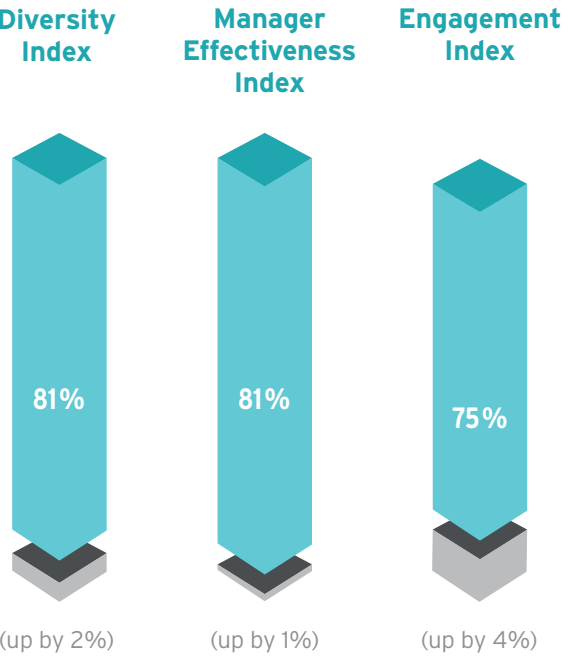
Aboriginal- and minority-owned businesses represent a community of innovative thinking and diverse thought leadership. Citi is excited to collaborate with CAMSC and its members on the engagement and inclusion of Aboriginal and minority suppliers as part of our commitment to inclusiveness in our global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

**We measure our progress on diversity in various ways, including the annual Voice of the Employee survey.**

**40%** of 2016 hires in six key areas were under age 35

**60%** of identified future leaders are under age 35

**SIX** weeks of head office training in New York City for most new hires





DEVELOPMENT & TALENT PROGRAMS

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

Citi offers an **online careers site**, which allows employees to search for available positions across divisions and regions around the globe. More than 26% of our roles are filled internally, and we continue to foster internal mobility through **“job blast” emails** that allow employees to view current vacancies. In addition, our robust employee **referral fee** has fostered talent partners in our own 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. We continue to evolve our learning culture at Citi through new learning solutions, including video-based learning to provide employees with ongoing, just-in-time development.

Supporting our employees’ development is also fostered through other formal programs, including mentorship programs, high-potential development programs and new manager programs.

WE BELIEVE THAT STRONG LEADERSHIP ENABLES PROGRESS AT CITI.

EMPLOYMENT IN CANADA

As of December 31, 2016

Province/ Territory	Full-Time	Part-Time	Total
Alberta	126	10	136
British Colombia	86	12	98
Manitoba	50	2	52
New Brunswick	39	6	45
Newfoundland and Labrador	63	2	65
Northwest Territories	2		2
Nova Scotia	48	7	55
Ontario	1,427	36	1,463
Prince Edward Island	8		8
Quebec	334	67	401
Saskatchewan	27	2	29
Yukon	3		3

GRAND TOTAL 2,357

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 sight 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 and is 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





## LIVE WELL AT CITI

**Live Well at Citi is a program to help employees take action on their well-being.**

Citi Canada has put many programs in place to support our employees' well-being, including Citi Work Strategies, which allows employees to realize both personal and business objectives while continuing to have meaningful work and career opportunities; Employee Assistance Program, which provides 24-hour counselling support and other professional consultation services; and emergency daycare to ensure that our employees have peace of mind when emergency backup child care is required.

We are proud of the mental health training that we have delivered to our people managers and employees, to support our culture of inclusiveness.

**We know that mental health is an important social and workplace issue, and we have invested effort to ensure that we demonstrate our commitment to our employees and provide them with the tools they need to manage through challenges in their lives.**

Our workplace accommodation policy is designed to provide support to returning employees from leave, as well as to new employees requiring accommodation.

## REWARDS AND RECOGNITION

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

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



# 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 standards**. 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 every 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 options - 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 labor 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.



MORE THAN **35,000** employees completed in-person and virtual Ethics and Leadership training in 2015 and 2016





## 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.



## ANTI-BRIBERY AND CORRUPTION PROGRAM

Citigroup has established and continues to maintain a Global Anti-Bribery and 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 options, 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.

## 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, which 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 Compliance 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 Compliance Program and the associated policy are owned by the Chief Sanctions Officer 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.

Number of Employees Who Completed Citi's 2016 Anti-Money Laundering, Sanctions and Anti-Bribery and Corruption Training, by Region\*

61,924	ASIA PACIFIC
48,672	LATIN AMERICA (including Mexico)
25,445	EUROPE, MIDDLE EAST AND AFRICA
61,493	NORTH AMERICA
197,534	TOTAL

\* AML, Sanctions and AB&C training are taken as one online training session. Numbers include all Citi employees who have completed the 2016 training as of January 24, 2017. Employees and non-employee workers have 30 days to complete the training.

Globally, we have more than 4,300 AML professionals, including more than 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 AND EXTERNAL COMPLAINTS BODIES) REGULATIONS SOR/2013-48

As required by the Complaints (Banks, Authorized Foreign Banks and External Complaints Bodies) Regulations SOR/2013-48, Citibank Canada confirms that a total of seven (7) complaints were dealt with by the Citibank Canada Ombudsman in 2016.

The average length of time taken by the Ombudsman's Office to deal with the complaints was 23 days. It is Citibank Canada's opinion that of the seven complaints received, all were resolved to the satisfaction of the persons who made the complaints. Six (6) of the complaints were for Citibank Canada and one (1) was for Citibank, N.A., Canadian branch.







# PROGRESS **THROUGH** SUSTAINABILITY

## Environmental 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.

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

**By the end of 2016, Citi Canada showed the following reductions:**

ENERGY USAGE	-9.71%
CO2e EMISSIONS	-9.07%
WATER USAGE	-11.01%
WASTE PRODUCTION	-23.69%





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 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

	2013 Full Year	2014 Full Year	2015 (Jan-Nov)	2015 Full Year	2016 (Jan-Nov)	2016 Full Year	2016 Forecasted Reduction from 2015
Absolute Indicators							
Electricity (GwH)	19.14	13.10	12.82	13.79	11.23	12.08	
District Heating (Steam & Chilled Water)	0.61	0.61	0.45	0.46	0.40	0.41	
Energy Purchased (GwH) - Scope 2	19.74	13.71	13.28	14.25	11.63	12.49	
Natural Gas (GwH)	7.34	5.49	4.38	4.90	4.29	4.80	
Fuel Oil (GwH)	0.00	0.00	0.00	0.00	0.00	0.00	
Energy Consumed (GwH) - Scope 1	7.34	5.49	4.38	4.90	4.29	4.80	
Total Energy (GwH)	27.09	19.20	17.66	19.15	15.93	17.29	-9.71%
CO2e Emissions							
Direct CO2e (GHG Scope 1)	1,486.79	1,111.90	887.19	992.54	869.91	973.21	
Indirect CO2e (GHG Scope 2)	3,049.78	2,132.27	1,972.72	2,114.97	1,727.75	1,852.34	
Total CO2e (Metric Tons)	4,536.57	3,244.17	2,859.90	3,107.51	2,597.66	2,825.55	-9.07%
Water							
Total Water Consumption (m3)	56,065.09	50,023.59	43,527.81	46,021.94	38,734.42	40,953.89	-11.01%
Waste							
Recycled Office Paper (Metric Tons)	55.48	98.56	164.47	172.34	63.31	66.34	
Refuse and Other (Metric Tons)	158.74	158.65	164.03	174.10	125.18	132.86	-23.69%
Total Waste (Metric Tons)	214.22	257.21	328.51	346.45	188.49	198.78	
Diversion Rate (%)	26%	38%	50%	50%	34%	33%	





# 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, 2016, authorized amounts available to businesses in Canada totalled approximately \$17,769,208,305.

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

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

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

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

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

Province/Territory	Data	\$0 - \$24,999	\$25,000 - \$99,999	\$100,000 - \$249,999	\$250,000 - \$499,999	\$500,000 - \$999,999	\$1,000,000 - \$4,999,999	\$5,000,000 +	Grand Total
Alberta	Number of Clients:	14,319	418	25	***	14	23	70	14,869
	Authorized Amount:	\$75,687,980	\$14,020,728	\$5,177,746	-	\$10,218,959	\$65,275,287	\$4,017,780,531	\$4,188,161,231
British Columbia	Number of Clients:	20,263	407	**	10	****	*****	20	20,700
	Authorized Amount:	\$94,222,230	\$13,416,440	-	\$3,416,546	-	-	\$974,138,109	\$1,085,193,325
Manitoba	Number of Clients:	6,737	176	**	0	0	*****	*****	6,913
	Authorized Amount:	\$35,499,200	\$5,961,310	-	\$0	\$0	-	-	\$41,460,510
New Brunswick	Number of Clients:	1,510	50	**	0	****	*****	*****	1,560
	Authorized Amount:	\$7,854,900	\$1,727,000	-	\$0	\$0	-	-	\$9,581,900
Newfoundland and Labrador	Number of Clients:	435	22	0	0	0	0	0	457
	Authorized Amount:	\$2,423,600	\$751,000	\$0	\$0	\$0	\$0	\$0	\$3,174,600
Northwest Territories	Number of Clients:	23	*	0	0	0	0	0	23
	Authorized Amount:	\$124,900	-	\$0	\$0	\$0	\$0	\$0	\$124,900
Nova Scotia	Number of Clients:	2,180	59	0	***	****	*****	*****	2,239
	Authorized Amount:	\$10,763,770	\$1,943,660	\$0	\$0	-	-	-	\$12,707,430
Nunavut	Number of Clients:	20	7	**	0	0	0	0	27
	Authorized Amount:	\$118,100	\$246,000	-	\$0	\$0	\$0	\$0	\$364,100
Ontario	Number of Clients:	72,670	1,437	88	38	51	86	104	74,474
	Authorized Amount:	\$362,088,379	\$50,635,743	\$10,967,551	\$12,719,133	\$36,681,678	\$178,923,516	\$9,522,908,450	\$10,174,924,450
Prince Edward Island	Number of Clients:	481	6	0	0	0	0	0	487
	Authorized Amount:	\$2,887,280	\$254,644	\$0	\$0	\$0	\$0	\$0	\$3,141,924
Quebec	Number of Clients:	24,012	278	21	10	8	25	47	24,401
	Authorized Amount:	\$121,434,949	\$9,530,407	\$2,440,000	\$3,384,410	\$7,071,008	\$55,374,360	\$2,018,892,831	\$2,218,127,965
Saskatchewan	Number of Clients:	3,800	168	**	***	****	*****	*****	3,968
	Authorized Amount:	\$26,701,256	\$5,470,714	-	-	-	-	-	\$32,171,970
Yukon	Number of Clients:	17	*	0	0	0	0	0	17
	Authorized Amount:	\$74,000	-	\$0	\$0	\$0	\$0	\$0	\$74,000
Total Number of Clients:		146,467	3,028	134	58	73	134	241	150,135
Total Authorized Amount:		\$739,880,544	\$103,957,646	\$18,585,297	\$19,520,089	\$53,971,645	\$299,573,163	\$16,533,719,921	\$17,769,208,305



# SUMMARY OF TAXES PAYABLE 2016



Jurisdiction	Income Taxes	Capital Taxes	Total
Federal	41,613,321	-	41,613,321
Alberta	4,547,509	-	4,547,509
British Columbia	1,522,527	-	1,522,527
Manitoba	708,655	-	708,655
New Brunswick	1,098,093	-	1,098,093
Newfoundland and Labrador	1,876,906	-	1,876,906
Northwest Territories	30,265	-	30,265
Nova Scotia	1,457,301	-	1,457,301
Ontario	18,601,908	-	18,601,908
Prince Edward Island	130,783	-	130,783
Quebec	2,803,387	1,425,513	4,228,900
Saskatchewan	454,299	-	454,299
Yukon	48,839	-	48,839
	74,893,791	1,425,513	76,319,304
BY COMPANY			
Citibank Canada	11,313,521	161,782	11,475,303
Citibank Canada Investment Funds Limited	855,242	-	855,242
Citi Transaction Services Canada Ltd.	139,024	-	139,024
Citi Canada Technology Services ULC	2,223,341	-	2,223,341
Citibank, N.A., Canadian branch	12,599,936	-	12,599,936
CitiFinancial Canada Inc.	29,273,581	1,263,731	30,537,312
CitiFinancial Canada East Corp.	8,044,217	-	8,044,217
Citigroup Finance Canada Inc.	9,395,387	-	9,395,387
Citigroup Fund Services Canada, Inc.	-	-	-
Citi Cards Canada Inc.	284,551	-	284,551
Citigroup Global Markets Canada, Inc.	764,990	-	764,990
	74,893,791	1,425,513	76,319,304





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