

## GRI G3 Content Index

The table below provides information on our use of the Global Reporting Initiative (GRI) G3 Sustainability Guidelines in Citi's 2007 Citizenship Report. We are self-declaring a "B" Application Level. With regard to the location of specific information, we refer to the relevant pages of the 2007 Citizenship Report, available on our website at <http://www.citigroup.com/citigroup/citizen/>. We also provide links to information that is reported on our website or in Citi's 2007 Annual Report and 2008 Proxy Statement.



	GRI DISCLOSURE	TYPE	LOCATION/NOTES
	<b>Strategy and Analysis</b>		
1.1	CEO statement	Core	p 5
1.2	Description of key impacts, risks and opportunities	Core	pp 6–7, 15–16
	<b>Organizational Profile</b>		
2.1	Name of the organization	Core	p 67
2.2	Primary brands, products and services	Core	p 67; 2007 Annual Report (Financials and Form 10–K) p 2 <a href="#">www</a>
2.3	Operational structure	Core	p 67; 2007 Annual Report (Financials and Form 10–K) p 2 <a href="#">www</a>
2.4	Headquarters location	Core	p 67; 2007 Annual Report (Financials and Form 10–K) p 2 <a href="#">www</a>
2.5	Countries of operation	Core	2007 Annual Report (Financials and Form 10–K) p 2 <a href="#">www</a>
2.6	Nature of ownership and legal form	Core	p 67; 2007 Annual Report p 2 <a href="#">www</a>
2.7	Markets served	Core	p 67; 2007 Annual Report (Financials and Form 10–K) p 2 <a href="#">www</a>
2.8	Scale of organization	Core	p 67; 2007 Annual Report (Financials and Form 10–K) p 2 <a href="#">www</a>
2.9	Significant changes during the reporting period regarding size, structure or ownership	Core	2007 Annual Report (Financials and Form 10–K) pp 76–78 <a href="#">www</a>
2.10	Awards received during the reporting period	Core	pp 65–66

	GRI DISCLOSURE	TYPE	LOCATION/NOTES
	<b>Report Parameters</b>		
	<b>Report Profile</b>		
3.1	Reporting period	Core	p 2
3.2	Date of most recent previous report	Core	Spring 2007
3.3	Reporting cycle	Core	p 2
3.4	Contact	Core	p 67
	<b>Report Scope and Boundary</b>		
3.5	Process for defining report content	Core	pp 2, 15–16
3.6	Boundary of the report	Core	p 2
3.7	Limitations of the scope or boundary of the report	Core	Not applicable
3.8	Basis for reporting on joint ventures, subsidiaries, leased facilities, outsourced operations and other entities that could affect comparability	Core	Not applicable
3.9	Data measurement techniques and assumptions	Core	pp 36, 37, 44, 54, 59
3.10	Explanation of the effect of any restatements of information provided in earlier reports	Core	Not applicable
3.11	Significant changes from previous reporting periods in the scope, boundary or measurement methods applied in the report	Core	pp 36, 48
	<b>GRI Content Index</b>		
3.12	GRI content index	Core	<a href="#">www</a>
	<b>Assurance</b>		
3.13	Policy and current practice with regard to seeking external assurance for the report	Core	The report is not assured, however, external stakeholder commentary is included on pp 9–11

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	GRI DISCLOSURE	TYPE	LOCATION/NOTES
	<b>Governance, Commitments and Engagements</b>		
	<b>Governance</b>		
4.1	Governance structure	Core	p 20; Corporate Governance website <a href="#">WWW</a>
4.2	Indicate whether the chair of the highest governance body is also an executive officer	Core	p 20; 2008 Proxy Statement, pp 4–5 <a href="#">WWW</a>
4.3	State the number of members of the highest governance body that are independent and/or non-executive members	Core	p 20
4.4	Mechanism for shareholders and employees to provide recommendations or direction to the board	Core	2008 Proxy Statement, pp 1–3, 14 <a href="#">WWW</a>
4.5	Linkage between compensation for members of the board, senior managers and executives and the organization’s performance	Core	2008 Proxy Statement, pp 29, 35–48 <a href="#">WWW</a>
4.6	Processes in place for the board to ensure conflicts of interest are avoided	Core	2008 Proxy Statement, pp 6–10 <a href="#">WWW</a>
4.7	Process for determining the qualifications and expertise of the members of the board for guiding the organization’s strategy on economic, environmental and social topics	Core	2008 Proxy Statement, pp 4–5 <a href="#">WWW</a>
4.8	Statements of mission or values, codes of conduct, and principles relevant to economic, environmental and social performance and the status of their implementation	Core	p 20; Corporate Governance website <a href="#">WWW</a>
4.9	Board procedures for overseeing the organization’s identification and management of economic, environmental, and social performance, including relevant risks and opportunities, and adherence or compliance with internationally agreed standards, codes of conduct and principles	Core	p 20; Public Affairs Committee Charter <a href="#">WWW</a>
4.10	Processes for evaluating the board’s own performance	Core	Corporate Governance Guidelines <a href="#">WWW</a>
	<b>Commitments to External Initiatives</b>		
4.11	Explanation of whether and how the precautionary approach or principle is addressed by the organization	Core	pp 33, 37–38, 42
4.12	Externally developed economic, environmental, and social charters, principles, or other initiatives to which the organization subscribes or endorses	Core	pp 21, 39, 42
4.13	Memberships in associations and/or national/international advocacy organizations in which the organization has positions in governance bodies; participates in projects or committees; provides substantive funding beyond routine dues; or views membership as strategic	Core	pp 19, 24–25, 27, 42, 57
	<b>Stakeholder Engagement</b>		
4.14	List of stakeholder groups engaged by the organization	Core	pp 18–19
4.15	Basis for identification and selection of stakeholders with whom to engage	Core	pp 18–19
4.16	Approaches to stakeholder engagement, including frequency of engagement by type and by stakeholder group	Core	pp 18–19; 2008 Proxy Statement, p 96 <a href="#">WWW</a>
4.17	Key topics and concerns that have been raised through stakeholder engagement, and how the organization has responded to those key topics and concerns, including through its reporting	Core	pp 22, 24–27, 42, 46–47, 53; 2008 Proxy Statement pp 77–95 <a href="#">WWW</a>

	GRI DISCLOSURE	TYPE	LOCATION/NOTES
	<b>Economic</b>		
DMA	Disclosure on Management Approach	Core	pp 23–27, 30–32 (community investment); 2007 Annual Report <a href="#">WWW</a>
	<b>Economic Performance</b>		
EC1	Economic value generated and distributed, including revenues, operating costs, employee compensation, donations and other community investments, retained earnings and payments to capital providers and governments	Core	pp 24–25, 27, 30, 53–54, 60, 67 (community investment, philanthropy); 2007 Annual Report <a href="#">WWW</a>
EC2	Financial implications and other risks and opportunities for the organization’s activities due to climate change	Core	pp 38–41, 47; 2008 Proxy Statement pp 85–87 <a href="#">WWW</a>
EC3	Coverage of the organization’s defined benefit plan obligations	Core	2007 Annual Report (Financials and Form 10–K) p 97 <a href="#">WWW</a>
EC4	Significant financial assistance received from government	Core	Not applicable
	<b>Market Presence</b>		
EC5	Range of ratios of standard entry level wage compared to local minimum wage at significant locations of operation	Additional	Not reported
EC6	Policy, practices and proportion of spending on locally based suppliers at significant locations of operation	Core	Not reported
EC7	Procedures for local hiring and proportion of senior management hired from the local community at significant locations of operation	Core	More than 98% of Citi employees and managers are hired locally
	<b>Indirect Economic Impacts</b>		
EC8	Development and impact of infrastructure investments and services provided primarily for public benefit through commercial, in-kind, or pro-bono engagement	Core	pp 23–27, 30–32, 53–54
EC9	Understanding and describing significant indirect economic impacts, including the extent of impacts	Additional	pp 23–27, 28–29, 53–54

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	GRI DISCLOSURE	TYPE	LOCATION/NOTES
	<b>Environmental</b>		
DMA	Disclosure on Management Approach	Core	p 33
	<b>Materials</b>		
EN1	Materials used by weight or volume	Core	Not reported
EN2	Percentage of materials used that are recycled input materials	Core	p 35
	<b>Energy</b>		
EN3	Direct energy consumption by primary energy source	Core	p 36
EN4	Indirect energy consumption by primary source	Core	p 36
EN5	Energy saved due to conservation and efficiency improvements	Additional	pp 34–35
EN6	Initiatives to provide energy-efficient or renewable energy based products and services, and reductions in energy requirements as a result of these initiatives	Additional	pp 39–40
EN7	Initiatives to reduce indirect energy consumption and reductions achieved	Additional	pp 34–35
	<b>Water</b>		
EN8	Total water withdrawal	Core	p 36
EN9	Water sources significantly affected by withdrawal of water	Additional	Not applicable
EN10	Percentage and total volume of water recycled and reused	Additional	Not reported
	<b>Biodiversity</b>		
EN11	Location and size of land owned, leased, managed in or adjacent to protected areas and areas of high biodiversity value outside protected areas	Core	Not reported
EN12	Description of significant impacts of activities, products and services on biodiversity in protected areas and areas of high biodiversity value outside protected areas	Core	Not reported
EN13	Habitats protected or restored	Additional	Not applicable
EN14	Strategies, current actions and future plans for managing impacts on biodiversity	Additional	pp 42–45
EN15	Number of IUCN Red List species and national conservation list species with habitats in areas affected by operations, by level of extinction risk	Additional	Not applicable

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	GRI DISCLOSURE	TYPE	LOCATION/NOTES
	<b>Emissions, Effluents and Waste</b>		
EN16	Total direct and indirect greenhouse gas emissions by weight	Core	pp 36–37
EN17	Other relevant indirect greenhouse gas emissions by weight	Core	p 37
EN18	Initiatives to reduce greenhouse gas emissions and reductions achieved	Additional	pp 34–37
EN19	Emissions of ozone-depleting substances by weight	Core	Not applicable
EN20	NOx, SOx and other significant air emissions by type and weight	Core	Not applicable
EN21	Total water discharge by quality and destination	Core	Not reported
EN22	Total weight of waste	Core	p 36
EN23	Total number and volume of significant spills	Core	Not applicable
EN24	Weight of transported, imported, exported or treated waste deemed hazardous under the terms of the Basel Convention Annex I, II, III and VIII, and percentage of transported waste shipped internationally	Additional	Not applicable
EN25	Identify, size, protected status and biodiversity value of water bodies and related habitats significantly affected by the reporting organization's discharges of water and runoff	Additional	Not applicable
	<b>Products and Services</b>		
EN26	Initiatives to mitigate environmental impacts of products and services, and extent of impact mitigation	Core	pp 34–35, 38–40, 42–47
EN27	Percentage of products sold and their packaging materials that are reclaimed by category	Core	Not applicable
	<b>Compliance</b>		
EN28	Monetary value of significant fines and total number of non-monetary sanctions for noncompliance with environmental laws and regulations	Core	Not reported
	<b>Transport</b>		
EN29	Significant environmental impacts of transporting products and other goods and materials used for the organization's operations, and transporting members of the workforce	Additional	p 37
	<b>Overall</b>		
EN30	Total environmental protection expenditures and investments by type	Additional	Not reported

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	GRI DISCLOSURE	TYPE	LOCATION/NOTES
	<b>Labor Practices</b>		
DMA	Disclosure on Management Approach	Core	pp 21, 51–52
	<b>Employment</b>		
LA1	Total workforce by employment type, employment contract and region	Core	Not reported
LA2	Total number and rate of employee turnover by age group, gender and region	Core	Not reported
LA3	Benefits provided to full-time employees that are not provided to temporary or part-time employees	Additional	Not reported
	<b>Labor/Management Relations</b>		
LA4	Percentage of employees covered by collective bargaining agreements	Core	Not reported
LA5	Minimum notice period(s) regarding operational changes, including whether it is specified in collective agreements	Core	Not reported
	<b>Occupational Health and Safety</b>		
LA6	Percentage of total workforce represented in formal joint management-worker health and safety committees that help monitor and advise on occupational health and safety programs	Additional	Not applicable
LA7	Rates of injury, occupational diseases, lost days and absenteeism, and number of work-related fatalities by region	Core	Not reported
LA8	Education, training, counseling, prevention and risk-control programs in place to assist workforce members, their families or community members regarding serious diseases	Core	p 52
LA9	Health and safety topics covered in formal agreements with trade unions	Additional	Not applicable
	<b>Training and Education</b>		
LA10	Average hours of training per year per employee	Core	p 51
LA11	Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings	Additional	p 51
LA12	Percentage of employees receiving regular performance and career development reviews	Additional	p 51
	<b>Diversity and Equal Opportunity</b>		
LA13	Composition of governance bodies and breakdown of employees per category according to gender, age group, minority group membership and other indicators of diversity	Core	pp 20, 59
LA14	Ratio of basic salary of men to women by employee category	Core	Not reported

	GRI DISCLOSURE	TYPE	LOCATION/NOTES
	<b>Human Rights</b>		
DMA	Disclosure on Management Approach	Core	pp 21, 42–44
	<b>Investment and Procurement Practices</b>		
HR1	Percentage and total number of significant investment agreements that include human rights clauses or that have undergone human rights screening	Core	Not applicable
HR2	Percentage of significant suppliers and contractors that have undergone screening on human rights and actions taken	Core	Not reported
HR3	Total hours of employee training on policies and procedures concerning aspects of human rights that are relevant to operations, including the percentage of employees trained	Additional	p 46
	<b>Non-Discrimination</b>		
HR4	Total number of incidents of discrimination and actions taken	Core	Not reported
	<b>Freedom of Association and Collective Bargaining</b>		
HR5	Operations identified in which the right to exercise freedom of association and collective bargaining may be at significant risk, and actions taken to support these rights	Core	Not applicable
	<b>Child Labor</b>		
HR6	Operations identified as having significant risk for incidents of child labor, and measures taken to contribute to the elimination of child labor	Core	Not applicable
	<b>Forced and Compulsory Labor</b>		
HR7	Operations identified as having significant risk for incidents of forced or compulsory labor, and measures to contribute to the elimination of forced or compulsory labor	Core	Not applicable
	<b>Security Practices</b>		
HR8	Percentage of security personnel trained in the organization's policies or procedures concerning aspects of human rights that are relevant to operations	Additional	Not reported
	<b>Indigenous Rights</b>		
HR9	Total number of incidents of violations involving rights of indigenous people and actions taken	Additional	Not applicable

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	GRI DISCLOSURE	TYPE	LOCATION/NOTES
	<b>Society</b>		
DMA	Disclosure on Management Approach	Core	pp 22, 23, 27
	<b>Community</b>		
S01	Nature, scope, and effectiveness of any programs and practices that assess and manage the impacts of operations on communities, including entering, operating and exiting	Core	pp 23–27
	<b>Corruption</b>		
S02	Percentage and total number of business units analyzed for risks related to corruption	Core	p 21; Anti-Money Laundering website <a href="#">www</a>
S03	Percentage of employees trained in organization’s anti-corruption policies and procedures	Core	p 21; Code of Ethics for Financial Professionals <a href="#">www</a>
S04	Actions taken in response to incidents of corruption	Core	Not reported
	<b>Public Policy</b>		
S05	Public policy positions and participation in public policy development and lobbying	Core	p 22
S06	Total value of financial and in-kind contributions to political parties, politicians and related institutions by country	Additional	p 22; 2007 Political Contributions <a href="#">www</a>
	<b>Anti-Competitive Behavior</b>		
S07	Total number of legal actions for anti-competitive behavior, anti-trust and monopoly practices and their outcomes	Additional	Not applicable
	<b>Compliance</b>		
S08	Monetary value of significant fines and total number of non-monetary sanctions for noncompliance with laws and regulations	Core	Not reported

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	GRI DISCLOSURE	TYPE	LOCATION/NOTES
	<b>Product Responsibility</b>		
DMA	Disclosure on Management Approach	Core	pp 22, 26, 42
	<b>Customer Health and Safety</b>		
PR1	Life cycle stages in which health and safety impacts of products and services are assessed for improvement, and percentage of significant products and services categories subject to such procedures	Core	Not applicable
PR2	Total number of incidents of non-compliance with regulations and voluntary codes concerning health and safety impacts of products and services during their life cycle, by type of outcome	Additional	Not applicable
	<b>Product and Service Labeling</b>		
PR3	Type of product and service information required by procedures, and percentage of significant products and services subject to such information requirements	Core	Not reported
PR4	Total number of incidents of non-compliance with regulations and voluntary codes concerning product and service information and labeling, by type of outcomes	Additional	Not reported
PR5	Practices related to customer satisfaction, including results of surveys measuring customer satisfaction	Additional	p 26–27
	<b>Marketing Communications</b>		
PR6	Programs for adherence to laws, standards, and voluntary codes related to marketing communications, including advertising, promotion and sponsorship	Core	Not reported
PR7	Total number of incidents of non-compliance with regulations and voluntary codes concerning marketing communications, including advertising, promotion and sponsorship by type of outcomes	Additional	Not reported
	<b>Customer Privacy</b>		
PR8	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data	Additional	Not reported
	<b>Compliance</b>		
PR9	Monetary value of significant fines for non-compliance with laws and regulations concerning the provision and use of products and services	Core	Not reported

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**Application Level Table**

Report Application Level		C	C+	B	B+	A	A+
Standard Disclosures	G3 Profile Disclosures <b>OUTPUT</b>	Report on: 1.1 2.1 - 2.10 3.1 - 3.8, 3.10 - 3.12 4.1 - 4.4, 4.14 - 4.15	Report Externally Assured	Report on all criteria listed for Level C plus: 1.2 3.9, 3.13 4.5 - 4.13, 4.16 - 4.17	Report Externally Assured	Same as requirement for Level B	Report Externally Assured
	G3 Management Approach Disclosures <b>OUTPUT</b>	Not Required		Management Approach Disclosures for each Indicator Category		Management Approach Disclosures for each Indicator Category	
	G3 Performance Indicators & Sector Supplement Performance Indicators <b>OUTPUT</b>	Report on a minimum of 10 Performance Indicators, including at least one from each of: Economic, Social and Environmental.		Report on a minimum of 20 Performance Indicators, at least one from each of Economic, Environmental, Human rights, Labor, Society, Product Responsibility.		Report on each core G3 and Sector Supplement* Indicator with due regard to the Materiality Principle by either: a) reporting on the Indicator or b) explaining the reason for its omission.	

\*Sector supplement in final version

**GRI G3 Content Index: Draft Financial Services Sector Supplement [www](#)**

GRI DRAFT FINANCIAL SERVICES SUPPLEMENT DISCLOSURES			LOCATION/NOTES
	Disclosures of Management Approach		
D1	Description of policies with specific environmental and social components applied to business lines		pp 16–17, 21–22, 33, 38–39, 42–46
D2	Description of procedures for assessing and screening environmental and social risks in business lines for each policy		pp 21, 33, 39, 42–46, ESRM Policy <a href="#">www</a>
D3	Description of policies for monitoring clients’ implementation of and compliance with environmental and social requirements included in agreements or transactions		pp 43–45 (partially reported)
D4	Description of process(es) for improving staff competency to address environmental and social risks and opportunities		pp 43, 46
D5	Description of interactions with clients and other stakeholders regarding environmental and social risks and opportunities		pp 9–11, 17–18, 22, 27, 37–39, 45–47

INDICATORS				
CATEGORY	#	ASPECT	INDICATOR	LOCATION/NOTES
Product and Service Impacts	1	Audit	Coverage and frequency of audits to assemble implementation of environmental and social policies and risk assessment procedures	pp 43–45 (partially reported)
	2	Active Ownership	Percentage and number of companies held in the institution’s portfolio with which the reporting organization has interacted on environmental and social issues	Not applicable
	3		Percentage of assets subject to positive and negative environmental or social screening	Not applicable
	4		Voting polic(ies) applied to environmental or social issues for shares over which the reporting organisation holds the right to vote shares or advise on voting	Not applicable
	5		Quantitative indicator on voting practices (proposed)	Not applicable
	6	Product Portfolio	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose	pp 25–26, 29 (partially reported)
	7		Total monetary value of specific environmental products and services broken down by business lines	pp 33, 39–40
	8		Percentage of the portfolio for business lines by specific region, size (e.g. micro/SME/large) and by sector	Not reported
Society	9	Community	Access to financial services in low-populated or economically disadvantaged areas by type or access	p 25 (partially reported)
	10		Initiatives to improve access for people with disabilities and impairments	Not reported
Product Responsibility	11		Actions regarding the design and sale of financial products and services	pp 21–22, 26–27
	12		Initiatives to enhance financial literacy by beneficiary type	pp 24–25, 27, 30–32, 60–64