

COMMUNITY REINVESTMENT GOALS

(Financial institution's annual Community Reinvestment Goals should include information on the number of small business loans, home mortgages, home improvement loans, and community development investments to be made within low and moderate-income neighborhoods within the City of Philadelphia.)

1. Institution Information

- a. Provide the address of the financial institution's corporate, regional and local headquarters, and CRG contact:**

Corporate headquarters (Citibank, N.A)

Address 1	<i>3900 Paradise Road</i>
Address 2	
City, State, Zip	<i>Las Vegas, Nevada 89109</i>

Regional headquarters: (Public Sector National Office)

Address 1	<i>1 Reckson Plaza</i>
Address 2	
City, State, Zip	<i>Uniondale, NY 11556</i>

Local headquarters:

Address 1	<i>1 Liberty Plaza</i>
Address 2	<i>1650 Market Street Suite 3550</i>
City, State, Zip	<i>Philadelphia, Pa. 19107</i>

Primary GRG contact's name, title, telephone and fax number, and email address:

Primary Contact/ Representative Name	<i>Isaac Gichiengo</i>
Title	<i>Vice President</i>
Address	<i>1650 Market St.Suite 3550.Philadelphia, Pa.19103</i>
Phone Number	<i>(267) 385-3614 or (610) 657-2820 (cell)</i>
Fax Number	<i>(267) 385-3650</i>
Email Address	<i>isaac.gichiengo@citigroup.com</i>

2. GOALS

- a. **Provide an overview of the financial institution's annual Community Reinvestment Goals.**

The Community Reinvestment goals for 2008: Grants \$26M, Community Development Investments \$451M.

Community Development Loans: \$838M.

HMDA reportable loans are based against peer at 100%.

- b. **Provide the number of small business loans, home mortgages, home improvement loans, and community development investments to be made within low and moderate-income neighborhoods within the City of Philadelphia.**

Type	2008 Goals	2008 Results	2009 Goals
Small Business Loans	Against peer data at 100%	# of loans 2,135 totaling \$19.4 million	Against peer data at 100%
Home Mortgages	Against peer at 100%	# of loans 1,149 totaling \$155.0 million	Against peer data at 100%
Home Improvement Loans	Against peer at 100%	# of loans 151 totaling \$8.6 million	Against peer data at 100%
Community Development Investments	\$451,000	\$ 877,000	\$1,801,000

If applicable, explain why 2007 results did not meet the stated goal or other significant comments related to the 2007 or 2008 goals.

N/A

- c. **Provide the actual number and dollars of small business loans, home mortgages, home improvement loans, and community development investments made in neighborhoods within the City of Philadelphia.**

Calendar Year 2008

Number of Loans

Type	Low	Mod	Mid	Upp	Total
Residential Mortgage	304	845	417	125	1,691
Home Improvement	54	97	59	4	214
Small Business Loans	681	1,454	1,005	405	3,545
*Community Development	N/A	N/A	N/A	N/A	N/A
*Consumer Loans	11,085	41,149	68,524	58,465	179,223
Total:	12,124	43,096	70,005	58,999	184,673

**Consumer loans=consumer credit cards*

- *Value of Loans (\$)*

Type	Low	Mod	Mid	Upp	Total
Residential Mortgage	\$37,522	\$117,527	\$75,889	\$44,738	\$275,676
Home Improvement	\$2,536	\$6,143	\$4,917	\$930	\$14,526
Small Business Loans	\$6,448	\$12,983	\$9,137	\$3,508	\$32,076
Community Development	N/A	N/A	N/A	N/A	\$
Consumer Loans	\$59,430	\$285,180	\$1,138,629	\$1,728,710	\$3,211,949
Total:	\$105,936	\$421,833	\$1,228,572	\$1,777,886	\$3,534,227

- d. **Provide information or general statement of other types of community development investments made in neighborhoods within the City of Philadelphia (for example: Grants, Education, Public or related Commercial Development). Note: If possible avoid attachments and use only the space provided.**

Citigroup is a world leader in community service and that leadership has extended to Philadelphia as well. In the three years since Citibank established its 23 branches in the region, it has moved quickly and deliberately to the front ranks of corporate citizens.

In 2008, the Citi Foundation made nearly \$1 million Citi Foundation grants and contributions to non-profits in the region. It has also been a leader in providing financial education programs and volunteerism.

Examples of leadership through the Citi Foundation include:

- *A \$100,000 Partners in Performance planning grant to the Association of Puerto Ricans on the March for its 9th and Berks Sts. Transit-Oriented Development Project*
- *A \$50,000 “From Purses to Portfolios” program spreading financial education for women throughout the City*
- *A \$50,000 capacity building grant to the Housing Counseling Association of the Delaware Valley*

Strategic initiatives include:

- *A \$2 million, five-year Citi Post-Secondary Success Program grant to dramatically increase the college-admissions rates at four Philadelphia public high schools – Kensington Business, Kensington CAPA, Roxborough and Benjamin Franklin. Partners in this effort include the Philadelphia Education Fund*
- *A partnership between the William Penn Foundation and Social Compact, of Washington, DC, to assist the City Planning Commission with a possible historic challenge to the results of Philadelphia’s U.S. Census count*
- *Co-chairmanship of the Greater Philadelphia Urban Affairs Coalition Foreclosure Prevention Task Force*

Board memberships include:

- *Philadelphia VIP*
- *Philadelphia Development Partnership*
- *Settlement Music School*
- *Center for Literacy*
- *Project GRAD*
- *Habitat for Humanity Philadelphia*

Federal - Community Reinvestment Act Rating

Rating for the Year 2003: