

2013



**CITI CHINA**  
CORPORATE CITIZENSHIP REPORT

花旗中国

## 企业社会责任报告





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# CHAIRMAN'S MESSAGE

## 董事长寄语

It gives me great pleasure to share with you Citi China's 2013 Citizenship Report, which highlights the key policies, initiatives and action taken towards our goal of embedding corporate social responsibility in all aspects of our operations in China.

As Citi grows in China, we are committed to good corporate citizenship at every opportunity. We take a holistic approach in giving back to local communities around China in a manner that is results-oriented and that contributes to the sustainable development of the communities we support. Our extensive CSR programs continued strongly in 2013. With the support of Citi Foundation, we invested in 12 programs focused on microfinance, financial capability and asset building, youth education and livelihood, and enterprise development.

Our philanthropic commitment extends far beyond financial contributions. We leverage our financial expertise, global network, local presence in China and people who volunteer their skills, time and experience, to impact the wider communities where we live and work. One example was our 8th Global Community Day, where 4,000 Citi China employees, friends and families volunteered and made a meaningful contribution to their communities. After the tragic earthquake that devastated Ya'an in Sichuan Province, Citi, along with many other leading international and Chinese companies, responded quickly to alleviate the suffering in the aftermath and support the rebuilding of communities that were most affected.

In addition to reaching out to the wider community through our CSR programs, we also did not neglect and continued to place emphasis

on our customers and employees. We further expanded our product offerings and enhanced our services to deliver a remarkable experience for our clients and customers; we continued to invest in our people, ensuring they received necessary training and development to help them reach their career goals and exceed their own high standards in all aspects of their work.

In summary, our corporate citizenship efforts are focused on areas where we can create the greatest impact: through serving our clients, supporting our employees, upholding the rules and regulations governing our industry, and giving back to local communities in China. They set the benchmark for the future.

Through all these efforts, we are proud to have been recognized by third parties. In particular, we were awarded "Outstanding Program Award" by China Philanthropy Times; "2013 Poverty Alleviation Ambassador" by China Foundation for Poverty Alleviation; and "Best Innovation in Charity Award" and "Best Charitable Program Award" at the China Charity Festival.

In 2014, we are working to introduce even more initiatives and programs that deliver long-term benefits to all our stakeholders and reinforce our aspiration to be the most respected international bank in China, something we strive to achieve every day.

  
Andrew Au  
Chairman  
Citibank (China) Co., Ltd.



我很高兴与大家一起分享这本2013花旗中国企业社会责任报告。报告着力展现了花旗中国在2013年内为恪守我们的承诺，即把企业社会责任落实到华各项工作中去，所采取的关键性政策，措施和行动。

随着花旗在华的深入发展，我们抓住每个机会践行良好的企业社会责任。我们以结果为导向，全盘着眼，统筹兼顾，回馈当地社区，帮助我们所支持的社区实现可持续发展。我们的企业社会责任项目在2013年继续大力运作。在花旗集团基金会的资助下，支持了12个企业社会责任项目，它们主要集中在小额信贷、金融能力和资产建设、青少年教育和技能培养以及企业发展等领域。

我们的投入不光体现在资金支持，我们还充分利用花旗的金融专业知识、全球化的网络、在中国的本地优势，以及发动我们的员工来共同创造更大的影响力。花旗的员工们志愿投入大量的技能、时间和经验来支持我们的各个企业社会责任项目。例如在第八届花旗全球志愿者日上，有超过4000名花旗志愿者和他们的家人、朋友共同参加，为他们所在的社区做出有意义的贡献。在四川雅安地震发生后，花旗和其它在华领先的国内国际企业一样，积极快速地行动起来，救助灾情及支持灾后重建工作。

除了通过多样的企业社会责任项目回馈广大社区之外，我们也持续关注客户和员工。我们进一步扩大了产品种类，不断提升服务水平与质量，为我们的客户带来更优质的银行体验；我们确保员工能够得到实现职业目标的培训和发展机会，并致力于为他们创造条件，让他们在工作中能够不断超越自我，提升标准。

这份报告详细记录了我们在践行企业社会责任方面所做的各项努力，它们主要集中在我们能最大程度创造影响力的领域，包括服务客户、支持员工、恪守相关法律法规、推动公司治理及回馈广大本地社区等。报告中的每项工作都为今后树立了标杆。

很高兴我们的努力也得到了许多认可：《公益时报》授予我们“中国企业社会责任优秀奖”、中国扶贫基金会授予我们为“2013扶贫大使”、中国公益节评选我们“2013年度最佳公益创新奖”和“2013年度最佳公益项目奖”。

2014年，我们将继续开展更多让利益相关群体长久受益的项目，努力成为中国最受尊敬的国际性银行，并以此作为我们不断奋斗的目标。



欧兆伦  
花旗银行(中国)有限公司董事长



At Citi, we aspire to the highest standards of corporate governance and ethical conduct. We act in the best interests of all of our stakeholders, maintain the highest ethical standards, and ensure full compliance with the laws and regulations that govern our company.

## Board of Directors

The structure of the Board of Directors has been optimized since the establishment of CCCL. As of 31 December 2013, the CCCL Board of Directors consisted of 10 directors in total, 5 non-executive directors, 3 executive directors and 2 independent directors.



花旗矢志追求最高的公司治理与道德行为标准。花旗在中国开展业务时始终以利益相关群体的最高利益为准绳，保持最高水准的道德标准，恪守相关法律法规。

### 董事会组成

自花旗在中国转制成为本地法人银行以来，公司治理结构不断得到完善。截至2013年底，花旗中国的董事会共由10名董事组成，其中包括执行董事3名，非执行董事5名，独立董事2名。

Title	Name	CCCL Title
Chairman	Andrew Au	Legal Representative, Chairman, President
Independent Director	Stephen Long	
Independent Director	Zhe Sun	
Director	Kai Zhang	Chief Financial Officer
Director	Simon Chow	Executive Vice President
Director	Stephen Bird	
Director	Deepak Sharma	
Director	Daisy Yao	
Director	Agnes Liew	
Director	Anthony Nappi	

董事会职务	姓名	本行职务
董事长	欧兆伦	法人代表、董事长、行长
独立董事	龙肇辉	
独立董事	孙哲	
董事	张凯	首席财务官
董事	周永赞	副行长
董事	卓曦文	
董事	Deepak Sharma	
董事	姚幼辉	
董事	廖婉庄	
董事	Anthony Nappi	





In 2013, we held 4 Board meetings at an average of once every quarter. The Board resolved or heard the reports of a total of 57 matters (including 26 resolutions and 31 reports). In addition, CCCL Board has exercised 6 written resolutions to 6 key matters in the period between Board meetings.

During the intersession of the board meetings, we also provided 14 newsletters to the Board in terms of CCCL's monthly financial information, CBRC on-site inspection on CCCL's consumer banking business and commercial banking business, CCCL's self-assessment on counter operation and financial/expense control, and Notice on Foreign Banks' Risk Prevention and Stable Development for 2013 issued by China Banking Regulatory Commission (CBRC) Shanghai.

Board members can timely be aware of the operation and management situation of the Bank and provide responses to management through such communication mechanism. All the directors performed their duties with due diligence and protected the interests of both the Bank and the shareholder.

2013年，花旗中国共召开4次董事会议，平均每季度一次。董事会审批和听取报告的事项共计57项（其中决议26项，报告31项）。此外，公司还通过6项董事会书面决议，对在非董事会议期间的6项重大事项进行了决议。

董事会闭会期间，花旗中国向董事会共发送14次内部通讯，汇报花旗中国月度财务信息、中国银监会（CBRC）对花旗中国个人消费金融业务部和商业银行部的现场检查情况、花旗中国对柜台业务和财务/费用控制的自我评估以及上海银监局发布的《关于2013年上海外资银行风险防范和稳健发展有关要求的通知》。

董事成员通过这种信息沟通机制及时了解银行的经营和管理状况并可及时向管理层提供反馈意见。各位董事勤勉尽责，能够认真履行职责，维护公司和股东的利益。

## Independent Directors

As of the end of December 2013, we have two independent directors, i.e., Mr. Stephen Long (who replaced Mr. Danny Liu to be our new independent director since June 2013) and Mr. Zhe Sun.

### 独立董事

截至2013年12月底，花旗中国共有两名独立董事，即龙肇辉先生（自2013年6月起接替廖礼芳，成为花旗中国新的独立董事）和孙哲先生。

Mr. Stephen Long is the voting member of Internal Audit Committee and Risk Management Committee under the CCCL Board, and also chairs the Internal Audit Committee.

Mr. Zhe Sun is the voting member of Risk Management Committee and Related Party Transaction Control Committee, and he is also the chairman of Related Party Transaction Control Committee.

Both of them have attended all the Board meetings and the relevant committee meetings (Mr. Stephen Long attended all Board and relevant committee meetings after his appointment), and were involved in the consideration and approval of the related matters.

In addition, during the intersession of the Board meetings, the independent directors kept themselves abreast with our monthly financial information, business updates, and CBRC on-site inspections through our newsletters.

龙肇辉先生是花旗中国董事会内部审计委员会和风险管理委员会的投票权成员，并在内部审计委员会任主席。孙哲先生则是关联交易控制委员会和风险管理委员会的投票权委员，并在关联交易控制委员会任主席。

两名独立董事均出席了所有的董事会会议及有关委员会会议（龙肇辉先生参加了就任后的所有董事会会议及有关委员会会议），参与有关事项的审议和批准。

此外，董事会闭会期间，独立董事通过花旗中国的信息沟通机制了解并掌握了花旗中国的月度财务、业务及中国银监会（CBRC）的现场检查情况。

Furthermore, Mr. Zhe Sun has issued his written opinion on material related party transactions reviewed through the 15th written resolution of the Board (for completion of information purpose, Mr. Danny Liu also issued a written opinion on the same material related party transactions). The independent directors have actively participated in the decisions of the Board and provided their independent opinions.

Supervisor

CCCL does not have a board of supervisors, but has a single supervisor designated by the shareholder. Our supervisor Mr. Mark Hart performed his duties diligently and attended all of the Board meetings after his appointment, and issued confirmation letters to the meetings he attended accordingly.

In addition, Mr. Hart supervised the Bank’s financials

and the performance of directors and senior management personnel. The supervisor also provided opinions to the matters in relates to 2012 audited financials, the performance of the directors and the senior management personnel and their performance relating to management of liquidity risk. The material related party transactions under the 15th board written resolution were also sent to our supervisor for his information.

Professional Board Committees

As of December 31, 2013, there were three professional committees under the CCCL Board. These were: a Related Party Transaction Control Committee established on June 13, 2007, an Internal Audit Committee established on June 13, 2007 and a Risk Management Committee established on September 12, 2007.

并且，孙哲先生还就董事会第15项书面决议审议的重大关联交易发表了书面意见（作为补充，廖礼芳先生也就同一重大关联交易发表了书面意见）。独立董事积极参与董事会决策，提出了独立意见。

监事

花旗中国未设监事会，仅由股东指定一名监事。Mark Hart先生作为花旗中国的监事，能够认真履行监事职责，在任命后出席了所有董事会会议，并就其出席的会议出具了确认函。

并且，Hart先生对公司财务及董事和其他高管人员履职情况进行了监督。监事还对2012年度经审计财务报表、董事和高管履职情况及董事和高管就流动性风险管控的履职情况等相关事项发表专项意见。董事会第15项书面决议所指的重大关联交易也送交监事知晓。

专业委员会

截至2013年12月底，花旗中国董事会下设三个专业委员会，其中包括设于2007年6月13日的关联交易控制委员会、设于2007年6月13日的内部审计委员会和设于2007年9月12日的风险管理委员会。

Internal Audit Committee

Chairman	Stephen Long	Independent Director
Committee Voting-Member	Daisy Yao	
Committee Voting-Member	Andrew Au	
Committee Voting-Member	Antho ny Nappi	
Committee Non-Voting Member	Simon Nie	

Related Party Transaction Control Committee

Chairman	Zhe Sun	Independent Director
Committee Voting-Member	Andrew Au	
Committee Voting-Member	Deepak Sharma	
Committee Voting-Member	Agnes Liew	
Committee Non-Voting Member	Lili Qin	
Committee Non-Voting Member	Kai Zhang	

内部审计委员会

主席	龙肇辉	独立董事
委员	姚幼辉	
委员	欧兆伦	
委员	Anthony Nappi	
委员（无投票权）	聂钢	

关联交易控制委员会

主席	孙哲	独立董事
委员	欧兆伦	
委员	Deepak Sharma	
委员	廖婉庄	
委员（无投票权）	钦丽俐	
委员（无投票权）	张凯	



Risk Management Committee

Chairman	Daisy Yao	
Committee Voting-Member	Stephen Long	Independent Director
Committee Voting-Member	Zhe Sun	Independent Director
Committee Voting-Member	Anthony Nappi	
Committee Voting-Member	Andrew Au	
Committee Non-Voting Member	Lili Qin	
Committee Non-Voting Member	William To	
Committee Non-Voting Member	Wai-ling Wong	
Committee Non-Voting Member	Marine Mao	

风险管理委员会

主席	姚幼辉	
委员	龙肇辉	独立董事
委员	孙哲	独立董事
委员	Anthony Nappi	
委员	欧兆伦	
委员（无投票权）	钦丽俐	
委员（无投票权）	杜伟廉	
委员（无投票权）	黄慧玲	
委员（无投票权）	毛志华	

In 2013, the three special committees under the Board, based on the principle of equally emphasizing quality and effectiveness, performed important roles in assisting the Board to make correct decisions. The three special committees held 12 meetings in total, reviewed 28 motions and heard 56 reports. Each of the three committees effectively operated with distinct division of responsibilities and provided professional advice and suggestions in terms of audit, risk management and related party transaction control. They provided solid ground for the Board so that the Board could review and discuss the matters correctly and efficiently.

Senior Management Team

The senior management team of the Bank performed an active and leading role in optimizing the corporate governance, expanding the Bank's scope and promoting the Bank's reputation. Senior management provided timely report to Board and/or Board committees through various channels, including Board and committee meetings, newsletters, etc. Management level committees also held several meetings, actively exercised its management functions. Our management team also ensured that adequate training was provided to employees. The topics of such training include fraud policy and awareness, professional conduct, improper electronic communication, anti-money laundry and sanctions, anti-bribery and corruption, etc. The senior management team met regularly and worked diligently to ensure the Bank performed well in 2013.

In addition to the achievements made in the area of corporate governance in 2013, in 2014, we will continue to explore and optimize our corporate governance systems and mechanisms, and constantly deepen our governance practice to ensure stable, sustainable and fast development.



2013年，董事会下设的三个专项委员会本着议事质量和效率并重的原则，在协助董事会作出正确决策方面发挥了重要作用。三个委员会全年共召开会议12次，审议各项议题共计28项，听取报告共计56项。各委员会分工明确，有效运作，在审计、风险管理和关联交易控制等方面提出了专业的意见和建议，是董事会正确、高效议事和决策的坚强后盾。

高级管理团队

公司高级管理团队在优化公司治理、扩大公司业务范围和提高公司声誉方面发挥了积极的主导作用。高级管理层通过各种渠道包括董事会和委员会会议、内部通讯等向董事会和/或专业委员会及时报告。管理层面的委员会还召开多次会议，积极履行管理职能。公司管理团队还确保向员工提供了充足的培训。培训的主题包括反欺诈政策与反欺诈意识、职业行为、不当电子通讯、反洗钱与制裁、反贿赂和反腐败等。高级管理团队定期举行会议，勤勉工作，为公司在2013年取得良好业绩表现提供了保障。

2013年，我们在公司治理方面取得许多成就，2014年我们将继续开拓进取，优化公司治理制度和机制，不断深化治理实践，确保公司稳定、持续和快速发展。

Risk Management Committee has held four meetings and the average rate of personal attendance of voting-members of the Committee reached 100%.

风险管理委员会全年召开会议四次，委员会投票权成员的平均出席率达到100%。

Robust Risk Management and Internal Control

The Risk Management Committee keeps itself abreast of supervising senior management's control of various risks, including credit, market, liquidity, compliance, operational , IT and, reputation risk. It also reviews risk portfolio reports, classified portfolios, NPLs and loss provisions and key risk limits against actual exposures.

Internal Audit adopted a risk-based methodology, which provides assurance that risks are being managed within the organization's risk tolerance. Audit plan is driven by audit needs assessment of auditable entities. The audit needs assessment is based on a composite risk which is derived from two distinctive ratings - Citigroup level risk rating and country level risk rating. Internal Audit received the latest business and management

information through business monitoring and shared audit results, key findings and status of corrective actions through various committees such as the Business Risk and Compliance Control Committee. Importantly, it also draws management attention to significant risks and internal control lapses.

The Citigroup Chief Auditor, Regional Chief Auditor and Country Head of Audit paid several visits to CBRC Shanghai and 6 local offices in 2013, so as to keep abreast with the changing regulatory requirements and facilitate communication with local regulators. Regulatory expectations, internal audit transformation, audit focus and three Key Performance Indices (KPIs) directly linked to management performance appraisal were discussed during these meetings. Communication with the regulator facilitates mutual understanding between regulators and CCCL and, therefore, is conducive to effectively & efficiently plan audits which can meet and address regulators' expectations and concerns.

Risk Management Committee has held four meetings and the average rate of personal attendance of voting-members of the Committee reached 100%. The Committee made 11 resolutions and heard 41 reports. Risk portfolio seasonal report, classified portfolios, NPLs and loss provisions, and key risk limits against actual exposures were reviewed at each Committee meeting. In addition, in 2013, Risk Management Committee also paid attention to credit card portfolio, derivative risk assessment, stress test and country risk policy, and continued to focus on the following key risk areas facing CCCL according to regulatory requirement and market changes: reputation risk, information technology risk, fraud case prevention and outsourcing risk, etc.

At each committee meeting, members fully expressed their opinions and provided constructive and timely suggestions to the management team. All members played an active role to support the Board in making scientific and effective decisions.

不断完善风险和内控管理

风险管理委员会持续监督高级管理层控制各种风险，包括信贷风险、市场风险，流动性风险，合规风险、操作风险、信息技术风险和声誉风险等。每次委员会会议均会审议风险资产组合报告，非正常类资产组合报告、不良贷款与损失准备金计提，主要风险限额并比较其当前风险敞口。

内部审计部采用基于风险的管理方法，确保风险处于公司的承受能力之内。我们根据受审计实体的审计需求评估，制定审计计划。审计需求评估基于综合风险，而综合风险又源自两种截然不同的评级：花旗集

团层面风险评级和国家层面风险评级。内部审计部通过业务监控与共享的审计结果，获取最新的业务与管理信息，并通过业务风险和合规控制委员会等各种委员会了解重要发现和纠正措施的状态。最重要的是，要提请管理层对重大风险和内控问题引起重视。

2013年，花旗集团首席审计师、区域首席审计师和中国审计主管数次拜访上海银监局和6个地方银监局，以了解最新监管要求，加强与地方监管部门的沟通交流。他们在这些会议上讨论了监管预期和内部审计转型、审计焦点及与管理层绩效评价直接相关的3项关键绩效指标。通过与监管部门进行沟通交流，增进了监管部门与花旗中国之间的互信和了解，从而有助于高效、有效地制定审计计划，既可满足监管部门期望、又能消除监管部门的担忧。

风险管理委员会全年召开会议四次，委员会投票权成员的平均出席率达到100%，共做出决议11项，听取报告41份。每次委员会会议均会审议风险资产组合报告，非正常类资产组合报告、不良贷款与损失准备金计提以及针对实际风险敞口的主要风险限额。此外，2013年，风险管理委员会还高度关注信用卡组合、衍生品风险评估、压力测试和中国风险政策，并根据监管要求和市场变化，继续聚焦于花旗中国所面临的主要风险领域：声誉风险、信息科技风险、欺诈案件防控和外包风险等。

在每次委员会会议上，成员均能充分表达他们的意见，并向管理团队及时提出有建设性的建议。所有成员均积极发挥作用，协助董事会做出科学有效的决策。

# PROTECTING OUR CUSTOMERS

客户保障





Citi's utmost responsibility is to treat our customers fairly and provide them a truly remarkable client experience. This is embodied in our commitment to responsible finance.

Customer Education

Citi is fully committed to educating and communicating with our customers. We take our responsibility very seriously to help them address financial planning challenges and navigate the dynamic state of today's financial markets.

We put this focus into action by creating timely reference materials and hosting events for customers so that they may become better informed consumers in the local market.

花旗的首要责任就是公平公正地对待客户，为他们提供真正与众不同的客户体验。这一点充分体现在我们对“负责任金融”的承诺之中。

客户教育

花旗一贯致力于客户教育和客户沟通，我们协助客户迎接财务规划挑战，顺利应对当下金融市场的复杂动态，并把这视为我们义不容辞的责任。

我们付诸实际行动，为客户及时编制参考资料，举办有关活动，帮助客户更好地把握当地市场动态。



- In particular, we make it a point to share our market analyses and investment strategies by:
- Creating and distributing our 360-degree Citibank newsletter with all customer statements on a monthly basis;
  - Posting up-to-date Citi market commentary onto the Citibank China's website according to segments; as well as
  - Communicating product performances readily and accurately, which is critical in such a time when markets are volatile.

We also create an Investment Product Handbook that provides basic product information with regards to QDII mutual funds, local mutual funds, bonds, and other Citi wealth management products and services, which are available online and in our branches.

We also carried out several events to engage our valued customers and provide them with comprehensive information and insights on specific industries. These events have all been extremely well-received, and we will continue to carry them out in the coming year.



- 特别是，我们高度重视与客户分享市场分析与投资策略，包括：
- 随客户每月对账单发送的360度花旗理财通讯；
  - 根据细分市场分类在花旗中国网站上发布最新的花旗市场评论；
  - 及时准确地与客户沟通交流产品业绩表现，这点在市场动荡时期尤为重要。

我们还编制了投资产品手册，提供有关QDII海外基金、本地证券投资基金、QDII海外债券及其它花旗理财产品和服务的基本信息。这些手册在花旗各个网点和网站均可获取。

我们还推出一系列客户活动，为优质客户提供完善、全面的行业信息与相关市场洞见。客户对这些活动的反响极其热烈，未来一年我们会继续开展此类活动。



## Wealth Management Forum

Citi's Wealth Management Forum (WMF) leverages Citi's global vision and expertise and positions Citi as a market leader in banking services and the wealth management industry in particular.

For the customer, the Forum grants them direct access to Citi's industry experts and management team, as well as third parties made up of industry experts and partners in attendance who validate our research.

The Forum, which was first launched in 2010, completed its 43rd session in 2013. It provides

customers an additional channel to share their latest interests and concerns, which in turn allows us to improve our wealth management platform and directly communicate the updates we have made. To date, 17,000 customers have attended at least one Forum.

Nine Forums were held in total of seven cities in 2013, and attendance which has been steadily growing over the years reached 4,500 Citigold and potential Citigold customers. This is a testament to our growing credibility among existing and potential customers.

Casting our net to a wider audience as part of consumer education, we held biannual symposiums for journalists to educate them on wealth management products in the market and share updates on our business.

## 花旗财富论坛

花旗财富论坛充分利用花旗的全球化视野和专业知识，奠定了花旗作为银行服务业特别是财富管理行业的市场领军者地位。

客户可以通过花旗财富论坛，直接与花旗的行业专家和管理团队以及第三方行业专家与合作伙伴见面，分享我们的研究成果。

于2010年创办的花旗财富论坛在2013年已完成第43场。它为客户提供了另一条分享其最新投资兴趣与

关切问题的渠道，而这反过来又帮助我们不断改善财富管理平台，并能直接与客户沟通交流最新投资资讯。至今已有1.7万名客户至少参加了一场论坛。

2013年，我们总共在7个城市举办了9场论坛，多年来，参加人数一直保持稳步增长，目前已有4500名花旗贵宾理财客户和潜在客户参加了这个论坛。这证明花旗在现有和潜在客户心目中的信誉度正在不断提升。

为推广客户教育，将我们的信息覆盖至更多受众，我们还举办面向新闻记者的半年度研讨会，为他们提供市场理财产品信息和资讯，与他们分享我们的最新业务进展。

Our business depends on the long-term support of our customers, and their opinions help inform product and service development.

我们的业务离不开客户的长期支持，他们的意见和建议有助于我们改进产品和服务。

## Ensuring Customer Satisfaction

### Customer Satisfaction Ranking

Citi uses Net Promoter Scores (NPS) as our metric to measure customer satisfaction and loyalty. Our business depends on the long-term support of our customers worldwide, and their opinions help inform our product and service development in each following year.

In 2013, Citi China's Wealth Management and Transactional Banking emerged top of the ranking for the second year in a row, where over half of our Citigold and Citibank customers indicated that they were very satisfied with our services and products.



## 确保客户满意

### 客户忠诚度及满意度排名

花旗采用客户忠诚度调查（NPS）作为衡量客户满意度和忠诚度的指标。我们的业务离不开全球客户的长期支持，他们的意见和建议有助于我们在下一年持续改进产品和服务。

2013年，花旗中国的财富管理与交易银行业务连续第二年在（与国内（与主要竞争银行）评比中排名第一，超过一半的花旗贵宾客户和花旗银行客户对我们的产品和服务非常满意。



## Client Excellence Huddles

Citi organizes Client Excellence Huddles on a weekly basis to constantly refresh our ten client excellence values. It gives our staff a platform to highlight best practices and share case studies on solving customer issues.

These Huddles have proven to be so useful we have extended them beyond teams, including additional one-off sessions with our Country Business Manager and partners.

## Eclipse Service Management System Program

Citi launched the Eclipse Service Management System (ESMS) Program in 2013 in our bid to shorten complaints turnaround time and deliver a best-in-class customer experience. The program familiarizes staff with our ESMS system through practical experience.

The program consists of three phases:

- ESMS Awareness Session: Introducing the basic functions of ESMS and providing useful material to frontline staff
- ESMS Knowledge Contest: Encouraging staff to practice what they have learnt
- ESMS Branch Competition: Using ESMS to track monthly complaint turnaround time for each branch and rewarding the best branch

### “客户至上” 互动会

花旗每周都会组织“客户至上”互动会，让员工永远牢记我们的十大“客户至上”价值。互动会已成为员工展现最佳实践、分享解决客户问题案例的平台。

实践证明，这些互动会十分有效，除团队内部的常规互动会外，还与业务经理和合作伙伴另外举行单独的互动会。

### Eclipse服务管理系统项目

2013年，花旗推出Eclipse服务管理系统(ESMS)项目，旨在缩短投诉处理时间，交付最佳的客户体验。该项目通过实践体验让员工熟悉ESMS系统。

该项目由三个阶段组成：

- ESMS意识培养：介绍ESMS的基本功能，并向一线员工提供实用资料
- ESMS知识竞赛：鼓励员工将所学知识用于实践
- ESMS分行比赛：使用ESMS系统，跟踪每家分行的每月投诉处理时间，奖励表现最佳的分行

## Idea for Citi Campaign

‘Idea for Citi’，a new campaign launched in 2013, welcomes ideas from staff to re-innovate existing practices and processes. A total of 135 staff enrolled to submit ideas which were then voted against by colleagues and evaluated by the Service Quality team.



### “我为花旗出点子” 活动

“我为花旗出点子” (Idea for Citi)是2013年推出的一项新活动，欢迎员工提出有创意的点子，改进现有的业务实践和操作流程。共有135名员工报名参加活动，提出了创意点子，然后由同事们投票，并由服务质量团队进行评估。

## Client Appreciation Week

The Client Appreciation Week is an annual regional effort by Citi’s consumer businesses in 14 markets to push customer service to the next level.

During the week, activities focused on re-thinking customer service were organized. The activities were also meant as a platform for our senior leadership to reinforce our commitment to customers and employees by means of soliciting feedback directly from them and expressing gratitude for banking and working with us.

Internal staff activities included poster competitions to inspire colleagues, surprise-calls by senior leaders to test staff knowledge and customer service levels, as well as a lunch session with senior leaders as part of the award for staff who demonstrated exceptional service levels. Senior leaders in the team also took a step closer to the clients by hosting tea sessions with customers to hear their suggestions on what they hoped to see Citi do for a more wholesome customer experience.

Ideas gathered during this week were selected and reviewed for implementation to improve our customers’ experience when banking with us.

### 客户答谢周

“客户答谢周” 活动是花旗个人消费金融业务部在亚太区14个国家和地区同时举办的年度活动，旨在进一步提升客户服务水平。

答谢周期间组织的各种活动以反思客户服务为焦点，同时也是高管们与客户及员工面对面交流、向他们征求反馈意见、对他们表达感谢、强化公司承诺的平台。

内部员工活动包括激励同事的海报大赛、高管们检验员工知识和客服水平的“意外来电”以及与高管共进午餐作为对保持高质量服务的员工的奖励。高管们还通过举办茶话会，与客户面对面交流，拉近距离，倾听客户对花旗的期望和进一步提升整体客户体验的建议。

答谢周期间收集的和建议和意见经过筛选和评估后，付诸实施，以提升客户在花旗办理银行业务时的体验。



## 关爱员工

Citi understands the importance of looking after our biggest asset – our people.

Business success today depends more than ever on employee skills and engagement. We invest in our people, fostering a diverse workplace that reflects our global client base and provides first-class learning and development opportunities.

We seek to make career development opportunities widely available and encourage employees to fulfill professional and personal goals. Our goal is to be a company where the best people want to work.

Citi believes the personal success and professional satisfaction of each individual contributes to the success of our company as a whole. We are committed to being a company where the best people want to work and where opportunities to develop are widely available. We make it a priority to listen, support and care for our people to create a stimulating and fair workplace environment.

员工是企业成功的核心与关键。在花旗，员工是最为重要的资产。

当前，企业的成功越来越依赖员工的技能和敬业程度。我们在员工身上投资，努力为员工营造与我们全球客户群相符合的多样化的工作环境，为他们提供最好的学习和发展机会。

我们想方设法为员工提供各种职业发展机会，鼓励员工实现自身职业和个人目标。花旗的目标是成为能吸引最佳人才并能让他们安心工作的公司。

花旗相信，每位员工的个人成功和职业满足感将促进公司整体的成功。花旗致力于成为能吸引最佳人才并提供广泛发展机会的公司。我们重视员工并通过倾听、支持和关爱员工来营造一个充满激励和公平公正的工作环境。



## Diversity

Our diversity strategy focuses on four areas: management accountability, attracting talent, workforce development and work environment.

### Citi Women

In Citi China, women make up more than half of the workforce and are well represented in management team. As of 31 December 2013, 34 percent of our Managing Directors and 51 percent of Directors are women.

Our global theme “Connecting Women, Inspiring change, Making Progress” guides Citi Women’s strategy and tactics. In China, we aim to provide opportunities to females by:

- Attracting women: promoting a value proposition to inspire the working passion;
- Developing women: providing more opportunities such as formal training, on-the-job learning and experience sharing; and
- Retaining women: fostering a work environment where diversity is embraced.

## 多样性

我们的多样性策略侧重于四个领域：管理问责制、吸引人才、员工发展和工作环境。

### 花旗女性

在花旗中国，女性占员工总数的一半以上，在管理层中也占有很大的席之地。截至2013年12月底，34%的董事总经理和51%的总监均为女性。

“花旗女性”项目以我们的全球主题“连结女性、鼓励改变、取得进步”(Connecting Women, Inspiring change, Making Progress)为战略与战术指南。在中国，花旗致力于通过以下方式女性提供机会：

- 吸引女性：宣扬价值主张，鼓励女性的工作激情；
- 发展女性：为女性提供更多机会，诸如正规培训、在职学习和经验分享等；以及
- 留住女性：营造良好的有包容性的工作环境。

Diversity is a business imperative for Citi and is vital to our future. We promote a work environment where diversity is embraced, where people are promoted on their merits and where colleagues treat each other with respect and dignity.

对花旗而言，多样性是业务成功的必要条件，对花旗的未来至关重要。我们大力倡导能包容多样性、员工崇尚价值、同事享有尊严并相互尊重的工作环境。



Citi strives to stay true to our culture of putting people first as our employee base grows in tandem with the rapid expansion of our business.

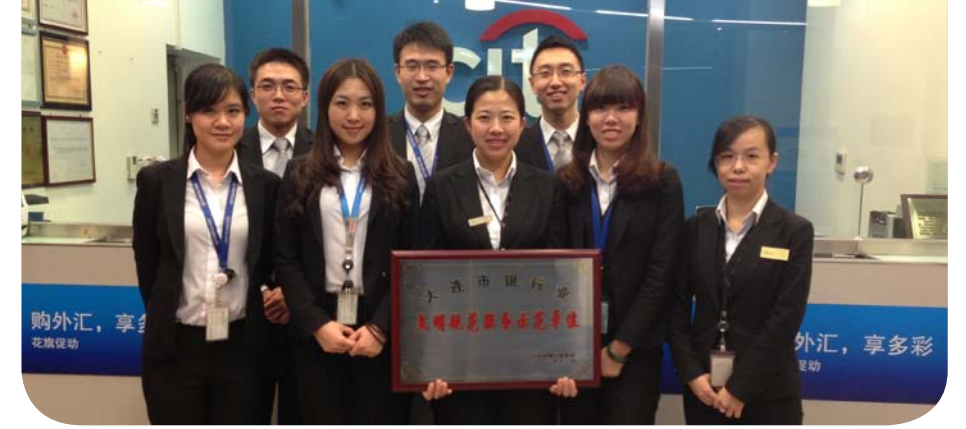
随着公司业务的快速拓展，我们的员工队伍也在迅猛壮大。花旗始终致力于实现“以人为本”的公司文化。

We aim to help women achieve their full potential, such as becoming passionate Citi leaders and achieving work life balance. Therefore, we organize sessions on career sharing, mentoring, women leadership training, and keynote speeches by reputable celebrities.

Continued efforts will be made going forward to ensure that Citi China Women are not only professionally developed but are also happy employees.

我们旨在帮助女性充分发挥其潜能，成为有激情的花旗领导者，实现工作生活平衡。因此，我们组织职业分享会、指导会、女性领导力培训会，并邀请知名人士发表主旨演讲。

未来，花旗中国将继续付出努力，让花旗中国的女性员工不仅在职业上有所发展，而且要做最幸福的员工。



## Employee Engagement

To maintain our leadership position, we need to attract the best people and provide them with the skills to thrive in our fast-moving and competitive sector.

Listening to what our employees are saying is an important precursor to meeting their needs and helping them achieve their full potential, and we engage our employees in various ways to gather their views.

## 员工参与

为保持花旗的领先地位，我们必须吸引最佳的人才，为他们提供技能培训，帮助他们在这个快节奏、竞争激烈的业务领域茁壮成长。

而倾听员工的心声是我们满足其需求和发挥其潜力的重要前提。花旗通过不同渠道和方式，从各个角度收集员工的反馈信息。

## Gathering Feedback

Employee feedback is critical to our business success. It helps us assess key management practices, monitor workforce trends and concerns and target areas of opportunity.

We gather feedback through town hall meetings, focus groups and issue-focused action teams. Employees also take part in our annual confidential global survey, Voice of the Employee (VOE), available online in English and Chinese. Topics include job satisfaction, recognition and rewards, work-life balance, innovation, partnership and client focus.

The 2013 VOE was conducted in September 2013, and 95 percent of Citi China's full-time employees took part in it.

Overall employee satisfaction rate reached a record 90 percent.

Of note, employees felt that significant improvement was made with regards to training that has better equipped staff to produce higher quality work; eliminating practices which stood in the way; and cooperation among work groups. They also responded favorably when asked about strengths in employee teamwork, driven by a common purpose of serving Citi clients and stakeholders; the understanding of expectations for respective roles; conducive work environments that are diversity inclusive; and the creation of a Citi culture that is financially responsible.

## 收集反馈

员工反馈是我们公司取得成功的关键。它有助于我们评估重要的管理实践、监控员工队伍的变化趋势与关切问题并找出潜在的改进区域。

我们通过员工大会、小组座谈以及以问题为导向的行动小组，收集员工反馈。员工还参与公司全球性的年度匿名调查“员工心声”。调查有中文和英文两种语言版本，在线进行。调查主题包括工作满意度、荣誉与奖励、工作生活平衡、创新、合作关系和“客户至上”等。

2013年“员工心声”调查于2013年9月举行，95%的花旗中国全职员工参与了调查。员工满意度达到90%的创纪录水平，高于地区和全球平均水平。

尤其是，员工觉得培训方面得到显著改善，增强了员工能力，提升了工作质量；摒弃了许多不合理的做法；工作组之间的合作明显加强。当被问及在服务花旗客户与利益相关群体这一共同目标的驱动下，团队合作的优势是否得到体现；是否了解各自角色的期望值；工作环境是否有益，是否包容多样性；花旗是否建立起“负责任金融”的公司文化等问题时，员工们都给予了肯定的回答。



## Employee Recognition

To give our employees the best opportunities to grow with the company, Citi offers both domestic and international assignments as well as exchange programs.

- We launched the first One Citi China CEO Award, a quarterly recognition that celebrates collaborative efforts among different departments and encourage further teamwork.
- The Citi Anniversary Program replaced our Long Service Award in China, which rewards employees after every five years of service.

## 员工表彰

为给员工提供更好的机会与公司共同成长，花旗还提供国内外的轮岗和交换机会。

- 我们首次推出“一个花旗中国CEO奖”（One Citi China CEO Award），这是一项旨在奖励不同部门密切协作、鼓励加强团队合作的季度荣誉。
- “花旗周年纪念项目”（Citi Anniversary Program）取代了“中国长期服务奖”，员工在花旗工作每满五年就可获得该奖。



Mentorship

Citi China introduced its mentoring program in 2013 to create a culture of high performance and bold ambitions.

The enhanced mentoring program is a triple win: on an individual level, it accelerates development, expands networks, and provides different perspectives; for the mentors, it improves their leadership skills; and for the company, it creates an environment that fosters productivity, performance and learning.

导师项目

为营造鼓励高效业绩和远大目标的文化氛围，花旗中国于2013年引入了更完善的“导师项目”。

这一项目旨在实现“三赢”：对员工来说，它加快了他们成长的步伐、扩展了他们的社交网络、提供了不同的思考角度；对导师来说，它提升了他们的领导能力；对公司而言，它营造了鼓励高效、重视业绩和乐于学习的氛围。

Optimizing Career Paths

Training and career development

Training is an investment in our company's future. In 2013, Citi conducted an extensive training and development program designed to meet the changing needs of our employee base.

优化职业生涯

培训与职业发展

对花旗而言，培训是对公司未来的投资。2013年，花旗开展了广泛的培训和发展项目，旨在满足员工不断变化的发展需求。

- In 2013:
- Total training hours: 284743 (up from 281475 hours in 2012)
  - 3392 Citi China employees underwent classroom training, for a total of 48075.5 training hours. Compared with 2012, on-line training hours has increased from 127805.19 hours to 136688.76hours.
  - Citi's Management Associate (MA) program, which aims to develop high potential young individuals for leadership roles and expose them to different areas within the bank, welcomed 35 new associates.
  - We continued to accept our Citi Global Banking Associates (GEMA) from top US business schools.
  - The 1st batch of 4 GEMAs hired by Citi China in 2011 completed their training and rotation in North America and China, and joined China corporate bank in February 2013.
  - We did not neglect our leaders too.
  - We held 20 training sessions for leaders in Citi China, with total number of participants standing at 523.
  - The China Leadership Program with Peking University was continued for the 4th year running.
  - The Citi China Executive Leadership Program with Tsinghua University was also held for the second year.

- 2013年：
- 培训总时间：284743小时（2012年为281475小时）
  - 共有3392名花旗中国员工参加了课堂培训，课程培训总时间为48075.5小时。与2012年相比，在线培训时间从127805.19小时增至136688.76小时。
  - 花旗管理培训生（MA）项目旨在将极具潜力的年轻人培养成为公司内各个领域的领导角色。2013年，公司迎来35名新的管理培训生。
  - 我们继续从美国一流的商学院聘用花旗全球银行业务培训生（GEMA）。
  - 花旗中国2011年聘用的首批4名GEMA培训生已完成在北美和中国的培训与轮岗，于2013年2月加入花旗中国企业银行部。
  - 我们也没有忽视花旗中国的管理层：
  - 2013年共为花旗中国管理者举办了20场培训，参加总人数达523名。
  - 与北京大学合作，继续开展“中国领袖计划”（第四年）。
  - 与清华大学合作，开展“花旗中国高层发展计划”（第二年）。



Citi’s first-class health and wellness programs help our employees address these everyday risks by improving their physical fitness and well-being, which in turns boosts productivity.

花旗一流的健康与保健项目通过提高员工身心健康水平，帮助他们克服日常风险，从而促进生产力。



Employee Welfare

Health, Safety and Wellness

Since our employees are mainly office-based, they face few direct occupational health and safety risks. But sedentary lifestyles bring their own health and wellness challenges.

According to Citi’s global directive, all our facilities have on-site medical facilities and other programs that meet employee needs, local regulations and best practice standards. Live Well at Citi is an initiative launched in 2012 to promote a culture of health through programs that meet overall company objectives while serving local needs.

员工福利

健康、安全与保健

由于我们的员工主要在办公室工作，他们不会面临许多职业健康与安全风险。但是久坐不动的生活状态给他们的身心健康带来不少挑战。

根据花旗的全球方针，我们所有工作场所都配备现场医疗设施及其他项目，以满足员工需求，并符合当地监管和最佳实践标准。“健康生活在花旗”是2012年发起的一项计划，旨在通过既符合公司总体目标又满足当地需求的系列项目，推广健康文化。

Citi Fitness Challenge

In October 2013, Citi kicked off our second annual Citi Fitness Challenge. Over 450 employees voluntarily committed to a 30-day exercise program and earned points for achieving personal fitness goals. Citi then converted these points into donations to employees’ chosen charities, either International Rescue, Project HOPE or CARE International.

Employee Assistance Program (EAP)

In 2013, we sustained the EAP program which consists of a series of soft skills lectures in Shanghai, Beijing, Guangzhou, Chengdu and Shenzhen, and employees from other cities joining in via teleconference. Topics included stress management, communicating with children of different ages, and health.

花旗健身挑战赛

2013年10月，花旗启动第二届年度花旗健身挑战赛。450多名员工自愿参加为期30天的锻炼计划，通过实现个人健身目标赢得积分。然后花旗将这些积分兑换为对国际救援委员会、希望工程或国际关怀组织等员工所选择的慈善组织的捐款。

员工辅助计划

2013年，我们继续开展员工辅助计划，分别在上海、北京、广州、成都和深圳五座城市举办一系列的软技能讲座，其他城市的员工则通过电话会议参加。主题包括压力管理、与不同年龄的孩子沟通及健康等。

# PROMOTING ENVIRONMENTAL SUSTAINABILITY

促进环境可持续发展





Citi is at the forefront of environmental and social risk management, and integrates environmental policies into our business practices. We reduce our footprint whenever possible throughout our own premises, and work with our clients to help them meet environmental objectives through innovative banking products and services.

花旗始终走在环境和社会风险管理的最前沿，将环境政策紧密融入我们的业务实践当中。我们尽可能在所有经营场所减少经营足迹，并与客户合作，通过创新的银行产品和服务，帮助他们实现环保目标。

In accordance with CBRC’s Green Credit Guidelines, CCCL’s policy is not to provide credit to existing or new clients whose operations have significant negative impact environmentally and/or socially, as determined by the CBRC Green Credit Guidelines. CCCL will request loan repayment from existing clients that have a significant negative environmental and/or social impact post approval, until they rectify the issue.

The specific control process is also implemented in CCCL. As part of compulsory due diligence for new loan approvals, annual and interim reviews and loan drawdowns, CCCL checks on customers and clients’ environmental and social aspects, including the credit report retrieved from PBOC Loan Card System. For project financing and fixed asset loans, a relationship manager or analyst makes sure that the proposed project does not fall under the “Restricted” or “Eliminated” category that is defined in the latest version of Guidance Catalogue for Industry Structural Adjustment released by National Development and Reform Commission (NDRC), and that it has fulfilled and obtained all relevant government approval.

遵循中国银监会的绿色信贷方针，花旗中国的政策是拒绝向那些经营活动会对环境和/或社会造成严重负面影响的现有客户或新客户提供信贷，具体根据银监会绿色信贷方针确定。对于在获批阶段之后对环境和/或社会造成严重负面影响的现有客户，我们将要求其提前偿还贷款，直至问题解决为止。

花旗中国也实施了具体的控制流程。作为新贷款审批、年度或中期贷款实施情况评估和贷款提取时的强制性尽职调查的一部分，花旗中国将对客户的环境和社会方面展开审查，包括从中国人民银行征信系统中检索相关信用记录。对于项目融资/固定资产贷款，客户经理或贷款分析员确保所述项目不属于发改委最新颁布的《产业结构调整指导目录》下的“限制”或“淘汰”类别，并且满足或获得所有相关的政府审批。

## Environmental and Social Risk Management

CCCL has adopted and will continue to adopt the group wide Environmental and Social Risk Management (ESRM) Policy to ensure we conduct business in an environmentally and socially responsible manner. The policy applies to transactions that meet certain financial thresholds where there is a known use of proceeds directed towards a specific asset, investment or business, particularly those related to physical facilities or equipment for industrial, natural resource extraction, or infrastructure investments. The ESRM Unit formed by the ESRM specialists, reviews each transaction category and then works with the Banker and Client to properly manage and mitigate those risks.

Since June 2013, CCCL prepares a Green Credit Annual report which is to be produced on annual basis, and submits it to the Risk Management Committee (reporting to Board of CCCL) for review.

## 环境与社会风险管理

花旗中国已经并将继续实施花旗集团的环境与社会风险管理政策（ESRM），确保我们以对环境和社会负责的方式开展业务。该政策适用于符合特定财务门槛的交易，即已知收益将直接用于特定的资产、投资或业务，尤其是与工业、自然资源开采或基础设施投资的物理设施或设备有关的资产、投资或业务。ESRM部门由ESRM专家组成，评估每项交易，对其分类，然后与银行家和客户合作，正确管理并降低相关风险。

自2013年6月起，花旗中国编制了绿色信贷年度报告并提交风险管理委员会（呈报花旗中国董事会）以供评估审查。该报告将每年编制一次。







## Operations

Citi China has set out to reduce energy and water consumption as well as waste while focusing on building environmentally-friendly offices. Such efforts include the following:

## 经营

花旗中国已着手减少耗电量、耗水量及垃圾量，同时致力于建立环境友好型办公场所。主要措施包括：





- Replacing our signage with LED light sources from the T5 energy-saving lamps at the Chibi Lending Company in Hubei province, acting as a model for all future new branches;

- Reducing the number of lamps along our corridors of our Beijing, Guangzhou and Shanghai offices; and

- Executing our Nano-material Reflector Project which looks into using the minimum number of lamps in office areas while maintaining the required standard for the brightness of lights (the maximum effect is achieved by means of using

reflectors). This project is currently in progress in Citi Tower in Shanghai, and is intended to be rolled out in all other facilities.

- Standardized the air-conditioning system and lighting operation time schedule and streamlined energy management model to reduce utility consumption. Since inception in 2012, 14 branches have gone through the program.

- Providing customers with paperless solutions: 70 percent of our customers opted into e-Statements, and we continue to emphasize the availability of electronic delivery of statements to customers.

- 在湖北赤壁花旗信贷办公室作为花旗所有未来新分行的模范分行）使用LED光源的指示牌取代T5节能灯；

- 减少北京、广州和上海办公室的过道上的照明灯数量；

- 执行纳米反光板项目（Nano-material Reflector Project），寻求在办公区域使用最少数量的照明灯，同时又能保持所需的照明亮度（通过使用

反光板达到照明效应最大化）。我们目前正在上海花旗集团大厦办公区实施该项目并计划将项目推广至其他所有设施。

- 标准化空调和照明时间管理系统，简化能源管理模式，降低公用事业耗能。自2012年启动该项目以来，14家分行已纳入项目范围。

- 为客户提供无纸化解决方案：70%的客户选择使用电子对账单，我们会继续向客户推广使用电子对账单。

We believe that it is important to integrate sustainability into not only the operations of our facilities but also the ways that we as employees operate.

我们认为，环境可持续性不仅要融入我们营业设施的日常运行，更要融入我们员工的工作方式。

## Employee Engagement

As threats to the environment continue to loom with problems such as climate change, pollution and natural disasters, it is necessary to heighten awareness of environmental sustainability among employees.

## 员工参与

随着环境威胁日益逼近，气候变化、污染和自然灾害等问题层出不穷，增强员工的环境可持续性意识已势在必行。



Throughout the course of 2013, Citi China worked with our global family to organize and participate in global Citi and NGO initiatives. They include:

- **World Wildlife Fund's (WWF) Earth Hour:** 2013 is the sixth consecutive year that Citi China joined our global colleagues by turning off all non-essential lighting on March 23 between 2030 and 2130 hrs. A total of 67 premises in the 18 cities where Citi has a presence in the country joined in, evidently demonstrating Citi doing its part to be a responsible citizen of the community we operate in.
- **Earth Week:** In April 2013, Citi China hosted a week-long of activities in our Beijing and Shanghai offices to promote environmental sustainability. They included:
  - Talks with our NGO partners on topics ranging from air pollution to food safety; and
  - An excursion to the Pudong Environment Protection Monitoring Station where they learnt about and view real-time environment monitoring processes.

2013年全年，花旗中国携手花旗全球，组织并参与了全球范围内花旗和非政府组织的多项倡议，其中包括：

- **世界自然基金会（WWF）“地球一小时”：**2013年是花旗中国连续第六年与全球的同事们一起参加“地球一小时”活动，在2013年3月23日20:30-21:30之间将所有非关键照明全部关闭。花旗分布于中国18个城市的67处场所参与了这项活动，体现了花旗承担企业社会责任、做一名负责任的企业公民的承诺。
- **地球周：**2013年4月，花旗中国在北京和上海的办公室内举办了为期一周的“地球周”活动，促进环境可持续性，其中包括：
  - 与我们的非政府组织合作伙伴就空气污染、食品安全等一系列话题展开讨论；
  - 到浦东新区环境监测站参观，观看和了解实时的环境监测流程。



Citi China also promotes employee volunteerism through a range of volunteering activities.

- **Global Community Day:** In the eighth year of this Citi initiative, close to 4,000 Citi China employees and their friends and families took part in 35 events in 18 cities across China. We focused on advocating nature conservation and environmental protection, providing financial education, cleaning up local neighborhoods, and caring for the elderly and disadvantaged.

花旗中国还通过各种志愿者活动提升员工志愿者文化。

- **全球志愿者日：**2013年是花旗中国组织“全球志愿者日”活动的第8年，近4000名花旗中国员工及其朋友和家人在全国18个城市参加了35场活动。活动的主题包括倡导自然保护和环境保护、开展金融教育、清洁当地社区、照顾老年人和弱势群体等。



## 回馈社区



Citi strives to put part of our money, talent, experience where we can help accelerate economic opportunity, and to find ways to include more people in the financial system. We support specific causes that fit our mission of financial inclusion and those where philanthropic capital can seed the development and testing of new ideas with the potential to attain scale.

Our efforts are partially catalyzed by Citi Foundation's investments in partners that promote financial inclusion and economic empowerment, and fueled by the engagement of our employees and partners. The Foundation provides support to nongovernmental organizations working on the ground and thought leadership and innovation programs that promote the scaling of proven ideas.

花旗投入资金、人力及专业技能，帮助广大人群增加经济收入，并设法让更多的人纳入普惠金融系统。我们支持与花旗推动普惠金融使命相一致的社区项目、能让公益投资播下发展种子的举措、有潜力形成规模的新思想、新理念。

我们通过花旗集团基金会的大力支持，携手合作伙伴，推动针对低收入人群的普惠金融，促进社会健康发展。而员工和合作伙伴们的积极参与更是为我们增添了前进动力。基金会向脚踏实地的非政府组织和有领导力及创新精神的项目提供支持，帮助新思想、新理念发展壮大。

As Citi grows in China, we are committed to good corporate citizenship at every opportunity. We take a holistic approach in giving back to our local communities around China in a manner that is results-oriented and that contributes to the sustainable development of the communities we support.

随着花旗在华业务不断增长，我们抓住每个机会，践行良好企业公民之责任。花旗采用以结果为导向的方式，全盘着眼，统筹兼顾，回馈当地社区，帮助他们实现可持续发展。



We also encourage employees to participate actively in activities that complement our community activity (see Employee Engagement, page 45).

In 2013, Citi China joined hands with more than ten non-profit partners to launch twelve community development programs that address a diverse group of social, economic or environmental needs.

## Financial Capability and Asset Building

**Citi sees financial knowledge and skill sets as an important life skill. This, coupled with our expertise in this space, made us decide to support an extensive array of financial education programs that benefitted more than 13,000 children and youth in 2013 alone.**

We and our NGO partners are heartened by the changes we have witnessed in their financial behaviors, like developing personal monthly budget and maintaining monthly expenditure report.

我们还鼓励员工积极参与社区回馈活动，作为花旗中国社区回馈举措的一个重要部分。（详见第43页的“员工参与”）。

针对社会、经济及环境的多元化需求，2013年花旗中国携手十多个非营利性机构，开展了12项社区发展项目。

## 金融能力与资产建设

**花旗认为金融知识和理财技能是一项重要的生活技能。鉴于此，我们决定利用花旗在这个领域的专业知识与经验，支持一系列丰富的金融教育项目。仅在2013年，就有超过1.3万名儿童和青少年从中受益。**

令人备受鼓舞的是，我们及合作伙伴欣喜地看到这些受益人群因为我们的项目，他们的金融行为得以发生了积极变化，例如开始制定个人月度预算和每月开支报告等。

Case Study: Agent Penny Program

The Agent Penny program was launched in 2007 and expanded in 2009 with NGO Shanghai Better Education Development Center (Better Education) in a bid to promote financial literacy to upper primary school students through innovative methods.

The program illustrates basic financial concepts such as financial planning, smart spending and saving, in interesting and easy-to-absorb ways: cartoons, comic books, skits performed by the students themselves and competitions, and in and out-of-school activities. Of note, the cartoon series was a new channel introduced in December 2013, consisting of 32 episodes, nine of which were dubbed in local dialects by Citi volunteers.

案例：“神探贝妮”儿童理财项目

“神探贝妮”儿童项目于2007年推出，旨在通过新颖有效的方式向小学生教授金融知识，并于2009年开始通过实施机构上海百特教育咨询中心逐年不断成长。

项目通过动画片、漫画书、学生自演的儿童理财戏剧及戏剧比赛、课内课外活动等饶有趣味、便于掌握的形式，向学生们阐释财务规划、理性消费和节约等基本的理财概念。值得注意的是，2013年12月项目最新发布了《神探贝妮》动画片系列。在原有漫画书的基础上，动画片共32集，其中有9集是花旗志愿者们用地方方言配音的方言版。



Microfinance

As a leading corporate supporter of microfinance in China, Citi has, over the decade, been advocating for the sector’s development by enlarging the capacity of non-profit microfinance institutions (NGO MFIs) and sector networks to support financial education initiatives for microfinance clients, many of whom are an underserved population.

小额信贷

作为中国小额信贷行业的主要支持者，花旗十多年来一直通过支持非营利性小额信贷机构和行业网络提升自身能力，推动小额信贷行业的发展，并且支持面向多数为低收入人群小额信贷客户的金融教育举措。



The Citi – CBA  
Micro-entrepreneurship Awards

Citi celebrates microentrepreneurs and microfinance practitioners with the annual Citi Microentrepreneurship Awards (CMA). The Awards has a secondary mission to raise awareness of the role of microfinance in increasing access to finance and poverty alleviation.

In October 2013, we held the ninth CMA in Beijing where we gathered 200 microfinance practitioners, veterans and supporters from government, non-profit organizations, banks, industry research institutions and media.

Funded by Citi Foundation, the Awards have since become the largest and most influential event for Chinese microfinance practitioners. Besides being a platform for them to network and learn, the Awards are highly regarded as an industry yardstick for success. In fact, 2013’s Awards committee received a record number of applications, with 165 for Institutional Awards from 23 provinces, and an overwhelming 100 competing for the Microentrepreneur of the Year Award.

中国银行业协会（花旗集团）微型创业奖

花旗通过年度“微型创业奖”，表彰微型创业者和小额信贷业机构。“微型创业奖”的另一使命就是彰显小额信贷对普惠金融及减贫方面所起到的巨大作用。

2013年10月，第九届“微型创业奖”颁奖典礼在北京隆重举行，小额信贷业从业机构、政府机构人员、非盈利组织、行业支持者、银行业、行业研究人士和媒体人士等约200人出席了颁奖典礼。

“微型创业奖”由花旗集团基金会资助，自设立以来，就成为中国小额信贷业者规模最大、最具影响力的盛会。除了作为他们相互联络和学习的平台外，“微型创业奖”还被视为小额信贷行业的一项成功标准。事实上，今年的评选委员会收到了迄今为止数量最多的奖励申请，有来自23个省份的165家机构申请奖励，更有100名个人竞争年度微型创业者大奖。



Citi focuses on initiatives that address key community needs – financial stability, enterprise development and neighborhood revitalization – while fostering innovation and providing thought leadership.

花旗大力支持既满足社区主要需求——金融稳定、小微企业发展和社区复兴——同时又鼓励创新、具有思想领导力的项目。

# 中国扶贫基金会 甘肃省人民政府 农信扶贫小额信贷项目 揭牌启动暨签约仪式





# Financial Stability and Enterprise Development

We also collaborate with external stakeholders to address these economic issues through impactful, multiyear public-private partnerships that include nonprofit partners and local governments.

In China, we pay particular attention to disaster-stricken and poor villages. We desire to create effective and sustainable vehicles to help the communities to reap triple benefits – economic, environmental and social. We do so by building their living quarters, increasing their income levels by way of establishing or expanding household and micro enterprises, coaching them on adopting better and greener farming practices and technology, and expanding their market access, while preserving their indigenous traditional cultural heritage like art and agriculture.

Citi also recognizes that solutions to many complex community challenges require sustained investment and collaboration over time. Here are some examples of how our long-term commitments have made a real difference:

## 金融稳定与企业发展

我们与相关机构密切合作，通过与非营利机构和地方政府建立多年的、有影响力的合作关系，应对这些问题。

在中国，我们特别关注受灾和贫困地区。我们希望通过建立有效的可持续的模式，帮助社区同时收获三重效益——经济效益、环境效益和社会效益。我们或者帮助他们建设社区，通过建立或扩大家庭式小微企业提高他们的收入水平，或者指导他们采用更先进、更环保的耕作方式和技术，拓展他们的市场通道，同时保护好他们原生态的传统文化遗产，诸如艺术和农业等。

花旗还意识到，想要解决诸多复杂的社区问题，就需要进行长期持续的投资与协作。以下几个例子列举了我们对社区的长期承诺如何带来真正的改变。

## Case Study: Guizhou Indigenous Craftwork Development Program

Guizhou, a rural province located in southwest China, is known for its indigenous artisans, mostly from the Miao minority group.

In 2011, Citi China partnered with the Community-Based Conservation and Development Research Center of Guizhou (CCDRC) to launch the Guizhou Indigenous Batik Development Program. The program has since expanded to more craftworks in the province, which explains the program's more encompassing name today.

The program sought to enhance the artisans' production and marketing skills so that they can make a better living. We also established sales centers where the artisans are able to negotiate prices, expand their sales channels i.e. new markets. Overall success would call upon strong collaboration not only between Citi and CCDRC, but also from other corporations, grass-root organizations and the local government.

The results to date speak for themselves:

- Over 2,000 household enterprises (7,000 individuals) have witnessed their income levels increase by 30-40 percent year-over-year.
- The program has received wild acclaim, winning several of the nation's top community development awards.
- The sustainable success and impact of the program has drawn attention not only from within the Guizhou Province, but also from its neighbors, renowned experts, designers and the industry's influencers.

In November 2013, we celebrated the program's third anniversary with an event with our partners, during which we shared with attendees our program model, learnings, experiences and the sustainable impact generated. We also supported the launch of the Guizhou Absolute Cultural Week and 2013 Absolute Guizhou exhibition, where the artisans also got a chance to showcase their talents and products.



## 案例：贵州原生态手工艺发展项目

贵州是中国西南地区的一个农业省份，因其原生态的手工艺者（主要是苗族手工艺者）而闻名遐迩。

2011年，花旗中国与贵州自然保护与社区发展研究中心（CCDRC）携手合作，启动了“贵州原生态蜡染发展项目”。后来，项目进一步拓展，将贵州省许多其他手工艺纳入其中，项目名称也随之改变，转为现在这一覆盖面更广泛的名称。

该项目旨在提高手工艺者的生产和营销技能，帮助他们过上更好的生活。我们还建立了销售中心，手工艺者可以在这里进行议价，拓展销售渠道，开拓新市场。

项目的全面成功不仅激励花旗和CCDRC进一步加强合作，还吸引其他企业、基层组织和地方政府也加入进来。

迄今为止，项目所取得的成效包括：

- 2000多个家庭式小微企业（7000人）的收入水平同比增长了30-40%。
- 项目广受好评，赢得了多个中国社区发展最高/顶级大奖。
- 项目的可持续性和影响力不仅得到贵州省的高度关注，还引起邻省、知名专家、设计师和在行业内具有广泛影响力人士的注意。

2013年11月，我们携手合作伙伴为该项目举办了三周年庆典活动，与参加活动的人员分享了项目模式、学习经验和可持续的影响力。我们还为“绝对贵州”2013文化创意活动周和“绝对贵州”文化创意展览的举办提供支持，让手工艺者们有机会展示他们的才艺和作品。

Case Study: Chongqing Rural Small Enterprise Development Program

Chongqing is Guizhou's neighboring province, in southwest China. A significant part of its population are farmers as agriculture remains significant.

Since late 2010, Citi has been partnering with a humanitarian organization Humana People to People (HPP) to economically empower impoverished and low income residents of rural Chongqing in a sustainable way.

The program was first incepted in Wanzhou district, teaching the farmers from small and growing household enterprises technical and practical skills like sustainable

agricultural production, animal husbandry, rudimentary finance and marketing. We also built an effective and sustainable training model for local farmers to become skilled farming instructors, and established farmers' clubs that conduct systematic training and support activities to derive greater impact for the farmers.In August 2013, Citi and HPP announced the completion of the project. The achievements are impressive:

- 70 percent of program household enterprises have indicated an increase in their average annual income by 30 percent.
- 1,853 household enterprises (7,096 individuals) from five villages in the district received the technical and field trainings.

- A total of 127 training sessions have been conducted for 19,561 farmers cumulatively.
- Citi donated fruit and nut trees to 120 household enterprises to further generate an estimated additional annual profit of at least RMB 920,000 for 20 years when trees are in full production.
- Community development funds were established to support 62 income generating sub-projects, bringing additional 10 percent of income increase to 847 participating families.

With this resounding success, Citi and HPP will replicate the program in Haokou, Wulong district come January 2014.



案例：重庆农村小微企业发展项目

重庆紧邻贵州，地处中国西南部。农业仍是其支柱产业，因此农民占据了总人口的绝大部分。

自2010年底以来，花旗中国与非营利组织“互满爱人与人”（HPP）携手合作，以可持续的方式帮助重庆农村贫困和低收入居民提高收入水平。

项目在重庆万州区率先启动，为来自小型和成长型家庭企业的农民提供可持续农业生产、动物饲养、基本理财和市场营销等技术 with 操作技能的教育和培训。我们还为当地农

民打造了一套有效的可持续的培训模式，帮助他们成为技能熟练的农业讲师，并成立农民俱乐部，开展一系列系统的培训及支持活动，在农民当中产生更广泛的影响力。2013年8月，花旗和HPP共同宣布项目成功完成并取得喜人的成果：

- 项目覆盖区内70%的家庭企业年平均收入提高了30%。
- 为该地区五个自然村1853家小微企业（约7096人）提供了技术和实践培训。
- 合计为19,561名农民提供培训127次。

- 花旗为120家小微企业免费提供果树和核桃树，当这些果树进入结果盛期后，将持续帮助他们在未来20年至少增加92万元的收入。
- 建立社区发展基金，资助62项增收子项目，使847户参与家庭的收入再提高10%。

鉴于项目取得巨大成功，花旗和HPP于2014年1月起将项目复制到武隆县浩口。







Our grants, funded by Citi Foundation, support programs that aim to increase the number of low-income, migrant, youth who, based on their skills, become employed, start their own income-generating business or obtain higher education or training.

我们支持的社区项目是由花旗集团基金会赞助，旨在通过职业技能培训，帮助低收入者、农民工和青年走向工作岗位、创业或有机会接受更高等的教育或培训。

## Youth Education and Livelihood

Youth ages 13-25 represent a growing percentage of the Chinese population.

In 2013, Citi China renewed our commitment for the third year, to the BN Vocational School (BNVS) and Save the Children to provide complimentary training to migrant students who hope to gain academic knowledge (English, Chinese, Math), vocational (electrical maintenance, western pastry and hospitality services) and life skills (professional etiquette, Chinese traditional culture, communications, self-confidence or conflict management) to secure skill-based employment and the opportunity to break their families' poverty cycle. Since 2013, we also started supporting relevant activities organised by the Save the Children Foundation.

## 青年教育和技能培养

13-25岁的青年人口占中国总人口的比例越来越高。

2013年，花旗中国连续第三年支持百年职校（BNVS），为来自农民工家庭的青年人提供免费技能培训，帮助他们掌握基础知识（英语、语文、数学）、职业技能（电器维修、西式点心和酒店服务）和生活技能（职场礼仪、中国传统文化、沟通交流、自信或冲突管理），使他们掌握一技之长，成功走向工作岗位，打破家庭的贫穷境遇。花旗还从2013年起支持救助儿童会从事相关活动。





## Young Talent Development

Citi believes in nurturing the next generation of talent who will be the main contributors to our economy.

We continue to cooperate with top universities to sponsor, train, and recognize young talent through various programs. In 2013, we:

- Continued our Management Associate (MA) Summer Internship program – the Citi Future Elite Summer Camp – with structured orientation, soft skill trainings, speaker series, and an offsite camp to equip students with more information, knowledge and experience about the finance industry, so that they will be better prepared for the real world upon graduation later that year.
- Continued hosting Banking Courses in Beijing University and Fudan University over ten weeks each. The universities have expressed gratitude to Citi China for hosting the courses and shared positive feedback from the students. As of 2013, Beijing University has also made the Citi Banking Course as a compulsory subject for all Finance majors.
- In 2013, Citi China continued to sponsor five scholarships in various educational institutions and competitions.

## 青年人才发展

花旗认为培育下一代人才非常重要，下一代将成为我们经济的主要贡献者。

我们继续与一流高校合作，通过各种项目资助、培养和发掘青年人才。2013年，花旗中国：

- 继续实施管理培训生暑期实习项目——花旗未来精英暑期实习，提供结构化的入职培训、软技能培训、演讲系列培训和夏令营活动，让学生学到更多有关金融业的信息、知识和经验，帮助他们为当年毕业后进入真实世界做更充分的准备。
- 继续在北京大学和复旦大学举办金融实务课程，课程时间均为十周。两所大学对花旗中国举办这些课程表示了感谢，并与我们分享了学生们的积极反馈。2013年，北京大学也已将花旗金融实务课程列为所有金融专业学生的必修课。
- 2013年，花旗中国继续在各种教育机构和竞赛中提供共计五项奖学金。

## Citi Forum

2013 was the 10th year that Citi sponsored the Sun Yat-sen University Management School's Citi Forum which saw the largest number of participants ever. Citi Forum attracts numerous students and scholars from local top universities with its unique form and original content.

## 花旗论坛

2013年是花旗赞助的中山大学管理学院“花旗论坛”创办第十年，也是参与人数最多的一年。“花旗论坛”形式新颖独特，内容丰富创新，吸引了众多来自中国知名高校的学生和学者。

## Industry Recognition

Citi China's efforts in this area have been recognized by third parties, including:

- Universum's Student's Ideal Employer Survey which ranked Citi 4th among business students, with our brand, training and development opportunities, and harmonious teamwork being the top reasons.
- ChinaHR's 11th Best Employers of China placed us at the top among foreign banks, second in the investment banking and securities industry, and 14th in the overall ranking, a stark improvement from the previous year's rank at 40.

## 行业荣誉

花旗中国在这个领域所作出的努力受到第三方机构的高度赞誉，其中包括：

- 在优兴咨询的最佳雇主调查中，花旗在商科学生调查中排名第四，其中品牌、培训与发展机会以及和谐的团队合作是花旗上榜的主要原因。
- 在中华英才网第十一届中国最佳雇主评比中，花旗获得外资银行排名第一、投资银行与证券业排名第二、总排名第十四的佳绩，相比前一年第四十名的总排名显著提升。



# AWARDS AND RECOGNITION

## 奖励和荣誉

2013 Lujiazui Warm-hearted Finance  
2013陆家嘴年度金融公益榜

China Business News (CBN)  
《第一财经日报》

Outstanding Program Award  
中国企业社会责任优秀奖

China Philanthropy Times 2013 CSR Awards  
公益时报

2013 Collection of China and Foreign  
Enterprises' Outstanding International  
CSR Cases  
2013中外企业履行国际社会责任优秀  
案例集

China Foundation for Poverty Alleviation  
中国扶贫基金会

Best Innovation in Charity Award  
2013年度最佳公益创新奖

China Charity Festival  
中国公益节

Best Charitable Program Award  
2013年度最佳公益项目奖

China Charity Festival  
中国公益节

Pudong Charity Award  
浦东新区“慈善公益奖”

Shanghai Pudong “Charity United”  
浦东新区“慈善公益联合捐”

2013 Best Green Angel Award  
2013最佳绿天使

Shanghai Oasis Ecological Conservation and  
Communication Center  
上海绿洲生态保护交流中心

2013 Poverty Alleviation Ambassador  
2013扶贫大使

China Foundation for Poverty Alleviation  
上海扶贫基金会

Student's Ideal Employer Survey's 4th  
Most Ideal Employer  
最佳雇主调查第四名

Universum  
优兴商务信息咨询

11th Best Employers of China Awards'  
14th Best Employer in China  
十一届中国最佳雇主第十四名

ChinaHR  
中华英才网





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