



CITI CHINA

CORPORATE CITIZENSHIP REPORT

花旗中国 | 企业社会责任报告

2014



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CHAIRMAN'S MESSAGE

董事长寄语

With over 200 years of experience helping our clients meet the world's toughest challenges and embrace its greatest opportunities, Citi is committed long-term to the progress of the financial industry and the society. As we expand in China, we place emphasis on nurturing relationships with our stakeholders - our customers, the regulators, the community and environment, and equally importantly, our employees. This promise is reflected in the way we drive our business: we focus on providing banking services to consumers and institutions with an emphasis on reliable execution and strong ethics.

In 2014, we renewed our Corporate Citizenship commitment by working with NGO partners to advance the communities we are a part of. We supported more than ten programs, serving tens of thousands of disadvantaged people. The programs trained impoverished farmers in their farming skills so as to create sustainable businesses; equipped children and youth with important financial knowledge and skills; and aided microfinance institutions in increasing their capacity.

The International Network for Bamboo and Rattan (INBAR) program, for example, initiated in the aftermath of the 2008 Sichuan Earthquake to help local communities rebuild their lives, commemorated its fifth anniversary, with various beneficiaries sharing about the progress that our support has given them.

Another program, the Citi Microentrepreneurship Awards (CMA), celebrated its decade-long anniversary. This event is now the largest and most influential in the microfinance industry, allowing players to network with and learn from one another. To date, CMA has recognized almost 950 microentrepreneurs, some of whom attended the celebration to share about their advancements.

We also maintained our leadership among foreign banks in our retail customers' satisfaction and loyalty measured by the Net Promoter Score; our Wealth Management Forums which are meant to educate customers on the market surpassed the 22,000 unique customers mark, an indication of our growing credibility among existing and potential customers.

Through all this, we kept focus on results and the sustainable impact of our contributions. The celebration of Citi Commercial Bank's tenth anniversary is a testament to our success in helping our clients grow from strength to strength. We expanded our presence in China with the opening of a sub-branch in the Shanghai Free Trade Zone. From enhancing our product portfolio and focusing on our customers' needs to empowering our talents and giving back to local communities, we have engrained a culture of responsibility that permeates Citi's employee base in China.

These capabilities create an obligation to act responsibly, do everything possible to produce the best outcomes, and prudently manage risk. We were gratified to be recognized for our efforts and investments both in the business and for our philanthropic work. Among them were 'Best Foreign Bank Employer in China' by global employer branding company Universum's China Top 100 Ideal Employers Survey 2014; China Banking Association's 'Best CSR Case of 2014' for Agent Penny and CMA programs; China Charity Festival's 'Best Responsible Brand Award' and 'China Charity Awards - Corporation Award'; China Foundation for Poverty Alleviation's 'Best Program on Motivating CSR in Universities' for financial education for college students program; as well as China Philanthropy Times' '2014 China CSR Excellence Award' for INBAR program.

Trust is imperative to our success, and we strive to earn and maintain this by constantly adhering to the highest ethical standards, acting with integrity and exceeding our responsibilities in all that we do. Embedded in this report is an overview of our strategic citizenship policies, programs and the work we have done in 2014 to empower cities, people and enable progress and sustainable growth in China. It serves as a high yardstick for our citizenship efforts going forward. I hope that you find this report of value, and thank you for your interest in our company.



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

两百多年以来，花旗矢志不渝地帮助客户把握机遇，迎接挑战，对本地金融行业和社会的发展肩负着长久的承诺。随着花旗在华的不断发展，我们持续深耕与客户、监管机构、所在社区与外部环境及员工等利益相关群体的关系。这一承诺也体现在我们的业务发展之中：即坚持以可靠的执行力和严格的道德标准，为零售与机构客户提供全面的银行金融服务。

2014年，我们重申了花旗企业公民的承诺，与 NGO 合作伙伴一道推动我们所在社区的进步。花旗支持的十多个项目惠及了成千上万需要关怀的弱势群体。这些项目辅导贫困农民提高农业技能，创建生态产业；传授金融知识和技能给孩子和青年；并帮助小额信贷机构提升能力。

2008年四川汶川大地震之后，我们开始与国际竹藤组织 (INBAR) 合作，帮助灾民重建家园。在项目五周年庆祝活动中，许多受益人都分享了通过参加项目他们的生活发生了怎样的变化。

花旗微型创业奖也走过了十周年。这一奖项是目前中国小额信贷领域规模最大、影响力最广的奖项，为行业提供了一个交流学习的平台。到目前为止，花旗微型创业奖已经认可了近 950 名微型创业家，其中部分获奖者出席了活动，并分享了他们的经历。

在零售业务客户满意度和忠诚度方面，我们的客户忠诚度调查 (NPS) 得分在外资银行中始终名列前茅，此外共有 22,000 多名客户参加过我们针对客户教育举办的财富管理论坛，彰显了花旗在现有及潜在客户中稳步增长的信任度。

通过这些努力，我们专注实现成果并产生积极而持续的影响力。2014年是花旗商业银行成立十周年，过去十年见证了我们帮助客户不断成长所取得的成就。我们也率先在上海自贸区开设支行，积极开拓创新的金融产品和服务。从拓展产品种类、重视客户需求到鼓励人才发展、回馈当地社区，花旗恪守责任的文化已经根植于每个花旗中国员工的心中。

责任在肩，我们更应该德行严谨，尽己所能争取最好成绩，并审慎控制风险。我们在业务和慈善方面的投入均得到了外界的认可，其中，全球性人才战略公司优兴咨询 (Universum) 在 2014 年中国最具吸引力雇主评选中将花旗评为“中国最佳外资银行雇主”；中国银行业协会授予神探贝妮和微型创业奖项目“2014 年度最佳社会责任实践案例奖”；中国公益节授予花旗“最佳责任品牌奖”和“中国公益奖 - 集体奖”；中国扶贫基金会为大学生金融教育项目颁发“中国高校公益最佳推动力奖”；我们支持国际竹藤组织开展的项目也被《公



益时报》评为“2014 中国企业社会责任优秀奖”。

信任是我们业务成功必不可少的要素。为赢得并保持客户对我们的信任，我们始终坚持以最高道德标准要求自己，诚实守信，恪守己任。本报告着力展现了花旗企业公民的政策、所支持的项目及我们 2014 年所做出的努力，推动城市进步，改善居民生活，并坚持可持续发展。这些成绩为我们企业公民的发展树立了更高的标杆。

衷心感谢您对花旗中国的关注，并希望这份报告对您有所帮助。



欧兆伦
花旗银行（中国）有限公司董事长



UPHOLDING WORLD-CLASS CORPORATE GOVERNANCE

保持一流的公司治理水平

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

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始终以利益相关群体的利益为准绳，保持最高水准的道德标准，恪守相关法律法规。



Board Composition

The structure of the Board of Directors has been optimized since the establishment of Citibank (China) Co., Ltd. (CCCL). As of December 31, 2014, the CCCL Board of Directors consisted of 10 directors in total, 4 non-executive directors, 4 executive directors and 2 independent directors. In addition, CCCL's headquarters has 15 senior managers approved by the China Banking Regulatory Commission (CBRC).

All the directors of CCCL have been duly apprised of their board responsibilities. Their own self-assessments indicate that each director has performed his/her director duties diligently. In 2014, CCCL held 4 Board meetings at an average of once every quarter. The Board resolved or heard the reports of a total of 76 matters (including 37 resolutions and 39 reports). In addition, they passed 8 written resolutions and in addition to the quarterly board meetings, also held 4 ad-hoc board meetings.

Independent Directors

As of the end of December 2014, CCCL had two independent directors: Mr. Stephen Long and Mr. Zhe Sun.

Mr Stephen Long is the Chairman of the Internal Audit Committee of CCCL. He is also a voting member of the Internal Audit Committee, the Risk Management Committee and the Related Party Transaction Committee under the CCCL Board. He attended all the Board meetings (and all 4 ad -hoc board meetings) and the relevant Board committee meetings. He was involved in the consideration and approval of the matters presented for approval at these meetings.

Mr Zhe Sun is the Chairman of the Related Party Transaction Control Committee of CCCL. He is also a voting member of the Related Party Transaction Control Committee and the Risk Management Committee of CCCL. He attended 3 of the 4 quarterly CCCL Board meetings (and all 4 ad -hoc board meetings) and the relevant Board committee meetings. He was involved in the consideration and approval of the matters presented for approval at these meetings.

During the intersession of the Board meetings, the independent directors kept themselves apprised of CCCL's monthly financial information through the periodic newsletters from CCCL. They also issued their written opinions on material related party transactions reviewed by the Board, and actively participated in the decisions of the Board and provided their independent opinions.

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 2014 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 4 名，非执行董事 4 名，独立董事 2 名。除 4 名执行董事之外，总行中由银监会批准的高管共 15 名。

各位董事充分认识到银行董事的职责比非金融企业更为重要。各位董事勤勉尽责。

2014 年，花旗中国共召开 4 次董事会议，平均每季度一次。董事会审批和报告的事项共计 76 项（其中决议 37 项，报告 39 项）。此外，公司针对 8 项重大事项通过了 8 项董事会书面决议，在非董事会会议期间举行了 4 次临时董事会议，对 4 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 9 次内部通讯，汇报花旗中国月度财务信息和其他相关事项。

独立董事

截至 2014 年 12 月底，我行共有两名独立董事，即龙肇辉先生和孙哲先生。

龙肇辉先生担任内部审计委员会，关联交易管理委员会和风险管理委员会的投票委员，并在内部审计委员会任主席。龙肇辉独立董事出席了所有的董事会会议及其人委员的有关委员会会议（包括 4 次临时会议），并参与了有关事项的审议和批准。

孙哲先生担任关联交易控制委员会和风险管理委员会的投票委员，并在关联交易控制委员会任主席。孙哲独立董事出席了 3 次董事会会议以及其任委员的有关委员会会议（因家庭紧急情况未能参加第三季度会议）和 4 次临时会议及其任委员的有关委员会会议。

此外，在董事会闭会期间，独立董事通过我行定期发出的通讯了解了我行月度财务信息，银监会对我行零售银行业务和商业银行业务进行的现场检查情况。并且，孙哲先生和龙兆辉先生就董事会所批准的所有重大关联交易均发表了专项独立董事意见。独立董事在本年度积极参与公司决策，充分发挥了独立董事的职能。

Title	Name	CCCL Title	Notes
Executive Directors			
Chairman/Director	Andrew Au	Legal Representative, President	Approved by CBRC on August 4, 2014
Director	Eugene Qian	Executive Vice President	
Director	Daisy Yao	Chief Risk Officer	
Director	Kai Zhang	Executive Vice President	
Non-Executive Directors			
Director	Stephen Bird		Approved by CBRC on March 13, 2014
Director	Agnes Liew		
Director	Raheel Malik		
Director	Anthony Nappi		
Independent Directors			
Independent Director	Stephen Long		
Independent Director	Zhe Sun		

* Information as of December 31, 2014

职务	姓名	本行职务	备注
执行董事			
董事长	欧兆伦	法人代表、行长	2014 年 8 月 4 日 经银监会核准
执行董事	钱于军	副行长	
执行董事	姚幼辉	首席风险官	
执行董事	张凯	副行长	
非执行董事			
董事	卓曦文		2014 年 3 月 13 日 经银监会核准
董事	廖婉庄		
董事	Raheel Malik		
董事	Anthony Nappi		
独立董事			
独立董事	龙肇辉		
独立董事	孙哲		

* 截至 2014 年 12 月 31 日

Supervisor

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

Mr. Hart also reviewed CCCL’s financials and the performance of directors and senior management, and provided opinions on the 2013 audited financials, the performance of the directors and senior management personnel and their performance relating to management of liquidity risk.

Senior Management Team

The senior management team performed an active leadership role in optimizing corporate governance, expanding our business scope and promoting our reputation. The senior management team met regularly and worked diligently to ensure CCCL performed well in 2014. Management-level committees held several meetings and actively exercised their management functions.

Timely reports were also provided to the Board and/or Board committees through various channels, including Board and committee meetings and newsletters.

监事

我行未设监事会，仅由股东指定一名监事。Mark Hart 先生作为我行监事能够认真履行自己的监事职责，在其任命后列席了所有董事会会议和临时董事会，并就其列席的会议出具了确认函。并且，Hart 先生本着对股东负责的精神，对公司财务以及董事、行长和其他高级管理人员履行职责的合法合规性也进行了监督。监事还对 2013 年度经审计的财务报表及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。

高级管理层

高级管理层在完善公司治理，扩大银行经营规模，提高银行声誉等方面也起到了积极作用。高级管理层定期召开会议并努力确保花旗中国在本年度各方面表现优异。管理层委员会在本年度召开了多次会议，充分发挥了其管理职能。

高级管理层通过各种渠道（包括董事会和委员会会议和邮件

The management ensured that adequate training was provided to employees, covering a wide range of topics including fraud policy and awareness, professional conduct, improper electronic communication, anti-money laundry and sanctions, and anti-bribery and corruption.

In 2015, the team will continue to explore and optimize its corporate governance systems and mechanisms, and constantly deepen its governance practice to ensure stable, sustainable and steady development.

Professional Board Committees

As of December 31, 2014, there were four professional committees under the CCCL Board. These committees emphasized equally on quality and effectiveness and assisted the board to make sound decisions. They are:

- Internal Audit Committee (“IAC”) established on June 13th , 2007;
- Related Party Transaction Control Committee (“RPTCC”) established on June 13th, 2007;
- Risk Management Committee (“RMC”) established on September 12th, 2007; and
- Remuneration Committee (“RC”) established on January 10th, 2014.

通讯等）向董事会及董事会层面的专门委员会及时报告了我行情况。

管理层积极组织员工参与培训，培训内容涉及案件防控政策、案件防控意识、从业人员行为规范、不适当的电子通讯、反洗钱及经济制裁、反贿赂和反腐败等各个方面。

2015 年度，管理层将不断探索，从治理实效出发，不断完善相关制度和机制建设，不断深化公司治理，确保花旗中国稳健、持续、快速地发展。

专门委员会

截至 2014 年 12 月底，我行董事会共下设立四个专门委员会，它们是：内审委员会（成立于 2007 年 6 月 13 日），关联交易控制委员会（成立于 2007 年 6 月 13 日），风险管理委员会（成立于 2007 年 9 月 12 日）以及薪酬委员会（成立于 2014 年 1 月 10 日）。其各自人员构成如下：

Internal Audit Committe		Risk Management Committee	
Chairman	Stephen Long (Independent Director)	Chairman	Raheel Malik
Committee Voting Member	Andrew Au	Committee Voting Member	Andrew Au
Committee Voting Member	Anthony Nappi	Committee Voting Member	Anthony Nappi
Committee Voting Member	Daisy Yao	Committee Voting Member	Stephen Long (Independent Director)
Committee Non-Voting Member	Simon Nie	Committee Voting Member	Zhe Sun (Independent Director)
Related Party Transaction Control Committee		Committee Non-Voting Member	Daisy Yao
Chairman	Zhe sun (Independent Director)	Committee Non-Voting Member	Lili Qin
Committee Voting Member	Andrew Au	Committee Non-Voting Member	Marine Mao
Committee Voting Member	Agnes Liew	Committee Non-Voting Member	Wai-Ling Wong
Committee Voting Member	Stephen Long (Independent Director)	Remuneration Committee	
Committee Non-Voting Member	Lili Qin	Chairman	Stephen Bird
Committee Non-Voting Member	Tim Sedgwick	Committee Voting Member	Andrew Au
		Committee Voting Member	Anthony Nappi

内部审计委员会		风险管理委员会	
主席	龙肇辉（独立董事）	主席	Raheel Malik
委员	欧兆伦	委员	欧兆伦
委员	Anthony Nappi	委员	Anthony Nappi
委员	姚幼辉	委员	龙肇辉（独立董事）
委员（无投票权）	聂钢	委员	孙哲（独立董事）
		委员（无投票权）	姚幼辉
		委员（无投票权）	钦丽俐
		委员（无投票权）	毛志华
		委员（无投票权）	黄慧玲
关联交易控制委员会		薪酬委员会	
主席	孙哲（独立董事）	主席	卓曦文
委员	欧兆伦	委员	欧兆伦
委员	廖婉庄	委员	Anthony Nappi
委员	龙肇辉（独立董事）		
委员（无投票权）	钦丽俐		
委员（无投票权）	司定谋		



The committees held 13 meetings in total, reviewed 41 motions and heard 65 reports.

Each committee effectively operated with distinct division of responsibilities and provided professional advice and suggestions in their respective focus areas. They provided good ground and guidance for the Board to review and discuss matters efficiently.

2014 年，专门委员会全年共召开会议 13 次，审议各项议题共计 41 项，听取报告共计 65 项。

我行董事会各专门委员会的职责分工明确，整体运作情况良好。

Risk Management and Internal Control

The Risk Management Committee

Risk Management Committee has held four meetings and the average rate of personal attendance of voting-members of the Committee reached 90%. The Committee made 16 resolutions and heard 54 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 2014, 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.

The Internal Audit Committee

In 2014, the Internal Audit Committee held four meetings at an average of once every quarter. The average rate of personal attendance of voting-members of Internal Audit Committee reached 92.82%. The Committee resolved on 9 motions and heard 9 special reports, and also made one written resolution during the intersession of meetings (i.e., the approval 2013 Audit Report). In addition, to ensure timely and effective communication with external auditors, external auditors were invited to participate in

不断完善风险和内控管理

风险管理委员会

风险管理委员会先后召开了四次会议，委员会成员平均出席率达到 90%。委员会共作出了 16 项决议，听取了 54 项报告。每次委员会会议均会审议当季的风险资产组合报告，非正常类的信贷报告、各级不良贷款、信贷核销以及准备金计提，主要风险限额并比较其当前风险敞口。此外，2014 年度根据监管要求和市场变化，风险管理委员会还重点关注信用卡风险组合、衍生品风险评估、压力测试和国别风险政策等，并持续关注花旗中国所面临的主要风险：包括声誉风险，信息科技风险，案件防控方面的风险和银行外包风险等。

内部审计委员会

2014 年度，内部审计委员会先后召开了四次会议，平均每季度一次。委员会成员平均亲自出席率达到 92.82%。委员会共作出了 9 项决议，听取 9 个专项报告。并在闭会期间作出了一项书面决议（2013 年度经审计的财务报表）。此外，所有各次内部审计委员会均邀请外部审计师参加，以保证与外

each Internal Audit Committee meeting. The resolutions made by Internal Audit Committee include: 2013 internal audit work summary, 2014 internal audit plan, extension of appointment of external auditor, update of internal audit Charter, and quarterly reports of internal audit.

Related Party Transaction Control Committee

Related Party Transaction Control Committee has held four meetings (and an additional 2 ad hoc meetings), and the average rate of personal attendance of voting-members of the Committee reached 87.5%. Those voting-members who could not attend the meeting also authorized other voting members to present and vote on their behalf by issuing power of attorney before the meeting. The committee made 15 resolutions in total (returned 1 motion in Q3 2014 committee meeting) and heard 2 reporting items. The Committee considered and confirmed a list of all related parties of CCCL, reviewed new related party transactions and the intra-group payments under intra-Citi outsourcing agreements in 2014 and amendment of related party policy. When the matters subject to Committee's discussion involves any conflict of interest, the relevant voting member would abstain from voting on such matters. The Committee's work ensured CCCL's compliance with regulators' requirements.

部审计师的及时和有效的沟通。内部审计委员会审议并批准的决议包括：2014 年度内部审计公司概要、2014 年度内审计划、对外部审计师的聘用、内审章程的更新、各季度的内部审计情况报告等。

关联交易控制委员会

关联交易控制委员会先后召开了四次会议，委员会成员平均亲自出席率达到 87.5%，未出席的委员也均在会前出具授权书，授权其他委员代为出席并投票；2014 年关联交易控制委员会召开了 2 次临时会议。委员会共作出了 15 项决议、发回了 1 项议案以及听取了 2 项报告。关联交易控制委员会审议并确认了花旗银行（中国）有限公司所有关联方的清单，审阅了新的关联交易，审阅了花旗银行（中国）有限公司与花旗集团下属企业在 2014 年所有外包协议安排的付款等议案。委员会投票成员如遇涉及利益冲突的议案也会主动采取回避。关联交易控制委员会及时、严谨的工作确保公司的经营符合有关机关监管的要求。

Remuneration Committee

Remuneration Committee has held one meeting and the average rate of personal attendance of voting members of the Committee reached 100%. The Committee made 2 resolutions which were 2013 Performance linked compensation and 2014 Salary Increase Budget.

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.

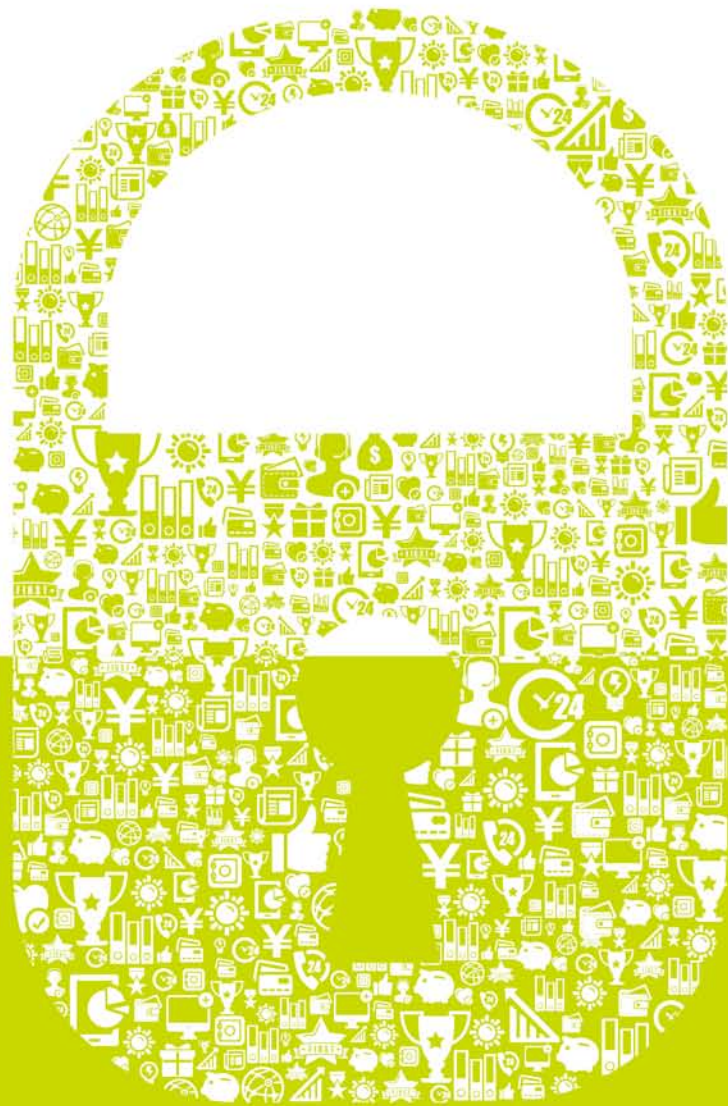
薪酬管理委员会

薪酬管理委员会召开了一次会议，委员成员平均亲自出席率达到 100%。委员会作出了 2 项决议，审批批准了 2013 年度绩效薪酬和 2014 年度工资增长预算。

每次会议，委员们畅所欲言、各抒己见，并对具体问题进行分析讨论，及时有效地给管理层提出建设性的建议。所有委员均积极投入，力求为董事会科学、高效决策发挥作用。

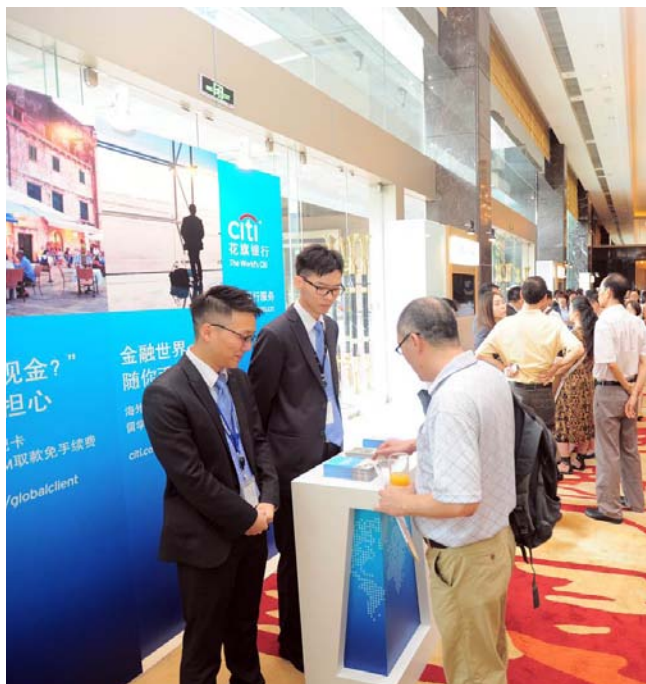
PROTECTING OUR CUSTOMERS

保障客户



Citi is committed to treating our customers fairly and providing them a truly remarkable client experience. This is embodied in our principle of responsible finance.

花旗致力于公平公正地对待客户，为他们提供真正卓越的客户体验。这一点充分体现在我们对“尽责金融”的承诺之中。



CUSTOMER EDUCATION

Citi is fully committed to educating and communicating with its 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.

In 2014, we held a slew of campaigns like the Consumer Protection Day Awareness Week, the Financial Knowledge Promotion, and the Elder-care Customer Service Promotion to help customers at all ages understand financial products better.

We also made use of our outlets, website (Citibank Online) and various marketing newsletters and emails to spread this knowledge and raise their awareness of their rights and protect their interests.

New subscription of a wealth management product is followed up with a callback confirmation mechanism by an independent third party to ensure that customer fully understand the features and risks of the products they have purchased.

客户教育

花旗一直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，顺利应对当下的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市场动态。

2014 年，我们举办了一系列活动，例如客户保护日，理财知识推广，和老年客户服务推广等，帮助各个年龄层的客户更好地了解金融产品。

我们也利用营业网点，网站（花旗网上银行）和其他市场推广的通讯和邮件来传播相关客户保护知识，提升客户保护自身利益的意识。

针对新认购财富管理产品的客户，我们会采用独立第三方电话回访机制，确保客户充分了解其所购买的产品的特点及风险。

Wealth Management Forum

Launched in 2010, 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, WMF 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 share their views. 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.

In 2014, we hosted eleven Forums which were attended by over 5,000 customers in total. This brings the total number of Forums held to date to 54, with 22,000 customers having attended at least one Forum, an indication of our growing credibility among existing and potential customers. The WMF has also drawn media attention and seen widespread media coverage.



花旗财富论坛

创办于 2010 年，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合作伙伴的行业专家见面，分享各自的研究成果。花旗财富论坛为客户提供了另一条分享其最新投资兴趣和关切问题的渠道，而反之又能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。

2014 年我们举办了 11 场花旗财富论坛，吸引了超过 5000 名客户出席。历年来花旗共举办了 54 场财富论坛，总计有超过 22,000 名客户参加，证明了花旗在现有和潜在客户中的信誉度。同时，花旗财富论坛也吸引了众多国内媒体的关注与报道。

ENSURING CUSTOMER SATISFACTION

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

Citi uses the Net Promoter Score (NPS) as our metric for customer satisfaction and loyalty, and we commission an independent third party to conduct the survey.

In 2014, Citi continued to rank top among our competitors, with almost two-thirds of CitiGold and Citibanking customers being 'Very Satisfied' with our products and services.

Eclipse Service Management System (ESMS) Program

ESMS is a centralized customer queries tracking system which aims to shorten customer complaints turnaround time and enhance our service experience. The system was upgraded in 2014, with additional training courses to ensure staff were familiar with the system and could make recommendations for improvements.

确保客户满意

花旗业务依赖客户对我们的长期支持，他们的想法能够帮助我们不断改善产品和服务。

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。我们委托了独立的第三方机构来进行各项调查。

2014 年，花旗中国继续领先其他市场竞争者名列前茅，有近三分之二的花旗财富管理和花旗睿智理财客户对我们的产品和服务非常满意。

客户信息管理系统

ESMS 系统将客户问询追踪集中起来，旨在缩短客户投诉的处理时间，并提高我们的服务体验。该系统于 2014 年升级，并对相关员工进行了培训，确保每位员工都能熟练使用系统，并对系统的进一步完善提出建议。

CARING FOR OUR PEOPLE

关爱员工



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

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。

VALUING 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.

DIVERSITY

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.

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



关爱员工

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工作环境，为他们提供最好的学习和发展机会。

我们为员工共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。

多样性

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。我们大力倡导这样的工作环境：包容多样性、员工通过工作表现得到晋升、同事享有尊严并互相尊重。

我们的多样性战略侧重于四个领域：管理问责制、人才吸引、员工发展和工作环境。

Citi Women

In Citi China, women make up more than half of the workforce and are well represented in the management team. As of 31 December 2014, 46 percent of our Managing Directors and 55 percent of Directors are women.

Our global theme “Connecting Women, Inspiring Change, Making Progress” guides us in our efforts in this area. We 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.

We aim to help women achieve their full potential, such as becoming passionate Citi leaders and achieving work life balance. Therefore, we organize sessions throughout the year on career sharing, mentoring and training. We also celebrate International Women's Day to recognize the contributions of female staff within the organization.

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

花旗女性

在花旗中国，女性占员工总数的一半以上，在管理层中也占有一席之地。截至 2014 年 12 月 31 日，46% 的董事总经理和 55% 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）为指导。我们致力于通过以下方式为女性提供机会：

- 吸引女性：宣传价值主张，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。



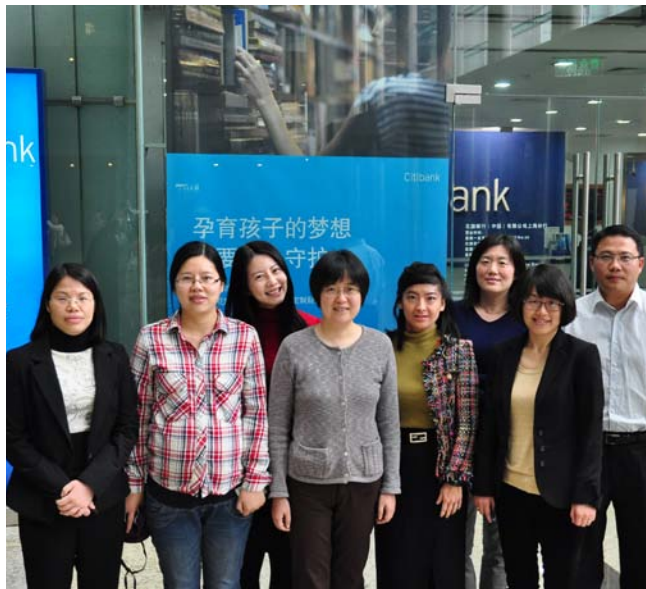
我们旨在帮助女性充分发挥其潜能，成为有激情的花旗领导者，实现工作生活的平衡。因此，我们全年组织了各种职业分享会、指导和培训会。并庆祝了国际妇女节，以表彰公司内女性员工的贡献。

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，而且成为幸福的员工。

EMPLOYEE ENGAGEMENT

Citi strives to stay true to our culture of putting people first as our employee based grows in tandem with the expansion of our business. To maintain our leadership position, we aim to attract the best people and equip them with necessary skills to help us thrive in the fast-moving and competitive financial services sector.

It is also important that we listen to what our employees are saying, as it is an important precursor to meeting their needs and helping them achieve their full potential.



员工参与

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。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、竞争激烈的环境中茁壮成长。

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。

收集反馈

员工反馈是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需要关注的问题并发现新的机遇。

我们通过员工大会、小组座谈以及以解决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

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 halls, focus groups and issue-focused action teams. The annual global Voice of the Employee (VOE) survey is a confidential review on job satisfaction, recognition and rewards, work-life balance, innovation, partnership and client focus. Citi China achieved an improvement in its 2014 results from 2013, where satisfaction rate stood at 91 percent. It tells us that we have been effectively engaging with our employees.

In 2014, two new categories were added to the survey to test staff's commitment to ethics and respect in diversity. The former is the Ethical Culture Index, which reflects our commitment to ensuring the highest ethical standards within the bank, was 96 percent; and the latter, the Diversity Index, at 92 percent, evidences how our staff values the bank's inclusive culture.

Separately, our Employee Net Promoter Score, which tests our staff's belief in our products and services, showed our confidence in the bank's strategy and direction.

“员工心声”，其中包括工作满意度、荣誉与奖励、工作生活平衡、创新、合作关系及客户关注等。花旗中国 2014 年的成绩较 2013 年相比有所提升，满意度高达 91%。这一数字充分证明了花旗员工的高敬业度。

2014 年，员工心声调查中加入了两项新的内容，检验员工对道德及多样性的认同与尊重。第一项内容是道德文化指数，为 96%，体现了大家在工作中保持最高道德标准的承诺；多样化指数的得分为 92%，反映了大家对公司中兼容并蓄的多样性文化的重视。

另外，员工净推荐值也展示了员工对公司产品和服务的信任，证明了我们对公司战略和方向的信心。

Employee Recognition

The One Citi China CEO award is a quarterly recognition of individuals and teams who have displayed exemplary efforts in bringing our core principles – responsible finance, common purpose, ingenuity and leadership – to life.

The Citi Anniversary Program recognizes and rewards employees for every five years of service.



员工表彰

“一个花旗中国 CEO 奖”（One Citi China CEO award）是一个旨在表彰个人和团队辛勤工作并努力实现我们的几项核心原则，即尽责金融、共同目的、创新能力和领导能力的季度奖项。

员工在公司服务每满五年，也会得到花旗周年纪念项目的认可和奖励。

Mentorship

Citi China invests in a mentorship program for staff to allow individuals to be inspired by each other and create an environment in Citi that fosters productivity, performance and learning.

The program is aimed at accelerating development, expanding networks, and providing different perspectives for those being mentored, and for the mentors, it gives them an opportunity to hone their leadership skills.

导师项目

花旗中国的“导师项目”旨在促进员工互相激励，并营造出鼓励高效、重视业绩和乐于学习的工作氛围。

对被辅导的员工来说，该项目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，同时也提高了导师的领导能力。

TRAINING AND CAREER DEVELOPMENT

Training Programs

Training is an investment in our company's future. In 2014, we invested in an additional 16 percent time, bringing the total training hours to 330,426.

Online training hours increased by almost 40 percent to 190,929 hours as we sought to make sessions more accessible to staff. We also launched an engaging eLearning module called 'Explore the world of Citi' to help new hires better understand the company's functions in an engaging way.

Citi has a slew of leadership programs to develop our next generation of leaders and increase their skills and capabilities. In 2014, 633 staff at all levels completed such programs, an increase of 17 percent from last year.

Development Programs

Citi offers domestic and international assignments and exchange programs to allow our best people to grow within the firm. In 2014, we facilitated the movement of 97 talents, who were relocated for assignments and transfers within our locations in China and around the world.



Citi's Management Associate (MA) program welcomed 36 talents in 2014. The program is designed to develop high potential young individuals for leadership roles in a wide variety of areas within Citi.

培训与职业发展

培训项目

对花旗而言，培训是对公司未来的投资。2014 年，花旗额外投入了 16% 的时间，使培训总时间增至 330426 小时。

由于员工能够更便捷地获取在线培训的机会，在线培训时长增加了近 40%，达到 190929 小时。另外，我们还在 2014 年开展了“探索花旗世界”在线学习模块，积极帮助新入职的同事更好地理解公司各项职能。

花旗拥有一系列领导力项目，帮助培养下一代领导者，并提升他们的技巧和能力。2014 年，共有 633 名各个级别的员工完成了该项目培训，较去年人数增加 17%。

发展项目

花旗提供国内外的轮岗和交换项目，为员工提供更好的机会与公司共同成长。2014 年，我们助力 97 名员工实现内部流动，他们因不同的工作任务被派遣或调任至国内外各地任职。

2014 年公司迎来了 36 名新的管理培训生。我们的管培项目旨在将极具潜力的年轻人培养成为公司各个领域的领导角色。

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 may bring personal health and wellness challenges. According to Citi's global directive, all our sites have onsite medical facilities to meet employee needs, local regulations and best practice standards.



Citi Fitness Challenge

Citi kicked off its third annual Citi Fitness Challenge to help employees take the first steps toward living healthier, more active lifestyles. Over 300 employees voluntarily committed to a 30-day exercise program and earned points for achieving personal fitness goals. Citi then donated to three global charities - Project HOPE, International Rescue Committee or CARE International - in proportion of the number of people who achieved their goals.

Employee Assistance Program (EAP)

We continued our EAP program in 2014, holding lectures in selected cities and opened audio conference lines for employees in other locations. Topics ranged from energy management, children's education and motivation, to health and food intake.

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，以满足员工需求，并符合本地监管政策和最佳实践标准。

花旗健身挑战赛

花旗启动了第三届年度健身挑战赛，帮助员工开始健康律动的生活方式。有超过 300 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转换为对希望工程、国际救援委员会或国际关怀组织等员工所选择的慈善机构的捐款。



员工辅助计划

2014 年我们继续开展员工辅助计划，在部分城市举办一系列的讲座，其他城市的员工可通过电话会议方式参加。讲座的主题包括能量管理、儿童教育和激励，健康与饮食等等。



PROMOTING ENVIRONMENTAL SUSTAINABILITY

促进环境可持续发展

Sustainability is embedded in Citi's core business. We work to advance environmental and social progress and conduct business in a way that creates value for our clients, customers, communities and employees. 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.

花旗的核心业务发展始终遵循可持续原则。我们致力于促进环境和社会进步，所经营的业务旨在为客户、社区和员工均创造价值。我们尽可能在所有工作场所减少经营足迹，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.

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

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责任方面展开审查，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属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。

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

花旗中国采用了并将继续采用集团广泛的环境和社会风险管理 (ESRM) 的政策，以确保我们在环境和对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，且这些交易的收益将用于特定的资产、投资或业务，尤其是那些涉及到物理设施或设备工业、自然资源开采、或基础设施的投资。ESRM 单元由 ESRM 专家、评论每个事务分类，然后与银行家和客户妥善管理和缓解这些风险。

自 2013 年 6 月以来，花旗中国每年撰写绿色信贷年度报告，并将其提交给风险管理委员会（该委员会向董事会报告）进行审核。



Operations

Citi China is committed to energy and water conservation as well as waste reduction, and we do so by building environmentally-friendly offices. Such efforts include:

- Achieving the U.S Green Building Council's Leadership in Energy and Environmental Design (LEED) gold certification for the Lujiazui Century Finance Plaza new office in Shanghai and the upcoming office in Jiantao Building in Guangzhou. These two new offices add up to 12,000 square meters and will accommodate about 1200 staff;
- Upgrading our signage to LED light sources from the T5 energy-saving lamps at more than ten of our sites, thereby reducing energy consumption in this area by 60 percent;

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：

- 为上海陆家嘴世纪金融广场和即将启用的广州建涛大厦花旗新办公室项目申请美国绿色建筑协会颁发的绿色能源与环境设计先锋奖金牌认证（LEED）。这两个项目共涉及新办公室 12000 多平米，为花旗提供 1200 多个工位；
- 将数十家分支行的灯牌从 T5 节能灯升级为 LED 光源，在提升品牌形象的同时还可实现节能 60%；
- 完成上海花旗大厦会议室自动感应探头项目的前期实验工作，安装该系统后会议室内的灯光可根据人员活动的情况

- Completing the first phase of motion sensor installation in meeting rooms in our Shanghai Citigroup Tower office so that lights will turn on and off automatically. We expect to save up to 20,000kilowatts (KWh) a year in energy for this single building, and are preparing to roll out this project for all major sites in Shanghai in 2015;
- Installing more than 240 timers in our sites to automatically switch off water dispensers during non-working hours, a small investment that saves an estimated 58,000Kwh per year; and
- Providing customers with paperless solutions: we increased our percentage of credit card customers opting into e-Statements to 90 percent, and we continue to emphasize the availability of electronic delivery of statements to customers.

- 自动开启或关闭。这一项目一年将为花旗大厦节约 20,000 千瓦时的电量，2015 年该计划将在上海的几个主要办公室投入使用；
- 为全国范围内花旗的主要办公室和分支行内的饮水机安装了超过 240 个自动定时器，在非工作时间自动关闭加热制冷功能。仅此一项小小的投入每年可节约 58,000 度；
- 为客户提供无纸化解决方案：90% 的信用卡客户选择使用电子对帐单，我们会继续向客户推广使用电子对帐单。

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.

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.

In 2014, 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: 2014 is the seventh consecutive year that Citi China joined our global colleagues by turning off all non-essential lighting on March 29 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.



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。

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。

2014 年，花旗中国携手花旗全球，组织并参与了全球范围内花旗及慈善组织的各项活动，其中包括：

- 世界自然基金会（WWF）地球一小时：2014 年是花旗中国连续第七年与全球的同事们一起参加“地球一小时”活动，在 2014 年 3 月 29 日晚 8:30-9:30 之间将所有非关键照明全部关闭。分布于中国 18 个城市的 67 处花旗工作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。

- Earth Week: Throughout one week in April 2014, Citi hosted twelve activities to raise staff awareness for environmental protection, including talks with NGO partners on topics ranging from nature, water to food safety, as well as Car Free Day where employees were encouraged to take public transport.

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

- Global Community Day: Our annual day of service to the community included events where employees in various cities across China played a part in advocating nature conservation and environmental protection, and cleaning up neighborhoods.



- 地球周：2014 年 4 月，花旗举办了为期一周的 12 项活动，以提高员工的环保意识，其中包括与公益组织的合作伙伴就自然、水资源和食品安全等话题展开了一系列演讲，以及无车日活动，鼓励员工们乘坐公共交通。

花旗中国还通过各种志愿者活动提升员工的志愿者文化。

- 全球志愿者日是我们的年度活动，全国各地的员工在这一天走入当地社区，活动主题包括倡导自然与环境保护，并清洁当地社区等。



GIVING BACK TO THE LOCAL COMMUNITY

回馈社区



Citizenship is an integral part of our business model. All our efforts are targeted at a simple, powerful goal: enabling people to make a difference in their lives, businesses and communities. This goal includes financial, social and environmental as well as economic progress.

Corporate citizenship is a unifying theme across our business operations and locations. Our approach is rooted in our commitment to Responsible Finance - business conduct that is transparent, prudent and dependable. In pursuing our citizenship agenda, we consider the viewpoints of our stakeholders, the lessons of Citi's experiences and the risks and opportunities of our business.

社会责任是花旗业务不可分割的一部分。我们竭诚一致只为达到一个简单有力的目标：帮助人们改变他们的生活，工作和社区。这个目标涵盖金融、社会、环境以及经济进步等各方面。

企业社会责任是贯穿花旗所有业务部门和工作场所的一致主题。我们的行动践行着花旗对尽责金融的承诺 - 我们的业务行为透明、审慎并值得信赖。在践行企业社会责任项目的过程中，我们设身处地为花旗的利益相关群体着想，借鉴以往成功经验，并兼顾风险和业务发展机遇。

In China, we give back to our local communities in a manner that is results-oriented and that contributes to the sustainable development of the communities we support. We aim to put part of our experience, talent and money where we can help accelerate economic opportunity and include more people in the financial system. We support specific causes that fit our mission of financial inclusion, as well as those where philanthropic capital can seed the development and testing of new ideas with the potential to attain scale.

We partner with on-the-ground non-governmental organizations that promote financial inclusion, employment opportunity and economic empowerment. Our efforts are fueled by the engagement of our employees, and catalyzed partially by Citi Foundation, which works to promote economic progress and improve the lives of people in low-income communities around the world. We partner with non-governmental organizations to create measurable and sustainable economic improvements for disadvantaged families and communities. We also encourage employees to participate actively in activities that complement our community efforts.

In 2014, Citi China supported 12 programs in 13 cities in China under four areas of focus: financial capability, youth economic opportunities, microfinance, and enterprise development.

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。我们投入资金、人力和专业技能，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、以及有潜力形成规模化的新思想和新理念。

我们与本地非政府组织合作，推广普惠金融，推动经济发展。我们的努力也得到了员工们的热情参与和花旗集团基金会的大力支持。基金会通过支持推动经济发展的项目，帮助全世界各地的贫困人群改善生活。我们与非政府组织合作，帮助贫困家庭和社区的人群，推动经济可持续地稳步发展。同时我们也鼓励员工积极参与在社区开展的各项回馈活动。

2014 年，花旗中国共在 13 个城市开展了 12 个公益项目，内容涉及以下四大领域：金融能力、青年就业、小额信贷和企业发展。



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 a less fortunate population.

Case Study:
The Citi - China Banking Association (CBA)
Micro-entrepreneurship Awards

Citi celebrates microentrepreneurs and microfinance practitioners with the annual Citi Microentrepreneurship Awards (CMA). The Awards that started in 2005 has a primary mission to raise awareness of the role of microfinance: increasing access to finance and poverty alleviation.

小额信贷

作为中国小额信贷行业的主要支持者，花旗十多年来一直支持非盈利性小额信贷机构和行业网络提升自身能力，推动小额信贷行业发展，以及支持面向多数为低收入人群的小额信贷客户的一系列金融教育举措。

案例：
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”项目，表彰微型创业者和小额信贷从业机构。该奖项于 2005 年启动，彰显了小额信贷对普惠金融及扶贫方面所起到的巨大作用。

The CMA is today the largest and most influential recognition for Chinese microfinance enterprises in China. Besides being a platform for them to network and learn, the Awards are highly regarded as an industry yardstick for success. To date, the Awards have recognized over 1200 microentrepreneurs, credit officers and financiers.

2014 was the 10th anniversary of the CMA. We celebrated the event in Beijing with more than 500 participants from government, microfinance institutions, and relevant sector influencers, supporters, academia and media.

Enterprise Development

Citi focuses on initiatives that address key community needs, and we collaborate with external stakeholders to address these economic issues through impactful, multi-year public-private sector partnerships that include non-profit 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

微型创业奖是目前中国小额信贷领域规模最大，影响力最广的奖项。该奖项不仅是一个交流学习的平台，同时也为行业树立了标杆。微型创业奖共对超过 1200 位微型企业家，信贷人员及投资人进行了表彰。

2014 年是微型创业奖十周年。我们在北京与来自政府、小额信贷机构的参会者，以及相关业内知名人士、学者和媒体朋友，共计 500 多位嘉宾共庆这一盛典。

企业发展

花旗大力支持满足社区主要需求的项目，与行业支持机构、公益组织等相关机构具影响力并可持续性的合作，以期解决社区的经济问题。

adopting better and greener farming practices and technology, and expanding their market access, while preserving their indigenous traditional cultural heritage like art and agriculture.

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:



在中国，我们特别关注欠发达地区，并希望通过建立有效并可持续的发展模式，帮助社区同时收获三重效益—经济、环境和社会效益。

我们帮助他们建设深具活力的社区，通过建立或扩大家庭式微型企业来提高居民收入水平，指导他们采用更先进、更绿色的农耕方式及技术，拓展他们的市场渠道，或在一些地域帮助保护并传承当地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发展问题，就需要进行长期持续的投资和协作。以下几个例子列举了我们对社区的长期承诺如何带来切实的改变。

Case Study:

China Sustainable Bamboo Enterprise Program

This is the first initiative in China focusing on repairing and rebuilding disaster-affected areas in a way that benefits them in the long-term. This is done by means of helping them creating sustainable bamboo business models that impact their production, marketing, sales, etc.

Started in 2009 in the aftermath of the Wenchuan earthquake, we collaborate with International Network for Bamboo and Rattan (INBAR) and local governments and agencies to train these entrepreneurs, workers, famers in technology knowledge, skills to build their capacity, as well as gain access to bigger markets.

In 2014, we celebrated five years of success. The project has since benefitted more than 240 small and middle bamboo enterprises in 45 poverty-stricken villages in Sichuan and Zhejiang province, an equivalent of 50,000 individuals.

Case Study:

Rural Green Microenterprise Development Program

The program's primary purpose is to increase consumers' trust in farmers so as to advance the development of green farming. Farmers in the program follow an innovative eco-trust agriculture development model which includes a set of standards and practices that encourages soil conservation and environment protection. They also receive training on more advanced and systematic eco-farming methods and built their capabilities.



案例：

中国可持续竹加工企业发展项目

“中国可持续竹加工企业发展项目”是中国第一个关注灾后修复和重建，并能够长效为当地居民带来收益的举措。通过帮助受灾民众创建可持续的竹产业发展模式帮助他们恢复并扩大生产，拓宽市场，并增加收入。

项目启动于 2009 年四川汶川地震后，由花旗携手国际竹藤组织、地方政府和相关机构，为私营业主、工人和农民开展密集的技术知识传授，能力建设，市场拓宽等相关培训。

经过五年的精心耕耘，到 2014 年项目共计覆盖四川省及浙江省的 45 个贫困村，扶植 240 多家中小型竹企业，共有近 5 万人直接受益。

案例：

绿色农村微型企业孵化项目

该项目的首要目的是提升消费者对农民的信任度，进而推动绿色农业的发展。农民按照项目中的创新绿色信任农业发展的模式，采取一系列自创的保持水土、爱护环境的标准和实践。另外，他们还就先进、系统化的生态农场建设和能力拓展接受相应培训。

至 2014 年，该项目已成功迎来五周年。

截止目前，共有位于 8 个省份的 80 位农村社区领导人，8200 户农村低收入家庭式小微企业（相当于约 32,800 位农民）及 42 家生产合作社参与了项目培训，平均每户家庭的年收入每年递增 10-15%，并长效创造了三重效益：经济，环境和社会效益。

The program celebrated its fifth anniversary in 2014.

To date, 80 community leaders, 8,200 rural household microenterprises (which represents 32,800 individuals) and 42 small rural cooperatives in 8 provinces have been trained. The average household now receives 10 to 15 percent more income annually, generating a "triple bottom-line" - economic, environmental and social benefits.

Youth Economic Opportunities

Youth ages 13-25 represent a growing percentage of the Chinese population, with a large proportion of



them being low-income, migrant youth. Through Citi Foundation, Citi is committed to supporting programs that increase the number of these youth being employed, whether by learning skills, starting their own business, or obtaining higher education or training.

In 2014, we renewed our commitment to the BN Vocational School (BNVS) and Save the Children to provide soft and vocational skills training to migrant students to secure skill-based employment and an opportunity to break their families' poverty cycles.

青年就业

13-25 岁的青年人口占中国总人口比例有所增长，其中很大一部分青年来自于低收入和农民工家庭。通过花旗集团基金会，花旗支持一系列举措，帮助青年人参加职业技能培训，帮助低收入者、农民工和青年走向工作岗位、创业或有机会接受高等教育或培训。

2014 年，我们继续支持百年职校和救助儿童会，为来自流动家庭的青年人提供技能培训，帮助他们掌握一技之长，成功走向工作岗位，并打破家庭的贫困境遇。



Case Study:

BN Vocational School (BNVS)

Established in 2005, BN Vocational School (BNVS) is China's first tuition-free, non-profit charitable vocational school providing two-year vocational education to youth from disadvantaged families. To date, BNVS has campuses in Beijing, Chengdu, Dalian, Nanjing, Sanya, Wuhan, Yinchuan, Zhengzhou, Lijiang, and Luanda of Angola. This program has to date benefited more than 2,000 migrant youth who have graduated from the school, passed their internships and secured skill-based employment.

案例：
百年职校（BNVS）

百年职校成立于2005年，是中国第一所全免费公益职业学校，为贫困家庭子女提供正规职业教育，学制两年。目前，百年职校的足迹已经遍布北京、成都、大连、南京、三亚、武汉、银川、郑州、丽江、安哥拉罗安达等地。现共有超过2000名青年受惠于该项目，从百年职校毕业，完成了实习，并成功走上了工作岗位。

花旗集团基金会在2014年继续支持百年职校，帮助学校进行组织架构管理、人才结构优化、课程改革更新、管理手册开发及管理系统升级等方面的机构能力建设，以提高运营效率，更好为学生们服务。

11月，花旗与百年职校在北京共同主办了首届“百年工作坊”，邀请包括教师、教育研究机构、教育主管部门、企业合作伙伴、学生和媒体等约两百人出席当天的活动，讨论创新的职业教育教学方法，展示业内最佳实践。

Citi Foundation continued to support BNVS in 2014 in the school's bid to advance its organizational capacity in human resources management, curriculum and management manual development, training as well as an electronic management system to improve operational efficiency.

In November, Citi co-organized with the school the first BNVS workshop, a full-day program which gathered hundreds of attendees including teachers, educational professionals, sector regulators and supporters, students and media, in Beijing to discuss about innovative practices for vocational education and exchange teaching ideas and best practices in this area.



Financial Capability

Citi sees financial knowledge and skill sets as an important life skill. As such, we support an extensive array of financial education programs, such as Agent Penny and Aflateen Youth Financial Education, that have benefitted more than 13,000 children and youth in 2014.

We and our NGO partners are heartened by the changes we have witnessed in their financial behaviors of the people the programs support, like developing personal monthly budgets and keeping track of monthly expenditures.

Case Study:

Aflateen Youth Financial Education program

The Aflateen Social and Financial Education program is targeted at youth aged 16-23 who are either in college or vocational schools. It teaches them basic financial knowledge and skills, as well as social skills such as critical thinking and citizen responsibility so that they are inspired and empowered to become good citizens and positive agents of change.

Through a series of tailored sessions in the format of small group project assignments, participants learn how

金融能力

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，我们支持一系列丰富的金融教育项目，例如神探贝妮和Aflateen青年行教育项目。仅在2014年，就有1.3万名儿童和青少年从中受益。

我们与合作伙伴欣喜地看到这些受益人的金融行为因我们的项目而发生了积极变化，例如开始制定个人月度预算和每月开支报告等。

案例：

Aflateen 青年行教育项目

Aflateen 社会及金融教育项目针对年龄在16至23岁之间的大学生或职校青年设立，教授青年人金融基础知识和技能以及社会技能，例如批判性思考和公民责任，鼓励他们成为好公民，为他们的生活带来积极的影响。

to examine and reflect on their identities, values, beliefs, and relationships with family, friends and communities, and make realistic personal career and financial plans that will help them achieve their goals.

In 2014, the program benefited more than 5000 youth and over 160 teachers in nine cities across China.

In May, one of the projects 'Hiking in the City' that took place in Guizhou was recognized by the United Nations at the Global Youth Economic Citizenship Summit in the U.S. The project won the 'Youth Social Entrepreneurship Award' in recognition of how it supports impoverished youth obtain skills and dare to dream for a better future.

In December, the Aflateen program coordinators successfully conducted the first nation-wide Aflateen Carnival themed 'Meeting a Different You' in Shanghai. More than 500 youth from vocational schools, universities, corporate and academic supporters, media and teachers joined the event to exchange ideas, inspire each other and share best practices for teaching underprivileged youth.



通过一系列量身打造的小组课程，参与者能够学习到如何看待和反思自己的身份、价值、理念和与家庭、朋友和社区的关系，设定符合自身实际的职业发展目标和财务计划，最终实现自己的目标。

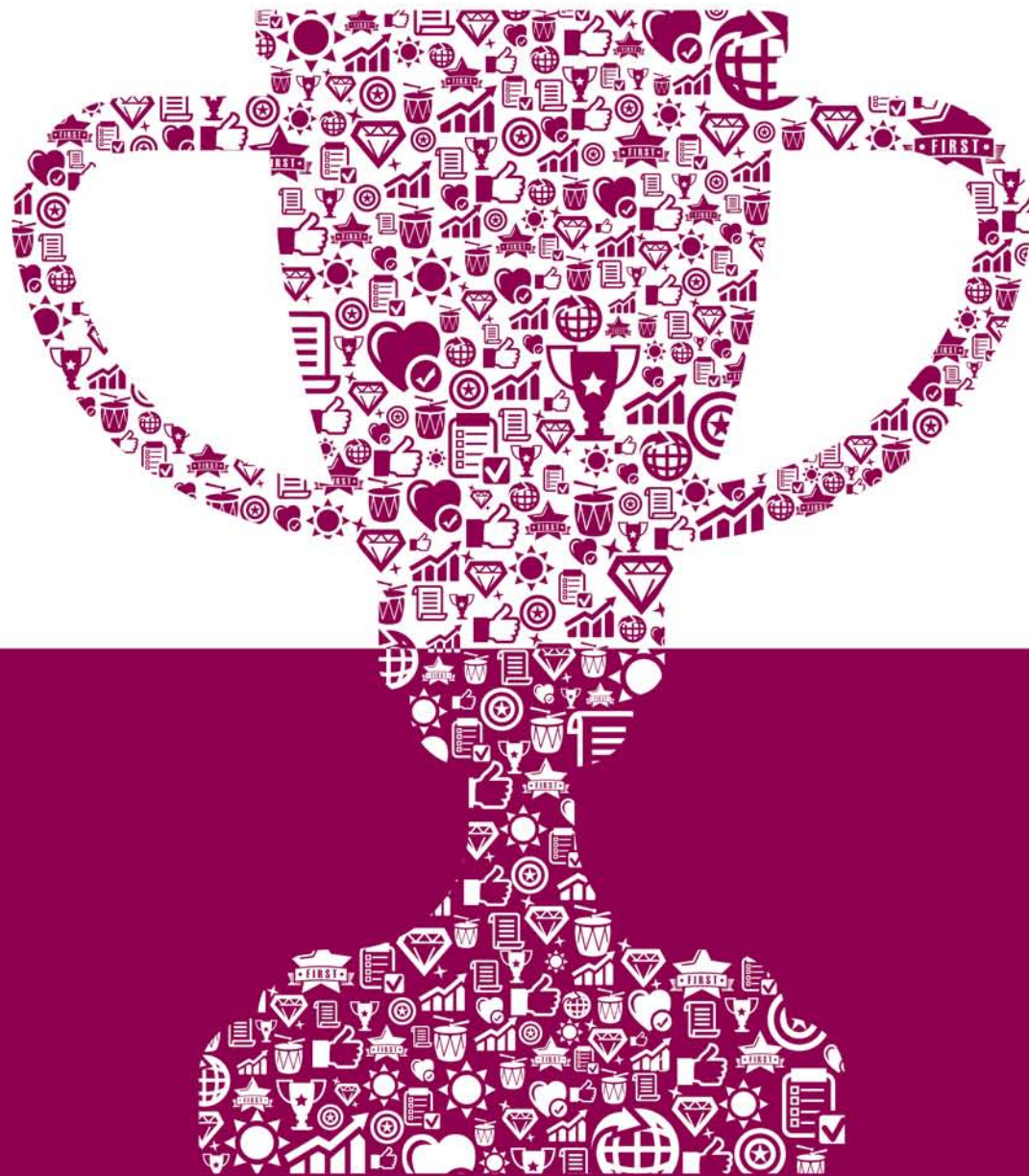
2014年，中国共有9座城市的超过5000名青年和160位老师直接参与了该项目。

五月，贵州的“外来务工子女认知拼图 Hiking in the City”项目在联合国举办的全球青年经济社会责任峰会上得到了一致认可。该项目支持贫困青年学习技术和对美好未来追求，赢得了“青年社会企业家奖”。

十二月，Aflateen 项目在上海成功举办了首届全国性的嘉年华活动，主题为“艳遇不一样的你 Meeting a Different You”。超过500位来自职业学校、大学、企业、学界、媒体和教育界的嘉宾参加这一活动，互相交换想法，并分享了针对弱势家庭青年教育的最佳实践。

AWARDS AND RECOGNITION

奖项和荣誉



Best CSR Case of 2014 – Agent Penny & CMA Programs
China Banking Association

Best Responsible Brand Award
China Overall CSR Program Award
China Charity Festival

Annual Most Trusted Bank by CFOs –
Best SME Service Brand
CFO

Best Foreign Bank Employer in China
Universum

Best Internet Bank in China
Global Finance

2014 年度中国银行业最佳社会责任实践案例奖 --
神探贝妮及微型创业奖项目
中国银行业协会

最佳责任品牌奖
中国公益 -- 集体奖
中国公益节

“中国 CFO 最信赖银行评选” 之
“最佳中小企业服务品牌”
《首席财务官》

中国最佳外资银行雇主
优兴咨询

中国最佳互联网银行
《环球金融》

Best Program on Motivating CSR in Universities –
Financial Education for College Students Program
China Foundation of Poverty Alleviation

China CSR Excellence Award – INBAR Program
China Philanthropy Times

Best Bank in SFTZ Financial Innovation
CBN, Lujiazui Magazine

Shanghai Financial Innovation Award –
Innovation in Cross-border Treasury Management
Shanghai Government

中国高校公益最佳推动力奖 -- 大学生金融教育项目
中国扶贫基金会

中国企业社会责任优秀奖 --
中国可持续竹企业发展项目
公益时报

“中国金融创新榜” 之 “年度自贸区金融创新银行”
《第一财经》、《陆家嘴杂志》

上海跨境资金集中运营管理创新奖
上海市政府

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