

2013
Citi Korea's

Corporate Social
Responsibility
Report



Financial Education · Next Generation Education

As a financial institution, it is our core responsibility to enhance people's lives by utilizing our financial resources effectively and by sharing our knowledge and experience. Citi supports financial education globally to help individuals, families and communities make more informed decisions and improve their financial health. In Korea, we focus on financial education at an early age to lead the fight against financial illiteracy, and support programs to financially empower disadvantaged groups and develop future financial talent and financial markets to make our nation a financial powerhouse.



For healthy financial habits among youth

Think Money: Financial education for the next generation

The 'Think Money' program was launched in 2006 in partnership with the National YWCA of Korea to help youth increase their financial knowledge and skills and raise awareness about the importance of finance. Over the last eight years, this program has been delivered to over 356,000 students, parents and multi-cultural families. We are committed to broadening this opportunity to make sure financially underprivileged individuals can benefit from this program. Think Money not only spreads financial knowledge but educates youth about sharing and donation. It develops customized learning materials and tools for different grades and school curriculum to improve financial education for teenagers and bring it into an arena of public education.



*Partner: National YWCA of Korea (2006–present)

	2006	2007	2008	2009	2010	2011	2012	2013
Beneficiaries								
Primary School	-	15,968	26,498	23,117	23,491	21,626	22,590	34,479
Middle School	29,731	13,280	26,262	13,746	23,556	15,732	10,756	8,000
High School	-	-	-	5,649	8,291	11,693	2,939	3,149
Parents	-	873	885	1,537	1,318	1,475	270	40
Multi-cultural families	-	-	-	-	841	804	96	52
Teacher/lecturer	620	954	367	886	712	2,238	624	1,095
Volunteer¹⁾								
Citi Korea	61	77	39	126	86	41	58	55
National YWCA of Korea	77	148	164	195	126	137	93	82
Budget (Mil won)	380	430	430	530	390	400	440	420

¹⁾ Participants who complete the Think Money teacher training course are eligible to volunteer as teachers.
If you wish to receive information on the Think Money program, please contact the National YWCA of Korea
[02] 774-9706, http://think.ywca.or.kr/think_money/kor/

*Partner: National YWCA of Korea (2006–present)



Helping improve women's financial acumen Ewha-Citi Global Finance Academy

Citibank Korea and Ewha Woman's University supports the career development of university students who want to work in the finance industry or related businesses. Since 2001, the program has offered a series of lectures on financial theory and practice. For the past 13 years, 2,180 women students have acquired practical financial knowledge and know-how transferred by 309 Citi volunteer lecturers over 25 semesters at the academy.



*Partner: Ewha Woman's University, Ewha School of Business (2001-present)



Beneficiary	Students majoring in business administration/ economics or interested in finance - Course registration eligibility: graduate or undergraduates (having completed six or semesters) of Ewha Women's University/ students of Sogang University Graduate School of Business - Course attending eligibility: Undergraduate/ graduates of Ewha Women's Univ., Sogang Univ., Yeonsei Univ.
Application period	Every course registration period (3 credit courses)
Lecture period	12-14 week course in a semester
Contents	- Corporate finance, consumer finance, investment banking - Financial industry home and abroad, economic issues, career development
Instructors	Financial experts working for Citi with MBA from prestigious universities or 15 years of experiences
Benefits	- Awarded course completion certificates - Opportunity to work as an intern at Citibank Korea is provided to selected students recommended by the professor



Encouraging high quality journalism in economics, finance, and consumer banking 'Citi Journalistic Excellence Award'

Citi has run a unique global program called 'Citi Journalistic Excellence Award' since 1982 to recognize quality reporting in economic and financial subjects thereby facilitating development of finance and journalism.

In Korea, 'Citi Journalistic Excellence Award' started in 1993 and has given awards to 58 teams of journalists until 2013. The 'Citi Journalistic Excellence Award 2013' selected four winners - three excellent prizes and one grand award from each category of domestic economy, financial markets, and consumer finance. The grand award-winning journalist received a special prize - the opportunity to attend a two-week seminar at the most prestigious journalism school, Columbia University, U.S.A. to gain knowledge of global finance and journalism.



2013 Citi Journalistic Excellence Awards

Grand prize Chosunilbo - Loopholes in the Social Safety Net

Excellent prize - Domestic Economy Korea Economic Daily - Let's learn from Japan's prolonged recession

Excellent prize - Financial Market Mael Economic Daily - Benefit associations: the 1st evaluation series

Excellent prize - Financial Market Hankyoreh - Truth behind stark salary gap

Hope they learn the true meaning and value of money

Hwang Se-young, CPC Gangnam Center

I have this impression that the kids nowadays know about finance much more than we did in the past. How do you feel working in the field?

Well, you may think so because the new generation of kids has much more things to see, hear, and learn from, but what I feel is somewhat different. They have very weak awareness on the necessity of saving, which they are supposed to learn and experience from early ages. It seems that this is because they've been exposed to so many commercials that view the children only as the targets of profit-making and the parent's wrong-way of loving them instilled a consumption-oriented mindset. A pitiful situation.

People say teaching others is half learning from them. Think Money is basically about sharing your financial knowledge, but as the saying goes, there should be something that you learn from the students.

That's right. Every time I run the class, I feel how aptly it's put. While I prepare for the class and talk and listen to the kids, I learn really much. Since I visit so many places that I've never been, I learn about the diversity that this country holds, the different atmosphere of each region, and the different views and ideas of the students and teachers there. I always feel I need to experience and learn more.

We're lured into spending money all the time. What do you think it should be to 'think about money (Think Money)' in this society?

How can you ask me such a difficult question (laughter)? I'm not sure it's because of the Confucianism or not, but Korean people still think it's not good to think much about money at least when one is too young. But as you just said, kids are constantly exposed to the temptation to use money as much as they want to even before they have proper knowledge on money or the right mindset is created. This seems to make it harder for them to have sound and right understanding about money. I don't need to go that far to find an example. My daughter, who is an undergraduate student, spends the money she earned the hard way from a part-time job just too easily on paying the late fees of her mobile phone bills. So I think guiding the kids to learn and realize the true value of money by themselves and helping them effectively manage it is definitely necessary.

Lastly, please tell us a little bit more about Think Money.

I just happened to join Think Money at first, but it is such a rewarding and memorable experience. I hope more of Citi colleagues participate in Think Money to deliver more quality and diversified knowledge to the children.

Women·Diversity

We have entered an era of diversity where individuals and opinions of minorities are respected and a society where various backgrounds and cultures exist together. As more women join the workforce and the number of multi-cultural families increases, we recognize the need to find ways to improve their rights and access to opportunities. Citi's corporate culture actively fosters diversity. As we are respectful and considerate of the different cultures, backgrounds, experiences and values of our employees, we promote innovative programs to encourage social diversity and care for minorities including women or multi-cultural families.



Fostering women's rights and dignity in our society

Korea Women's Leader Awards



The 'Korea Women's Leader Award' was established in 2003 to promote women's leadership in the Korean society. The award identifies and recognizes outstanding women leaders who have contributed to the enhancement of women's status in Korea. For the past 11 years, two exceptional women leaders were presented with awards each year in the categories of 'Korea Women's Leader' and 'Young Women Leader' (refer to table). In 2009, a special prize was added to recognize contributions to diversity and multi-culturalism.

	Korea Woman Leader	Young Woman Leader	Special Award
2003	Park Dong-eun UNICEF, Director of Korea Committee	Kim Ki-hye Director of Daffodil's House	
2004	Jung Kwang-mo CEO of Consumers Union of Korea	Han Bi-ya Emergency Relief Team Leader, World Vision	
2005	Jang Myung-soo Hankookilbo, Director	Kim Sung-joo, CEO of Sungjoo Group	
2006	Yoon Jung-ok Korean council for women drafted for sexual slavery by the Japanese military, ex-Co President	Kim Young-mi Disputed region specialized freelance PD	
2007	Cho Wha-soon former Dalwol Church, ex-Pastor	Bang Kui-hee Soddae Literature publisher	
2008	Lee In-bok Sookmyung Women's Univ, Professor Emeritus	Lee So-yeon Astronaut	
2009	Hwang Yeon-dae Korea Disabled Person's Development Institute, former Vice Chairman	Lim Oh-kyung Director, Seoul Cityhall Women Handball Team	Molly Holt, Chairman, Holt Children's Services
2010	Park Young-sook Advisor to Korea Council for Women	Lee Ji-sun Author of "I love you Ji-sun"	Kathleen Stevens U.S. Ambassador to Korea
2011	Joo Sun-ae Professor of Presbyterian College and Theological Seminary	Kim Moon-jeong Music Director	Choi Young-ah Director of Dasiseogi Clinic
2012	Lee Hyo-jae President of Kyungsin Social Welfare Corporation	Im Young-sin President of Imagine Peace	Park Sun-young lawmaker
2013	Lee Hee Ho President The Kim Dae-jung Peace Center	Lee Ae Ran President, North Korea Traditional Culinary and Culture Institute	Kang Kyung Wha Assistant of Secretary General, OCHA, Office for the Coordination of Humanitarian Affairs

*Partner: National YWCA of Korea (2003–present)



Harnessing the potential of women entrepreneurs

Citi-KOSBI Women's Entrepreneurship Development Program

'Citi-KOSBI Women's Entrepreneurship Program' has been in place since 2008. It is designed to further strengthen female workforce to resolve constraints to economic growth due to low birthrate and lack of labor force, and sharpen competitiveness of women-led companies by identifying role models for women entrepreneurs and provide ongoing trainings.



*Partner: Korea Small Business Institute (2007-present)

• **Citi-KOSBI Women's Entrepreneurship Academy** | In 2008, KOSBI conducted a survey to assess the demand for women's entrepreneurship programs in Korea. The results showed that women business owners were particularly interested in customized education/training sessions to increase their capacity and knowledge to improve their international competitiveness. As a result, Citi-KOSBI Women's Entrepreneurship Academy was established in 2009 and has provided training and networking opportunities to some women CEOs managing their own businesses.

• **Citi-KOSBI Women Entrepreneur Awards** | The awards were established in 2008 and four companies are selected each year based on the comprehensive review by a panel of women-led enterprise experts:

Award Category	2008	2009	2010	2011	2012	2013
Entrepreneurship	Dason (CEO, Cho Eun-kyung)	Airvita (CEO, Lee Gil-soon)	Top Drill Co., Ltd. (CEO, Kim Jeong-gyum)	Gyodong Traditional Food (Gyodong Traditional Food)	Care (CEO Choi, Sun-hui)	Finekorea Corp. (CEO Park Seong Hee)
Eco-friendly management	Senoco (CEO, Han Jong-hee)	Mstech (CEO, Park Myung-ha)	Green Jui Co., Ltd. (CEO, Kim Hyun-mi)	¹⁾	Bio Smart (CEO, Park, Hye-rin)	BEAK SAN CONSTRUCTION CO.,LTD. (CEO Cho Sun Young)
Human resource management	Hanbiron (CEO, Han Jong-hee)	Viser (CEO, Song Mi-ran)	Hyeseong Apparel (CEO, Jang Jeong-ae)	Dain System (CEO Jung Soon-lm)	Online Tour (CEO, Park, Hye-won)	BAIKYANG C.M.P Co., Ltd. (CEO, Lee Jeong-han)
Social contribution management	Dowgene (CEO, Hwang Chun-hong)	Saessack food (CEO, Kim Hae-kyung)	Youngjin Industrial Co., Ltd. (CEO, Lee Mi-ja)	Nail Ten Academy (CEO, Lee Mi-Sun)	Juvis (CEO, Cho, Seong-gyeong)	Heemang Co., Ltd. (CEO Ho keum-ok)

¹⁾ No winner was named in eco-friendly management category in 2011, as no company met criteria.



Caring for women's health

Campaign to help lower-income breast cancer patients



The Citibank Korea Women's Council has campaigned to help breast cancer patients annually in October. In 2013, it raised 15,270,000 won to support breast cancer surgery for five breast cancer patients from lower-income groups.

*Partner: Korea Breast Cancer Foundation (2008-present)



Supporting dreams of multi-cultural family teenagers

Citi-JA Hero Program

Citi runs the Hero Program together with Junior Achievement Korea, an international non-profit financial education organization, to help teenagers from multi-cultural households overcome their obstacles and realize their dreams. In this program, which is funded through a Citi Foundation grant, volunteer undergraduates and graduate students who have completed set courses support students from multi-cultural families to enhance their school grades, while CKI executives and employees provide mentoring to develop their sociality and to expose them to a variety of cultural experiences for character education.



*Partner: Korea Breast Cancer Foundation (2008–present)



Multicultural society in harmony

Discover Your Multicultural Gifts Program, Study support program for youth from multi-cultural families

Discover Your Multicultural Gifts Program, brings children from ethnically Korean families and those from multi-cultural families together and is intended to help enhance the study abilities of the children from multi-ethnic families. Study guidance and guidance for reading have been given to help them learn Korean, and a variety of programs to nurture their multi-cultural sensitivity have also been implemented.



*Partner: YWCA Korea (2012–present)

That's me who learn more from the kids

Kim Min-kyoung, Corporate Banking Center

It has been three years since you joined the JA Hero program, and it must not be easy to meet and communicate off-line with lots of kids every month. Why do you bother yourself by doing this (laughter)?

It's definitely the pleasure it gives me. People who haven't done volunteer activities quizzically ask me why I do this. But if you join it even just once, you'll be able to find out what the beauty of sharing is. Sharing what I have with others itself makes one happy. After going through the initial awkwardness, it just becomes your happiness.

Now 40 Citi colleagues including the top seniors are taking part in the activities and more and more people will join as mentors going forward. Could you share the secrets of getting along well with the kids as their mentors?

Well, I'm not that good either (laughter). In the orientation session, I get the 'what to dos' and 'what not to dos' as mentors, and I receive lots of tips about how to be a good mentor. I think, 'Yes, that's it. I'm gonna just do that!' at the time I get such tips, but when I meet the kids, they are all gone. 'Children from multi-cultural families' also have different characteristics, attributes, and the areas of interest. So, sticking to only one way of approaching them wouldn't be successful. "I'm not sure how to do this, either, but let's pull it off together" kind of mindset would rather guide you into the right direction, and that might be the secret of mine.

You've also participated in other volunteer programs. Your smiley face at the volunteering sites is always good to see. What would be the merit of joining the JA Hero Program?

Actually, spending time with kids is never easy (laughter). At first, I had no idea of what to say, and when I was with two or more kids, I was literally in a mental breakdown (laughter). Now, I've got accustomed, and have no problem with more than ten kids around me. I feel like getting younger with them being by my side.

Lastly, do you have any message to send to the colleagues?

I know that many of the Citi colleagues join the JA Hero Program this year. If it's the first time, you may have mixed feelings, half excited and half concerned. But if you laugh with the kids, it won't be that difficult. You can just call me if you have any questions! (laughter)

Building Communities

Our society is changing rapidly due to globalization, regionalization and information technology. Many NGOs are involved in assisting disadvantaged individuals to cope with these changes while working towards sustainable social development and viable alternatives. Citi is committed to building stronger communities through long-term partnerships with NGOs especially in the areas of urban housing and microcredit for underprivileged people.



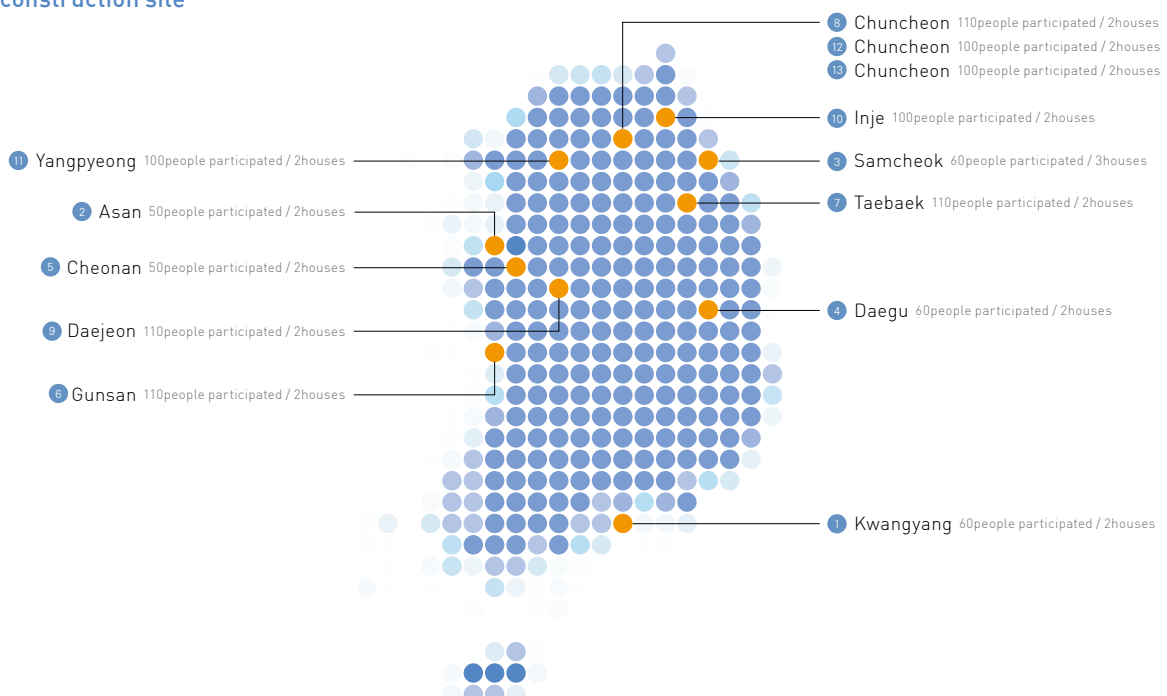
Housing for neighbors in need Habitat for Humanity

As the first corporate partner of Habitat for Humanity Korea since 1998, Citibank Korea has provided funding support of 2,180 million won and constructed 27 houses together with some 1,100 Citi employee volunteers and their families over the past 16 years. In 2013, 100 Citi employees participated in building two houses in the Chuncheon area over a week period. In addition to Citi Building Hope & Home, Citibank Korea has implemented its own financial education program for the families living in the houses built through the Habitat program and the community people.



*Partner: Habitat for Humanity Korea (1998–present)

• Map - construction site





Creating a world without poverty 'Joyful Union' Microcredit

Citi started the first microcredit business for low-income households in Korea in 1998 as Korea suffered from the financial crisis. Since we first introduced microcredit business to Korea for the first time by helping Joyful Union participate in the "Grameen Trust" training program in 1999, Citi has continued to provide financial support for the Union's operations.

Grant history

1999	With Citi Foundation support, Joyful Union visited Grameen Trust for microcredit training
2000	US\$43,000 for microcredit business operation in Korea
2001	US\$25,000 for microcredit operation
2002	US\$15,000 for microcredit operation
2003	US\$22,000 for microcredit operation
2005	US\$50,000 for the International Micro Credit Symposium
2006	US\$85,000 for Overseas Study Tours (USA New Hampshire Micro Credit-NH, ACCION International, USA)

*Partner: Joyful Union (1999–present)

Grant history

2007	US\$137,000 for '1st Korean style Micro Credit Model Development Business'
2008	US\$137,000 for '2nd Korean style Micro Credit Model Development Business'
2009	US\$100,000 for '3rd Korean style Micro Credit Model Development Business'
2010	US\$100,000 for microcredit operation
2011	US\$100,000 for microcredit operation
2012	US\$100,000 for microcredit operation
2013	US\$100,000 for microcredit operation



Developing community leadership Citi-Kyunghee NGO Students Internship

'Citi-Kyunghee University NGO Students Internship Program' was initiated in 2006 to foster young leaders who would spearhead community development and Korea's next generation of NGOs. Every year, the program offers 100 undergraduate students with two-month internships to gain valuable work experience at 70 NGOs located across Korea.

Over the past eight years, the program has received a total of 1,630 million won to provide 785 undergraduate students with two-month internships. Participants of the Internship Program held a 'Sharing and Contribution Day' ceremony where the students delivered food and helped repair the homes of elderly citizens living alone.

• Qualifications for participation:

- 1) NGOs: an organization located in a metropolitan area, with full time employment, active over the past two years
- 2) Internship participants: undergraduates or graduates interested in NGO internship activities

• **Activity Details** | A total of 100 students work as full time interns at around 70 major civic organizations located in metropolitan cities nationwide for two months during the winter vacation

• **Benefit** | Experiencing NGO activities as interns, 2 months' salary, and course completion certificate



*Partner: Graduate School of Public Policy and Civic Engagement, Kyunghee University (2006–present)



Joint donation of management-employee for the socially marginalized Management-employee matching grant

Citibank Korea Inc. has carried out the voluntary donation program for the low income and the socially marginalized through the joint initiative of management and the workforce. The donation will be made in the form of matching grant where the bank will donate the same amount of fund raised by the employees throughout the year.

For this program, the bank's union staged the 'happiness of 10,000 won campaign' through which employees voluntarily donated 10,000 won from their salary every month. A total of 1,630 executives and employees joined the campaign to collect around 400 million won in total. With this fund, the management and employees of Citibank Korea sponsored a variety of social contribution programs from supporting victim families from the disabilities, providing disabilities artist. Management and union of Citibank Korea supported a number of CSR programs using the jointly raised fund last year following 2012. They sponsored landmine victims, rural families with physically-challenged members, and the creative activities of artists with disabilities.



Social enterprise creating sustainable jobs Sustainable workplace - 'Sooda Factory'

Citibank Korea cooperated with SPARK and the Federation of Korean Trade Unions to establish an apparel manufacturing workplace called 'Joyful Workplace' – Sooda Factory as part of its efforts to create new jobs by sponsoring 100 million won in Oct. 2008. It is the first workplace of an apparel social enterprise named "Joyful Clothes." The bank also supported the opening of Anguk-dong Joyful Clothes Store and Sooda Exhibition in 2009 and holding of Sooda fashion show every year. We remain committed to providing ongoing employment support.

*Partner: Joyful Clothes (2008–present)

The journey of volunteerism makes your life richer

Ha Yung-ku, CEO of Citibank Korea

How are you Mr. Ha? You spent the summer vacation on joining the Habitat for Humanity every summer for the past 15 years. Don't you travel at all during the summer vacation?

To me, participating in the Habitat program is a very special 'trip' of a different kind. What do you think travelling is? It's getting away from your daily life, and learning and experiencing something new. We've heard that we'd better travel as much as we can from young ages. But, whenever I go to new house-building sites, it feels like going on a trip to me and I experience something new through the colleagues there and I learn much from them. I realize the happiness of being together, sharing with others, and feeling grateful. It is an important opportunity to get my life enriched, so it's the most valuable and happiest travel.

You are very famous for your passion and enthusiasm at the house building site. People even say they cannot take a rest at all once they are in the same team with you. Have you heard of it (laughter)?

Is it? I rather felt young employees really worked hard and I couldn't take a break being busy to catch up with them. (laughter). I told them to have some rest, but they never did. (laughter)

You take part in other types of volunteer activities every time you have a chance, but it seems that you have this special passion for Habitat among other things. Is there any special reason for that?

Building a house and being a financial institution have something in common as solid and strong foundation is very important to both of them. If you get careless and lazy just to do it a little bit easier right now, it will all break down later on. Just like you can build a safe house only when you do it right from simple nailing, a financial company can survive a crisis only when its fundamentals are strong. That is the lesson I think Habitat gives us. I think it's more than just taking a celebration picture or donating a huge amount of money. I find it fun and rewarding to sweat together with the staff to build a house, so I try to do it whenever possible. What's even better is the houses that we build together become cozy home to our neighbors! I feel really great to see the people leading happy lives with their families right in the houses that we'd put up for them.

Please say a word to those who built houses together with you under the blazing sun.

Thank you for your hard work, and let's keep it that way next year as well (all laughter). I really thank you for realizing the spirit of sharing with your own hands, and hope you to spread more widely the 'happy virus' that you've got from the spirit of participation and volunteerism.

Environment-Volunteerism

Preserving the environment for future generations requires constant effort and engagement. Citi's ongoing recycling and energy saving efforts at work on a daily basis are aimed at making the world a healthy place for all of us. Our employees engage in volunteer activities on a regular basis through Citigroup Korea Volunteer Community Service. In addition, we designate one day a year as Global Community Day to support activities in our local communities and encourage our employees to engage in different volunteering programs.



For greener cities

Green Citi - Creating Village Forests

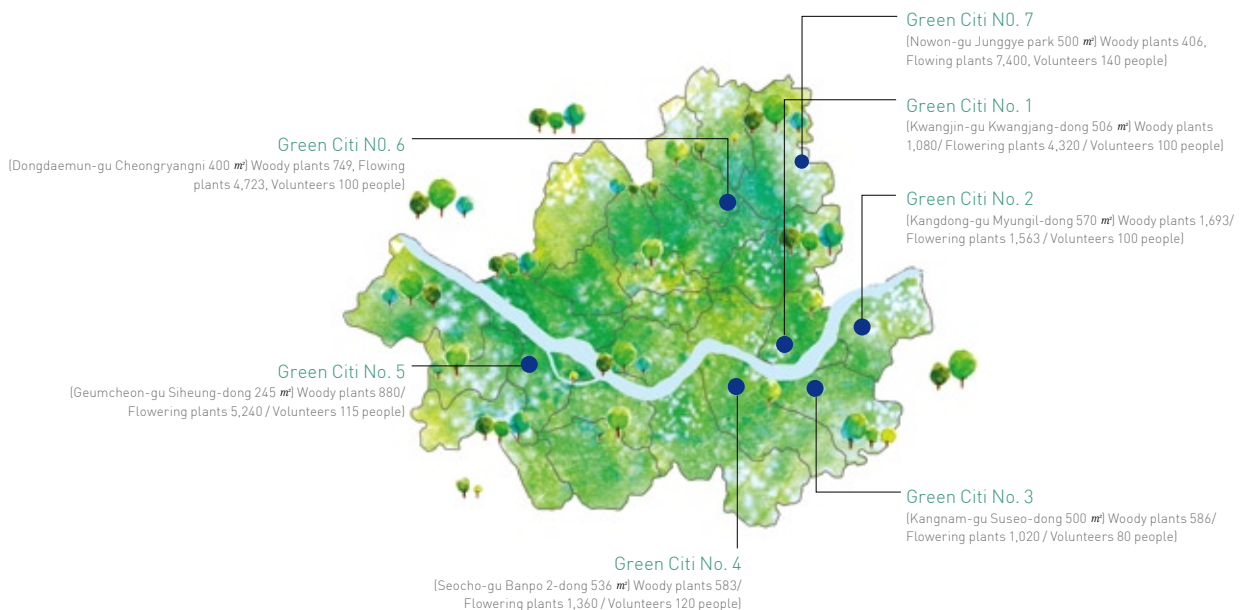
'Green Citi - Creating Village Forests' is an environmental campaign designed to use the cost reductions resulting from switching paper statements to online channels such as e-mail and internet banking as the seed money for creating village forests in the city. Up until now, a total of 380 million won has been donated and used to build village forests. The money raised by Citibank executives and employees through our waste paper recycling campaign, "Save the Earth Program" in August 2007 were also channeled into this fund.



*Partner: Seoul Green Trust (2008-present)



• Village forest photo





Practicing 'loving neighbors' through sharing and recycling campaign Beautiful Saturdays

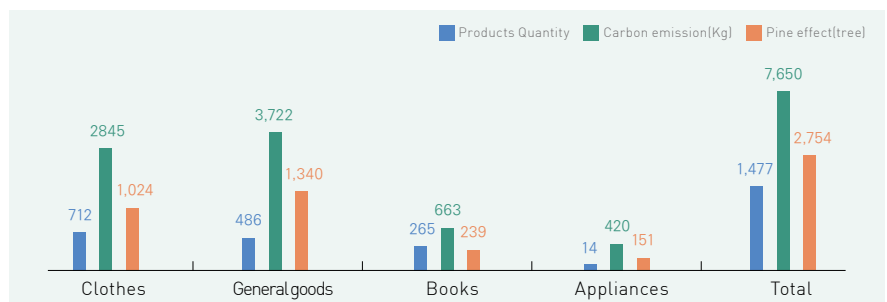
The bank first joined the Beautiful Store program in 2006 and has run 'Beautiful Saturday' since 2009. Employees donate used items to the Citibank Korea's Women's Council and the donated goods are sold through the 'Beautiful Saturday' events which are co-organized by the Women's Council and Beautiful Store. 1,477 products were donated in 2013, and the sales proceeds were given to grassroots organizations working for underprivileged neighbors and the public interest.

• Sales details

Store	Anguk Br.
Quantity of donation	1,477
Quantity of release	1,036
The No. of purchase	1,381
The No. of buyer	408
Sales(won)	7,606,760

* 206 products were recycled, 39 products were kept for the next season

• Conversion to carbon emissions reduction



* Partner: Beautiful shop (2008-present)



Giving 'sweat equity' for the community Citi Global Community Day

Global Community Day is a global Citi event launched in 2006, when Citi employees and their friends, family members and clients take part in various community programs around the world. In 2013, 60,000 Citi employees and their families joined different types of volunteer programs in 95 countries across the global organization.

Citi Korea also participates in the volunteer program every year. In particular, in 2013, 4,100 Citi Korea employees joined environmental preservation programs such as drawing a wall painting in Junggyedong, Seoul, plucking out weeds at Namsan Botanical Gardens, cleaning up Seoul Forest Park under the slogan of 'Green Citi, Clean City.' Other programs included financial education, briquette delivery, NGO activity assistance, and walking in parks with the physically challenged, just to name a few.





Now and here, here and now

Citigroup Korea Volunteer Community Service

Citigroup Korea Volunteer Community Service was created from a volunteer club that was initially organized by Citibank Korea employees. It was newly established in 2011 to include all Citi Korea employees to ensure that more employees and their families can join volunteer activities.

It is meaningful that employees take initiatives in developing and organizing volunteering programs. Volunteers from Citigroup Korea Volunteer Community Service participate in varied programs every month under the principles of 'sparing their own efforts, their own time, at their own expense.'



Volunteerism is healing

Kim Seong-soo, Head of Commercial Sales HQ 2 Division

First, please tell us about what's special about Citi's volunteer activities.

I think you already know the answer (laughter). It's the efforts, time, and the money of one's own. When the Volunteer Group was launched in 2011, I thought the three basic principles should not be undermined. If you do it 'grudgingly' just because your boss tells you to, it cannot be the 'volunteer' activities. Fortunately, the basic rules have been kept well, and I feel good about it.

Getting round the volunteer sites, I often encounter same employees at different sites. What do you think the reason would be?

Once you do it for the first time, you would be mesmerized by the charm of the volunteer activities and come again and again, and that could be the answer for the question. Doing it for the first time is the most difficult part. Everything is the same. As an old saying goes, 'a journey of a thousand miles must begin with the first step.' If you don't take the first step, you cannot reach somewhere that is thousand miles away. The destination that seems extremely far can be arrived only by beginning with the very first step. I think it wisely puts the wisdom of knowing the value of the very first move. I see many people being overwhelmed by a grand purpose and not daring to begin. Volunteerism is not something grand or serious. If you pick up garbage that others threw out and put it in the trash bin, that's the volunteerism. Even if you pick up just a piece of garbage not everything in the whole mountain, the entire mountain area would soon be cleaned up if everyone going trekking does the same thing.

Sometimes, I feel exhausted doing the volunteer activities. How do you manage your health?

You're too young to feel that way. (laughter) There's no secret in keeping healthy. Eating well, sleeping tight, that's the answer, and if you don't feel well enough, that's where your willpower comes into play. Volunteering is a good thing, so even when I'm very tired, I feel recharged by doing the volunteer activities.

You do the kimchi-making volunteer activities every year. Are you planning to do so this year again?

Kimchi-making is always on Saturday. There are lots of colleagues who spend the weekend joining volunteer activities. I think the world becomes a better place to live in thanks to the invisible favors just as the market moves by the invisible hand. I like making kimchi, and now I'm an expert of it. While I make kimchi, I talk to others sweating together, and it's an opportunity to know them way better. I can't miss such good chances (laughter).

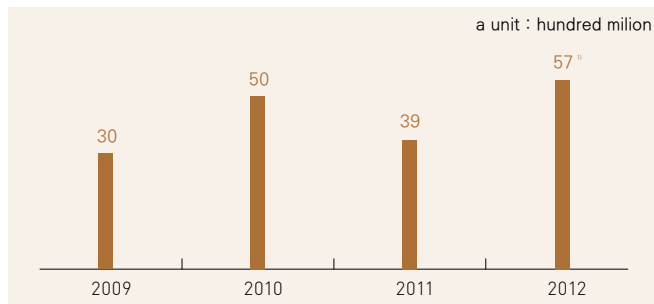
Good Corporate Citizen



Joint efforts for the finance for the good Healthy corporate citizenship

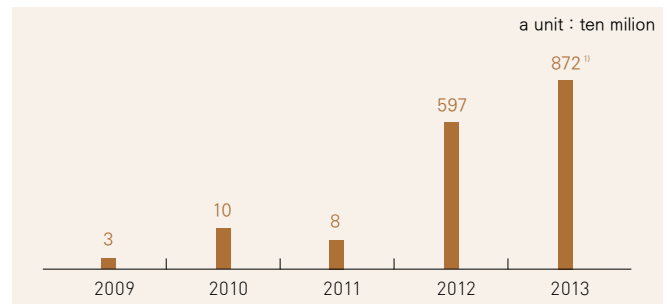
Citibank Korea gives continued supports to the people with low income and low credit who are denied access to the official financial institutions through the Smile Microcredit bank and Credit Counseling & Recovery Service (CCRS) using donations and inactive accounts. They offer special products such as "New hope seed loan," "Change dream loan," and "Converted loan for youth and university students" to help the financially vulnerable secure living expenses and have access to low interest rate loan products. In line with this, Citibank Korea, as a member of the Korea Federation of Banks participates in a variety of corporate social responsibility programs like giving support to the public childcare centers and sharing through Love Sharing Network of Banks.

• Financial Support for Smile Microcredit Bank and CCRS

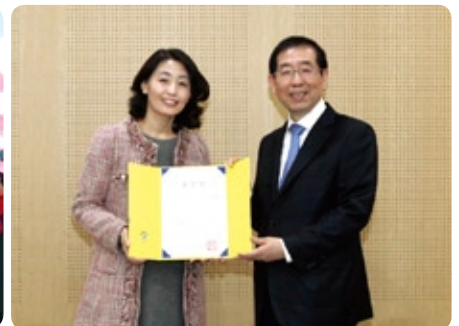


¹⁾ Miso foundation agreement had ended in 2012

• Financial Support thru KFB



¹⁾ 8.3 billion to Banking Industry Foundation for Youth Business Setup, etc.



2013 Citizenship At Glance

- Financial Education-
Next Generation Education
- Women-Diversity
- Building Communities
- Environment-Volunteerism
- Good Corporate Citizen

01

Think Money lecturer training



02

Citi-JA Hero Program Mentoring Operation



Signing ceremony for Darae Class



03

Signing ceremony for 'Joyful Union' Microcredit



04

Signing ceremony & Entrance Ceremony for Citi-KOSBI Women's Entrepreneurship Development Program



Signing ceremony for 'Think Money'



05

Signing ceremony for 'Adopt a Tree' campaign with Seoul City



06

Citi Global Community Day



07

Citi building Hope & Home with Habitat for Humanity



Citi-KOSBI Women Entrepreneur Awards



08

Art painting at Jamsil Art Studio as part of the building refurbishment (management-labor matching program)



09

Ewha - Citi Global Academy course opening ceremony



10

Korea Red Cross Bazaar



Green Citi -Creating Village Forests



Campaign to help lower-income breast cancer patients



11

Tree planting at the Han River Forest



Awarding ceremony of Korea Women's Leader Awards



12

Citi-Kyunghee NGO Students Internship



Global Sarang Kimjang



History of CSR in Citi Korea

1993	1998	1999	
Citi Journalistic Excellence Award in Korea was established	The first corporate partner of Habitat for Humanity Korea Citi building Hope & Home with Habitat for Humanity was established	Started the first microcredit business for low-income households in Korea (support to 'Joyful Union')	
2007	2006	2003	2001
Green Citi -Creating Village Forests program	'Think Money'program was established Citi Global Community Day was launched	Korea Women's Leader Awards was established	Ewha - Citi Global Academy was established
2008		2011	2012
Citi-KOSBI Women's Entrepreneurship Academy was established Citi-KOSBI Women Entrepreneur Awards was established	Campaign to help lower-income breast cancer patients and supporting to 'Beautiful Saturdays' event Starting to Support to Sooda Factory	Citi-JA Hero Program Citigroup Korea Volunteer Community Service was created	'Darae Class' was established Management-employee matching grant was launched

Citi's Mission Statement

Citi works tirelessly to serve individuals, communities, institutions and nations. With 200 years of experience meeting the world's toughest challenges and seizing its greatest opportunities, we strive to create the best outcomes for our clients and customers with financial solutions that are simple, creative and responsible. An institution connecting over 1,000 cities, 160 countries and millions of people, we are your global bank; we are Citi.

Citi's Four Key Principles



Common Purpose

One team, with one goal: serving our clients and stakeholders.



Responsible Finance

Conduct that is transparent, prudent and dependable.



Ingenuity

Enhancing our clients' lives through innovation that harnesses the breadth and depth of our information, global network, and world-class products.



Leadership

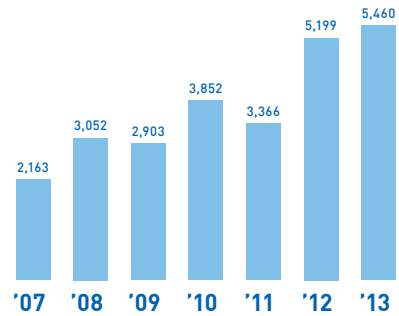
Talented people with the best training who thrive in a diverse meritocracy that demands excellence, initiative and courage.

INFOGRAPHIC

2013 CSR

Total Volunteer

5,460
people



2013 CSR

CSR spending



1,100
million won

Participants rate(volunteer/employee)

128%

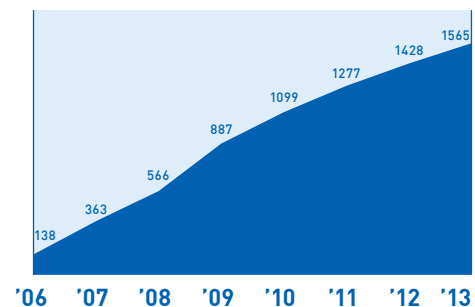
Financial Education - Next Generation Education

Financial education Beneficiaries in 8 years



356,000
people

Think Money financial education lecturer(cumulative)



Women · Diversity

Women leaders who won the Korea Women's Leader Awards



27
people

Graduates of Citi-KOSBI Women's Entrepreneurship Academy



233
people

Building Communities

Houses Built by 'Citi building Hope & Home with Habitat for Humanity'



27
houses

Participants of 'Citi building Hope & Home with Habitat for Humanity'



1,100
people

Environment · Volunteerism

The total area of Green Citi - Creating Village Forests



3,257^{m²}

Quantity of product donation to 'Beautiful Store' in 7 years



18,935
products

Citi Foundation



Improving the quality of life around the world
Citi Foundation

The Citi Foundation is committed to the economic empowerment and financial inclusion of individuals and families, particularly those in need, in the communities where we work so that they can improve their standard of living. Globally, the Citi Foundation targets its strategic giving to its priority focus areas: Microfinance, Enterprise Development, Youth Education and Livelihoods and Financial Capability and Asset Building. The Citi Foundation works with its partners in Microfinance and Enterprise Development to support environmental programs and innovations.

Additional information can be found at www.citifoundation.com.

