



2017

CITI CHINA CORPORATE
CITIZENSHIP REPORT
花旗中国企业社会责任报告

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MESSAGE FROM OUR PRESIDENT

行长寄语



成为客户信赖的伙伴，为客户提供尽责的金融服务以推动社会发展与经济进步是花旗的使命。我们可以从多个角度来衡量尽责金融，令我非常自豪的是，我们在2017年的表现可圈可点，全方位地诠释了我们对尽责金融这一承诺的实践。

本报告详述了花旗的工作重点和表现。凭借稳健的公司治理，我们坚持严格的道德标准，一切以客户为中心提供尽责的服务与产品，培养关爱员工，支持有需要的社区。

在花旗，道德文化建设离不开每位花旗人的参与。并且，我们一直不断探索新方式，继续加强并深化道德文化建设。

我们认识到金融市场日趋复杂，因此于2017年在花旗银行（中国）有限公司董事会下新设消费者权益保护委员会，在管理层面上增设了额外保障。我们还发起了一系列的内部宣传活动，表彰和授权员工，全力以赴保障消费者权益。

员工对于花旗的事业至关重要。我们的成功取决于能否创造一个支持员工个人和职业成长的环境。

作为领先的全球性银行，花旗为员工提供多元化的发展机会。在过去一年中，我们扩大了领导力培训计划，向更多员工提供了包括向海外专业人士、中国高等学府的顶尖专家、各领域的领袖及高级管理人员学习的机会。

2017年，我们增加了年度员工调查的频率，从每年一次到三次，更频繁和直接地听取员工的心声，加强与员工的连接。我们还推出了花旗感恩计划，为员工提供了一个相互表达谢意的线上平台，进一步增强团队合作的文化。

当我们致力成为客户的最佳选择时，作为一个负责任的企业公民，我们也取得了长足的进步。在花旗运营的所有国家和地区，我们都致力于让运营更加可持续化。

通过采用最佳实践和先进技术，我们的办公室节省了更多的能源，员工积极地回收并支持多项环保事业和倡议。

花旗一直坚持以回馈我们所服务的社区为己任，并积极探索各种方式，帮助欠发达社区克服困难，可持续发展，以实现更美好的生活。

通过与信誉卓著的公益机构和政策制定者合作，开展一系列社区发展项目，花旗支持公益机构寻求减少城市碳排放的解决方案，帮助少数民族青年继承传统技艺和文化，培训弱势青年人创业就业技能。

让我倍感欣慰的是，我们不仅在公司层面向社区和弱势群体伸出援手，我们的员工也积极组织 and 参与社区活动。在2017年花旗第十二届全球志愿者日中，3,000多名员工及其家人和朋友作为志愿者参与了在17个城市举办的26场社区服务活动。此外，在中国总部所在地——上海，花旗志愿者还定期参与到社区公益服务中。

一个世纪前，花旗有幸开始为这个伟大的国家和人民服务。今天，中国是世界上最具活力的国家之一，变化日新月异。尽管我们对自己的表现满意，但我们深知一定有继续改进和改善的空间。我们将继续殚心竭虑，努力成为客户、员工、合作伙伴和利益相关者的最佳选择。

我们将继续秉承卓越的运营标准推动客户的进步，培养包容、创新和参与性的文化。我比以往任何时候都更有信心，和我们的员工一起，成为推进社会积极变革和进步的主要力量。

林钰华

花旗银行（中国）有限公司行长

兼花旗中国首席执行官

Citi's mission is to serve as a trusted partner to our clients by responsibly providing financial services that enable growth and economic progress. We see responsible finance through many lenses, and I'm proud to say that our performance in 2017 reflects that in every dimension.

This report details our performance and commitment to our priorities. With robust governance, we hold ourselves to stringent ethical standards, put our clients and customers at the center of everything we do, offer responsible services and products, invest in our employees, and support communities in need.

At Citi, a culture of Ethics is made possible through the participation of every single employee. We are always looking at opportunities and new ways to reinforce this culture and the importance of Ethics.

Recognizing the ever-increasing complexity in financial markets, under the board of Citibank (China) Co. Ltd., we established the Consumer Rights Protection Committee last year as an additional layer of protection from the senior management level. We also launched internal campaigns to recognize and empower employees to go above and beyond to protect customers.

To Citi, employees are paramount to our business. Our success rests on our ability and commitment to create an environment that supports their growth, personally and professionally.

Leveraging our position as the leading global bank, we offer a diverse array of development opportunities for our employees. We have expanded leadership development opportunities to more employees who in the past year have learned from overseas professionals, top experts in Chinese universities, leaders from various fields, and our own senior management.

In 2017, we also changed the frequency of our annual employee survey, going from once a year to three times to more frequently hear directly from our employees and deepen engagement. We also launched the Citi Gratitude Program which allows employees to express appreciations to one another via an e-platform, as a new channel to foster a culture of team work and collaboration.

While we are committed to being the best for our clients, we are also making terrific progress towards fulfilling our responsibility as a trusted corporate citizen. Across every market Citi operates, we are committed to making our operations more sustainable.

By adopting best practices and using technology, we are saving more energy in our offices and our employees proactively recycle and support environmental causes and initiatives.

Committed to enabling progress in the community where we live and serve, we have been proactively exploring ways to help disadvantaged communities overcome their challenges and make sustainable progress towards a better life.

Through close partnership with reputable non-profit organizations, we support community development initiatives and policy makers to identify solutions to reduce carbon emission in cities, encourage ethnic minority youth to inherit their art and culture and develop indigenous craftwork as a sustainable means of living, and equip disadvantaged youth with entrepreneurship skills for employment.

What inspires me is that our commitment to communities and people in need isn't just a company practice; our employees too exemplify this commitment by leading community-related activities. In 2017, more than 3,000 employees and their families and friends organized 26 community service activities across 17 cities on our 12th Citi Global Community Day. In Shanghai, where our China headquarters is located, Citi volunteers engage local communities regularly throughout the year.

More than a century ago, Citi began the journey to serve this great nation and its people. Today, China is one of the world's most dynamic and fast-changing countries. While we are pleased with our performance, we know there is always a potential to improve and do better and we will continue to do so to be the best for our clients, employees, partners, and stakeholders.

We will continue to uphold the highest standards for operational excellence, enable progress for our clients and foster a culture that promotes inclusion, innovation and engagement. More than ever, I am hopeful that together with our employees, we can be a major force for positive change and progress in society.

Christine Lam

President, Citibank (China) Co., Ltd.

Chief Executive Officer, Citi China

1.

CITI'S VALUE PROPOSITION

花旗的价值主张



A MISSION OF ENABLING GROWTH AND PROGRESS

以推动社会发展与经济进步为使命

What You Can Expect from Us & What We Expect from Ourselves

客户的期许以及我们的目标

Citi's mission is to serve as a trusted partner to our clients by responsibly providing financial services that enable growth and economic progress. Our core activities are safeguarding assets, lending money, making payments and accessing the capital markets on behalf of our clients. We have 200 years of experience helping our clients meet the world's toughest challenges and embrace its greatest opportunities. We are Citi, the global bank – an institution connecting millions of people across hundreds of countries and cities.

成为客户信赖的伙伴，为客户提供尽责的金融服务以推动社会发展与经济进步是花旗的使命。我们的核心工作就是为客户保障资产安全、提供贷款、进行支付以及帮助客户进入资本市场。两百多年来，花旗矢志不渝地帮助客户把握机遇，迎接挑战。我们是花旗，连通全球百余个国家和几百座城市中数以百万人的全球性银行。

We protect people's savings and help them make the purchases – from everyday transactions to buying a home – that improve the quality of their lives. We advise people on how to invest for future needs, such as their children's education and their own retirement, and help them buy securities such as stocks and bonds.

花旗保障客户存款，并帮助他们完成各种交易，改善其生活品质——小至日常交易，大到购置房产。我们为客户提供投资建议，满足客户的未来需求，例如子女教育及退休养老等，并帮助客户购买股票和债券等证券产品。

We work with companies to optimize their daily operations, whether they need working capital, to make payroll or to export their goods overseas. By lending to companies large and small, we help them grow, creating jobs and real economic value at home and in communities around the world.

我们为企业及机构服务，优化其日常运营，并为其相关业务活动提供支持，无论是其流动资金所需、支付员工工资，或是将其产品出口到海外。我们还为大小型企业提供贷款服务，助其在本地区及全世界各地成长，创造就业机会和真正的经济价值。

We provide financing and support to governments at all levels, so they can build sustainable infrastructure, such as housing, transportation, schools and other vital public works.

我们也向各级政府提供金融服务，支持他们建设深具可持续性的基础设施，诸如住房、交通、学校和其他重要的公共设施。

These capabilities create an obligation to act responsibly, do everything possible to create the best outcomes, and prudently manage risk. If we fall short, we will take decisive action and learn from our experience.

责任在肩，我们应德行严谨，尽己所能创造最佳成果，并审慎管理风险。如若出现失误，我们将果断采取措施，总结并吸取经验教训。

We strive to earn and maintain the public's trust by constantly adhering to the highest ethical standards. We ask our colleagues to ensure that their decisions pass three tests: they are in our clients' interests, create economic value, and are always systemically responsible. When we do these things well, we make a positive financial and social impact in the communities we serve and show what a global bank can do.

我们始终坚持秉承最高道德标准，致力于赢得并保持公众对我们的信任。我们要求所有员工确保他们的决定符合三重标准：符合客户利益；创造经济价值；对金融系统负责。长此以往，我们既能够为社会带来积极的经济效益和社会影响，也展示出我们作为全球性银行的能力。

2. CITI IN CHINA 花旗在中国



★ Established a China presence in 1902
1902 年进入中国

★ Locally incorporated in China in 2007
2007 年成立本地法人银行

Core businesses 核心业务

Institutional Clients Group

- Serving multinational corporations, top-tier local corporations, State-owned enterprises, financial institutions, middle market enterprises and small and medium sized enterprises, our goal is to be our clients' most important and most trusted banking partner by offering a comprehensive set of innovative products, services and solutions in an integrated and responsible manner
- Leveraging our global network, Citi has completed a series of landmark transactions to support the strategic needs of Chinese companies
- China desks servicing the needs of Chinese companies going global.
- The Treasury and Trade Solutions provides industry-leading cash management and trade financing services to institutional and corporate clients in China.

机构客户业务

- 服务跨国企业、一线本土企业、国有企业、金融机构、中大型企业以及中小型企业，我们的目标是成为客户最重要也是最信赖的银行合作伙伴，为客户提供一系列全面的创新产品、服务及解决方案。
- 借助全球网络，花旗支持中国企业的战略需求，并业已达成了一系列具有里程碑性质的交易。
- “中国企业海外服务处 (China Desks)” 服务于中国企业走出去的需求。
- 财资与贸易金融部为在中国的机构和企业客户提供行业一流的现金管理和贸易融资服务。

Global Consumer Banking

- Focusing on serving affluent and emerging affluent customer segments in top-tier cities, our goal is to be pre-eminent foreign wealth management advisory bank.
- Leveraging Citi' s global platform and fintech capabilities, the Consumer Banking business in China partners key local and digital players to provide clients products and services on their platforms and channels of choice.
- Citi' s leading Wealth Management services in China meets clients' increasing needs in diversified global asset allocation and international banking services. The proposition is led by Wharton-trained Relationship Managers who are supported by a comprehensive range of products and leading digital advisory platforms.
- One of the largest credit card issuers in the world and a major player in Asia' s credit cards market, we continue to improve customer value propositions in cards to provide enhanced services to Chinese customers.

个人银行业务

- 专注于服务一线城市的富裕人士和新富人群，我们的目标是成为杰出的外资财富管理咨询银行。
- 借助于花旗的国际平台和金融科技方面的能力，个人银行业务部门与本地的核心伙伴建立良好关系，为客户提供使用我们产品与服务理想途径。
- 花旗优秀的财富管理业务团队由自沃顿商学院培养的客户经理组成，并配以丰富产品线 and 领先的数字化服务平台，更好满足客户对于全球资产配置及国际性银行业务方面的需求。
- 作为一家全球最大的信用卡发行商和亚洲信用卡市场的重要参与者，我们不断提升客户价值主张，为中国市场客户提升服务质量。

3.

UPHOLDING WORLD-CLASS CORPORATE GOVERNANCE AND ETHICS

保持一流的公司治理及道德标准

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

花旗矢志追求高标准的公司治理水平与道德行为准则。花旗在中国开展业务始终以全体利益相关方的最高利益为准绳，保持最高水准的道德标准，恪守相关适用的法律法规。



As of December 31, 2017, there were 11 directors in total:

- 5 Non-executive Directors,
- 2 Executive Directors, and
- 4 Independent Directors.

Executive Directors

Director	Christine LAM
Director	Daisy YAO

Non-Executive Directors

Chairman/Non-executive Director	Weber LO
Non-executive Director	Piyush AGRAWAL
Non-executive Director	Gerald Francis KEEFE
Non-executive Director	Paulus MOK
Non-executive Director	Anand SELVAKESARI

截至 2017 年 12 月 31 日，
董事会共由 11 名董事组成：

- 5 名为非执行董事；
- 2 名为执行董事；
- 4 名为独立董事；

执行董事

执行董事	林钰华
执行董事	姚幼辉

非执行董事

董事长/非执行董事	卢韦柏
非执行董事	Piyush AGRAWAL
非执行董事	Gerald Francis KEEFE
非执行董事	莫兆鸿
非执行董事	石安楠

Independent Directors

Independent Director	Stephen LONG
Independent Director	Terence LAU
Independent Director	WANG Yi
Independent Director	ZHOU Yuan

All Directors have performed their duties in accordance with the Company Law of the People’s Republic of China, the Commercial Banking Law of the People’s Republic of China, the Regulations on the Administration of Foreign Funded Banks of the People’s Republic of China, Guidance Opinion on Strengthening Corporate Governance of Locally Incorporated Foreign Funded Banks and Articles of Association of the Bank. After the issuance of the Guidelines on Corporate Governance of Commercial Banks, each Director was able to perform his/her duties diligently and discharge his/her responsibilities conscientiously to protect the interests of various stakeholders.

Directors fully understand the fiduciary responsibilities of the Board are more important than those of non-financial corporations. In addition to general fiduciary duties, the Bank also has special fiduciary duties due to the absorption and management of deposits. Directors have spent significant time and attention collecting information on and analyzing the Bank’s operations either during the Board meetings or during the intersession of the Board meetings.

Our Directors also maintain high ethical standards ensuring abstention from deciding the matters with potential conflict of interest.

The Board of our Bank has reviewed and discussed the internal audit quarterly report, capital adequacy compliance plan and policy, stress test plan, various risk limitation, continuity of business report and plan, information and technology strategy, material related party transactions, etc. In carrying out these actions, it is the objective of the Board that the Bank abides by the law, regulations and rules, effectively protects the legitimate rights and interests of the shareholder, the Bank, employees, depositors, banking regulatory authority and other stakeholders and effectively performs its fiduciary duties.

All meeting resolutions and meeting minutes were duly reviewed and signed by all the Directors present at the meeting. The meeting minutes are complete and have been submitted to the Shanghai Bureau of CBRC for filing.

独立董事

独立董事	龙肇辉
独立董事	刘振发
独立董事	王颐
独立董事	周元

董事会全体成员认真贯彻《中华人民共和国公司法》、《中华人民共和国商业银行法》、《中华人民共和国外资银行管理条例》、《加强外资转制法人银行公司治理指导意见》及银行章程，依法履行职务。依照《商业银行公司治理指引》，每位董事都勤勉尽责，并能够认真履行职责，维护各利益相关方的利益。

各位董事充分认识到银行董事会的受托职责比非金融机构更为重要，除了一般意义上的受托职责外，银行还具有因吸收和管理存款而带来的特殊受托职责。不论在董事会召开期间，还是董事会闭会期间，董事会成员均积极投入时间和精力，收集和分析银行的运营信息。

本行董事会始终保持高标准的道德水平，在遇到对存在潜在利益冲突的事项做决策时进行回避。

本行董事会审议并讨论了每季度的内部审计报告、资本充足率达标规划及政策、压力测试方案、各项风险限额、业务连续性报告和计划、信息科技战略、重大关联交易等事项。通过开展这些活动，董事会的目标是确保本行遵守相关法律、法规和规章制度，切实保护股东、银行、员工、存款人、银行业监管机构和其他利益相关方的合法权利和利益，有效履行受托职责。

所有会议决议及会议记录均已由全体与会董事及时签署，会议记录完整，并提交给上海银监局存档。

Independent Directors

have performed their duties with a focus on providing independent and impartial opinions on related party transactions, intra-group transactions, material risk management, and so on, in the best interest of the Bank. Mr. Stephen Long, Mr. Terrence Lau, Mr. Wang Yi (who was appointed on September 29, 2017) issued their opinions in terms of each material related party transaction resolution of the Board. Mr. Zhou Yuan’ s qualification of Independent Director came into effect on November 8, 2017 thus he did not attend the board meetings in 2017.

Supervisor

CCCL does not have a board of supervisors, but has a single supervisor designated by the shareholder. CCCL’ s Supervisor Mr. Mark Hart performed his duties diligently and attended the first two quarterly Board meetings. He reviewed each written resolution and issued related confirmation letters during the intersessional period. In addition, Mr. Hart reviewed CCCL’ s financials and the performance of directors and senior management personnel. The Supervisor also provided opinions in relation to the 2016 audited financials, the performance of the directors and the senior management personnel and their performance relating to management of liquidity risk. Mr. Francis Xavier GENESI was appointed by Citibank N.A., the sole shareholder of our bank, on August 16, 2017 to replace Mark HART as the new supervisor of our bank. Mr. GENESI has since actively performed his duties as a supervisor, attended the last two quarterly Board meetings, and issued confirmation letters regarding his attendance.

独立董事

认真履行职责，对关联交易、集团内部交易、重大风险管理等事项提出了独立而公正的意见，以维护本行的最佳利益。龙肇辉先生、刘振发先生和王颐先生（任命于 2017 年 9 月 29 日）出席了所有的董事会议并且就其审阅批准的所有重大关联交易发表了专项独立董事意见。周元先生的独立董事任职资格于 2017 年 11 月 8 日起开始生效，故未出席 2017 年的董事会会议。

监事

本行未设监事会，仅由股东指定一名监事。Mark HART 先生作为本行监事能够认真履行自己的监事职责，并列席了第一和第二季度的董事会会议，就其列席的会议出具了确认函，并且就其审阅的闭会期间的书面协议也逐一出具确认函。此外，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 2016 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了专项意见。Francis Xavier GENESI 先生于 2017 年 8 月 16 日被美国花旗银行任命，接替 Mark HART 先生出任本行的监事一职，GENESI 先生自任职以来积极履行监事职责，参加了本行 2017 年第三和第四季度的董事会会议，并就其列席出具了确认函。

Professional Board Committees
专业委员会

As of December 31, 2017, there were five professional committees under the CCCL Board.

- an Audit Committee established on June 13, 2007;
- a Related Party Transaction Control Committee established on June 13, 2007;
- a Risk Management Committee established on September 12, 2007;
- Remuneration Committee established on January 10, 2014
- Consumer Rights Protection Committee established on June 6, 2017

Each of the five committees effectively operates with a distinct division of responsibilities and has provided professional advice and suggestions in terms of audit, risk management, related party transaction control and consumer protection. They provided a solid foundation for the Board so that the Board can review and discuss matters correctly and efficiently.

In 2017, the five professional committees in total held 16 meetings, reviewed 38 motions and heard 66 reports.

Audit Committee

Chairman	Stephen Long	Independent Director
Committee Voting-Member	Terence LAU	Independent Director
Committee Voting-Member	Weber LO	Chairman
Committee Non-Voting Member	Christine LAM	President
Committee Non-Voting Member	Simon NIE	Chief Auditor

The Audit Committee resolved 8 motions and heard 8 reporting items. In addition, to ensure timely and effective communication with external auditors, our external auditors were invited to participate in each Audit Committee meeting. KPMG exchanged its view on Bank’ s operation with committee members and also shared regulatory focus and market trends, which helped to better equip the Audit Committee in their decision on Internal Audit Committee motions. The resolutions made by Audit Committee include: 2016 internal audit work summary, 2017 internal audit plan, extension of appointment of external auditor, update of internal audit Charter, and quarterly reports of internal audit.

截至 2017 年 12 月 31 日，本行董事会下设五个专业委员会，具体如下：

- 2007 年 6 月 13 日成立的审计委员会；
- 2007 年 6 月 13 日成立的关联交易控制委员会；
- 2007 年 9 月 12 日成立的风险管理委员会；
- 2014 年 1 月 10 日成立的薪酬委员会；
- 2017 年 6 月 6 日成立消费者权益保护委员会。

每个专门委员会都各司其职，分别就审计、风险管理、关联交易控制和消费者保护提供专业意见和建议。各委员会本着议事质量和效率并重的原则，在协助董事会作出正确决策方面发挥了重要作用。

2017 年，五个专门委员会全年共召开会议 16 次，审议各项议题共计 38 项，听取报告共计 66 项。

审计委员会

主席	龙肇辉	独立董事
投票权委员	刘振发	独立董事
投票权委员	卢韦柏	董事长
无投票权委员	林钰华	行长
无投票权委员	聂钢	内审负责人

审计委员会共作出了 8 项决议，听取 8 项报告。此外，为确保及时有效地和外部审计师的沟通，每一次审计委员会会议均会邀请外部审计师参加。外部审计师也就其对本行在经营方面的意见与审计委员会成员进行交流，并与成员们分享了监管机构的关注点及市场趋势。外部审计师的意见为内部审计委员会在审议有关议题时提供了有力的支持。审计委员会审议并批准的决议包括：2016 年度内审工作概况、2017 年度内审计划、延长对外部审计师的聘用、内审章程的更新、各季度的审计情况报告等。

Related Party Transaction Control Committee

Chairman	Terence LAU	Independent Director
Committee Voting-Member	Christine LAM	President
Committee Voting-Member	Paulus MOK	Non-Executive Director
Committee Voting-Member	Stephen LONG	Independent Director
Committee Non-Voting Member	Lili QIN	Chief Compliance
Committee Non-Voting Member	Mohsin RAHIM	CFO

The Related Party Transaction Control Committee had 4 quarterly meetings. The Committee resolved 10 resolutions and heard 2 reporting items. In 2017, 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 2017. 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 our compliance with regulators’ requirements.

Consumer Rights Protection Committee

Chairman	Paulus MOK	Non-Executive Director
Committee Voting-Member	Christine LAM	President
Committee Voting-Member	Weber LO	Chairman
Committee Voting-Member	Anand SELVAKESARI	Non-Executive Director
Committee Voting-Member	Darren Buckley	GCB Head

Consumer Rights Protection Committee (established on June 6, 2017) held three meetings in 2017, reviewed one motion and heard four reports. The Committee focuses on consumer protection work regarding complaint management, regulatory assessment, consumer protection initiatives and awareness & education.

Since the second quarter of 2017, Citi China upgraded the reporting level for the Consumer Rights Protection Committee. The board and the Consumer Rights Protection Committee are responsible for formulating objectives, strategies and policies for consumer protection, supervising senior management to execute the relevant tasks effectively, regularly meeting senior management for debriefing on the working report of consumer protection. They also responsible for supervise and evaluate the comprehensiveness, timeliness, effectiveness of consumer protection and due diligence of senior management.

关联交易控制委员会

主席	刘振发	独立董事
投票权委员	林钰华	行长
投票权委员	莫兆鸿	非执行董事
投票权委员	龙肇辉	独立董事
无投票权委员	钦丽俐	合规负责人
无投票权委员	任墨新	首席财务官

关联交易控制委员会先后召开了 4 次季度会议。委员会共作出了 10 项决议，听取了 2 项报告。2017 年度，关联交易控制委员会审议并确认了本行关联方清单，审阅了新的关联交易，审阅了本行与花旗集团下属企业在 2017 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措施。关联交易控制委员会的工作确保了本行的经营符合有关监管机构的要求。

消费者权益保护委员会

主席	莫兆鸿	非执行董事
投票权委员	林钰华	行长
投票权委员	卢韦柏	董事长
投票权委员	石安楠	非执行董事
投票权委员	柏达仁	个人银行负责人

消费者权益保护委员会（成立于 2017 年 6 月 6 日）在 2017 年共召开了 3 次会议，审议了一项决议，听取了四项报告。委员会主要关注与消费者保护相关的工作，包括投诉管理，监管评估，消费者保护倡议以及提升消费者权益保护意识和教育等。

自 2017 年第二季度起，花旗中国升级了消费者权益保护委员会的汇报等级。董事会和消费者权益保护委员会共同负责制定消费者保护的目标、战略和政策，督促高级管理层有效执行和落实相关工作，并定期听取专题工作汇报。此外，他们还负责监督和评估消费者保护的全面性、及时性和有效性以及高级管理层的相关履职情况。

Risk Management Committee

Chairman	Piyush AGRAWAL	Non-Executive Director
Committee Voting-Member	Christine LAM	President
Committee Voting-Member	Stephen LONG	Independent Director
Committee Voting-Member	Gerald Francis KEEFE	Non-Executive Director
Committee Voting-Member	Terence LAU	Independent Director
Committee Non-Voting Member	Marine MAO	Public Affairs Head
Committee Non-Voting Member	Lili QIN	Chief Compliance
Committee Non-Voting Member	Daisy YAO	CRO
Committee Non-Voting Member	Alex LEE	O&T Head

The Risk Management Committee has held four meetings. The Committee made 17 resolutions and heard 52 reporting items. 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 2017, Risk Management 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.

Remuneration Committee

Chairman	Anand SELVAKESARI	Non-Executive Director
Committee Voting-Member	Christine LAM	President
Committee Voting-Member	Piyush AGRAWAL	Non-Executive Director

The Remuneration Committee has held one meeting. The Committee made two resolutions on 2016 Performance Linked Compensation and 2017 Salary Increase Budget.

风险管理委员会

主席	Piyush AGRAWAL	非执行董事
投票权委员	林钰华	行长
投票权委员	龙肇辉	独立董事
投票权委员	Gerald Francis KEEFE	非执行董事
投票权委员	刘振发	独立董事
无投票权委员	毛志华	公共关系负责人
无投票权委员	钦丽俐	合规负责人
无投票权委员	姚幼辉	首席风险官
无投票权委员	李永逵	首席运营官

风险管理委员会先后召开了 4 次会议。委员会共作出了 17 项决议，听取了 52 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，不良贷款和亏损拨备，主要风险限额并比较其实际风险敞口等。此外，2017 年度根据监管要求和市场变化，风险管理委员会还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、欺诈案件方面的风险和银行外包风险等。

薪酬委员会

主席	石安楠	非执行董事
投票权委员	林钰华	行长
投票权委员	Piyush AGRAWAL	非执行董事

薪酬委员会召开了 1 次会议。委员会作出了 2 项决议，批准了 2016 年度绩效薪酬和 2017 年工资增长预算。

4.

SERVING AS A TRUSTED PARTNER AND PROTECTING OUR CUSTOMERS

成为客户信赖的伙伴
保障客户权益

Citi's mission is to serve as a trusted partner by responsibly providing financial services that enable growth and economic progress. Responsible business practice is not only the backbone of our company's success, it is imperative to protecting the broader financial system and the communities in which we live and work. Our commitment is firmly rooted in our principle of Responsible Finance. Not only do we strive to do everything possible to create the best outcomes and prudently manage risks through a series of internal mechanisms to safeguard our clients' rights and interests, we also attach great importance in enabling employees to make systemically responsible decisions that are in our clients' interests and create economic value.

成为客户信赖的伙伴,为客户提供尽责的金融服务以推动社会发展与经济进步是花旗的使命。尽责的业务操守不仅是花旗成功的基石,也是对更广泛的金融系统以及我们工作和生活的社区的重要保障。我们的承诺牢牢根植于尽责金融原则。花旗中国不仅尽己所能创造最佳成果,通过各种内部机制审慎控制风险,以保障客户的权利和利益,我们同时也敦促员工本着对客户负责的精神为他们创造经济价值。

SAFEGUARDING OUR CUSTOMERS RIGHTS AND INTERESTS

保障客户权利和利益

Delivering Fairness to Customers with Guiding Principles

Citi's Treating Customers Fairly (TCF) Program continues to promote fair outcomes for consumers while ensuring that we deliver an outstanding customer experience. It provides a globally consistent framework to consider issues, products and services in a manner that puts the customer first.

We have reaffirmed our commitment to Treating Customers Fairly (TCF) through the release of the 'New Product Review Standards' and 'Standards for the Review of Marketing Material'. These standards set forth the minimum fairness standards to be incorporated into the development and review of new products and marketing material contained in marketing campaigns.

积极贯彻公平对待消费者政策

花旗中国继续推行“公平对待消费者”(TCF)项目,尽力提供卓越的客户体验。该项目与花旗全球的理念一致,遵循客户第一的原则,为客户解决问题、提供优质产品和服务。

为了进一步履行“公平对待消费者”的承诺,花旗中国在零售银行业务中推行“新产品(公平性)评审标准”及“市场营销(公平性)评审标准”。这些标准要求,在发行新产品或推出新的服务、市场部在开展新的市场活动之前,必须根据标准化的检查索引进行逐条自查,以确保该产品、服务或市场活动的开发设计符合公平对待消费者的精神。

Citi has four standards to measure fair treatment for customers.

VALUE :

Consumers receive value that is reasonably related to the cost of the product or service

APPROPRIATE :

Global Consumer Banking provides products and services that are appropriate for its customers and customers can rely on the bank to offer products that match their needs

WORK AS DESCRIBED :

Consumers can predict how the product or service will work

Ease of Understanding :

Consumer can clearly understand the Terms and Conditions as well as any limitations or exclusions of the products or services

怎样实现“公平”？ 花旗定义了四个衡量标准：

价值：

客户购买花旗的产品或服务时，确实获得了价值

适合：

花旗提供给客户的产品和服务必须在最大程度上匹配客户的需求

守信：

客户可以清晰地知道花旗的产品和服务情况

易懂：

产品和服务的条款尤其是限制条款、排除性条件清晰易懂

Instilling a Culture Rooted in Responsible Finance

In 2017, Citi China continued to build a consumer-centric culture across the organization by expanding training coverage and increasing awareness. We introduced relevant training courses for new hires and existing employees while enhancing communication across the bank so that all employees would be equipped with the knowledge and importance of consumer protection.

In the same year, we introduced a series of regular internal award programs aimed at recognizing employees for going above and beyond in protecting customers while enhancing the customer experience.

The Quality and Customer Experience Team launched a new quarterly consumer protection newsletter which highlights updates on related policies and the progress made by various teams on consumer protection.

培植尽责金融文化

2017年,花旗中国通过扩大培训覆盖面,增强员工意识,持续构建以消费者为中心的企业文化。我们还为新老员工开展线上相关培训,并搭建高频高效的内部沟通机制,确保所有员工提升对消费者保护的认知并对之予以重视。

同年,花旗中国还开展了一系列常规的内部评比和奖励活动,旨在表彰在保护消费者和优化用户体验方面表现卓著的员工。

卓越品质管理部推出了全新的消费者保护工作季度简报,内容涵盖消费者权益保护方面的最新政策以及内部团队的重要工作成果等。

STRENGTHENING FINANCIAL KNOWLEDGE AND INSIGHTS 强化金融知识和认知

Supporting Public Financial Education Campaigns

Citi China has continued to organize and support a series of online and offline initiatives to serve customers and the general public with essential financial knowledge. Through proactive outreach to local residential communities, schools and businesses, the campaign helped to enhance local residents' financial knowledge and further raised awareness on consumer rights as well as potential risks.

Highlights of our 2017 efforts include :

- Using Citi' s official social media accounts to publish and share articles on financial literacy online.
- Supporting the Shanghai Banking Association' s annual "Bringing Financial Education to All" campaign and "3.15 Consumer Day" to disseminate educational materials and information.
- Visiting senior citizen communities to share financial knowledge and anti-fraud information. This is led by volunteers from our Citi Shanghai branch in conjunction with Citi' s Global Community Day.
- Establishing Citi' s Responsible Finance Month as new approach to educating the general public on financial information and knowledge. Designated for September 2017, around 200 Citi employees reached out to about 30,000 people.
- Addressing growing online or telecom fraud cases in recent years through anti-fraud and financial education events across several universities including Zhejiang University, Zhejiang University of Finance & Economics, and Zhejiang A&F University. These events were led by 30 employees from Citi China' s branch in Hangzhou.

大力支持面向公众的财商教育

花旗中国持续开展和支持一系列面向客户和普通大众的线上线下活动，普及必要的金融知识。通过积极主动地深入社区、学校和企业，我们的活动不仅有助于提高大众的金融知识，还进一步提高了消费者的权益意识和对潜在风险的防范意识。

2017 年,我们所作出的主要努力包括:

- 通过花旗官方的社交媒体账号，发布并分享与培养财经素养相关的文章。
- 大力支持上海银行同业工会每年一度的“普及金融知识万里行”活动和“3.15 消费者日”，发放金融知识相关的宣传材料及资讯。
- 由花旗上海分行的志愿者结合“花旗全球志愿者日”活动，深入社区，与老年人分享金融和反洗钱知识。
- 开展“花旗尽责金融月”活动，以新的方式为公众普及金融信息和知识。2017 年的“尽责金融月”在 9 月份,约 200 名花旗员工参与其中，惠及大众约 3 万人。
- 在多所高校，比如浙江大学，浙江财经大学和浙江农林大学，花旗中国杭州分行的 30 名员工发起开展反欺诈和财商教育活动，致力于普及宣传近年来日益增多的线上诈骗和电信诈骗案件。

Delivering a Remarkable Client Experience

In 2017, Citi China organized key events including the Young Talent Program and Wealth Management Forum to engage consumers face to face on different ways to better protect themselves. These initiatives are crucial to our ongoing commitment to build long-lasting trust with our customers. Highlights included:

- The Wealth Management Forum was held in three cities - Beijing, Shanghai and Chengdu - and provided customers with market information and expertise in collaboration with partners.
- Citi' s proprietary digital Total Wealth Advisor platform was introduced to customers. The tool allows customers to set financial goals and monitor progress as well as personal assets and portfolios in real-time.
- Leveraging new social platform, experts from Citi China conducted five live broadcasts to provide clients and viewers with timely market information. Accumulatively the 2017 live broadcasts attracted more than 1 million views.

Citi China' s longstanding effort and continuous commitment gained multiple third-party recognitions. Seven of our branches in 2017 received the "Grade One" ranking from local banking regulators according to the "2016 Annual Performance Evaluation Result of Consumer Protection". We were also awarded the Annual Institution Contribution Award by the Shanghai Banking Association in 2017.

实现卓越的客户体验

2017 年，花旗中国组织的重点客户活动包括花旗世界公民精英计划和花旗财富管理论坛，让消费者直接接触多种金融自我保护的方式。这是花旗与客户建立长久信任关系的重要举措。重点包括：

- 举办了三场财富管理论坛，分别位于北京、上海和成都，携手合作伙伴为客户提供市场信息和专业知识。
- 花旗自主开发的“全方位财富规划平台”正式向客户推出，客户可以设定财务目标和个人资产情况，并实时监测资产组合的收益动态。
- 借助新媒体平台，花旗中国为公众举办了 5 次线上直播活动，由专业人士为客户及大众提供更迅捷的市场资讯，吸引了共计超过一百万次收看。

花旗的长期努力和持久投入获得了多家第三方机构的认可。根据“2016 年度消费者权益保护工作考核评价结果”，2017 年花旗有七家分行从当地的银行监管机构获得“一级 (Grade One)”排名。2017 年上海银行同业工会还授予花旗“上海银行同业年度机构贡献奖”。

5.

CARING FOR OUR PEOPLE AND BUILDING TALENT

关爱员工 成就人才

At Citi China, we value our employees, who are crucial to our success. Our success rests on our ability to create an environment that supports the personal and professional growth of our employees.

By fostering a stimulating and fair workplace, we want our people to thrive. Our goal is to be recognized as the employer of choice in the financial industry.

在花旗中国，我们珍视员工，员工对我们的成功至关重要。我们的成功取决于如何创建一个支持员工个人和职业成长的环境。

我们致力打造一个充满激励和公平的工作环境，帮助员工获得个人成长。我们立志成为公认的金融业最佳雇主。

FOSTERING AN EMPOWERING AND POSITIVE WORKPLACE ENVIRONMENT 营造一个赋权和积极的工作环境

Providing the best training and development opportunities for growth

In addition to multiple online training modules, we have invested over 27,000 man hours in classroom training across new hire orientation and personal development, business, as well as corporate culture training for more than 3,000 China employees.

Over 600 people managers across various levels completed Citi's various leadership and talent programs aimed at developing our next generation of leaders and young talent by honing their skills and management capabilities.

为员工成长提供最佳的职业培训和发展机会

除了多个在线培训模块之外，我们还为超过 3,000 名中国员工在新员工培训和个人发展、各种类型的专业技能培训以及企业文化培训等方面提供了超过 27,000 人小时的课堂培训。

为培养下一代领导者，并注重提升他们的管理技巧和能力方面，花旗在 2017 年为超过 600 人的各级管理人员开设了多项领导力和人才培训。

LEAD

2017 saw the launch of Citi China's new Leadership Enhancement and Accelerated Development (LEAD) program. LEAD is a ten-month talent development program for aspiring talent to advance in areas of business acumen, leadership capability, networking, as well as readiness to take up more critical roles in the future.

A total of 60 employees joined the program through which they were tasked with a number of individual and team assignments to help them further develop professionally.

Program Approach:

Education:

- Learning through instructor-led (classroom or digital) training

Experience

- Learning by doing
- Leveraging cross-franchise projects

Exposure

- Learning from role models
- Leveraging meetings with regional / country seniors to broaden viewpoints

LEAD计划

2017 年，花旗启动了一项新的领导力发展加速器计划(简称 LEAD 计划)。这是一个为期十个月的人才发展计划，旨在为有抱负的人才在商业头脑、领导力、社交等领域拓展提升，并帮助他们准备在未来担当更重要的角色。

共有 60 名员工参加了这一项目，完成了一系列项目设立的个人和团队的任务，帮助他们进一步开拓职业化水平。

项目形式:

教育

- 通过培训师主导(课堂或在线)培训学习

体验

- 在实践中学习
- 通过参加跨部门的项目，帮助参加者积累经验

展示

- 从示范中学习
- 通过与地区 / 国家的资深员工沟通交流来拓展眼界

We believe the best way to develop talent is through experience. Exposure and access to Citi's diverse businesses, products and regions are key differentiators in attracting talent and are powerful development tools for individuals once they join.

Citi China facilitated the movement of 172 employees to locations within and outside of China. We also welcomed 20 new hires through our Management Associate (MA) program which is designed to develop high potential young individuals for leadership roles across various areas within the company.

我们认为培养人才的最佳途径是体验。我们认为，花旗的平台和多样化的业务、产品和地区差异是吸引并留住人才的关键，也是人才入职后强有力的职业发展工具。

在 2017 年，花旗中国有 172 名员工实现了内部流动，到国内外任职。我们也迎来了在花旗管理培训生(MA)计划中脱颖而出的 20 名新员工，该计划旨在培养极具潜力的年轻人成为未来公司各领域的领导人才。



Ensuring personal success and professional satisfaction for every individual

The Citi Gratitude Program

In March 2017, Citi launched the Citi Gratitude platform beginning with “Citi Applause,” a platform that enabled colleagues to easily express their thanks to one another. In November, we introduced an employee recognition program - “Citi Gratitude Points Awards” - in which employees can be recognized and connected as another effort to build a positive and rewarding culture.

确保员工的个人成功和职业满意度

「小感谢 大不同」计划

2017 年 3 月，花旗推出 “小感谢 大不同” 项目。首先登场的是 “花旗喝采”，一个公司内部同事间表达感谢的平台。去年 11 月，我们又推出了 “花旗感谢积分奖励”，让员工能够获得认可。员工间也多了一个互动的平台，并以此作为加强公司正向文化的机会。

The global Voice of Employee (VOE) Pulse survey, conducted three times a year, is newly introduced as our ongoing commitment to engage our employees by allowing us to assess key management practices, monitor workforce trends and concerns as well as discover key opportunity of the year.

According to the October VOE Pulse survey, we scored 95% in the Ethical Culture Index, reaffirming our commitment to ensure the highest ethical standards in everything we do. Our Manager Effectiveness and Diversity Index also stood at 91% and 87% respectively. The positive result we received from the survey is a testament to the steady progress we are making in cultivating a culture that embraces ethics, responsible finance, leadership and diversity.

一年三次的花旗全球 “员工之声” 调查，是花旗一项新举措。通过评估重要管理举措、观测职场趋势与问题、以及发现年度重要机遇，“员工之声” 调查是我们长期履行对员工承诺的重要举措。

在 10 月的调查中，我们的道德文化指数为 95%，体现了大家在工作中保持最高道德标准的承诺；管理有效性和多样化指数分别为 91% 与 87%，这些都是我们在重视道德标准、尽责金融、领导力发展和多样化企业文化方面所付诸努力的最佳例证。





Ensuring everyone can thrive in diverse meritocracy

In Citi China, women make up more than half of the workforce and are well-represented in the management team. As of December 31, 2017, 46% of our Managing Directors and 54% of Directors are female.

Guided by our global theme “Connecting Women, Inspiring Change, Making Progress”, we have also sought to build a culture that embraces diversity and provides opportunities designed for women through formal training, on-the-job learning and experience sharing.

Promoting a healthy mind, body and spirit

Since our employees are mainly office-based, they face few direct occupational health and safety risks. Sedentary lifestyles, however, may bring personal health and wellness challenges.

To encourage healthier lifestyles, we have developed an annual initiative - the Citi Global Fitness Challenge - which challenges our employees to commit to increasing their daily physical activity over a period of six weeks. This is one step in a longer-term wellness program designed to get employees thinking about health and fitness.

打造多元精英环境文化

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 2017 年 12 月 31 日，46% 的董事总经理和 54% 的总监均为女性。

花旗女性项目继续以 “连结女性、鼓励改变、取得进步” 为全球主题。我们通过正规培训、在职学习和经验分享等方式为女性员工提供更多发展机遇，同时注重公平，为花旗英才打造多元文化。

保障员工身心健康

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。

为了鼓励健康的生活方式，我们开展了一项年度活动 - 花旗健身挑战赛，员工接受为期六周的挑战，提高每日运动量。这是花旗长期健康项目的其中一项，鼓励员工关心自己的身体健康。

Citi China also continued carrying out the Employee Assistance Program (EAP) in 2017 and has provided professional counselling to ease employees' pressure of life and work. We also hold group counselling sessions if unexpected events occur.

2017 年花旗继续实行员工辅助计划，适时为员工提供专业的心理咨询辅导，从而缓解员工在工作和生活中的压力。若发生突发事件，我们也会为员工提供团体心理辅导。

CULTIVATING NEXT GENERATION TALENT IN CHINA'S FINANCE INDUSTRY 培养中国下一代金融英才

Engaging with academic institutions to provide industry insights

During the 2017 fall semester, 15 Citi China senior executives provided a series of lectures to a group of MBA students as part of the Citi-Fudan Banking Course. Designed to provide practical perspectives on the operations of a global bank to the next generation of business leaders, Citi China was the first financial organization to sponsor such educational courses at the renowned Fudan Management School in Shanghai. Last year also marked the 17th anniversary for the course.

携手国内高级学府，培养人才

2017 年秋学期的复旦 - 花旗金融实务课程中，15 名花旗高管为复旦 MBA 的同学们授课。花旗中国是首家与上海知名学府复旦大学合作开展教育课程的金融机构，旨在向下一代金融英才分享国际化银行业务的方方面面。2017 年是花旗连续十七年开办这项课程。

6. PROMOTING SUSTAINABILITY AND CREATING POSITIVE ENVIRONMENTAL IMPACT

保护环境
促进可持续发展

Large energy, infrastructure and extractive projects carry the potential for environmental and social impacts. At the same time, there is increased attention globally on social and environmental justice issues, especially as they relate to climate change, creating both an expectation and an opportunity for sustainable finance.

At Citi, the financing decisions we make, and our assessment and management of environmental and social risks, are integral to acting responsibly as we enable growth and economic progress.

大型能源、基础建设及挖掘项目可能对于环境及社会造成负面影响。在全球范围内，目前对于环境及社会公平性，尤其当涉及气候变化等问题也获得更多关注。因此，对于可持续金融而言，期待与机会并存。

秉承推动社会发展与经济进步的理念，花旗的业务决策以及对于环境及社会风险的管理早已成为我们贯彻可持续原则的一个有机组成部分。

EMBEDDING ROBUST OVERSIGHT TO MITIGATE RISKS 实施健全的管理和监督机制以降低风险

Adopting an Environmental and Social Risk (ESRM) Policy

Every year, Citi finances billions of dollars in transactions with a wide variety of companies and projects, many of which have potential environmental and social impacts. We carefully evaluate and consider these risks when making financing decisions on individual, project-related transactions, during annual company reviews and when assessing entire portfolios.

Our ESRM Policy, summarized in our Environmental and Social Policy Framework, is the foundation of our risk assessment process. The policy covers a broad scope of financial products and sets standards for how we assess client impacts on local communities, labor, climate change, biodiversity, air quality, water quality and other environmental and social issues. Citi China's evaluations are made according to the policy to ensure we conduct business in an environmentally and socially-responsible manner.

The ESRM Unit formed by ESRM specialists, reviews each transaction category and works with the Banker and Client to properly manage and mitigate relevant risks.

环境与社会风险管理政策

花旗每年为各行各业的机构与项目提供数以亿计的信贷服务。这其中不少可能会对环境和社会有潜在的影响。为此，无论是公司的年度审核，还是针对整个项目或客户进行评估，我们都坚持对风险进行评估。

花旗中国采用环境与社会风险管理 (ESRM) 政策，作为业务风险评估工作的基石。该政策适用于众多金融产品，作为评估准则帮助我们考核客户对当地社区、劳动力、气候变化、生物多样性、空气和水质量等其他环境和社会方面造成的影响。花旗中国严格贯彻 ESRM 政策，确保我们以对环境和社会负责的方式开展业务。

花旗的 ESRM 团队由环境与社会风险管理方面的专家组成，负责审查各种相关交易，并与客户经理及客户紧密合作，妥善管理和降低相关风险。

Adhering to China's Green Credit Guidelines

According to the China Banking Regulatory Commission's Green Credit Guidelines (the Guidelines) issued in January 2012, the Risk Management Committee - reporting to Board - reviewed and approved the Green Credit Growth Strategy in June 2012. As a result, Citi China has been preparing the Green Credit Annual Report since June 2013 and submitting it to the Risk Management Committee for annual review.

In accordance with the Guidelines, a series of policies and specific internal control processes have continued to be embedded throughout 2017.

坚持中国银监会绿色信贷指导方针

根据中国银监会 2012 年 1 月发布的《绿色信贷指导方针》，花旗中国于 2012 年 6 月经风险管理委员会审议通过了《绿色信贷发展策略》。自 2013 年 6 月起，花旗中国每年撰写绿色信贷年度报告，并提交给风险管理委员会进行审核。

2017 年，以绿色信贷方针为指导，花旗中国继续遵循一系列方针政策以及严格的内控程序。

ENHANCE ENERGY EFFICIENCY AND MINIMIZE IMPACT 提高能源使用效率，降低对环境的影响

Switching to LED to save energy

In 2017, we have replaced existing fluorescent and halogen lighting to LED in selected offices and equipment rooms in Shanghai Citigroup Tower, Shanghai Zhangjiang Hi-tech Park Building W1, Beijing Excel Building, Guangzhou Citic Plaza. We also replaced signage lighting to energy-efficient LED lighting at Shanghai Citigroup Tower, Dalian Ascendas Building as well as other branches in Shanghai, Beijing, and Shenzhen. The actions have contributed an annual energy saving of around 430,000 Kwh.

使用节能LED灯

2017 年，上海花旗集团大厦、上海张江软件园 W1、北京卓著以及广州中信部分办公室、设备间的日光灯和卤素灯更换为 LED 灯，另外上海花旗集团大厦、大连腾飞和部分上海、北京、深圳各分支行的招牌内灯也更换为 LED 灯，每年可实现节省用电约 430,000 度。

Air flow management and cooling capacity optimization in technical rooms

In 2017, we further controlled airflow in selected technical and communication rooms at Shanghai Citigroup Tower, Beijing Excel Building, Dalian Ascendas Building, Shanghai Lujiazui Century Financial Plaza, and Guangzhou Kingboard Plaza. And have replaced the aging air conditioners with energy-efficient models in selected technical rooms in Beijing, Dalian as well as Guangzhou. These actions have further enabled us to reduce our operational footprint by an annual energy saving of around 131,000 Kwh.

房内空调制冷能力优化项目

2017 年，我们在上海花旗集团大厦、大连腾飞、上海陆家嘴世纪金融广场、广州建滔广场部分关键 IT 机房内封堵了各线槽开孔。同时，在北京、大连及广州部分机房内将老旧制冷设备更换成新型节能型号，每年可实现节省用电约 131,000 度。

"Going Dark" for 1hr during Earth Hour

Between 20:30 - 21:30 March 25, 2017, marked the tenth consecutive year Citi China has switched off non-essential lights across office facilities and branches across 13 cities. This forms part of our firm's global pledge to improve energy efficiency and reduce our impact to the environment.

地球一小时活动

花旗中国连续十年参加地球一小时活动，2017 年 3 月 25 日晚 8:30-9:30，花旗中国 13 个城市多家分支行关闭所有非关键照明设施。这充分证明了花旗在努力践行提高能源使用效率、降低环境影响的承诺。

7.

ENABLING SOCIAL AND ECONOMIC PROGRESS BY GIVING BACK

回馈社区 推动社会经济进步

Citizenship is core to Citi. Supported by Citi Foundation, our investment is by way of annual grant to reputable non-profit organizations that are evaluated holistically and systematically. Our mission of enabling social and economic progress is further brought to life through employees' volunteerism.

企业社会责任根植于花旗的核心。在花旗集团基金会的支持下，我们每年会对通过全面和系统评估且声誉良好的公益机构进行公益性捐助。员工的志愿行为更进一步实践了我们推动社会经济进步的使命。

DELIVER “MORE THAN PHILANTHROPY” WITH CITI FOUNDATION

传达 “超越慈善” 的理念

Citi's citizenship strategy in China has always been focused on addressing social needs relevant to national development, while being able to fully utilize our expertise and resources to generate greater and more sustainable impact for disadvantaged communities and individuals. In 2017, Financial Inclusion, Youth Economic Opportunities and Urban Transformation continue to be the key focus areas to support and help China to face the soaring challenges in social, economic and environmental development.

花旗致力于践行企业社会责任，结合中国发展的社会需求，利用企业自身资源和专长帮助弱势群体和个人，创造更深远和持续的社会影响力。2017 年，花旗企业社会责任重点工作继续聚焦于普惠金融、青年就业创业和城镇化转型三大领域，积极面对并帮助解决飞速发展的中国所面对的社会、经济和环境挑战。

Financial Inclusion

In alignment with China's 2016-2020 Five Year Plan set out by the State Council, Financial Inclusion has been a key focus for Citi. Citi has always supported efforts to develop a more inclusive financial system that empowers various social groups to build financial assets, enables entrepreneurs through the support of microcredit loans to grow or launch businesses that create jobs, and helps community-based organizations to strengthen and transform communities. Moreover, enhancing the ability to establish financial plans and develop strategies for preserving a strong and stable financial position are critical to the economic success of individuals and communities.

普惠金融

与国务院制定的 2016--2020 年五年规划目标相一致，普惠金融也是花旗长期以来关注的重点。花旗致力于推行普惠金融，包括提升社会多群体的金融素养、推动小微企业的发展和业务扩张以增加更多就业机会，并协助社区公益组织加强能力建设，实现转型。此外，制定财务规划和维持良好的财务状况对个人和社区的成功也至关重要。

Case Study

Financial Education for College Students Program

Launched in 2014, the Citi Foundation initiated the Financial Education for College Students Program together with China Foundation for Poverty Alleviation. The program aims to address potential financial questions that students face now and in the near future when they first start to work, develops a set of financial education curriculum and designs various activities to cultivate the financial awareness of college students and foster management capability and healthy financial habits. To further expand the impact and raise financial education awareness among more college students, the third phase of the program covered 20 universities in 10 cities with over 3,451 participants. Campus posters, flyers, media coverage on intranets and social media platforms as well as seminars all contributed to influence 30,000 students directly and indirectly.

Debates revolving financial topics was a newly-added element to the third phase of the program that helps to put the financial knowledge learnt and logical thinking capability into practice, to further reinforce the teaching quality of the program.

大学生金融素质教育项目

花旗集团基金会于 2014 年携手中国扶贫基金会启动了大学生金融素质教育项目，目前已开展三期。希望通过项目帮助解答大学生们目前与即将走向社会时可能遇到的金融方面问题，开发了一套金融素质教育培训课程，普及金融知识，并通过一系列活动，培养大学生的理财意识，帮助青年人自我管理财务，并形成良好的金融习惯。为进一步提高大学生金融素质意识及知识水平与能力，第三期项目覆盖了全国 10 个城市 20 所高校，累计 3,451 人参加了金融素质教育培训。高校社团开展海报、宣传单、微信、宣讲会、校内官网新闻等校内传播，直接或间接影响了约 3 万名在校大学生。

在第三期的项目中，项目新增了金融辩论赛的元素，提高青年学生的知识运用能力、逻辑思维能力、综合学习能力等，进一步巩固所学金融知识，提高教学质量。



Youth Economic Opportunities

In a Citi Foundation-commissioned survey with over 7,000 young people in 45 cities last year, we found that young people remain optimistic despite all the challenges. About 70 percent of youth are very optimistic about their future career opportunities. 69 percent of young people also expressed interest in working for themselves and starting a business. This entrepreneurial spirit is higher in the developing countries, at 86 percent compared to 56 percent in the developed countries.

To facilitate youth to realize their career goals, develop their potentials thus to motivate the economic competitiveness, the Citi Foundation announced the global Pathways to Progress initiative, and committed to invest 100 million dollars to support 500,000 youths, ages 16-24, to become career-ready and employable by 2020. The program aims to equip them entrepreneurship, gain leadership, financial and employment skills, start an income-generating job so as to boost the economic development of the whole society. In addition, Citi is also mobilizing 10,000 of our employees as volunteer mentors and coaches to provide professional advice to help the youth move towards their career goals.

青年就业创业

在一项由花旗集团基金会支持发起的，针对全球 45 个城市超过 7,000 名青年人的调查中，我们欣喜地发现，尽管面对种种就业创业挑战，青年对于自己的未来还是持乐观态度的。其中 70% 的青年十分看好自己未来的就业机会；69% 的被调查青年表达了对创业的热情，尤其是在发展中国家，这一比例高达 86%，而在发达国家为 56%。

为帮助年轻人实现其创业就业的目标，助力他们发挥最大潜能，并由此激发城市的经济竞争力和发展动力，花旗集团基金会在世界各地支持开展了“进步之路”项目，承诺投入 1 亿美元，在 2020 年之前，支持全球 50 万名 16-24 岁的青年，帮助他们成功树立创业意识，掌握领导力、财务能力和工作等技能，获得第一份工作，并由此推动社会的经济发展。除此之外，为实现这一目标，花旗还大力动员全球 10,000 名员工作为志愿者，以青年人导师等多种形式为年轻人的职业发展提供专业的指导和帮助。



Case Study

Guizhou Handcraft Development Program

Since 2010, the Community-Based Conservation and Development Research Center (CCDRC) of Guizhou Normal University, in partnership with Xiaomei Interview in Guizhou Daily initiated the Guizhou Handcraft Development Program with the support of the Citi Foundation. The program aims at helping ethnic minority women and local cooperatives improve production capacity, access sales channels, increase the financial impact for their livelihood, retain and protect their cultural heritage. The program aims to establish a sustainable development mode, seeking to explore and promote culture heritage, economic development and environmental protection in impoverished ethnic minority areas with the joint effort from enterprises, NGOs and local government.

贵州手工业发展项目

在花旗集团基金会的支持下，“贵州手工业发展项目”始于2010年，旨在通过帮助贫困少数民族手工艺家庭作坊提高传统手工艺产品的生产和营销技巧，从而提高收入水平，传承并保护民族文化。该项目希望通过企业、民间组织和政府部门的多方合作，积极探索少数民族地区文化传承、经济发展和环境保护三重目标有机结合的可持续发展模式。

Over the past 7 years, the program has supported and helped to create 20 handcraft cooperatives or workshops covering batik, ancient paper-making, brocade, embroidery and wine-making industry, led by ethnic minority craftsmen, and directly helped a group of 600 master ethnic minority crafts-women increase the quality and production capacity of their crafts. By setting up cooperatives sales outlets and online channels, the program helped local craftsmen gaining access to the market, increasing their negotiation ability to promote product development and marketing directly. With the establishment of the Blue Flower Fund, 50 women were supported by RMB 1,000 each to their business and renowned enterprises were also introduced and brought to the program to help innovating product design and sales channels.

In total, through implementation of this program, 9,000 families (approx. 30,000 people) within the ethnic handcraft industry secured employment opportunities and achieved average income increase of 30-40%. Culture promotion roadshows and exhibitions of the program has been brought to USA, Russia, Mexico, Hungary, Italy, Hong Kong, Beijing, Shanghai and Shenzhen and 6 books introducing the ethnic minority culture have been published so far.

Over the past two years, the program has placed increasing focus on supporting ethnic minority youth. As the bearers of intangible cultural heritage and future leaders of handcraft industry development, youth involvement in culture-based development efforts demands our attention. We are now partnering with first-tier vocational schools to offer curriculums to local youth, primarily females, in traditional handcraft techniques, indigenous cultural knowledge, and design innovation. We are also working to help connect youth with cultural industries and handcraft enterprises, thereby creating employment opportunities that allow youth to stay in or around their hometowns.

七年来，围绕蜡染、古法造纸、织锦、百鸟衣、锦鸡刺绣、米酒酿造等民族传统工艺，项目支持并建立了20多个少数民族手工作坊和手工坊，直接培养骨干少数民族妇女手工艺者近600人，提高了民族手工艺品的生产制作水平和产量；通过建立合作社产品销售点，在线销售，帮助手工业者与市场对接，增强手工艺者的谈判能力和定价话语权，直接推动了产品研发和销售；成立“蓝花基金”，启动小额资助，50名妇女得到每人1,000元人民币的支持；与贵州的知名文化产品企业合作，帮助项目的合作社进行手工产品的创新设计和销售。



该项目的成功实施使9,000户贫困少数民族家庭（超过30,000人）获得以少数民族手工业产品生产为主的工作机会，如企业雇佣、专业手工生产、代工及微小企业创业等，家庭平均年收入增长30-40%以上。花旗贵州手工业发展项目在过去七年行之有效地推动了贵州少数民族文化的发展，项目已经到美国、俄罗斯、墨西哥、匈牙利、意大利、香港、北京、上海及深圳等国内外多地进行了文化推广和展览，并出版了6本介绍少数民族文化的专著。

在过去两年，项目非常重视少数民族青年人在传统文化上的传承和发展，与贵州地区一级职业技术学院合作，培养当地的女性青年通过传统手工技艺的学习，继承和发展文化创新，帮助她们连接文化创意企业和手工生产企业，创造就业机会，留在家乡贵州；随着贵州文化产业的发展，项目也吸引到越来越多的青年人回乡进行文化产品创业和手工产品生产，带动了贫困少数民族地区年轻人的职业发展。

Urban Transformation

Socio-economic landscape evolves with every passing day in China. In 2017, Citi continues to focus on the sustainable development of cities and urban transformation. China's urbanization has come to a crucial stage where the most important challenge we face is how to go forward within the environment carrying capacity and to establish a green and low-carb development mechanism that coordinates issues in ecological construction, economic development and environment protection. Environmental sustainability is the key topic and factor on the agenda of urban development under current context of China.

In 2015, Citi made a commitment to invest 100 billion dollars in sustainable development globally. Not only taking all factors that impact the environment into consideration, this commitment also provides financing to innovative environmental protection programs. In the meantime, we practice sustainable development principles in everything we do to increase operating efficiency, improving service to our customers and clients while contributing to a better world.

Case Study

Environment Impact Assessment and Sustainability Training Program

In 2016, Environment Impact Assessment and Sustainability Training Program is initiated by Energy Foundation (China) with the support of the Citi Foundation to develop an environment impact assessment tool based on data collected from a certain city or district. The tool also serves as an important indicator to the industry and policy-makers in setting out relevant low-carbon policies. In collaboration with core think-tanks such as China association of Mayors, the National Academy of Mayors and China City Planning Association, the program also provided capacity building trainings to different functional departments from local authorities as well as researchers and students focusing on this area, weighing in valuable impact on the planning and implementation of sustainable development policies and the sustainable development ability of cities.

城镇化转型

中国的社会经济发展日新月异，2017 年，花旗中国继续关注中国城市的可持续发展和城镇化转型，这也是花旗集团基金会的三大公益重心之一。中国的城镇化进入深入发展的关键时期，而其中重要的挑战之一，就是如何围绕资源环境承载力，完善推动城镇化绿色循环与低碳发展的机制，将生态建设、经济发展、环境保护等问题统筹起来，从而顺利推行城镇化进程。环境可持续发展，成为当今中国城市的一个重要关注议题与发展关键因素。

在 2015 年，花旗集团承诺在未来十年内将有 1,000 亿美金用于支持全球各地的可持续发展。这一承诺不仅着眼于影响环境的各项因素，还为以创新方法促进可持续增长的环保项目提供融资。与此同时，我们坚持将可持续发展原则贯穿到我们业务的各个环节，提高运营效率，提升客户服务，同时为建设一个更美好的世界奉献我们的力量。

环境影响评估与可持续城市发展培训项目

2016 年，花旗在中国与能源基金会(中国)合作启动了环境影响评估与可持续城市发展培训项目，以期在一年内开发测试一套以城区为单位的情景式分析评估系统，并作为衡量工具为行业与政策决策者制定低碳城区相关政策与推介方向提供重要参考指标。项目还与中国市长协会、全国市长研修学院、中国城市规划学会、中国城市科学研究会等业内核心智库平台合作，为地方政府、相关职能部门、从业人员以及新生代高校城市规划专业师生提供能力培训，帮助他们提高可持续发展方面的决策与实施能力，促进以城市为单位的可持续发展工作能力的提升。



Since implementation, the program has achieved tangible progress. The Environment Impact Assessment framework and parameters have been set up and piloted in Jinan and Shijiazhuang. The data collected and analyzed from these two cities provided solid theoretical support to the overall achievement towards the carbon emission peak in 2030 for China. This tool and methodology were introduced to mayors, government officials and industry practitioners in Shenyang, Changsha and Jinan. A series of seminars, research report and capacity building trainings were also conducted to promote this tool to more cities and areas, aiming to provide firm support in relevant policy making and fulfil China's commitment of environment protection and preventing climate change.

项目一期已经取得了阶段性的进展。情景式分析评估系统框架及参数系统已经搭建完成，并在济南和石家庄进行了试点分析，所得出的分析数据为中国在 2030 年实现碳达峰的目标提供了有力的理论支持。这一工具和研究方法也得到沈阳，长沙和济南等城市的市长及市政管理单位的关注。项目还举办了一系列低碳试点调研、研究报告和能力培训，以期能够将这一工具和研究方法推广到更多城市和地区，为政策制定者提供支持，助力中国实现为环境保护和气候变化所作出的承诺。

ENGAGE EMPLOYEES TO BRING POSITIVE SOCIAL IMPACT 员工参与, 创造社会影响力

The annual Citi Global Community Day calls on Citi colleagues to harness their enthusiasm and passion to give back to the community through volunteerism. 2017 marks the 12th year Citi China has held this volunteering program, and over 3,000 Citi China employees as well as their friends and families actively participated in 26 volunteering activities across 17 cities. Activities range from driving environmental progress, improving lives of people in need to enhancing financial education.



One of the highlights in 2017 Citi China GCD activities was the eight "Financial Education Can Be Fun" events held in Shanghai, Chengdu and Guangzhou. It delivered a financial literacy curriculum to over 500 children and families through interactive games. In Beijing, Shenzhen and Guiyang, Citi China volunteers and NGO partners held the Youth City Survivor Contest, which engaged disadvantaged youth from low-income families and allowed them to gain real-life experience on how to do budget, rational consumption and teamwork.

Citi China also hosts regular local volunteering activities to continue championing the volunteering culture throughout the year apart from the signature GCD events. Especially in Shanghai this year, various volunteering activities were organized regularly every month to provide additional opportunities for our colleagues to harness their professional skills to bring positive impact to the community.

花旗每年都会开展“全球志愿者日”活动, 号召花旗员工及其亲友共同参与, 回馈社会。2017 年是花旗中国组织“全球志愿者日”活动的第 12 年。超过 3,000 名花旗中国员工及其朋友和家人在全国 17 个城市参加了 26 场活动。活动的主题包括倡导自然保护和环境保护、提高弱势群体的生活水平和开展金融教育等。



2017 年花旗“全球志愿者日”活动创新活动形式, 首次推出多城市联动志愿者活动。其一是在上海、成都和广州举行的 8 场以金融教育为主题的“儿童财商嘉年华”活动, 在特别设计的游戏和运动中, 让孩子体验量入为出、开源节流, 吸引了约 500 名儿童及家庭。其二是在北京、深圳和贵阳共同举办的“青年城市挑战赛”, 与公益机构携手以创新的户外拓展形式, 帮助来自弱势家庭的青年学生体验以物易物、货币消费到电子货币交易, 在模拟严酷的生存挑战中学会做预算、合理消费以及团队协作等人生软技能。

除“全球志愿者日”活动外, 花旗中国每年还会在各城市举办非定期志愿服务活动, 2017 年更是在上海, 每个月组织员工参加丰富多彩的志愿者活动, 为花旗员工创造机会, 发挥所长, 回馈社区。

2017 SHANGHAI REGULAR VOLUNTEERING ACTIVITY HIGHLIGHTS 2017 上海每月志愿者活动亮点

Shanghai volunteers donate food to Green Food Bank for financially disadvantaged people across Shanghai; set up recycle boxes to collect used clothing items to raise awareness on recycling and reduce unnecessary consumption from the beginning.

组织员工向绿洲食物银行捐赠食物, 用“余量食物”分享力量打破低收入恶性循环, 将食物分发给有需求的弱势群体; 在公司设立二手衣回收箱, 并组织二手衣回收活动, 号召员工捐赠物资, 旧衣新生。



Shanghai volunteers come to Dandelion Children Library regularly to read English stories to community children, help sorting and cleaning books.

花旗上海的志愿者们定期前往蒲公英儿童图书馆, 为社区儿童阅读英文故事, 整理并清洁图书。

Shanghai volunteers go to a donation warehouse to help organize and pack the vast amount of donated items ready for delivery to impoverished communities in rural China.

花旗上海的志愿者们前往捐赠衣物仓库, 将公益机构募捐来的衣服、鞋子、床褥、玩具及其他生活必需物资进行分类、打包, 以便后续转运到所需地区。



8.

Awards and Recognitions

奖项和荣誉

Annual Innovation Award

上海银行业年度创新奖

依托自由贸易帐户功能
创新搭建全功能型跨境资金池

Shanghai Banking Association
上海市银行同业公会

Annual Institution Contribution Award

上海银行同业年度机构贡献奖

Shanghai Banking Association
上海市银行同业公会

2017 China CSR Excellence Award-Outstanding Projects

2017年中国企业社会责任优秀项目奖

China Philanthropy Times
《公益时报》

2017 Best Innovation Award

2017 年度公益创新奖

The China Charity Festival
中国公益节

2017 Best Corporate and Institutional Bank-Global in China

2017年中国最佳全球企业与机构银行

the Asset
《财资》

2017 Best Bank-Global in China

2017年中国最佳全球银行

the Asset
《财资》

2017 Best Syndicated Loan

2017年最佳银团贷款

the Asset
《财资》

2017 Best Corporate Bond

2017年最佳企业债券

the Asset
《财资》

2017 Outstanding Foreign Bank

2017金融界领航中国年度评选 杰出外资银行奖

jrj.com
金融界网站

2017 Excellent Wealth Management Institution Award

金融领军者评选 年度卓越财富管理机构

Wallstreetcn.com
《华尔街见闻》

2017 AmCham Shanghai CSR Awards-Innovation Award

上海美商会企业社会责任创新奖

AmCham Shanghai
上海美国商会

2017 Innovative Wealth Management Product Award

2017“金理财”年度创新理财产品卓越奖

Shanghai Securities News
《上海证券报》

2017 Excellent Net Value Wealth Management Product Award

2017“金理财”年度净值型 理财产品卓越奖

Shanghai Securities News
《上海证券报》

Innovation Show Case for SFTZ

上海自贸区第八批金融创新案例

Shanghai Free Trade Zone
上海自由贸易试验区

Best Innovative Model Enterprises

上海自由贸易试验区制度创新样本企业

Shanghai Free Trade Zone
上海自由贸易试验区

2017 Pioneering Wealth Management Brand Award

2017先锋理财品牌

International Finance News
《国际金融报》

2017 Global Asset Allocation Pioneering Bank Award

2017全球配置理财先锋银行

International Finance News
《国际金融报》

2017 Best Foreign Bank
Employer in China
2017最佳外资银行雇主奖

Universum
优兴咨询

2017 Innovative Bank WM
Product Award
2017中国创新银行理财产品看鼎奖

Securities Times
《证券时报》

2017 Financial Inclusion Best Practice
“温暖金融城·2017陆家嘴年度公益榜”
普惠金融实践奖-花旗贵州手工业发展项目

Lujiazui Financial City Development Bureau,
China Business Network,
Shanghai Advanced Institution of Finance
陆家嘴金融城发展局、第一财经和上海高级金融学院

Mobile Banking Initiative of the Year
2017年最佳移动银行业务

Asian Banking&Finance
《亚洲银行与金融》

China CSR Awards 2017
2017中国企业社会责任奖

AmCham China and British Chamber
中国美国商会与中国英国商会