

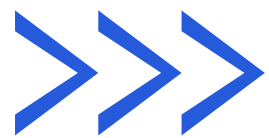


2022

花旗中国企业社会责任报告

CITI CHINA CORPORATE CITIZENSHIP REPORT





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林钰华
花旗银行(中国)有限公司行长
花旗中国首席执行官
Christine Lam
President, Citibank (China) Co., Ltd.
Chief Executive Officer, Citi China

01.

行长寄语

成为客户信赖的伙伴, 为其提供尽责的金融服务从而推动社会发展与经济进步是花旗的使命。花旗早在1902年就来到中国, 致力于为我们的客户提供最优质的服务, 矢志不渝地帮助他们把握机遇, 迎接挑战。

我们深植中国, 做衔接海内外企业与机构的桥梁。我们珍视与利益相关方的关系, 无论是我们的客户、行业监管者、社区、环境, 还是我们的员工。我们积极推动业务, 践行花旗的使命。

本企业社会责任报告详述了花旗中国在2022年度多方面的举措, 如坚持贯彻最高道德标准、不断创新产品与服务、推动多元共融的企业文化、赋能员工合力迈向碳中和目标。主要亮点包括:

- 作为首家外资金融机构参与首批上海临港新片区跨境贸易投资高水平开放外汇管理改革试点;
- 开展一系列缤纷多彩, 围绕“多元共融”主题的活动, 如成立代际关系、家庭、LGBTQ+权益相关的员工小组, 举办第二届多元共融嘉年华, 进一步打造多元共融的工作环境, 助力花旗人拥抱最真实的自我, 释放潜能, 共创非凡;
- 启用绿色金融发展战略, 加快花旗中国进一步夯实在绿色金融方面的实践, 争取从业务与自身运营方面全方位达到碳中和。

我们还致力通过社区领导力、专业能力与志愿者服务等举措帮助我们所在的社区更具活力, 创造积极影响。为此, 花旗中国携手优质公益组织, 设计与执行一系列社区公益项目。这些项目帮助青年人提升就业力, 获得工作实习机会, 赋能他们打破职场偏见和固化思维, 助力社区和人们提升金融知识与金融反诈能力。

花旗最宝贵的财富 —— 我们的员工, 在2022年继续携手共同为我们所工作与服务的社区做出了许多贡献。包括年度的花旗全球志愿者日和日常志愿者活动在内, 花旗的志愿者们贡献了共计1200多小时的志愿服务, 参加了丰富多彩的公益活动, 如保护社区环境、与所需青少年互动、金融反诈、作为导师帮助青年人提高就业力等。

过去几年人类所共同面临的挑战巨大, 也正是因为我们一起经历了这些挑战, 我们更加清楚, 花旗中国身负重任。无论是助力客户的持续发展与成功, 还是推动世界向好发展, 花旗都可以发挥重要作用。我坚信, 花旗中国将继续聚力我们的员工、专业经验与资源, 充分发挥创新优势, 勇创佳绩, 推动未来更加多元共荣!

MESSAGE FROM OUR PRESIDENT

First coming to China over 120 years ago, Citi has over the years helped our clients meet the world's challenges and embrace its greatest opportunities, and is committed long-term to serving as a trusted partner to our clients by responsibly providing financial services that enable growth and economic progress.

Our local commitment is reflected in the way we drive our business: we are deeply rooted in China and serve as a bridge to connect institutions and individuals in both China and abroad. We have placed emphasis on nurturing relationships with our stakeholders – our clients, the regulators, the community and environment, and equally importantly, our employees.

This report illustrates the many ways we brought to life our commitment in the year of 2022, by operating to the highest ethical standards, innovating on products and services, advancing diversity and inclusion, unleashing the power of our employees and heading towards the carbon-neutral sustainability goal. A few highlighted achievements in these areas include:

- As the first foreign bank to participate in foreign exchange reform in Lingang New Area of Shanghai, improving the level of facilitation of foreign exchange business
- Advancement in diversity and inclusion through a diverse array of ongoing projects and campaigns, such as employee networks dedicated to generations, families and Pride-LGBTQ+, as well as the DEI Carnival, to support and empower colleagues embracing true selves and living up to full potential
- An Citi China Green Finance Strategy Paper that serves us as the foundation to ensure our operations and businesses are accelerating towards carbon-neutral across our ecosystem

Through community leadership, thought leadership and volunteerism, we are also committed to building vibrant communities where we operate to make a positive impact. We collaborated with renowned nonprofit organizations to co-create programs that support needed youth to improve employability skills and obtain internship opportunities, empower youth to break career stereotypes and prejudices, and educate communities and people to fight against financial fraud.

Citi's greatest asset, our employees worked together to create positive change in the communities where we live and work. In 2022, by way of the annual Citi Global Community Day and ongoing volunteering activities, we have invested in more than 1,200 hours of volunteering time, supporting a diverse array of community events that protect the community environment, engaged with needed children and youth, raised awareness on financial risk, and mentored youth to enhance employability opportunities and skills.

While no one could have predicted the challenges we've faced over the last few years, one thing remains clear, that Citi China has a responsibility to lead by example, and plays an important role in not only serving our clients to succeed and grow, but also doing what's right and making this world a better place for us all. I'm confident that we will continue to bring together the power of our people, our expertise and resources, and our ability to innovate, to excel in what we do and champion for a more inclusive and prosperous future.

02_花旗的价值主张

CITI'S VALUE PROPOSITION

“

以推动社会发展与经济进步为使命

A Mission of Enabling Growth and Economic Progress

”

客户的期许以及我们的目标

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

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。

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.

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，助其在本地产及全世界各地成长，创造就业机会和真正的经济价值。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。

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. 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.

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。

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.

我们始终秉承最高道德标准，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。

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.

03.

花旗在中国

CITI CHINA AT A GLANCE

为客户提供尽责的金融服务
Responsibly Provide Financial Services

成为客户信赖的伙伴
Serve as a Trusted Partner

推动与经济进步
Create Economic Value

1902 年进入中国
Established a China presence in 1902

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



银行客户服务
金融市场服务
财资贸易证券服务
全球财富管理
Banking
Markets
Services
Global Wealth Management



企业及机构客户业务
Institutional Clients Group



全球财富管理
Global Wealth Management

核心业务

Core Businesses

- 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。

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.

- 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。

Leveraging our global network, Citi has completed a series of landmark transactions to support the strategic needs of Chinese companies.

- “中国企业海外服务处 (China Desks)” 服务于中国企业走出去的需求。

China desks servicing the needs of Chinese companies going global.

- 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。

Treasury and Trade Solutions provides industry leading cash management and trade financing services to institutional and corporate clients in China.

- 金融市场与证券服务部针对企业、机构与政府的不同需求，提供全方位并具业界领先的解决方案，产品涵盖资产类别与汇率，区域与行业。

The Markets and Securities Services provides world-class solutions that are as diverse as the needs of the corporates, institutions, governments we serve, covering a vast array of products span asset classes and currencies, sectors and industries.



04.

保持一流的公司治理及道德标准

UPHOLDING WORLD-CLASS CORPORATE GOVERNANCE AND ETHICS

花旗矢志追求高标准的公司治理水平与道德行为准则。我们的治理架构、政策与流程均以服务于全体利益相关方这一原则为出发点，并在全公司范围内不断推介，培养高标准职业操守的尽责文化。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。

At Citi, we aspire to the highest standards of corporate governance and ethical conduct. Our governance structures, policies, and processes, serve the needs of stakeholders and promote a culture of accountability and ethical conduct across the company. 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.

截至2022年12月31日，董事会共由7名董事组成

1) 3名为非执行董事；
2) 1名为执行董事；
3) 3名为独立董事。

职务	姓名
执行董事、行长	林钰华
独立董事	杨振辉
独立董事	王颐
独立董事	周元
董事长/非执行董事	卢伟明
非执行董事	Nadir SARELA
非执行董事	蒋国荣

As of December 31, 2022, there were 7 directors in total

1) 3 Non-Executive Directors
2) 1 Executive Director
3) 3 Independent Directors

Title	Name
Executive Director and President	Christine LAM
Independent Director	Alfred YEUNG
Independent Director	WANG Yi
Independent Director	ZHOU Yuan
Chairman/Non-Executive Director	Steven LO
Non-Executive Director	Nadir SARELA
Non-Executive Director	JIANG Guorong

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。董事在董事会会议或董事会闭会期间花费了大量时间和精力审查和分析银行的运营情况。

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 has special fiduciary duties due to the absorption and management of deposits. Directors have spent significant time and attention reviewing information on and analyzing the Bank’s operations, either during board meetings or during the intersession of board meetings.

银行董事也保持花旗所期望的道德标准，确保对与其有利益冲突的事项回避投票。

Our Directors maintain ethical standards expected by Citi, ensuring abstention from deciding matters with a potential conflict of interest.

银行董事会审议讨论了每季度的内部审计报告、章程修订、三年战略规划、风险管理框架、重要制度、业务连续性报告和计划、信息科技战略、内控评估年度报告、外包年度报告、内部资本充足评估报告等。通过开展这些活动，董事会的目标就是确保银行遵守相关法律、法规、规章，切实保护股东、银行、员工、存款人、银行业监管机构的合法权利和利益，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签署，会议记录完整，并提交给上海银保监局存档。

本行未设监事会，仅由股东指定一名监事。本行监事Tim MONGER先生作为本行监事能够认真履行自己的监事职责，出席了2022年每一季的季度性董事会会议，并且出具了监事关于董事及高管人员2021年度履职情况的报告。Monger先生还对董事和高管就资本管理、流动性风险管理、反洗钱风险管理、操作风险管理等方面的履职相关事项发表专项意见。Monger先生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。

截至2022年12月31日，
本行董事会下设五个专业委员会，具体如下：

- 1) 2007年6月13日成立的审计委员会；
- 2) 2007年6月13日成立的关联交易控制委员会；
- 3) 2007年9月12日成立的风险管理委员会；
- 4) 2014年1月10日成立的薪酬委员会；
- 5) 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，分别就其对应方面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。

2022年，五个专业委员会全年共召开会议17次，审议各项议题共计33项，听取报告共计100项。

The Board has reviewed and discussed the internal audit quarterly report, Articles of Association Amendment, 3-Year Strategy Plan, Risk Management Framework, important policies, continuity of business report and plan, information and technology strategy, internal control assessment annual report, outsourcing annual report, internal capital adequacy assessment process report, 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, its employees, depositors, banking regulatory authority, and other stakeholders as well as 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 China Banking and Insurance Regulatory Commission (CBIRC) for filing.

Our bank does not have a board of supervisors, but has a single supervisor designated by the shareholder. The Supervisor of Citibank (China) Co., Ltd. (“CCCL”) Mr. Tim Monger performed his duties diligently and attended each quarterly Board meeting, and issued the 2021 Supervisor Report on the Performance of Directors and senior management. Mr. Monger also issued particular opinions on matters related to the performance of duties by Directors and senior management on capital management, liquidity risk management, anti-money laundering risk management, operational risk management, amongst others. Mr. Monger supervised the financials and the legality and compliance of the performance of the directors and the senior management.

As of December 31, 2022,
there were five professional committees under the CCCL board.

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

Each of the 5 committees effectively operates with distinct division of responsibilities and has provided professional advice and suggestions in their corresponding aspects. They provided a solid foundation in facilitating the Board’s efficient review of matters presented to it.

In 2022, the 5 professional committees in total held 17 meetings, reviewed 33 motions and 100 reports.

审计委员会

主席	杨振辉	独立董事
投票权成员	王颐	独立董事
投票权成员	周元	独立董事
非投票权成员	林钰华	执行董事、行长
非投票权成员	聂钢	内审负责人

审计委员会先后召开了4次会议，共作出了8项决议，听取10项报告。此外，各次审计委员会均邀请外部审计师参加，以保证与外部审计师的及时和有效的沟通。外部审计师就银行的运行情况与委员会成员分享了意见，并分享了监管重点和市场趋势，这有助于审计委员会更好地就委员会议案作出决定。内部审计委员会审议并批准的决议包括：2021年度审计工作总结报告、2023年度内审计划、对外部审计师的聘用、内审章程的更新、各季度的内部审计情况报告等。

关联交易控制委员会

主席	周元	独立董事
投票权成员	林钰华	执行董事、行长
投票权成员	杨振辉	独立董事
非投票权成员	钦丽俐	合规负责人
非投票权成员	邱宗顺	首席风险控制官

关联交易控制委员会先后召开了4次季度会议。2022年关联交易控制委员会共听取了16项报告。关联交易控制委员会审阅了关联交易季度财务报告、新增一般关联交易，2021年关联交易年度报告等事项。关联交易控制委员会及时、严谨的工作确保公司的经营符合有关监管机关的要求。

Audit Committee

Chairman	Alfred YEUNG	Independent Director
Committee Voting-Member	WANG Yi	Independent Director
Committee Voting-Member	ZHOU Yuan	Independent Director
Committee Non-Voting Member	Christine LAM	Executive Director and President
Committee Non-Voting Member	Simon NIE	Internal Audit Head

The Audit Committee(“AC”) had four quarterly meetings, resolved eight motions, and reviewed 10 reporting items. In addition, to ensure timely and effective communication with external auditors, our external auditors were invited to participate in each AC meeting. External auditors exchanged their view on CCCL’s operation with AC members and also shared regulatory focus and market trends, which helped to better equip the AC in their decision on AC motions. The resolutions made by the AC include: 2021 internal audit work summary, 2023 internal audit plan, extension of appointment of external auditor, update of internal audit Charter, and quarterly reports of internal audit.

Related Party Transaction Control Committee

Chairman	ZHOU Yuan	Independent Director
Committee Voting-Member	Christine LAM	Executive Director and President
Committee Voting-Member	Alfred YEUNG	Independent Director
Committee Non-Voting Member	QIN Lili	Chief Compliance Officer
Committee Non-Voting Member	KHOO Chong-Soon	Chief Risk Officer

The Related Party Transaction Control Committee (“RPTCC”) had four quarterly meetings, reviewed 16 reporting items. In 2022, RPTCC reviewed the quarterly financial report of related party transactions, new general related party transactions, and the 2021 annual report on related party transactions, etc. RPTCC’s work ensured our compliance with regulators’ requirements.

风险管理委员会

主席	Nadir SARELA	非执行董事
投票权成员	林钰华	执行董事、行长
投票权成员	杨振辉	独立董事
非投票权成员	邱宗顺	首席风险控制官
非投票权成员	廖尉成	首席运营官 兼首席技术官
非投票权成员	钦丽俐	合规负责人
非投票权成员	林琳	操作风险部总监

风险管理委员会先后召开了4次会议。委员会共作出了21项决议, 听取了68项报告。每次委员会会议均会审议当季的风险资产组合报告、非正常类的信贷报告、各级不良贷款和损失准备金审查报告, 主要风险限额与实际风险敞口审查报告, 操作风险管理报告, 合规风险管理报告等。风险管理委员会审批通过的决议包括风险管理框架更新、预期信用损失法实施管理办法、内部资本充足率评估政策, 流程和程序、2021年度衍生品风险评估报告、2021年内部控制评价报告、2021年度外包情况评估报告等。

薪酬委员会

主席	王颐	独立董事
投票权成员	林钰华	执行董事、行长
投票权成员	Nadir SARELA	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2021年度绩效薪酬和2023年工资增长预算, 并听取了2项报告。

Risk Management Committee

Chairman	Nadir SARELA	Non-Executive Director
Committee Voting-Member	Christine LAM	Executive Director and President
Committee Voting-Member	Alfred YEUNG	Independent Director
Committee Non-Voting Member	KHOO Chong-Soon	Chief Risk Officer
Committee Non-Voting Member	Albert LIAO	Head of Operations & Technology
Committee Non-Voting Member	QIN Lili	Chief Compliance Officer
Committee Non-Voting Member	Lin LIN	Operational Risk Management Head

The Risk Management Committee (“RMC”) had 4 quarterly meetings, made 21 resolutions and reviewed 68 reporting items. Risk portfolio seasonal report, classified portfolios, NPLs and loss provisions, and key risk limits against actual exposures, Operational Risk Management reports, Compliance Risk Management reports, etc. were reviewed at each RMC meeting. The motions approved by the RMC include the updated Risk Management Framework, Excepted Credit Loss Implementation Procedure, the internal capital adequacy assessment policy, processes and procedures, the 2021 derivative risk assessment report, the 2021 internal control assessment report, and the 2021 outsourcing report, etc.

Remuneration Committee

Chairman	WANG Yi	Independent Director
Committee Voting-Member	Christine LAM	Executive Director and President
Committee Voting-Member	Nadir SARELA	Non-Executive Director

The Remuneration Committee has held 1 meeting. The Committee made 2 resolutions on the 2021 Performance Linked Compensation and the 2022 Salary Increase Budget, and reviewed 2 reporting items.

消费者权益保护委员会

主席	王颐	独立董事
投票权成员	林钰华	执行董事、行长
投票权成员	杨振辉	独立董事
非投票权成员	徐旻	个人银行业务负责人

消费者权益保护委员会在2022年共召开了4次会议, 审议了2项决议, 听取了4项报告。委员会主要关注关注消费者权益保护工作情况以及工作进展情况, 包括投诉管理、消费者保护新措施、监管沟通、提升消费者权益保护意识和教育情况等。

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。

Consumer Rights Protection Committee

Chairman	WANG Yi	Independent Director
Committee Voting-Member	Christine LAM	Executive Director and President
Committee Voting-Member	Alfred YEUNG	Independent Director
Committee Non-Voting Member	Max XU	Head of Consumer Banking Legacy Franchise

The Consumer Rights Protection Committee (“CRPC”) held 4 meetings in 2022, reviewed 2 motion and reviewed 4 reports. CRPC focuses on consumer protection work regarding complaint management, regulator communication, consumer protection initiatives and awareness & education.

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.

05.

成为客户信赖的伙伴 保障客户权益

TRUSTED PARTNER AND PROTECTOR

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。

Citi's mission is to serve as a trusted partner by responsibly providing financial services that enable growth and economic progress. Responsible business practices are 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 to enabling employees to make systemically responsible decisions that are in our clients' interests and create economic value.

“

保障客户的权利和利益

SAFEGUARDING CUSTOMERS' RIGHTS AND INTERESTS

”

始终贯彻公平对待消费者的政策与理念

Matter of Principle: Fairness for Customers

我们尽一切努力并坚决贯彻公平对待消费者作为实践中优先考虑的原则，确保为客户提供优质的体验。公平性项目也为我们提供了一个全球一致的架构，帮助我们在业务中贯彻以客户至上的方式来考虑问题，评价产品和服务这一理念。

At Citi, we do our best to promote the principles of fairness to consumers as priority in practice to ensure that we provide customers with a high-quality experience. The Treating Customer Fairly (TCF) principle provides us with a globally consistent structure to help us implement the customer-centric approach in our businesses and guide our actions in evaluating products and services.

公平对待消费者四要素

The Principle of Treating Customer Fairly



价值
VALUE

客户购买花旗的产品或服务时，确实获得了与其花费合理匹配的价值。

Consumer receives value that is related to the cost of the product or service.



适合
APPROPRIATE

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。

Consumer receives best matches on products and services that meet actual needs.



守信
WORK AS DESCRIBED

客户得到的产品、享受的服务与他们所了解到的内容相同。

Consumers can predict how the product or service will work.



易懂
EASE OF UNDERSTANDING

产品和服务的条款尤其是限制条款、排除性条件清晰易懂。

Consumers can clearly understand the Terms and Conditions of the products or services (particularly any limitations or exclusions).

消费者权益保护

Process to Safeguard Customer's Rights

花旗中国的产品和服务均由总行统一开发设计，总行在推出新类别的产品和服务均须通过花旗中国新产品审批委员会批准，新产品审批委员会委员包括来自风险管理、合规、法务、财务部等多个部门的负责人，委员会在审批时会充分考虑公平对待消费者相关要求。同时，个人银行的新产品和服务在报委员会审批前，须事先充分征询消费者权益保护部的意见，由消费者权益保护部从消费者保护的角度充分考察产品和服务的适合度，给出肯定意见后，业务部门方可提交新产品委员会审批。花旗中国于2020年制定并出台了内部审查制度，该制度对审查主体、审查范围、审查要点、审查流程等内容进行细化，要求对面向消费者提供的新产品和服务方面，消费者权益保护部负责在设计开发、定价管理、协议制定等环节应就可能影响消费者的政策、制度、业务规则、收费定价、协议条款、宣传文本等进行评估审查，审查要点应充分覆盖消费者权益保护各项要求，对相关风险进行识别和提示，并提出明确、具体的审查意见，确保审查工作有效性。该制度执行至今，取得了良好的效果，且每年消费者权益保护部结合集团内部和监管对于消费者保护的最新要求进行制度更新。2022年，我们强化了督办流程，对于进一步提高消费者权益保护工作质量和水平提供了保障。

Citi China's products and services are centrally developed by the China Headquarters and must obtain approvals from the Citi China New Product Approval Committee (NPAC). Responsible for evaluating and reviewing proposals of all new products and services from the angle of Treating Customer Fairly (TCF), the NPAC is composed by departments such as Risk, Compliance, Legal and Finance. Prior to the NPAC review, all new products and services will be initially reviewed and approved by the Department of Consumer Protection to ensure they are fully screened from the perspective of consumer's rights and fairness. In 2020, Citi China established the Consumer Rights Protection Review Mechanism that refines subject, scope, content, process and procedure of product review and evaluation. The Mechanism mandates that for any new product and service provided to consumers, the Department of Consumer Rights Protection is responsible for reviewing and evaluating elements that may impact customers such as policies, systems, business rules, pricing, terms of agreement and marketing content when designing and developing new products, pricing and agreements. The Mechanism has proven its effectiveness in advancing our mission of safeguarding the rights of customers. Furthermore, at the annual basis the Department of Consumer Protection conducts reviews and necessary updates to any new policies on the subject. In 2022, Citi China further upgraded the supervising and monitoring process with the purpose to advance the quality of our consumer protection effort.

畅通投诉渠道，保障消费者权益

Optimizing Communication Channels

为确保投诉渠道畅通，花旗中国通过营业网点、官方网站、掌上银行、微信、微博公众号等方式公示个人及企业客户的投诉渠道信息、投诉方式、处理流程、24小时客服/投诉热线等，在网内设置客户意见箱，在收到客户建议或投诉意见时第一时间处理跟进，采取统一管理、分级处理、专人负责、逐级上报的管理模式，做到积极、妥善、快速响应并处理金融消费者的投诉或建议，并及时告知金融消费者处理结果，接受消费者的监督，切实保护金融消费者权益。

Through all of our communications channels to the public, such as branch outlets, official website, mobile applications, WeChat accounts and Weibo account, Citi China discloses information such as means of complaint, processing procedures, and offers a 24-hour customer service hotline for customers and corporate clients, so that customers can access the channel easily. Additionally, a customer suggestion mailbox was set up in branches. When receiving customer suggestions or complaints, we take systematic actions that mandate each case received to be handled timely and with high priority from all related employees and departments. Meanwhile, we notify customers who have submitted complaints or suggestions of our resolution, fully accepting our accountability to consumers, and effectively protecting the rights and interests of our consumers.

2022年度客户投诉情况

Customer Complaints in 2022

2022年花旗中国个人银行部共收到3732起客户投诉。按区域划分，东部地区（包括上海、杭州等）投诉占比略高于北部地区（包括北京、天津等）及西南地区（包括广州、深圳、成都、重庆等）。全年投诉中，零售银行业务投诉主要涉及银行人员服务质量、理财产品收益以及房屋抵押贷款服务等方面。信用卡业务投诉主要涉及银行人员服务质量、协商还款以及息费减免等方面。针对客户的投诉，秉持以客为先的服务理念，我们及时与客户进行沟通，积极解决客户的疑问，并从投诉中发现问题，不断完善本行产品、服务及流程管理，提升客户服务体验。

In 2022, Citi China received 3,732 customer complaints in total. The percentage of complaints in the eastern region (e.g. Shanghai, Hangzhou) was higher than those in the north (e.g. Beijing, Tianjin) and the southwest (e.g. Guangzhou, Shenzhen, Chengdu and Chongqing). Main areas of complaints from the consumer business were related to services by customer representatives, returns on wealth management products, and mortgages, whereas complaints on credit cards focused on services by customer representatives and fees reductions. For all complaints received, we have strictly followed the client-centric guideline, actively and properly handled them in a timely manner and continued to evaluate the relevant processes for further improvements.



加强金融知识普及教育 Strengthening Financial Education

花旗中国继续组织和支持一系列线上和线下活动，向员工、客户和公众普及金融常识，并通过主动连接当地社区、学校和企业，提高本地居民的金融知识，进一步提高其对消费者权益和潜在风险的认识。

Citi China has continued our commitment of providing financial literacy by organizing a series of online and in-person initiatives to serve the different needs of employees, customers, and the general public. Through proactive outreach to local communities, schools and businesses, we have helped enhance various stakeholders' financial knowledge and further raised awareness on consumer rights as well as potential risks.

花旗中国积极参与监管机构发起各项金融知识普及活动，各分行营业网点均设有金融知识专区，摆放监管机构下发或总行统一制作的公益性金融知识宣传教育资料，并安排工作人员普及相关金融知识。在监管机构的统一部署安排和指导下，紧扣宣传活动主题要求并结合日常实际业务经验，设计“消费者权益保护金融小知识”系列主题宣传资料供客户取阅。

Citi China has actively participated in various financial knowledge themed activities initiated by the banking regulators as well as designed and conducted such activities of our own. All branches have assigned a special area to present to customers and guests with various financial knowledge materials. Specialists are also onsite to share financial knowledge and information. Fliers and posters with topics on consumer protection and financial knowledge are presented and distributed to customers and the public.

花旗中国充分利用新媒体及网络优势，将金融普及和教育通过这些渠道传播至更多人群。花旗中国的官方网站主页特辟“金融知识课堂”专栏，从多方面开展金融知识宣传教育。花旗还在官方抖音账号设有“金融知识小课堂”，进一步提升金融消费者提升防诈骗和防风险意识，维护自身权益的意识和能力，切实保障自身合法权益。借助新媒体渠道，利用“花旗银行信用卡”以及“花旗银行财富管理”两个官方微信公众号、支付宝服务号，花旗中国推送各类金融教育知识和“以案说险”案例分享，持续进行消费者金融宣传教育，实现宣传覆盖面的最大化。

Leveraging social media and internet platforms, Citi China strives to expand access to and facilitate more people in obtaining financial knowledge. At Citi China's official website, we provide a featured section on financial knowledge. We also launched a financial knowledge themed course under Citi China's account at Douyin, leveraging the platform to offer interesting, interactive and impactful financial educational efforts to more people. Furthermore, we launched a series of education newsletters and case studies on consumer protection at the WeChat accounts of Citibank Credit Card and Citibank Wealth Management, as well as platforms of Alipay.

2022年度在消费者保护方面的其他亮点 Other Highlighting Efforts in 2022

2022年，花旗中国不断探索更加多元化的线上宣传渠道和更有新意的线上宣传形式，增加宣传力度。同时，结合不同人群的金融素养基础、接受程度、以及需求各不相同，我们特地针对不同人群，设定不同的宣教目标，特别针对“一老一少”开展精准活动。

In 2022, Citi China continued to explore more diversified and innovative online channels and methods to effectively reach to more people. Meanwhile, catering to the different capability levels of people on financial literacy, awareness and demand, we specifically set different targets for various groups of people. For example, we launched tailored educational programs that specially targets youth and the elderly.



 老年群体
Elderly Group

► 大字版金融知识宣传手册及宣教物料 Financial Education Materials in Large Fonts

2022年伊始，花旗中国针对目前各营业网点内“金融知识专区”的金融知识宣传手册，进行重新审核设计，考虑老年人群的阅读习惯，我们特别设计了大字版的金融知识宣传手册，内容更为简单易懂，字体更大，用词更为简单易懂，在营业网点显著位置摆放，方便老年人领取和查看。

At the beginning of 2022, Citi China reviewed and re-designed our financial education materials and placed them at the financial knowledge corner in our branch outlets. The re-designed materials are large print ones that cater to the reading habit of the elderly people, with easy-to-understand wording.

花旗中国消费者权益保护部还围绕“防范养老诈骗”制作了原创金融知识短片，采取真人实景拍摄，还原老年群体易接触到的真实场景，使用通俗易懂、新颖有趣的方式详细剖析其中的金融风险。我们希望通过“以案说险”的形式，帮助老年群体识别诈骗分子的各式骗术，提升老年群体的防范金融诈骗风险意识和自我保护技能。

Moreover, the Consumer Rights Protection Department also produced original financial knowledge short films about preventing pension fraud, adopting real-life scenes, imitating the condition suitable for elderly groups to encounter, and using easy to understand, novel and interesting ways to analyze in details the scenarios that the elderly may fall traps of financial fraud. We hope to help elderly groups to identify financial scams through case-sharing to raise awareness on financial fraud risk and improve self-protection skills.

▶ 新版手机银行App开启“关怀模式”
Elderly-caring Mode in the New Mobile Application

为进一步提升老年人支付便利化程度，提高老年人数字化设备的使用体验，帮助老年人群跨越数字鸿沟，为客户提供更加有温度的金融服务。花旗于2022年9月19日上线了新版手机银行应用程序，该版本特别设置了“关怀模式”以方便特殊人群，尤其是老年客户使用。新版手机银行在登录页面新增了“关怀模式”入口，屏幕字体变大，菜单图标变大，功能更精简，操作更方便。该模式下，客户可以更舒适、更轻松地操作账户查询与人民币转账等业务。

In order to further improve conveniency for the elderly to make payments and their digital experience, Citi China launched a new version of mobile banking application on September 19, 2022. The new version offers a "caring mode" with purpose to help certain groups of users, especially the elderly group to easily use our mobile banking services. Under the caring mode, the screen fonts and menu icons become larger, the functions are more streamlined, so to make the operation more convenient.

青年群体
Youth Group

▶ 原创视频、动漫作品，丰富宣教新形式
Original Videos and Cartoon

2022年，花旗中国作为上海地区银行业保险业金融宣教编辑队成员之一，创作了原创视频——“合理消费，理性借贷，我的青春不负债”，聚焦青年群体，通过日常情景模拟演绎，重点关注当前热点话题主播打赏、直播购物等问题，生动形象地倡导消费者理性消费，警惕过度负债风险，避免陷入“以贷还贷”等恶性循环。除此之外，我们还尝试了采用漫画的形式制作了八大权益的长图，幽默诙谐的画面和语言受到青年群体的一致好评。

In 2022, Citi China as a member of the banking and insurance industry in Shanghai, created an original video titled "Reasonable consumption, rational borrowing, my youth without debts". The video calls on the youth group to build a healthy financial habit, be alert to excessive liabilities, and avoid falling into a negative cycle of reborrowing, through simulating scenarios that youth may encounter during daily life such as rewarding internet influencers and excessive online live shopping. In addition, we also developed a cartoon introducing eight rights of consumers that were well received by the youth group with its humorous pictures and language.

▶ 金融知识进校园普及活动
Campus Events on Financial Education

2022年9月，花旗银行消费者权益保护部走进上海师范大学奉贤校区，开展送金融知识进校园活动。这是花旗连续第五年在每年9月份助力上好“开学第一课”。讲座从贴近学生日常生活的案例出发，深入浅出的为初入大学的莘莘学子们介绍基础金融知识，普及理性消费、珍惜信用理念，总结常见“套路”，防止上当受骗，初步建立起防范风险意识。

In September 2022, the Consumer Rights Protection Department provided students with an inaugural lecture on financial knowledge as part of the new semester "Inaugural Class" series held by the Fengxian Campus of the Shanghai Normal University. In the fifth consecutive year of Citi China to take financial knowledge to college campuses, the lecture used daily cases as the entry point to educate students on basic financial knowledge, importance of personal credit score and healthy financial habit to help students build awareness on financial fraud and entrapment.

巨幅宣传屏持续点亮上海黄浦江畔
Lighting up Huangpu River

2022年，在金融知识集中宣传活动期间，花旗积极利用上海陆家嘴“花旗集团大厦”大楼外墙最大总面积6030平方米的户外LED屏幕宣传金融知识。花旗集团大厦外墙有“外滩之窗”的美誉，借助其强大的视觉冲击力量，花旗中国传播金融消费者权益保护理念，为营造良好的金融环境贡献力量。

In 2022, Citi China continued to leverage the LED screen with a total area of 6,030 square meters on the outer wall of the Citigroup Tower, famed as "The Window of the Bund" in Lujiazui, an iconic area in Shanghai with local and touring attractions, to display consumer protection-themed public announcements as a way to raise public awareness on the subject. Utilizing the power of visual impact and the building's popularity, we advocated for consumer rights protection and contributed to a better financial environment.



06.

关爱员工 成就人才

CARING FOR OUR PEOPLE AND BUILDING TALENT

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。随着金融行业数字化的趋势，各家银行也积极招募非传统金融领域与多元化背景的人才。

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 personal and professional growth of our employees. As the financial sector becomes more digital, banks seek talent and skillsets beyond traditional finance and recruit from a broad range of backgrounds.

花旗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。我们立志成为行业最佳雇主，并持续改进吸引人才、留才和培养人才的方式。我们的人才和相关举措确保提高并增强员工技能，传达我们对员工道德行为的期望，并打造一个倡导学习和发展领导力的工作环境。

By fostering a stimulating and fair workplace, we empower our people to thrive. Our goal is to be recognized as the employer of choice in the financial industry. We constantly evolve how we attract, retain and develop talent. Our talent and workforce programs develop and strengthen skills, communicate our expectations for ethical conduct, and promote an environment of learning and leadership.



“

营造一个赋能和积极的工作环境

FOSTERING AN EMPOWERING AND POSITIVE WORKPLACE

”

为员工成长提供最佳的职业培训和发展机会

Providing the Best Training and Development Opportunities for Growth

我们相信学习是工作的一部分。在职经验、与他人合作与互动能激励员工参与、创新并发挥他们最大的潜力。

We believe learning is part of work. On-the-job experiences, collaboration and exposure to others encourage employees to engage, innovate and maximize their potential.



由于疫情的影响，并出于员工安全的考量，花旗2022年度的学习课程均采用线上形式。除了新员工培训、企业文化培训、个人职业技能发展等一系列培训外，还继续推出了系列讲座 – 花旗中国学习咖啡馆。2022年，该系列讲座聚焦于提高风险管理意识，提升数字化素养以及公司内跨部门与业务间的交流。共计二十余位公司内部的主讲嘉宾倾情参与，共举办了十余场讲座，讨论了时下热门话题，如ESG、监管科技、操作风险及案件防控、反洗钱等。各类型在线课程共吸引了超过7,800人次参与。

For the consideration of employee safety during the pandemic period, Citi invested in series of Virtual Instructor Led Training on new hire orientation, corporate culture, and individual professional development. The China Learning Café program is an open lecture launched in 2021, focusing on Risk&Control awareness reinforcement, building up digital literacy and business knowledge exchanges in 2022. More than 20 internal speakers from different functions and businesses shared hot topics such as ESG, Regulatory Technology, Operational Risk and Fraud, Anti-money Laundry, Data Culture and Standards. In 2022, Citi China employees completed a total of more than 7,800 person-times of various Instructor Led courses.

Degreed这一花旗全球性的在线学习平台，为花旗全球员工搭建了“一站式”的网络学习体验，确保员工可以在便捷时间利用平台提供的资源自我学习。该平台有在任意移动端浏览学习的优势，所以在2022年得以发挥自身优势，继续支持员工的学习发展。

Furthermore, we continue to promote the Citi global digital learning system, the Degreed, that is exclusively designed to offer employees globally a “one-stop” platform that at any time, any employee of Citi can easily access, identify, learn, and share a diverse array of learning resources, from courses, videos, to articles and more.

除此以外，共有400多位不同职级的管理者在2022年完成了领导力培训课程，这个培训计划旨在培养下一代领导者和青年人才，提升他们的技巧与管理能力。

In addition, about 400 people managers at all levels completed leadership programs in 2022, which were aiming at developing our next generation of leaders and young talents by advancing their skills and management capabilities.

我们认为培养人才的最佳途径是体验。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。

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.

打造多元共融文化

Making Citi a More Diverse and Inclusive Workplace

我们对多元共融的承诺是花旗价值主张的核心之一。

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2022年12月31日, 44.4%的董事总经理和52.2%的总监均为女性。为我们的女性人才提供发展机会, 对于提高她们的能力, 使其在目前的职位上表现出色, 并为其将来的职业发展至关重要。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, 专门为不同职级的女性提供了一系列女性发展项目, 同时将继续更新发展这些项目, 以满足新的需求。

为了庆祝国际妇女节, 2022年花旗以#BreakTheBias为主题, 鼓励大家打破偏见, 沟通互联, 拥抱平等。花旗中国组织了一系列精彩纷呈的庆祝活动, 包括PinkRun、圆桌讨论“推动多元与平等”、主题论坛“为她发声”、花艺以及“她故事”摄影工作坊等; 并携手#IamRemarkable社群二十位引导师呈现了七场主题工作坊, 架起跨部门沟通的桥梁、赋能花旗人充分绽放。

在花旗, 我们认同经历孕期生育和承担起母亲的责任是人生的一项重大改变。为此, 花旗的Maternity Buddy项目为新妈妈们们在孕期和重返工作时, 提供一位“伙伴”, 与员工分享作为母亲和员工的双重角色的第一手经验。该项目还帮助员工了解初为职场妈妈的相关信息和注意事项, 并为其返回工作阶段提供支持和建议。

Our commitment to diversity and inclusion is core to Citi's values.

In Citi China, female employees make up more than half of the workforce and are well-represented in the management team. As of December 31, 2022, 44.4% of our Managing Directors and 52.2% of Directors are female. Enabling our female talents with access to development is critical to advance their capabilities so to excel in their current roles and strive for the future career advancement. We provide various development opportunities designed for female employees with training, on-the-job learning, and experience sharing. A range of internal gender diversity programs are also provided specifically for female at different levels, and we continue to evolve those learning programs to meet new needs.

As a continued tradition, Citi celebrated the 2022 International Women's Day with the theme of #BreakTheBias - to call out gender bias, discriminations, and stereotypes and work collectively to forge equality. Various celebrations were hosted for female talents across the franchise, including Pink Run, Senior Panel "Driving Diversity Equality", the IWD Forum of "You Speak for Whom?", Flower Arrangement Session and "Beauty of Her Story" Photograph Workshop. Aligned with the #IamRemarkable Community, 7 workshops were organized by 20 external certified facilitators to connect and empower our employees and bring the best out of themselves.

At Citi we recognize that maternity and the responsibilities of motherhood are life changing. The Maternity Buddy Program supports staff during the journey of maternity and the transition back to work by providing access to a 'buddy', who can share first-hand transition experiences to benefiting employees to help them adjust to the dual role of mother and employee. The program also assists staff to exchange information on matters relating to maternity, and provide support and advice during the return-to-work phase of new mothers.

除了为倡导“性别平等和女性领导力”孜孜不倦地努力外, 花旗还设有代际关系(Generation), 家庭(Family Matters)和LGBTQ+权益(Pride-LGBTQ+Inclusion)相关的员工组织(EmployeeNetwork), 从各个方面致力于拥抱多元, 尊重差异。花旗中国于2022年8月以“Diversity”, “Equity”和“Inclusion”三大关键词为主题升级开展了“第二届多元共融嘉年华活动”, 旨在进一步提升员工对多元共融的认知, 鼓励员工积极践行这种价值观, 进而实现打造多元共融的工作环境这一愿景, 助力花旗人拥抱最真实的自我, 释放自身潜能, 共创非凡。呼应花旗全球的Affinity Strategy, 为期一个多月的多元共融嘉年华聚焦不同主题, 活动形式多样, 包括好好陪伴孩子给心情放个假吧, 最伟大的集结, 跨界对话, 拥抱残障共融以及花旗真人秀等, 通过线上线下联动就相关主题进行了深入的分享和交流。各员工组织同时举办了各类贯穿全年的活动, 以倡导多元共融的价值观, 例如亲子悦读、灵活办公下的断舍离, 感恩月活动等。

我们致力于通过倡导新想法、新资源、新政策和新合作伙伴的方式进一步增强多元化。同时花旗十分注重任人唯贤, 吸引、留任和发展有高绩效表现并体现花旗领导力原则与价值观的人才。

In addition to conversations around gender equality and women leadership, Citi China also established employee networks dedicated to topics such as generations, families and Pride-LGBTQ+. Citi China has upgraded our themed event to DEI Carnival in August 2022 focusing on three keywords: Diversity, Equity and Inclusion to further build an inclusive workplace where our colleagues can be their true selves and live up to their full potential. Aligning with the enterprise-wide Affinity Strategy, the Carnival includes engaging workshops and panel discussions such as Enjoy the Summer, Allyship Matters, Inclusive Awareness Sharing Session, Everyone is Awesome, Embrace disability and Talent Show, where in-depth sharing and exchanges were conducted. Throughout the year, numerous events were also organized via employee networks, such as Children's Day Book Sharing, Get Organized Day for flexible working arrangement, Gratitude Month Celebration, etc.

We are committed to advancing the culture of diversity by employing new ideas, resources, policies, and partners, while maintaining Citi's meritocracy that attracts, retains and promotes highly talented colleagues who deliver results, demonstrate our values, and exemplify our Leadership Principles.





员工心声

Voice of Employee

员工是我们开展一切工作的核心。“员工心声”调查是花旗评估重要管理举措、观测职场趋势与问题、发现重要机遇进而提高员工参与度的重要举措。2022年我们有96%的同事积极参与、建言献策，本次调查结果也继续保持较高水准。调查显示，道德标准指数和员工敬业度指数都达到了历史新高，分别为96%和92%；管理效率指数和多元共融（DEI）指数取得了令人满意的得分，分别是94%和92%。

员工心声的调查结果体现出花旗中国在不断打造更好的工作环境的承诺。我们将一如既往地坚持公司目标，加强风险管理和内控，营造坚守道德准则、多元共融的公司文化。

Our people are at the heart of everything we do. The global Voice of Employee (VOE) survey continues to be the backbone of our ongoing commitment to engage our employees by allowing us to assess key management practices, monitor workforce trends and concerns as well as discover target areas of opportunity. In 2022, the 96% participation rate shows how engaged our employees are to share their thoughts and opinions to improve the way we work. The survey in 2022 survey indices highlighted record scores in the Ethical Index and Engagement Index with a result of 96% and 92% respectively. We also achieved satisfactory results in the Manager Effectiveness Index and Diversity, Equity and Inclusion Index at 94% and 92%.

The result of VOE survey is a testament to the steady progress that we are making in achieving our mission to make Citi China an even better workplace. Our company-wide goals of improving risk and control, building a culture of ethics and diversity and inclusion will continue to be our guiding lights in that process.

保障员工全面健康

Building and Protecting Total Wellbeing

“Live Well at Citi”

“Live Well at Citi”致力于通过促进健康文化来改善花旗员工的全面健康，包括了身体、心理以及财务等多个维度。我们定期向员工发送“健康亮点”，并组织相关活动，提醒并激励员工更加关注自己的身心健康。在2022年，我们向员工发送了十期健康资讯推文，涉及各类生活与工作方面相关的话题，如亲子、时间管理、情绪管理、压力管理、生活健康等。

Live Well at Citi

Live Well at Citi is dedicated to improving the total wellbeing of Citi employees by promoting a culture of health, including physical, mental and financial, etc. We distributed “Highlight on Health” newsletters to employees regularly and organized activities across the year to remind and inspire employees to be more mindful about their wellbeing. In 2022, ten newsletters were delivered to employees, covering the topics of parent-child relationship, time management, emotion management, stress management and health life, etc.

2022年3月到12月，我们开展了7场 Live Well at Citi 的线上健康运动讲座，如八段锦，室内运动养成计划以及23场各类互动课程，如电影赏析，博物馆课程等。在此期间，共计1600余人次的员工注册参与了 Live Well at Citi 的系列课程。

From March to December 2022, we launched 7 live classes of Live Well at Citi online health and sports workshops including BaDuan-Jin, indoor sports development plan and 23 courses related to different topics such as appreciation of famous movies, museum series courses, etc. During the period, there were more than 1,600 person-times to join Live Well at Citi series .

2022年10月，由花旗银行上海工会赞助，我们举办了“心脏复苏和自动体外除颤器”急救培训，共30位同事加入到此次线下培训中，以此增加员工的健康意识和急救知识。

In October 2022, we hosted a First Aid training of “CPR&AED” which was sponsored by the Trade Union, a total of 30 colleagues joined us in this onsite training which aimed to increase employees’ awareness of health care and enrich employees’ skills of First Aid.

在精神健康月之际，我们推出了面向全体员工的14天压力情绪管理训练营，员工通过线上压力知觉及幸福感测试，减压微课和每日线上打开参与和体验。在11月举办的3期微课合计930人次收听，238名员工加入每日打卡活动。

During the Mental Health Month, we launched a 14-day stress emotion management training camp for all employees. Employees participated in and experienced through online stress awareness and happiness tests, live class for stress reduction and online punch-in daily exercises. A total of 930 person-times attended the 3 live class in November 2022, and 238 employees joined the online punch-in daily exercises.

我们在2022年继续实行工作生活辅导计划，适时为员工提供专业的身心健康咨询辅导，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与健康支持。

We continued the Work Life Coaching Program in 2022 and provided professional counselling to elevate employees’ pressure of life and work. We also held group counselling sessions and provided well-being support on demand basis.

在2022年，我们继续提供员工富有竞争力的年度体检、补充商业保险、企业年金、住房贴息计划以及优于法律法规规定的带薪年假休假，并且在员工的生育方面提供了处于市场领先的保障计划。2022年初，花旗根据各地陆续出台的育儿假和父母陪护假的相关规定，迅速制定了这2类新假期的内部实施细则，将国家法律法规或地方性政策的员工福利落到实处。

In 2022, We continually provided employees with competitive annual physical examinations, supplementary commercial insurance, enterprise annuity, interest subsidy, and paid annual vacation that is better than the laws and regulations. We provided a market-leading protection plan for employees’ fertility. In the beginning of 2022, according to the relevant regulatory rules on childcare leave and elder care leave which were issued by local regulators in various cities, Citi rapidly responded and formulated the internal implementation rules of these two new types of leaves .

确保员工的个人成功和职业满意度

Ensuring Personal Success and Professional Satisfaction

"小感谢 大不同" 计划

"小感谢 大不同" 计划帮助花旗推行感谢与认可员工追求卓越的文化。通过该平台表达的每一份感谢与认可都与公司的领导力原则相关，让员工更好地认识到，我们所认可的行为和成就对于花旗文化和成功至关重要。

这个平台不仅使我们能够更好且及时地表彰员工每天所做的出色工作，也是更广泛运用新技术的一部分。

截止2022年12月31日，7105个感谢与认可奖励通过该平台发送以鼓励这些员工。

Citi Gratitude Program

The Citi Gratitude Program empowers all employees to acknowledge their colleagues for going above and beyond, and helps to strengthen our culture of recognition and appreciation at Citi. Every recognition moment given through the tool is linked to our Leadership Principles so that we can recognize behaviors and achievements we know are critical to our culture and Citi's success.

This platform not only allows us to highlight and thank our colleagues for the great work they do every day, it is also part of a broader effort by using the latest technology solutions.

As of December 31, 2022, 7,105 recognition and appreciation awards have been delivered through the platform to encourage the colleagues.



07.

保护环境 促进可持续发展

A SUSTAINABLE FUTURE

气候危机愈发对人类和全球经济发展造成明显的威胁。全球各地的人们都感受到了气候变对日常生活和环境的影响。如不及时并有效地控制, 由气候变化而造成的长期影响将对人类的繁荣发展形成严重威胁。

The climate crisis has become an increasingly palpable threat to the human race and the global economy. People around the world are already feeling the impact. If not addressed timely and properly, the long-term effects of climate change will cast greater and severe impacts to global prosperity and development.

对于花旗而言, 环境、社会、公司治理 (ESG) 是我们一贯的理念与战略。帮助我们的客户应对挑战, 拥抱我们所处的快速变化的世界所创造的机会, 关乎于我们可否完成推动社会发展与经济进步这一使命, 对我们自身的业务十分重要, 同样对于我们服务客户, 助力他们未来保持业务可持续性起到至关重要的作用。可持续发展是花旗的核心价值之一。

The Environmental, Social and Governance (ESG) agenda isn't new to Citi. At Citi, helping our clients navigate the challenges and embrace the opportunities of our rapidly changing world is fundamental to our mission of enabling growth and economic progress. ESG also plays a vital role to our own business and is central to how we deliver for our clients and help them sustain their businesses for the future. Sustainable Development is a core pillar in Citi's value proposition.

花旗集团自2020年起将之前的年度企业公民报告更新为年度全球ESG年报, 旨在向公众汇报我们在过去一年中为实现ESG特定目标而做出的努力。花旗集团下设专门的委员会监督花旗全球ESG的活动和绩效。作为花旗集团的一部分, 花旗中国已经并将继续执行花旗集团制定的总体ESG战略。

Since 2020, Citi updated the previous Citizenship Report by publishing an annual Global ESG Report to disclose to the public our efforts on ESG. Citi has also established an ESG committee to oversee our ESG related activities and performance. As part of Citigroup, Citi China continues to follow and execute our global ESG strategy and practice.

“ 实施健全的管理和监督机制以降低风险 ”

MITIGATING RISKS WITH ROBUST OVERSIGHT

环境与社会风险管理政策

Environmental and Social Risk Management (ESRM) Policy

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。

Every year, Citi finances billions of dollars in transactions for 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 during annual company reviews and when assessing entire portfolios.

Our ESRM Policy, summarized in our Environmental and Social Management 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 the client to properly manage and mitigate relevant risks.

坚持国家绿色金融指导方针

Adhering to China's Green Finance Guidelines

在国家有关绿色金融政策的引领下，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。2021年，基于当前最新的绿色金融发展要求和实际情况，花旗中国更新了原有的绿色金融发展战略，并于下半年获得董事会批准后正式启用。2022年花旗中国进一步更新并完善了绿色金融发展战略，旨在完整、准确、全面的贯彻新发展理念，从战略高度推进我们的绿色金融服务和业务发展，加大对绿色、低碳、循环经济的支持，防范环境、社会和治理风险，提升自身的环境、社会和治理表现，促进经济社会发展，实现全面绿色转型。该发展战略在2023年获批，并开始实施。

Under the government's guidance on green finance, the Risk Management Committee - reporting to the Board - reviewed and approved the Green Credit Growth Strategy in June 2012. As a result, Citi China has been developing the Green Credit Annual Report since June 2013 and submitting it to the Risk Management Committee for annual review. Addressing the development of green finance in recent years, Citi China updated the Green Finance Strategy Paper which was approved by the board of directors in the second half of 2021. Furthermore, In 2022, Citi China updated and refined the Green Finance Strategy Paper, which aims to implement the nation's new development concepts completely, accurately and comprehensively, promote the strategic development of green finance products, services and business, and further our support in green, low-carbon and circular economy. The Green Finance Strategy Paper was approved and rolled out in 2023 to support Citi China in further advancing performance in environment, society and governance and the capability of managing related risks, as well as in promoting the society towards full-scale green transformation.

在各业务部门依托花旗中国绿色金融发展战略开展相应工作的基础上，花旗中国于2022年4月成立了一个由多部门组成的ESG协调工作组，系统性协调并推进花旗中国的各项ESG工作。在2022年中，已举办多场协调工作组的内部学习研讨会，开展面向全行的绿色宣传活动，提高员工的绿色知识，加快绿色人才的培养。

Guided by the Green Credit Guidelines, Citi China continues to follow a series of policies and internal control procedures. On the basis of Citi China Green Financial Strategy guiding and directing businesses, we established an ESG Taskforce composed of multiple departments in April 2022 with the aim to systematically coordinate and advance ESG-related work of the firm. During the year of 2022, the ESG Taskforce conducted a number of internal study seminars, hosted various ESG themed events to improve the green knowledge of employees and accelerate the cultivation of green talents.



助力客户向低碳转型

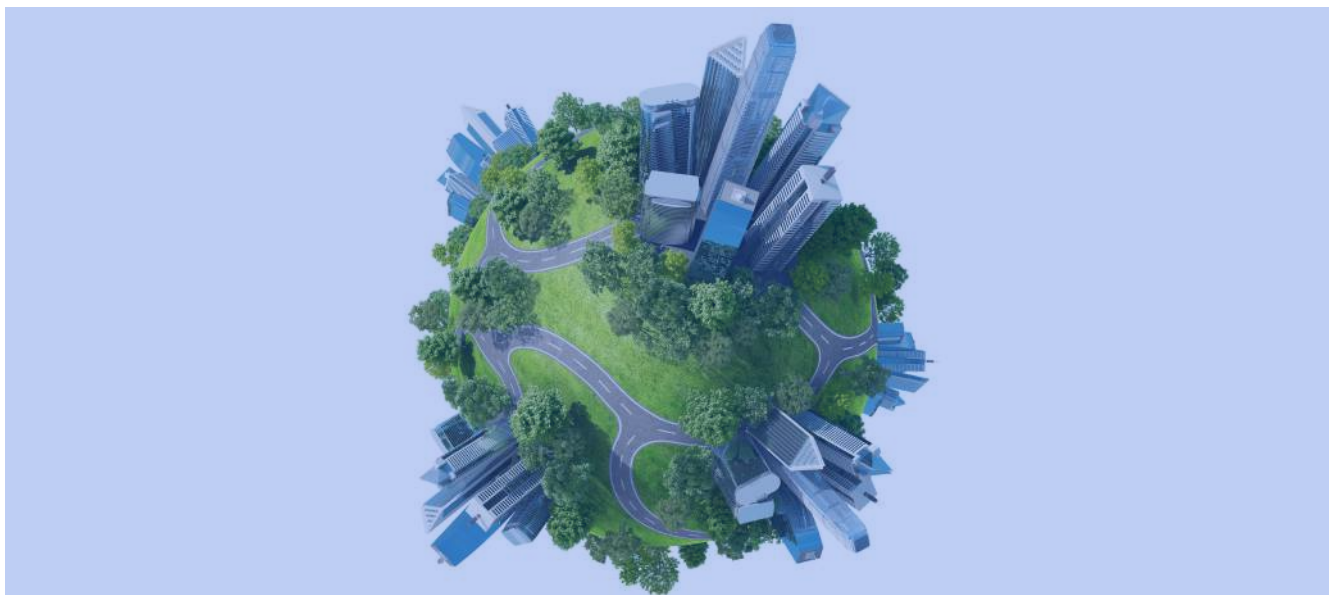
Serving Clients on Low-Carbon Transition

近年来,随着全球范围内个人与团体越来越希望构建一个更加绿色与可持续化的经济以及更加多元、平等与包容的未来,相关领域的兴趣与投资也随之加速。在我国碳中和碳达峰的新发展理念下,越来越多的中国企业也将ESG指标纳入投资决策考核。花旗中国一直致力于为中国客户带来最佳投资机遇,同时亦视可持续发展为核心价值。

In recent years, interest and investment has accelerated as people and institutions around the world strive for a greener, more sustainable economy as well as a more diverse, equitable and inclusive future. Under China's new development concept of carbon peaking and carbon neutrality, more and more Chinese enterprises have built the ESG index into their investment assessment. Citi China has been committed to bringing the best investment opportunities to our clients, and sustainable development has remained the core of our value proposition.

依托花旗集团可持续发展战略,花旗各部门共同积极探索,不断调整和扩展ESG相关服务能力与解决方案,以满足客户日益增长的可持续发展工作需求,以进一步发挥好绿色金融的支撑作用,推动经济社会发展绿色低碳转型。目前,花旗中国已与重点企业客户积极探讨,并将逐步建立起长效合作机制,支持客户积极发展和转变业务模式,走可持续发展的道路。此外,我们的业务团队与电力、天然气和供水等能源相关行业的客户也积极讨论ESG相关的可持续性问题的,鼓励客户并积极参与其ESG战略转型。我们还积极为客户提供绿色融资解决方案,例如碳交易和购电协议等。花旗中国一直以来并将继续积极支持致力于节能减排和推动清洁能源开发的企业客户。

Guided by Citi's ESG strategy, all functions of Citi China actively explore, adjust and expand the franchise's ESG-related service capabilities and solutions to meet the clients' growing needs on sustainability, further playing the supporting role of green finance in promoting green transformation and the nation's economic development. Citi China is proactively exploring opportunities with key clients, as well as establishing the long-term collaboration mechanism to support our clients' low-carbon transformation. Additionally, our business segments have been proactively discussing with clients in the fields of electricity, natural gas, and water supplies, on ESG-related matters, to encourage and participate in their transition to an ESG-centric development strategy. We are also offering clients solutions on green financing, such as green bonds, green loans, carbon trading and power purchase agreements. Citi China has always been and will continue to support clients in energy saving, emission reduction and clean energy development.



充分利用全球平台与优势

Leveraging the Global Platform and Experience for Service Excellency

花旗在中国将新能源、电动汽车、动力电池产业链、新材料等与清洁能源转型相关的行业作为重点支持行业,通过我们的全球化网络以及投行行联动,为上述重点行业里相关客户的发展提供各类金融服务支持。

利用花旗领先的ESG知识和研究,花旗为客户提供战略咨询、ESG评级顾问、绿色债券、绿色贷款、ESG挂钩财资金融产品等综合ESG解决方案。目前已成功协助某上市公司完成花旗亚太区首笔ESG挂钩的指数基金投资理财。利用花旗广泛的外部合作渠道,我们根据客户需求,为客户引荐ESG评级机构或绿色贷款认证机构,共同为客户的绿色融资提供服务。

Citi China selected to focus on low-carbon transition related sectors as key supporting industries, such as new energy, electronic vehicles, industry chain of power batteries and new materials. Leveraging our global network and the linkage of investment and commercial banks, we have strong capability and advantage to provide various financial services to support the development of enterprises in these key industries.

Leveraging Citi's leading knowledge and research on ESG, Citi offers clients comprehensive ESG solutions including strategic consulting, ESG rating advisory, green bonds, green loans and ESG-linked treasury and financial products. We have successfully assisted a listed company to complete Citi's first ESG-linked index fund investment and wealth management in Asia Pacific. Tapping into Citi's extensive external resources, we recommended ESG rating agencies or green loan certification agencies to clients catering to their needs, and worked with agencies to provide green financing services to them.

积极创新与落地实践

Committed to Innovation and Local Implementation

除了已经在中国市场落地的ESG产品之外,花旗中国还在继续致力于新的ESG相关产品的开发与实施。2022年1月,花旗首次在华推出与可持续发展目标挂钩的供应链融资方案,一方面推动企业客户减少碳排放,另一方面为中小企业融资成本达到合理水平创造条件,助力国家两项政策目标。花旗的可持续供应链金融服务为企业及其供应商提供双赢机遇。在企业客户与供应商交割货品的过程中,银行可以通过供应链金融产品,向供应商提供较优惠的融资,加速现金流和收付款,压缩融资成本。花旗的可持续供应链金融服务有别于传统供应链金融服务,供应商的融资优惠将取决于其在可持续发展方面的表现,融资成本将随着供应商的可持续发展方面取得的进步而下降,从而鼓励企业ESG的发展。

In addition to innovating on ESG products and services in the Chinese market, Citi China continues our efforts in innovating on our ESG products and services. In January 2022, China was one of the first markets in which Citi chose to launch its Sustainability-linked Supply Chain Finance (SSCF) program in Asia. The product is set to support two of China's policy objectives — achieving carbon neutrality by 2060 and lowering financing costs for small and medium-sized enterprises (SMEs). Supply Chain Finance programs benefit companies and their suppliers. A bank would provide financing to a client's suppliers from the date of collection of specific goods or provision of services to the date on which payment is owed to these suppliers. In turn, the suppliers benefit from lower-than-usual financing costs and cash flow acceleration. In Citi's SSCF program, qualifying suppliers — including many SMEs — can access Citi's supply chain financing at preferential rates on a tiered basis with rates improving as a supplier's sustainability score improves.

提高能源使用效率,降低对环境的影响。

Enhancing Energy Efficiency

所有新办公场所实现全LEED 认证 All New Premises LEED Certified

花旗中国所有在2020年开展的新项目全部达到了LEED认证等级。其中花旗上海南京西路支行于2021年荣获金牌认证。

Citi China reached 100% LEED certification for all new premises. In 2021, the Shanghai Nanjing West New Branch attained the LEED Gold Certificate.

办公场所管理 Office Housekeeping

花旗中国所有办公场所在节假日期间关闭所有不必要的空调和照明等用电设备;根据天气变化,在不影响员工工作环境舒适度的情况下调整办公场所空调的运行时间和温度,并于2022年实现节省用电约101,900度。

During holidays, all premises of Citi China turned off all unnecessary air conditioners and lighting. According to the weather conditions, operating time and temperature of air conditioners were adjusted with no impact to the comfortability of working environment, which has achieved an annual saving of around 101,900Kwh in 2022.

UPS电池回收 UPS Battery Recycled

花旗中国所有UPS电池在更换后都要求厂商进行绿色回收处理,2022年回收UPS电池424节,共计18,630.4千克。

All UPS battery replaced by Citi China were recycled by the professional agency, with 424 units being recycled totaling 18,630.4kg in 2022.

垃圾分类 Waste Classification and Management

花旗中国积极响应政府号召,按照相关城市规范要求实施垃圾分类管理,并对现场实际情况持续追踪汇总。从2022年1月1日至12月底,花旗北京、天津、大连、上海及杭州分行总垃圾量为176吨,垃圾回收率为6%。

Citi China responded positively and promptly to the government's call to implement waste classification, and has continuously monitored, analyzed and acted based on the actual situation on-site. In 2022, Citi branches in Beijing, Tianjin, Dalian, Shanghai and Hangzhou had a total garbage volume of 176 tons and achieved a recycling rate of 6%.

庆祝地球日 Celebrating Earth Day

2022年3月26日晚8:30-9:30,花旗中国26家分支行关闭所有非关键照明设施(其余分支行因疫情原因进行封控)。这充分证明了花旗在努力践行提高能源使用效率、降低对环境影响的承诺。

Between 20:30 and 21:30 on March 26, 2022, Citi China switched off non-essential lights in 26 premises that were not affected by COVID restrictions as a testament to the firm's global pledge to improve energy efficiency and reduce our impact to the environment.

实现使用100%可再生电力能源 Maintaining 100% Renewable Electricity

在2017年,花旗集团宣布了在全球范围内的设施设备使用100%可再生电力能源。我们在2021年实现了这一目标,并致力于在未来持续保持。

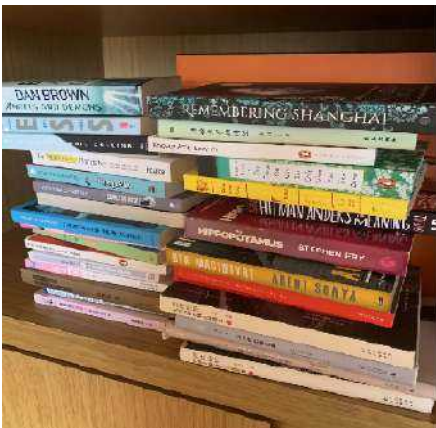
In 2017, Citi announced our goal to source 100% renewable electricity to power our facilities globally in 2021. We met that goal in 2021 and have committed to maintain it moving forward.

鼓励员工践行低碳生活

Educating and Empowering Employees to Go Green

2022年，花旗中国组织了一系列针对不同群体的ESG相关培训与活动，如四场面向花旗员工的专项线上培训，参加培训人数总计超过800多人，覆盖了客户经理团队，产品团队，内控团队，操作运营团队等前中后台的同事，针对目前国内出台的ESG相关政策、中国的ESG政策发展变化、与金融领域相关政策等进行分析和传授。针对花旗中国的主要管理层，通过如周例会的机会，组织学习ESG政策与发展动向。花旗希望通过多场的专项学习和培训，让花旗内部从上到下都了解到最新的ESG政策，全面掌握ESG方面的政策导向，推进ESG在业务及员工工作与生活中得以贯彻。为帮助中国企业更深入地了解ESG领域面临的挑战和机遇，花旗中国还为企业客户举办了四场ESG在线研讨会，分享花旗在全球ESG领域的经验，旨在与企业群策群力，集思广益，共同合力实现全社会可持续发展的共同目标。

In 2022, Citi China organized a series of ESG-related training and activities catering to different stakeholders. For example, Citi China hosted four online training sessions for employees with content spanning from the current local ESG-related policies, the development and future trend of China's ESG policy and related policies in the financial field. For Citi China's management team, the firm leveraged the weekly meeting to share ESG policy and development trends. Through these efforts, we hope all employees have ample time and opportunities to learn and understand the latest ESG policies, so that they will implement them in their professional and daily lives. Aiming to support Chinese companies in better understanding challenges and opportunities in the ESG arena, Citi China hosted four ESG online forums for corporate clients, to support the goal of sustainable development of the whole society by establishing a platform to encourage knowledge and best practices sharing amongst stakeholders.



花旗中国全年更推出了一系列丰富多彩的新颖ESG主题活动，鼓励更多员工在今后生活中参与到节能减排的实际行动中来，助力环保与可持续发展。其中包括在上海、广州、重庆、贵阳、北京、天津、长沙、南京和深圳建立了ESG图书角，倡导员工分享闲置图书，建成知识分享平台，实现智慧共享；发放了2022年ESG调查问卷、专项知识分享等。在为期3个月的活动中，共分享了12篇内容丰富又充满趣味性的ESG主题海报。

Citi China launched a series of new and engaging ESG-themed activities throughout the year, encouraging employees to change to a low-carbon lifestyle to support environmental protection and sustainable development. These include the establishment of an ESG book corner in the Citi branch of Shanghai, Guangzhou, Chongqing, Guiyang, Beijing, Tianjin, Changsha, Nanjing and Shenzhen, advocating employees to share books, and build a platform for sharing; the dissemination of ESG questionnaires and themed newsletters in 2022 that introduced and promoted ESG knowledge and tips in daily life through 12 ESG-themed posters in three months.

在2022年夏季，花旗中国在用电高峰月中启动了一项为期3月的“关机一小时”活动，提醒并倡导员工减少自己的碳足迹，为绿色地球出一份力。此次活动得到了员工们的积极响应，吸引逾2000名员工参与其中，共累计关闭手机时达11,063小时，共计减少10.18公斤的碳排放。

In the summertime where electricity usage normally peaks, Citi China launched a "shutdown your phone for one hour" campaign that lasted for three months, reminding and encouraging employees to reduce their carbon footprints and contribute to a greener Earth. The campaign attracted more than 2,000 employees who turned off their cell phones for a total of 11,063 hours, equaling the reduction of 10.18 kg of carbon emissions.

2022年花旗中国继续向全员推送ESG简报，记录每季度行业最新政策与行业解读、花旗中国在ESG领域所参与的行动、为客户提供的ESG产品和服务，以及在自身运营方面的举措。

Citi China continued the electronic quarterly journal for all employees - "ESG Insights". The quarterly newsletter introduces employees to the actions of Citi China in the ESG field, the latest policies and industry interpretations, products and services Citi China provides to clients in the ESG field, and Citi China's own low-carbon operations measures within a quarter.



08.

回馈社区 推动社会经济进步

ENABLING SOCIAL AND
ECONOMIC PROGRESS BY GIVING BACK

花旗的使命是推动社会经济进步。花旗早在1902年就来到中国，我们一直致力于以尽责金融服务客户，同时恪守社会责任，合力多方为我们工作和生活所在的社区繁荣发展做出不懈努力。在公益事业方面，重点促进普惠金融，为青年人创造就业机会，以新思路建设具有经济活力的城市等领域。采用“超越慈善”的方式，充分利用花旗的自身资源及员工的专长来履行我们的公益使命，并不断推动思想领导力与创新。

Citi's mission is to enable growth and progress. Citi first came to China in 1902, we are committed to serving our clients with responsible finance, while giving back to the community we live and work to make a bigger impact, jointly with various stakeholders. We collaborate with reputable nonprofit organizations on a slew of community programs to catalyze job opportunities for youth, increase financial inclusion, and reimagine approaches to building economically vibrant cities. The "More than Philanthropy" approach we have adopted in supporting community efforts leverages the enormous expertise of Citi and its people to fulfill our mission and drive thought leadership and innovation.

青年就业创业

Youth Economic Opportunities

为帮助低收入青年提高经济机会，我们致力于通过领导力和技能培训、体验式学习并提供与专业人士接触的机会，助力刚入职或即将走入职场的青年人扬帆远航。我们坚信，从项目的设计阶段到执行阶段都持续引入青年的深度参与，更能确保项目解决他们的需求和期待，为他们助益，最终提高他们的经济机会。

针对青年人可能存在的职场的固化思维，携手公益机构帮助他们打破职场偏见，助力青年他们成长为未来的领袖与创变者。我们也助力优质公益机构试点创新型学习模式，探寻青年就业新机遇，让数以千计的青年人获得提升职业技能、扩大择业选择的机会，同时为适应未来就业市场的新变化做好准备。

We seek to increase the number of youth who become employed or start an income-generating business through leadership and skills training, experiential learning, and access to professional networks. Further, we believe that consistent and meaningful engagement of young people in the design and execution of programs that are intended to benefit them can help ensure that those programs are addressing their priorities and aspirations and improving their economic prospects.

Targeting at the potential stereotype in career development for youth, we work with NGOs to break career prejudice as future leaders and innovators. We also help NGOs pilot creative learning modules, explore new opportunities for youth employment, and provide thousands of young people with the opportunity to improve their vocational skills and expand their career choices, so that they are well prepared for the future job market.

公益未来·花旗中西部青年就业支持项目

Empowering Colleague Students for Better Employability in the Central and West China

面对高校毕业生的规模和数量创历史新高,而就业面临挑战的情况下,我们携手中国乡村发展基金会为青年构想了一系列就业创业的助力项目,提升同学们的就业能力,助力他们从校园过渡到社会,并顺利就业。同时,在国家乡村振兴的大背景下,我们也希望创新项目构想,通过搭建大学生到乡村可以一展身手的实践平台,帮助同学们将理论知识与实际场景有机结合,推动大学生好就业,就好业,最终能够把所学所感真实应用到后续就业之路中。项目服务于四川大学、云南大学、太原理工大学、宁夏大学、西北农林科技大学10所高校的青年人,为超过3000多名学生提供了系列就业主题课程、8场线下职业交流沙龙、实习体验等赋能活动。

通过线上线下培训,导师们从面试技巧到职业规划为同学们层层赋能。从面试硬核技能、就业综合软实力、到当下大热的新媒体领域干货分享,挖掘个人就业潜力的同时,让大学生避开就业弯路,提升职场竞争力与战斗力。项目为117名大学生提供到乡村、企业、公益机构深度实习的机会。其中一部分学生更化身为“乡村运营师”,深入乡村,通过实地调研、走访、探讨、策划等环节,最后落地了诸多关于乡村特色旅游及文创相关的方案,以青年视角,为乡村振兴出谋划策。



Under the backdrop of a record-high college graduates facing challenge of getting employed, Citi China and China Foundation for Rural Development launched the Empowering College Students for Better Employability in the Central and West China program. Riding on the national rural revitalization policies, the program built a multi-stakeholders channel, connecting what students learn in campus with practical scenarios. The program was carried out in 10 colleges and universities in the central and west China, providing more than 3,000 students with a series of employment skill trainings, career development salons, and internship opportunities.

Through online and offline training, the program mentors empowered the students from hard-core interview skills, overall soft skills improvement, to trendy insights in new economy job market, to fully explore the employment competitiveness. Overall, the program facilitated 117 college students to put their on-paper plans and research in practice in real-life field trips in rural area, contributing to the national rural revitalization goal from perspective of youth.



普惠金融

Financial Inclusion

花旗致力于支持建立一个更有包容性的金融系统,让更多成年人和青年能够获得所需的财务支持和金融产品可以让个人开始积累资产、为创业者的起步或发展提供机会进而增加就业,帮助以社区为基础的机构发展并改善社区。但我们深信单单提供资金和金融产品是不够的。能够合理制定财务规划,并在经济状况良好或不佳的情况下都能维持稳定财务状况的能力才是个人和社区保持财务健康,推动经济积极发展的关键。

Access to capital and financial products empowers adults and young people to build financial assets, enables entrepreneurs to grow or launch businesses that create jobs, and helps community-based organizations strengthen and transform communities. Financial capability—the ability to establish financial plans and develop strategies for preserving a strong financial position during times of both economic prosperity and instability—is critical to the financial well-being and upward economic mobility of individuals and communities.

项目案例 CASE STUDY

财赋她力量,青年女性财经素养能力提升计划

"Be Better, Be Her" – Financial Competency Program for Marginalized Young Women

面对经济和社会变化以及生活中的突发事件,对于刚刚或即将建立家庭的25-34岁的青年女性而言,最重要的是提高她们生活风险预防的弹性和能力。在此背景下,花旗中国携手佰特公益联合发起财赋她力量,青年女性财经素养能力提升计划项目,旨在为城市地区的年轻女性工作者提供财经素养系统性学习,帮助她们提升财经素养和抵御风险的能力,拥抱美好人生。在项目执行过程中,我们见证了诸多青年女性面对生活压力所焕发的韧性,感受到了她们因为热爱生命所折射的不同魅力,不止一面的美好。花旗赋能青年女性不断成长,用财商知识武装自己,在经济社会的丛林中保持清醒睿智,并在各自的领域活出自己的精彩。她们向世界证明"WOMEN,不止于此!"

To cope with turbulence in economic and social life nowadays, the most important lesson for young women aged 25-34 who have just started or are about to start a family is to improve their resilience and ability to mitigate risks. In this context, Citi China and Shanghai Better Educational Development Center launched "Be Better, Be Her" – Financial Competency Program for Marginalized Young Women, which aims to provide systematic financial literacy training for young female workers in urban areas and support them to secure a better life. During the implementation, we witnessed the resilience of many young women under pressure, and are inspired by their love for life. Citi empowers young women to grow constantly throughout different life stages, equip themselves with financial knowledge, stay wise, while enjoying every step in their aspect of work and life. They prove to the world that "WOMEN is more than that!"



员工创造积极社会影响

Empower Employees to Bring Positive Social Impact

花旗于2006年发起了全球范围的“花旗全球志愿者日”，将之作为花旗人一年一度最大的节日，并业已成为全球花旗志愿活动的基石。它是花旗人实践共同目标的动力来源之一，在花旗企业社会责任公益举措之上进一步促进社区的切实发展与改变。

花旗还创新志愿服务，利用数字化渠道，为所需社区和人群提供志愿服务。自2006年以来，来自中国的花旗的同事、家人和朋友、社区公益伙伴和客户们共计约近5万名志愿者，贡献了近14万个志愿服务小时，踊跃参与到500多个志愿服务项目中，践行花旗人的志愿精神，在社区中发挥更大的影响力。

2022年花旗全球志愿者日的主题是“恢复与重建”。全国各地的花旗志愿者通过20多场活动，贡献了超过1,200个小时的志愿服务，关心弱势群体和环境，重建和回馈社区。

来自天津、南京、深圳、重庆、贵阳、成都、长沙的花旗志愿者在各自的城市开展多场不同主题的环保低碳活动，踏上绿色之旅，助力城市双碳目标的实现，在活动的过程中也大力向市民进行低碳环保宣传，号召更多的人共建绿色未来。

来自大连、广州和上海的花旗志愿者们则在关怀弱势群体方面贡献自己的力量，为社区需要帮助的群体捐赠和筹集他们所需要的物资，送去温暖，并通过录制音频和在线互动的方式鼓励和关怀他们的心灵。

在金融知识赋能和职场发展领域，花旗志愿者们不受地域限制地在线上与进城务工的青年女性群体和大学生群体组织了一系列活动，为他们提供相应的能力培训，提高她们抵御生活风险的能力和对职场前景的规划能力，走出财务困境，更好地规划自己的财务状况和生活。



Citi initiated the Global Community Day in 2006, which turned into an annual flagship volunteering festival and an integral part of Citi's culture. It calls on Citi colleagues to harness their enthusiasm and passion to strive for our common goal, and drives concrete development of the community, on top of our philanthropic investments.

Meanwhile, we also innovated ways of volunteering by means of digital channels to supporting communities and people in need. Since 2006, nearly 50,000 volunteers comprising of Citi employees, their family and friends, community partners, clients and customers have contributed nearly 140,000 volunteer hours and actively participated in more than 500 volunteer activities, living up to our commitment to promoting community development and the spirit of giving back.

The focus of Global Community Day in 2022 was "Recovery and Renewal", Citi volunteers across the country contributed more than 1,200 hours through more than 20 activities, caring for the disadvantaged and the environment, rebuilding and giving back to the community.

Citi volunteers in Tianjin, Nanjing, Shenzhen, Chongqing, Guiyang, Chengdu, and Changsha carried out several environmental protection and low-carbon activities with different themes, promoting the idea of dual-carbon targets to the general public and calling on more people for a greener future.

In Dalian, Guangzhou and Shanghai, volunteers contributed in caring for the disadvantaged groups, donating and fundraising for those in need in the community, sending our care and love via online engagement.

In the field of financial literacy and career development, Citi volunteers organized a series of activities online with young women and college students, supporting them to cope with the financial risks and career challenges they faced.



特别篇
Special Edition

2022年恰逢花旗来华120周年，花旗中国发起“一旗百廿公益挑战”活动，通过公益配捐的形式鼓励公众参与“与梦童行阅读挑战”或“看见未来动作挑战”，爱心接力将活动和公益议题传播给更多的人。

在活动的一个月期间，共有超过三万人次登陆活动平台，上传、观看挑战视频，并为视频点赞转发。花旗中国共计捐赠人民币120万元，善款全部用于“看见未来”阅读计划，为乡村儿童带去书籍和看得见的未来。

“看见未来”阅读计划与北京乐平公益基金会和中国乡村发展基金会合作，旨在通过幼儿园绘本阅读，促进偏远地区和乡村地区的学龄前儿童教育与保护，希望在书籍的陪伴下，无论男孩女孩，都能从天真可爱的儿童成长为独立、智慧、乐观的大人。

项目计划在贵州、云南、四川、甘肃和青海等地实施，为120所乡村幼儿园儿童捐赠48,000余本儿童绘本，预计惠及超过12,000名乡村儿童。

长久以来，花旗伴随着时代变更与环境变化不断调整、适应与发展。但惟有我们的使命始终贯穿其中，不曾改变。未来我们将坚守公益使命，继续回馈所在社区，与更多利益相关群体携手，支持社区发展，共创可持续未来。

Celebrating Citi's 120 years in China, Citi China 120 Anniversary Charity Challenge was launched to advocate for a reading program for disadvantaged children in rural area of China.

During the one-month campaign, a total of more than 30,000 clicks were logged on to the event platform, uploaded, watched and promoted the challenge videos. Citi China donated a total of RMB 1.2 million, all of which were used for a charitable reading program, to bring more books and reading opportunities to disadvantaged children in rural China who are lack of reading resources.

The reading program was implemented by Leping Social Entrepreneur Foundation and the China Foundation for Rural Development to promote the education and protection of preschool children in remote and rural areas.

The project was implemented in Guizhou, Yunnan, Sichuan, Gansu and Qinghai, donating more than 48,000 books to children in 120 rural kindergartens, and is expected to benefit more than 12,000 rural children.

As the world changes, Citi changes with the world. However, what stays unwavering is our mission and commitment. In the future, we will continue to give back to the community, advocate to the flourish of the community and create a sustainable future with more stakeholders.



09. 奖项和荣誉

AWARDS AND RECOGNITIONS

