

**Citi Korea's
Corporate Social Responsibility
Partner**



**2014
Citi Korea's
Corporate Social
Responsibility
Report**





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We have been striving to become a company
that **contributes to building a sustainable society**
by **'More than Philanthropy.'**

Citibank Korea Inc. has engaged in the community service from a long-term perspective and aims to become a financial institution contributing to realizing a sustainable society by fulfilling its duties as a corporate citizen and taking a step further to 'More than Philanthropy.' To achieve the goal, it has focused on the activities through which it can bring about maximized synergy effect partnering with non-profit organizations, the academia, consumer organizations, and government agencies based on three key strategies: Employee Participation, Long-Term Commitment, and Leading Activity.

Last year, we also planned and supported a wide range of programs to have our community efforts reach every corner of society. They include 'Citi-JA Hero Program,' 'Think Money Financial Education,' 'Citi-KOSBI Women's Entrepreneurship Development Program,' 'Habitat for Humanity Korea Financial Education,' and 'Darae Class,' a multicultural financial education program organized by YWCA Korea. Other programs that we implement every year include Citi-Kyunghee NGO Internship Program, and 'Shelter of Hope,' a house building project run by Habitat for Humanity Korea where 100 colleagues of Citibank Korea sweat together driving in nails and building wood columns.



In line with this, we also celebrated the 9th Global Community Day in 2014 since its inception in 2006. Last year, 2,000 individuals from CKI and some 70,000 from 479 cities across 93 countries around the world united for the valuable cause of Corporate Social Responsibility along with their families and friends on the same day.

Having been devoted to realizing the mature sense of corporate citizenship, we want to share the story of us communicating and giving back to the community last year with all of you, clients both internal and external, and every single person who supports us.

When you are alone, you may not be able to leave traces, but if we are together, we won't be afraid even if we are lost in the darkness for a while. If we go along together, we can pave the road for each other, and the friends left behind will soon catch up with the pace. We promise you to become a bank walking side by side with communities that we serve just as we have done so far. We will make ceaseless efforts to grow upon your advice and words of encouragement. I'd like to thank all of you having been a part of and supporting us with the Corporate Social Citizenship program last year.

April 2015
CEO Jin-Hei Park

Financial Capability Next Generation Education



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



Enhancing financial capability and behavior for youth **Think Money: Financial education for the next generation**

The 'Think Money' program was launched in 2006 in partnership with the National YWCA of Korea to help youth increase their financial knowledge and skills and raise awareness about the importance of finance. Over the last nine years, this program has been delivered to over 388,000 students, parents and multi-cultural families. We are committed to broadening this opportunity to make sure financially underprivileged individuals can benefit from this program. Think Money not only spreads financial knowledge but educates youth about sharing and donation. It develops customized learning materials and tools for different grades and school curriculum to improve financial education for teenagers and bring it into an arena of public education.



	2006	2007	2008	2009	2010	2011	2012	2013	2014
Beneficiaries									
Primary School	–	15,968	26,498	23,117	23,491	21,626	22,590	34,479	18,316
Middle School	29,731	13,280	26,262	13,746	23,556	15,732	10,756	8,000	10,613
High School	–	–	–	5,649	8,291	11,693	2,939	3,149	2,485
Parents	–	873	885	1,537	1,318	1,475	270	40	50
Multi-cultural families	–	–	–	–	841	804	96	52	20
Teacher/lecturer	620	954	367	886	712	2,238	624	1,095	1,558
Volunteer¹⁾									
Citi Korea	61	77	39	126	86	41	58	55	23
National YWCA of Korea	77	148	164	195	126	137	93	82	190
Budget (Mil won)	380	430	430	530	390	400	440	420	420

¹⁾ Participants who complete the Think Money teacher training course are eligible to volunteer as the program instructors.

*If you wish to receive information on the Think Money program, please contact the National YWCA of Korea [02] 774-9706, http://think.ywca.or.kr/think_money/kor/

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





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

Citibank Korea and Ewha Woman's University supports the career development of university students who want to work in the finance industry or related businesses. Since 2001, the program has offered a series of lectures on financial theory and practice. For the past 14 years, 2,400 women students have acquired practical financial knowledge and know-how transferred by 333 Citi volunteer lecturers over 27 semesters at the academy.



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

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



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

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

In Korea, 'Citi Journalistic Excellence Award' started in 1993, and a total of 62 teams of journalists have been awarded as of 2014. The 'Citi Journalistic Excellence Award 2014' selected four winners – three excellent prizes and one grand prize respectively from the three categories of economy, financial markets, and consumer finance. The journalist who received the grand award will be given a special opportunity to attend a two-week seminar at Columbia University, one of the world's most prestigious schools of journalism, which gives the person greater exposure to expertise on global finance and journalism.



2014 Citi Journalistic Excellence Award

- Grand prize: The Korea Economic Daily – Small businesses sink; discover exit solutions
- Excellent prize – Economy: Moneytoday – Demographic cliff crisis likely in 2020
- Excellent prize – Financial Market: The Seoul Economic Daily –Bankless banks are coming
- Excellent prize – Consumer finance: The Chosun Ilbo – Enemies of credit society



Women / Diversity



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



Fostering women's rights and dignity in our society

Korea Women's Leadership Award

The 'National YMCA of Korea : Women's Leadership Awards Program' was established in 2003 to promote women's leadership in the Korean society. The award identifies and recognizes outstanding women leaders who have contributed to the enhancement of women's status in Korea. For the past 12 years, two exceptional women leaders were presented with the awards each year in the categories of 'Korea Women's Leader' and 'Young Women Leader' (refer to table). In 2009, a special prize was added to recognize contributions to diversity and multiculturalism.



	Korea Woman Leader	Young Woman Leader	Special Award
2003	Park Dong-eun, UNICEF, Director of Korea Committee	Kim Ki-hye, Director of Daffodil's House	
2004	Jung Kwang-mo, CEO of Consumers Union of Korea	Han Bi-ya, Emergency Relief Team Leader, World Vision	
2005	Jang Myung-soo, Hankookilbo, Director	Kim Sung-joo, CEO of Sungjoo Group	
2006	Yoon Jung-ok, Korean council for women drafted for sexual slavery by the Japanese military, ex-Co President	Kim Young-mi, Disputed region specialized freelance PD	
2007	Cho Wha-soon, former Dalwol Church, ex-Pastor	Bang Kui-hee, Soddae Literature publisher	
2008	Lee In-bok Sookmyung Women's Univ, Professor Emeritus	Lee So-yeon, Astronaut	
2009	Hwang Yeon-dae, Korea Disabled Person's Development Institute, former Vice Chairman	Lim Oh-kyung, Director, Seoul Cityhall Women Handball Team	Molly Holt, Chairman, Holt Children's Services
2010	Park Young-sook, Advisor to Korea Council for Women	Lee Ji-sun, Author of "I love you Ji-sun"	Kathleen Stevens, U.S. Ambassador to Korea
2011	Joo Sun-ae, Professor of Presbyterian College and Theological Seminary	Kim Moon-jeong, Music Director	Choi Young-ah Director of Dasiseogi Clinic
2012	Lee Hyo-jae, President of Kyungsin Social Welfare Corporation	Im Young-sin, President of Imagine Peace	Park Sun-young, lawmaker
2013	Lee Hee Ho, president The Kim Dae-jung Peace Center	Lee Ae-ran, President, North Korea Traditional Culinary and Culture Institute	Kang Kyung Wha, Assistant of Secretary General, OCHA, Office for the Coordination of Humanitarian Affairs
2014	Kim Young-ran, Professor Emeritus at Sogang University Law School	Kim Hye-jeong, Chairman of the Civil Radioactivity Monitoring Center	

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



Caring for women's health

Pink Ribbon Campaign

The Citi Korea Women's Council has campaigned to help breast cancer patients annually. In 2014, it raised 20,000,000 Won to help breast cancer patients from lower-income group receive the breast cancer surgery.

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



Harnessing the potential of women entrepreneurs
Citi-KOSBI Women's Entrepreneurship Development Program

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

-Citi-KOSBI Women's Entrepreneurship Academy In 2008, KOSBI conducted a survey to assess the demand for women's entrepreneurship programs in Korea. The results showed that women business owners were particularly interested in customized education/training sessions to develop their competency and knowledge and to help them be more competitive. As a result, Citi-KOSBI Women's Entrepreneurship Academy was established in 2009 and has provided training and networking opportunities to a number of women CEOs running their own businesses. Along with this, the programs to support prospective women talents for opening their own businesses and to create more jobs for them have also been in place.

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



Award Category	2008	2009	2010	2011	2012	2013	2014
Entrepreneurship	Dason (CEO, Cho Eun-kyung)	Airvita (CEO, Lee Gil-soon)	Top Drill Co., Ltd. (CEO, Kim Jeong-gyum)	Gyodong Traditional Food (CEO, Shim Young-Sook)	Care (CEO, Choi Sun-hui)	Finekorea Corp. (CEO, Park SeongHee)	Rollpack (CEO, Kim Kuem Ja)
Eco-friendly management	Senoco (CEO, Kim Sun-ho)	Mstech (CEO, Park Myung-ha)	Green Jui Co., Ltd. (CEO, Kim Hyun-mi)	"	Bio Smart (CEO, Park Hye-rin)	BEAK SAN CONSTRUCTION CO., LTD. (CEO, Cho Sun Young)	INSADONG BEE SOAP (CEO, Shin Se Jin)
Human resource management	Hanbiron (CEO, Han Jong-hee)	Viser (CEO, Song Mi-ran)	Hyeseong Apparel (CEO, Jang Jeong-ae)	Dain System (CEO, Jung Soon-lm)	Online Tour (CEO, Park Hye-won)	BAIKYANG C.M.P Co., Ltd. (CEO, Lee Jeong-han)	TERUTEN (CEO, Lee Young)
Social contribution management	Dowgene (CEO, Hwang Chun-hong)	Saessack food (CEO, Kim Hae-kyung)	Youngjin Industrial Co., Ltd. (CEO, Lee Mi-ja)	Nail Ten Academy (CEO, Lee Mi-Sun)	Juvis (CEO, Cho Seong-gyeong)	Heemang Co., Ltd. (CEO, Ho keum-ok)	FinePinus (CEO, Song Young Shim)

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

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

Supporting dreams of multi-cultural family teenagers
Citi-JA Hero Program

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

*Partner: Junior Achievement Korea (2011-present)



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

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

*Partner: YWCA Korea (2012-present)



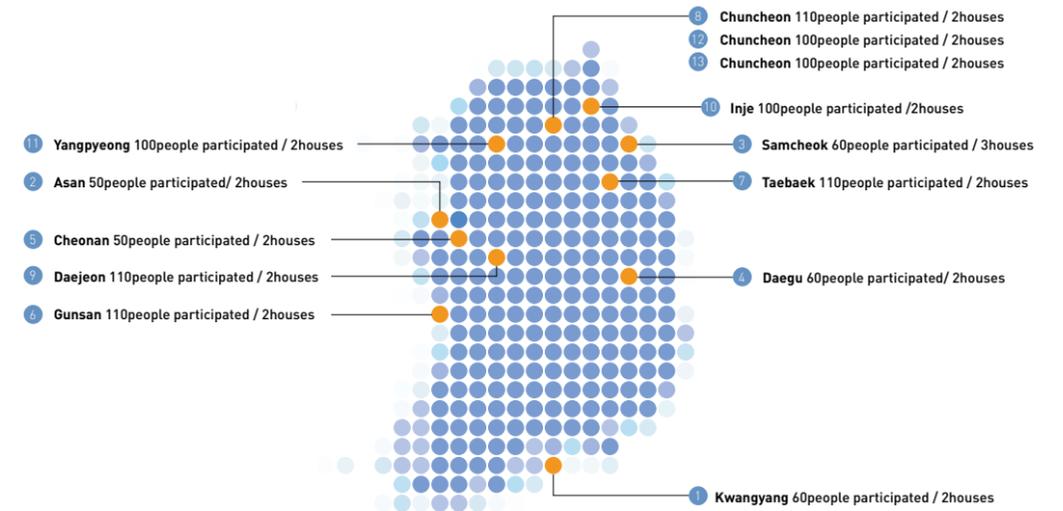
Building Communities



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

Housing for neighbors in need Habitat for Humanity

As the first corporate partner of Habitat for Humanity Korea since 1998, Citibank Korea has provided funding of 2,410 million won and constructed 29 houses together with some 1,200 Citi employee volunteers and their families over the past 17 years. In 2014, 100 Citi employees participated in building two houses in the Gunsan area over a week period. In addition to Citi Building Hope & Home, Citibank Korea has implemented its own financial education program for the families living in the houses built through the Habitat program and the community people.



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

Developing community leadership
Citi-Kyunghee NGO Students Internship

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

Over the past nine years, the program was offered with a total of 1,780 million won that was used to provide 885 undergraduate students with two-month internship. Participants of the Internship Program held a 'Sharing and Contribution Day' ceremony where the students delivered food and helped repair the homes of elderly citizens living alone.



Qualifications for participation	NGO: an organization located in the metropolitan area, with full time employment, active over the past two years Internship participants: undergraduates or graduates interested in NGO internship
Activity Details	Internship position/ Sharing & Contribution Day
Benefit	Experiencing NGO activities as interns, lunch/ transportation expenses for 2 months, Certificate of Internship Completion

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

Creating a world without poverty
'Joyful Union' Microcredit

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



Grant history			
1999	With Citi Foundation support, Joyful Union visited Grameen Trust for microcredit training	2007	US\$137,000 for '1st Korean style Micro Credit Model Development Business'
2000	US\$43,000 for microcredit business operation in Korea	2008	US\$137,000 for '2nd Korean style Micro Credit Model Development Business'
2001	US\$25,000 for microcredit operation	2009	US\$100,000 for '3rd Korean style Micro Credit Model Development Business'
2002	US\$15,000 for microcredit operation	2010	US\$100,000 for microcredit operation
2003	US\$22,000 for microcredit operation	2011	US\$100,000 for microcredit operation
2005	US\$50,000 for the International Micro Credit Symposium	2012	US\$100,000 for microcredit operation
2006	US\$85,000 for Overseas Study Tours (USA New Hampshire Micro Credit-NH, ACCION International, USA)	2013	US\$100,000 for microcredit operation

*Partner: Joyful Union (1999–present)

Creating sustainable jobs
"Sooda Factory"

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



*Partner: Joyful Clothes (2008–present)

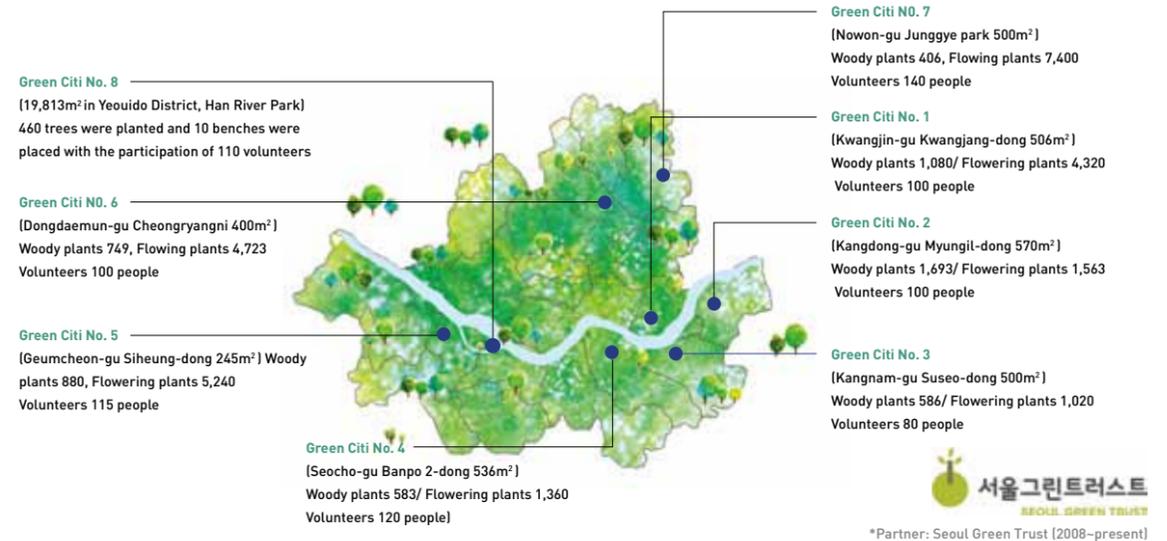
Environment / Volunteerism



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

For greener cities Green Citi –Creating Village Forests

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



 **Sweating together for a valuable cause**
Citi Global Community Day

Global Community Day is a global Citi event that began in 2006 when Citi employees, along with their friends, families, and clients take part in various community programs all around the world. In 2014, 70,000 Citi employees and their families joined various volunteering events in 93 countries across the global organization.

Citibank Korea shows its commitment to supporting community every year. In 2014, as many as 2,100 employees joined in 33 volunteer programs across the nation including cleaning up the environment at the botanical garden in Mt. Nam, Seoul Forest, and Yangjae Stream, drawing wall paintings in Jamsil Art Center, creating an urban forest in Yeouido, and walking along the Cheonggye Stream together with the disabled.



Healthy Corporate Citizenship



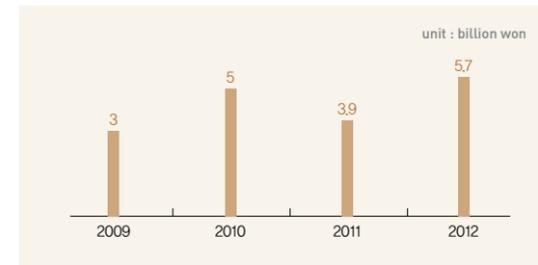
Joint efforts for the finance for the good Healthy corporate citizenship

Citibank Korea gives continued supports to the people with low income and low credit who are denied access to the official financial institutions through the Smile Microcredit bank and Credit Counseling & Recovery Service (CCRS) using donations and inactive accounts. They offer special products such as “New hope seed loan,” “Change dream loan,” and “Converted loan for youth and university students” to help the financially vulnerable secure living expenses and have access to low interest rate loan products.

In line with this, Citibank Korea, as a member of the Korea Federation of Banks participates in a variety of corporate social responsibility programs like giving support to the public childcare centers and sharing through Love Sharing Network of Banks.

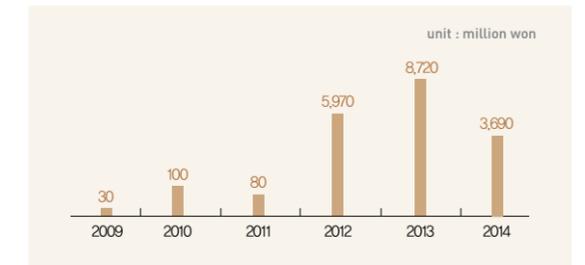


•Financial Support for Smile Microcredit Bank and CCRS



2013 Miso foundation agreement had ended in 2012

•Financial Support thru KFB



Subsidy for Dream Bank is included



2014 Citizenship At Glance

Financial Capability
Next Generation
Education

Women / Diversity

Building Communities

Environment /
Volunteerism

Good Corporate
Citizen

01

Citi - KyungHee Univ. NGO Internship,
Day of Sharing & Contribution



02

JA-Hero Program Signing
Ceremony



03

Joyful Union Microcredit
Program Signing Ceremony



Course opening ceremony of the 1st
semester of Ewha - Citi Global
Finance Academy



Flower planting in
the Seoul Plaza



04

Darae Class Singing Ceremony



'14 1H Think Money Instructor
Training & Signing Ceremony



Signing Ceremony for Women-Led
Enterprise Competitiveness
Building Program



05

Volunteer activities at Jamwon
District of the Han River



06

Women Entrepreneurship Award



07

JA-Hero Program Progress
Reporting



The 1st round of Habitat for Humanity
Korea 'Shelter of Hope' activities and the
construction completion ceremony



08

The 2nd round of Habitat
for Humanity 'Shelter of
Hope' activities



Signing Ceremony for Gyungin Ara
Waterway Gaggumi Plan



09

Course opening ceremony of the
2nd semester of Ewha - Citi Global
Finance Academy



10

'14 2H Think Money Instructor
Training



Charity Bazaar by the Korean
Red Cross



Pink Ribbon Campaign



Korea Women Leadership Award



Sooda Gongbang Fashion Show



Global Community Day



Global Love Sharing, volunteer
activities to make Kimchi



Signing ceremony of Citi-Kyunghee
Univ. NGO Internship Program



Green Citi Signing Ceremony with
Seoul Green Trust



History of CSR in Citi Korea

1993	1998	1999	2001	2002	2003	2005
<ul style="list-style-type: none"> • Citi Journalistic Excellence Award in Korea was established 	<ul style="list-style-type: none"> • Became the first corporate partner of Habitat for Humanity Korea • Citi building Hope & Home with Habitat for Humanity began 	<ul style="list-style-type: none"> • Started microcredit business for low-income households for the first time in Korea (supported 'Joyful Union') 	<ul style="list-style-type: none"> • Ewha – Citi Global Academy Program was launched 	<ul style="list-style-type: none"> • Opened Youth Finance Camp to help teenagers have right financial habits and develop their financial leadership 	<ul style="list-style-type: none"> • Established Korea Women's Leader Awards 	<ul style="list-style-type: none"> • 'Success Program', Best practices competition and Support for research and development of didactics for creative-economic life
2006	2007	2008	2011	2012	2014	
<ul style="list-style-type: none"> • Began 'Think Money' program • Began participating in Citi Global Community Day • Introduced Citi – Kyunghee Univ. NGO Internship program 	<ul style="list-style-type: none"> • Started Green Citi Project – Forest in My neighborhood 	<ul style="list-style-type: none"> • Established Citi-KOSBI Women's Entrepreneurship Academy • Began granting Citi-KOSBI Women Entrepreneur Awards • Held 'Best Financial Thesis Contest for Undergraduates' to nurture the next-generation financial experts • Campaign to support lower-income breast cancer patients and 'Beautiful Saturdays' events • Supported Sooda Factory 	<ul style="list-style-type: none"> • Citi-JA Hero Program • Citigroup Korea Volunteer Community Service was launched • Sejong Sharing & Volunteerism Award by the Minister of Knowledge Economy 	<ul style="list-style-type: none"> • Discover Your Multicultural Gifts Program was established • Management-employee matching grant introduced 	<ul style="list-style-type: none"> • Received commendation for having contributed to Seoul City Campaign, 'Blooming Seoul' • Korea Youth Championship 	

Citi's Mission Statement

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

Citi's Four Key Principles



Common Purpose

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



Responsible Finance

Conduct that is transparent, prudent and dependable



Ingenuity

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



Leadership

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

INFOGRAPHIC

2014 CSR Statistics

Total volunteers

3,848
people



2014 CSR Statistics

Total spending on CSR

6.56
Billion won



Financial Capability / Next Generation Education

Beneficiaries of Citibank Financial Education
(cumulative for 9 years)


388,000
people

Ewha – Citi Global Academy course completers
(cumulative)


2,400
people

Women/ Diversity

Women Leadership Awardees identified by Citi
(cumulative)


29
people

Course completers of the Citi - KOSBI Women
Entrepreneurship Academy (cumulative)


384
people

Building Communities

29 houses have been built under the 'Shelters
of Hope' project for 17 years (cumulative)


29
houses

885 graduate/ undergraduate students have
participated in the Citi - Kyunghee Univ. NGO
Internship (cumulative)


885
people

Environment/ Volunteerism

The 'Forest in My Neighborhood' was created as
part of the Green City Project (cumulative)


8
forests

2,100 individuals joined the Global
Community Day in 2014


2,100
people

Celebrating
The Past
Defining
The Future

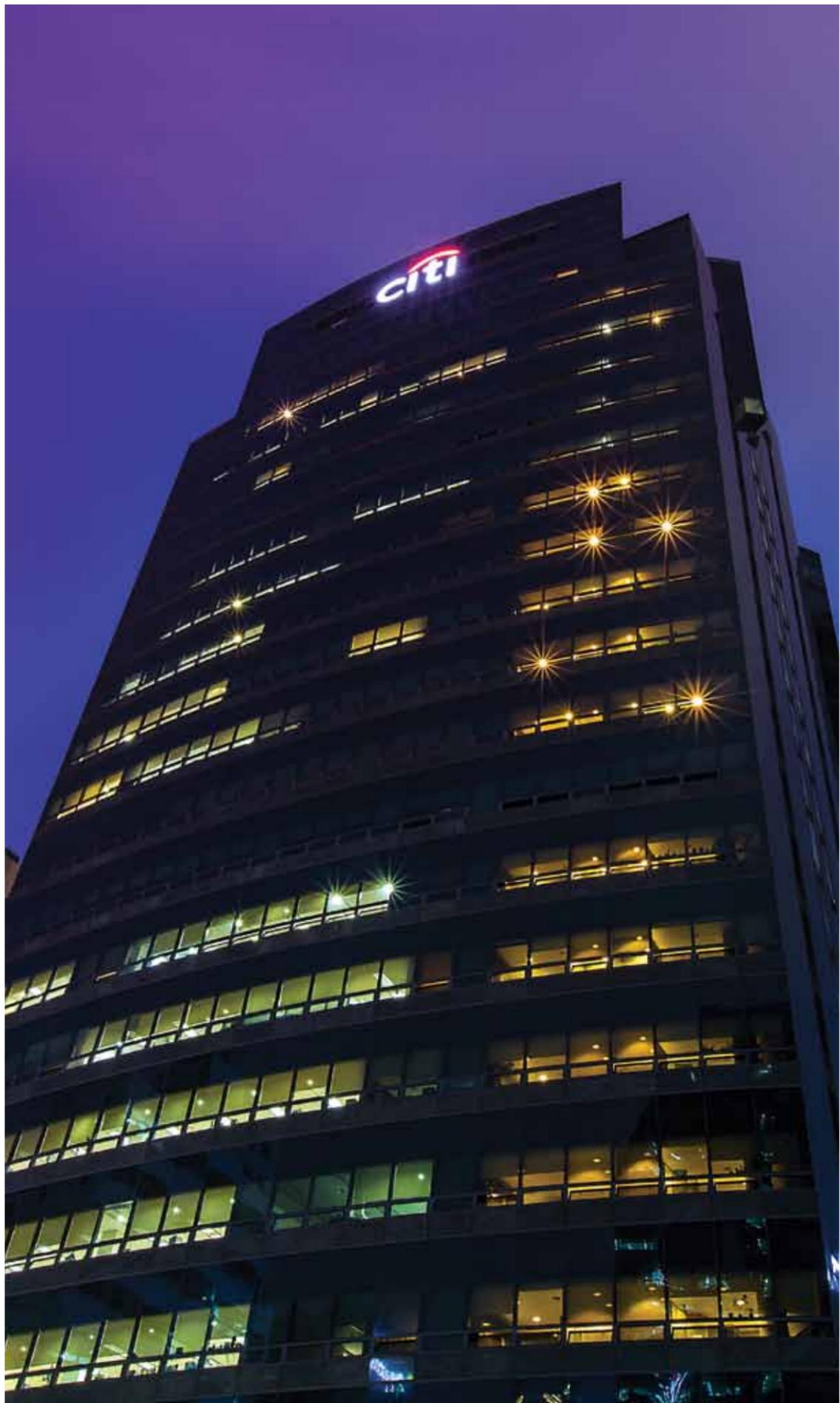


Citi Foundation



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





Citi, it's different

Citibank Korea, Inc.

Citibank N.A. Seoul Branch first established its presence in Korea in 1967 as one of the first multi-national banks to open business in the country. In 2012, Citigroup set another milestone celebrating its 200th anniversary and 110th year of entering the Asian market, and marking the 45th anniversary of opening the Korea franchise.

Citibank Korea Inc. that came into being with Citigroup's acquisition of KorAm Bank in 2004 has some 200 million customers in 160 countries worldwide and builds on Citi's ample experiences on the global stage and advanced financial know-how accumulated throughout 200 years of Citi's history. The multi-national banking and financial services institution has set itself apart from competition by offering a wide spectrum of financial products and services ranging from corporate banking and retail banking to card products that best meet customers' needs.

Citibank received 'Syungryejang,' a Distinguished Order of Diplomatic Service, from the Ministry of Finance and Economy recognized for its contribution to supporting the Korean economy to recover itself during the Oil Shock in 1978. The global financial institution was also honored with 'Heunginjang,' another type of Distinguished Order of Diplomatic Service, for its critical role in the rollover of USD 24 billion international loan in 1998 when the financial crisis hit the country. In addition, Citibank Korea, the Korean franchise of the global financial services company, contributed to stabilizing the foreign exchange market of Korea by receiving financing worth USD 800 million from Citigroup headquarters in the US at the end of December 2008.

Deliver Effective and Differentiated Services

Citi Credit Service Inc.

Citi Credit Service Inc. started as one of the subsidiaries of Citibank Korea Inc. on July 1st, 2008 with an aim to support smooth running of the financial transaction cycle and to establish sound credit society. It offers useful and differentiated services by proposing different ways of repayment depending on the situation where debtors are placed in order to help their credit be recovered.

Citigroup Affiliates in Korea

Citigroup Global Markets Korea Securities Ltd.

The Corporate Investment Banking Group of Citigroup first entered the Korean market in 1996 as a joint venture with Korea Exchange Bank under the name of Hwaneun Smith Barney Securities, Inc. and was listed on the Korea Stock Exchange. Then, as a result of Citigroup increasing the investment in the joint venture, it became a subsidiary in which Citigroup had 100% stake and changed its name to Citigroup Global Markets Korea Securities Ltd. in April 2003. It has since then offered corporate investment financial services including underwriting of business M&A and the securities businesses for corporate and institutional clients.