



Citi Asia Pacific
Corporate Citizenship Report 2006





Hazera Begum from a small village in Narayanganj, Bangladesh is one of the first people to have benefited from Project Dignity, a pioneering microcredit programme for beggars launched by Citi and Grameen Trust in 2006. Previously, Hazera had been begging for over seven years to support herself and her sick husband. With her first microloan worth US\$14, she bought a goat for milking and breeding, and with training and support from Grameen Trust's local partner, she is now determined to leave begging completely and start her own farm one day.

기업 시민의식

Sosial Korporat 企業公民

UNG JAWAB SOSIAL PERUSAHAAN

মাজিক দায়বদ্ধতা

Citi Corporate Citizenship in Asia Pacific

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FROM THE MANAGEMENT

13,000 employees representing 24% of our Asia Pacific workforce participated in the company's Global Community Day

Citi Asia Pacific is proud to present our 2006 Corporate Citizenship Report, an overview of the many different ways that Citi strives to make a positive difference to communities in this region.

In 2006, we increased our support for non-profit organisations in Asia Pacific by giving 220 Citi Foundation grants and business donations totalling US\$12.6 million. In addition, thousands of Citi employees contributed their time and expertise as volunteers to community projects. For example, some 13,000 employees representing 24% of our Asia Pacific workforce participated in the company's Global Community Day on November 18.

Our social and environmental responsibilities are also an integral part of Citi's business operations. We recognise that this is an equally important way for us to help improve

the quality of life for people in this region. This report provides many examples: expanding poor people's access to financial services through our microfinance business; educating our customers to make more informed financial decisions; implementing risk management policies in line with the Equator Principles; 'greening' our real-estate practices to reduce our impact on the environment; and introducing workplace programmes to better support our employees.

As we move forward, Citi Asia Pacific is committed to strengthening our corporate citizenship efforts, improving our reporting standards, and continuing our dialogue with stakeholders.

We welcome your feedback on our 2006 Corporate Citizenship Report and appreciate your interest in Citi Asia Pacific.



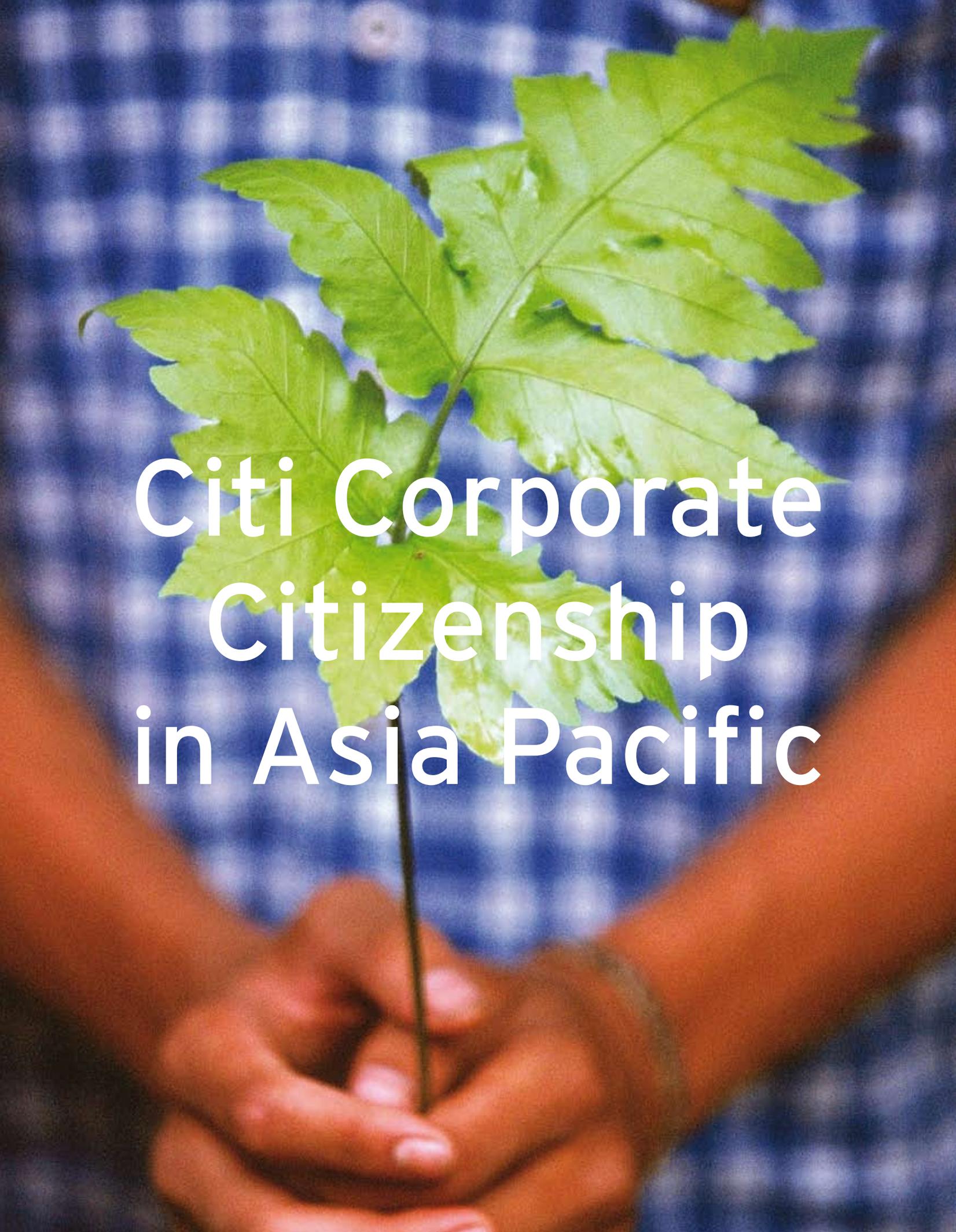
Robert Morse
CEO, Markets & Banking
Asia Pacific



Stephen Bird
CEO, Consumer Banking
Asia Pacific



Kaven Leung
CEO, Global Wealth Management
Asia Pacific

A pair of hands is shown holding a small, vibrant green plant with several leaves. The hands are positioned at the bottom of the frame, with fingers gently gripping the stem of the plant. The background is a blue and white checkered pattern, which is slightly out of focus. The overall image conveys a sense of care, growth, and environmental stewardship.

Citi Corporate Citizenship in Asia Pacific

OUR PRESENCE

Citi, the world's largest financial services company, does business in more than 100 countries. We provide consumers, corporations, governments and institutions with a broad range of financial products and services, including consumer banking and credit, corporate and investment banking, securities brokerage and wealth management.

We have been in business in Asia Pacific for 105 years. With more than 20 million consumer accounts and 50,000 employees across 18 countries and territories, we offer more services in more markets for a greater number of clients than any other financial institution in Asia Pacific. In addition, 98% of Citi employees in these countries are local residents.

STRENGTHENING LOCAL COMMUNITIES

Citi's commitment to the region arises not only from our history and broad presence here, but also from our close involvement with the communities that Citi serves.

In 2006, in grants and donations alone, Citi gave more than US\$12.6 million to support 220 community programmes in Asia Pacific. This amount included:

- US\$11.4 million in grants from the Citi Foundation;
- US\$1.2 million in donations made by Citi businesses to local charities

This represented a year-on-year increase of 40% (excluding tsunami contributions made in 2005).

OUR PRIORITIES

Citi's corporate citizenship activities in Asia Pacific are primarily focused in the following areas:

MICROFINANCE

Reducing poverty by stimulating the development of microenterprises

ENVIRONMENT

Promoting sustainable development so that economic growth is compatible with the natural environment and the wellbeing of present and future generations

FINANCIAL EDUCATION

Helping people make more informed decisions about how to manage their money

EDUCATING THE NEXT GENERATION

Improving access to quality education for young people

DISASTER MANAGEMENT & RESPONSE

Helping communities to be more prepared for and respond to natural disasters

WORKPLACE

Creating a supportive, inclusive and empowering environment for our employees



The Citi Foundation

A significant part of Citi's contribution to the community in Asia Pacific is in the form of grants from the Citi Foundation, based in New York.

Working together with a global network of Citi colleagues and community partners, the Foundation supports programmes in the areas of Financial Education, Educating the Next Generation, and Building Communities and Entrepreneurs. Within those areas, the Foundation provides grants and technical expertise to organisations that help people improve their lives, businesses grow, and communities prosper around the world.

In 2006, the Citi Foundation made 2,727 grants in 86 countries and territories to a value of US\$92.9 million.

Since 2001, the Foundation has made contributions around the world totalling over US\$418 million.

Citi Foundation



This page:

Consuelo Valenzuela from Aurora Province was one of the winners of the 2006 Citigroup Microentrepreneurship Awards in the Philippines. After using microloans to build up her traditional handicrafts business, Consuelo now employs around 25 weavers, sewers and assemblers from her community



Microfinance



Citi is committed to strengthening the microfinance industry through a combination of philanthropic and commercial initiatives

MICROFINANCE

According to the Asian Development Bank, close to 900 million people in Asia Pacific live in extreme poverty, surviving on less than US\$1 a day. Most of them have no access to basic financial services - credit, savings, insurance and remittances - that the developed world takes for granted.

Microfinance has started to fill this gap to help the poor lift themselves out of poverty. The microfinance movement began with microcredit, the provision of very small loans at commercial interest rates to poor people, especially women. These microloans can be enough to generate an enterprise that changes the future of a whole family. Several can change a community; thousands can transform an economy.

Microenterprises or the "world's smallest businesses" now represent an estimated 80% of all enterprises throughout the world. They provide around 20% of GDP in developing countries and are the main source of jobs for poor people.

Citi and Microfinance

Citi is committed to strengthening the microfinance industry through a combination of philanthropic and commercial initiatives.

Philanthropic support: Since its first microfinance grant over 25 years ago, Citi has become one of the world's largest corporate donors to the microfinance sector. In Asia alone, the Citi Foundation has committed more than US\$13 million in grants for microfinance-related programmes since 1997.

In Asia, these grants mainly focus on capacity building - that is, increasing the ability of large numbers of microfinance institutions (MFIs) to serve more poor households, and helping these MFIs to evolve into commercially self-sustaining organisations. Citi also funds programmes, such as the Citigroup Microentrepreneurship Awards, that promote microfinance as an effective poverty alleviation tool and encourage wider support from the public and private sectors.

Commercial involvement: The Citi Microfinance Group (CMG) works with Citi businesses, product groups and employees to establish commercial relationships, as partners and clients, with leading MFIs, microfinance networks and investors. Since CMG was started in 2004, it has provided local currency funding, transaction services, corporate finance, savings products, insurance and remittance services.

Following are some highlights of our microfinance grants and commercial initiatives in Asia in 2006.



Asia Microfinance Forum shares Best Practices

With the Citi Foundation as lead sponsor, the first Asia Microfinance Forum was held in Beijing in March 2006. The three-day conference brought together over 280 microfinance experts and practitioners from more than 20 countries, making it one of the most significant microfinance events in the region, and the largest international microfinance gathering ever held in China.

The Asia Microfinance Forum was organised by Citi's regional microfinance partners, the Banking with the Poor Network and the Foundation for Development Cooperation, and focused on creating partnerships between MFIs, governments and financial institutions, and sharing innovations that could increase the impact of microfinance in Asia.

Local partners and supporters included IFC, China Association of Microfinance, UNDP, Research Institute of Banking and Finance of the People's Bank of China, IFAD, GTZ, Ford Foundation and the International Herald Tribune.

Left:
A microfinance client using one of Citibank India's new biometric ATMs that can identify customers by their fingerprints, as well as by a card and PIN

Right:
Mamun Rashid, Citi Country Officer, Bangladesh (left) congratulating Prof. Muhammad Yunus at a special celebration for the 2006 Nobel Peace Prize winner in Dhaka in October 2006



Milestone Transaction for World's Largest National NGO

In July 2006, Citi partnered with FMO, KfW and RSA to launch the first-ever AAA-rated microcredit securitisation on behalf of BRAC, the world's largest national NGO, which has over five million borrowers in Bangladesh. The transaction has provided BRAC with an aggregate of BDT 12.6 billion (US\$180 million) of financing over six years. This has allowed BRAC to diversify its funding sources, reduce its on-balance assets and disburse funds to even more low-income borrowers.

Biometric ATM for Microfinance Customers

Citibank India introduced a specially developed biometric ATM in December 2006 that harnesses technology to overcome the language barriers that microfinance clients typically face. "Citibank Pragati" ("progress" in Hindi) expands access to savings for the unbanked by utilising biometric ATMs that can identify customers by their fingerprints, as well as by a card and PIN. The ATMs also guide clients with screen and voice displays in up to six local languages and connects these new saving clients to India's national network of ATMs.

Citibank has partnered with two MFIs, Basix (based in Hyderabad) and Swadhaar Finaccess (based in Mumbai) so that their microfinance customers can conveniently access their account and carry out routine banking transactions, like balance enquiries, deposits and withdrawals, with ease.

Celebrating the Success of Grameen

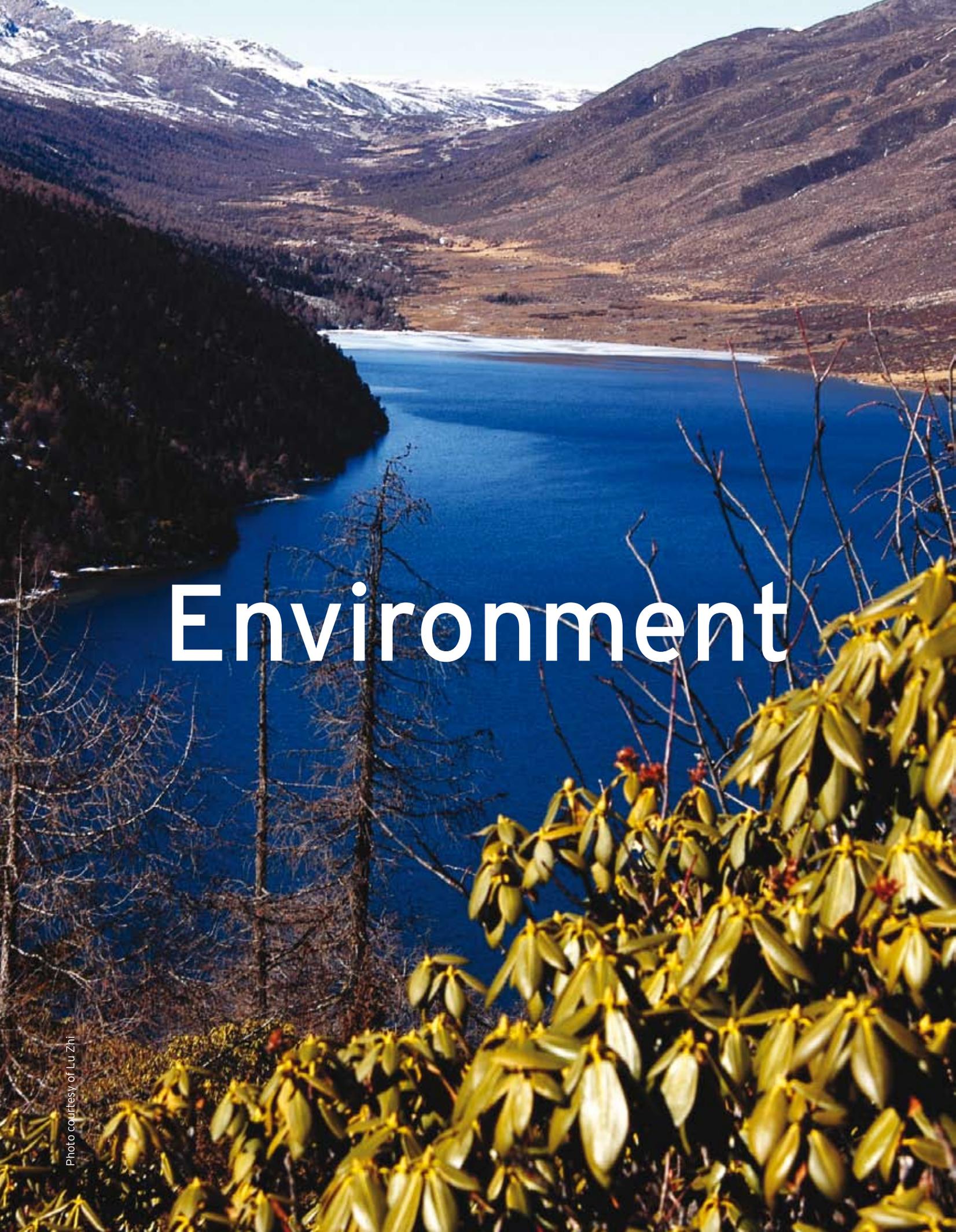
Citi was among the first companies to congratulate Professor Muhammad Yunus in person after he was awarded the 2006 Nobel Peace Prize for his pioneering work in microfinance.

This marked yet another milestone in the long association between Citi and Grameen. Citi has supported Grameen since 1997 through Grameen Foundation USA and Grameen Trust, the international replication arm of Grameen Bank, by giving Citi Foundation grants worth nearly US\$3 million, as well as by providing commercial support.

During the Asian financial crisis, Citi was Grameen's first major international donor. Grants were used to start-up or upscale MFIs in China, Indonesia, Malaysia, Philippines, South Korea and Thailand that have helped to lift millions out of poverty.

In 2005, Citi Microfinance Group and Grameen Foundation USA launched an innovative US\$50 million structured finance programme to provide poverty-focused MFIs with local currency funding and market access either through direct lending or capital market solutions.

In 2006, a US\$250,000 grant was given for Grameen Trust's Project Dignity initiative, which is helping to reach thousands of beggars in Bangladesh and show how microcredit can also benefit the poorest of the poor.



Environment



Citi's Environment Management System helps address the environment and social aspects of our operations in every region, including Asia Pacific

ENVIRONMENT

Citi is committed to building and maintaining a sustainable environment so that economic growth is compatible with the natural environment and the wellbeing of present and future generations. This includes leveraging a broad range of Citi's financial products, services and expertise to promote solutions to climate change.

The framework for our efforts is the Environmental Management System which helps address the environmental and social aspects of our operations in every region, including Asia Pacific.

Our Environmental Management System aims to:

- Engage stakeholders on issues of mutual importance
- Develop and implement sustainable policies
- Ensure internal ownership through training, teamwork and communication
- Reduce our direct impact or "environmental footprint"
- Promote sustainable enterprise through our businesses
- Evaluate our activities against our goals to improve future performance

This section highlights some of the key environment initiatives involving our operations in Asia Pacific in 2006. For more details on Citi's extensive activities related to the environment, please refer to our global 2006 Corporate Citizenship Report, available online at www.citi.com/citigroup/citizen.

Environmental and Social Risk Management

Citi's Environmental and Social Risk Management (ESRM) Policy is designed to manage the environmental and social risks resulting from transactions that we fund. It serves as a guide for thousands of our bankers to evaluate complex issues across dozens of industries and more than 100 countries.

In 2006, we updated our ESRM Policy for the third time since it was introduced in 2003 in areas related to forestry and nuclear facilities. Citi also played a leadership role in the development of the new Equator Principles. In recognition of this work, Citi received a Special Commendation from the Financial Times "for exemplary leadership in integrating best-in-class environmental and social policies across the global operations of the group".

In Asia Pacific, regional and in-country ESRM Champions and Approvers were appointed in 2006 to assist the ESRM Unit in New York with internal outreach and tracking of projects. A total of 100 transactions in Asia Pacific in 2006 were added to a new global database to track details including all ESRM decisions and advice. Of these, 16 project finance transactions were subject to the Equator Principles process and three were approved and funded in 2006.

This page:

Citi Hong Kong was awarded in 2006 for actively reducing its environmental footprint through initiatives with wide-scale employee involvement such as its Recycling Programme



To provide training for our bankers, Citi held a number of ESRM Policy workshops in China, Hong Kong and India, reaching 125 attendees in 2006. These sessions allow participants to progress from Awareness to Intermediate to Practitioner level, and include a combination of lecture, video, case studies and interactive group exercises that simulate the ESRM Policy. In 2007, workshops are planned for Malaysia and Indonesia, and a web-based learning module will be launched to ensure even greater access.

Citi has also been actively engaging clients in countries such as China and India. In July 2006, Citi's ESRM Director met with leading Chinese financial institutions such as China Development Bank to discuss our approach to environmental responsibility. In India, Citi was the sole arranger for an infrastructure project as a result of our commitment to financing sustainable projects. We balanced sensitive land acquisition and resettlement considerations with the government's role in the project. The Citi team worked with the client and a local resettlement expert to develop a comprehensive action plan that adhered to the IFC Performance Standard on Land Acquisition and Involuntary Resettlement, and also met Equator Principles requirements.

Sustainable Development Investments

Citi makes private equity investments in sustainable enterprise, such as renewable energy, waste and water management, and greenhouse gas (GHG) emission reduction. In 2006, Citi invested approximately US\$75 million through our Sustainable Development Investment Program in the biofuels, solar and clean technology

markets, including Jiangsu Linyang Solarfun Co., Ltd., a leading Chinese manufacturer of photovoltaic solar cells and modules.

Socially Responsible Investment (SRI) Research

In 2006, Citi issued global SRI reports on topics such as climate change, sustainable mining, carbon limits and ethanol.

In our first report on climate change issued in Australia, research honed in on the industries most likely to prosper or suffer, and listed alternative energy providers, sustainable builders and recycling enterprises as some of the potential winners.

Environmental Footprint

Citi strives to maintain a corporate culture where the principles of environmental responsibility are integrated into our everyday work. For example, in December 2006, Citi Hong Kong was awarded the Green Enterprise of the Year: Certificate of Merit for the company's environmental programme that includes energy conservation, recycling of resources, and green management. Please see Hong Kong's country section for more details.

Citi Asia Pacific also contributed to our global milestones in 2006:

- Commitment to reduce GHG emissions by 10% by 2011
- Purchase of 52,283 MWh of green power for our operations
- Establishment of a Global Energy Council to meet GHG reduction and green power procurement goals
- Purchase of 8,186 metric tons of 30% post-consumer recycled copy paper and

682.5 metric tons of recycled fibre for use in corporate marketing materials

- Commitment to target Leadership in Energy and Environmental Design (LEED) Silver certification for new office facilities
- Institution of a cradle-to-cradle approach to procurement for our facilities, including construction materials, carpets and furniture

Environmental Grants

The Citi Foundation approved grants in 2006 for a number of environmental NGOs that support sustainable development in developing countries. Programmes benefiting Asia Pacific include E+CO's Triple Bottom Line Monitoring and Evaluation project; the Finance Alliance For Sustainable Trade's SME Network; Forest Trends' Ecosystem Marketplace and Business Development Facility; and the World Wildlife Fund's Global Forest & Trade Network.

The New Ventures initiative was further developed in China and Indonesia as part of a two-year US\$700,000 commitment between Citi and the World Resources Institute. This programme helps hundreds of environmentally and socially responsible entrepreneurs in these countries by providing training, expert consultations, and the chance to be showcased at national exhibitions.

Left and right:
Citi has supported The Nature Conservancy's alternative energy programme in Yunnan Province, China that reduces fuel wood consumption by providing equipment such as solar heating systems (Photos courtesy of The Nature Conservancy)



Financial Education

Citi Asia Pacific supported 79 financial education initiatives in Asia Pacific with nearly US\$9 million in grants and business funding



FINANCIAL EDUCATION

Founded on our belief that “knowledge is your greatest asset”, our commitment to financial education is one of Citi’s highest priorities.

It has long been our experience that teaching people how to spend, save, invest, borrow and manage debt wisely helps them improve the quality of their lives. Moreover, financial education benefits almost every level of society – individuals, families, small businesses, institutions, communities, and ultimately, entire economies.

At Citi, we deliver financial education through our businesses by providing objective information that helps people make more informed financial decisions. We also identify, support and implement community programmes designed to meet the financial education needs of low-income and disadvantaged groups.

In Asia Pacific

In 2006, Citi Asia Pacific supported 79 financial education initiatives in Asia Pacific with nearly US\$9 million in grants and business funding, and more than 500 Citi employee volunteers helped to deliver financial education programmes in their local communities.

These programmes span developed and developing economies in Asia Pacific, and reach both children and adults: primary school students who benefit from adopting healthy money management habits from a young age; teenagers who need to learn how to use credit responsibly; some of the region’s top graduates whose enhanced business and financial acumen can contribute to their country’s economic growth and policy-making; and micro-entrepreneurs with the most basic financial literacy needs.

Here are some of the regional highlights from 2006.

2006 Financial Education Summit

In November 2006, Citi held the third annual Financial Education Summit in Seoul, Korea, entitled “Financial Health for the Next Generation”. Organised in partnership with INSEAD and the Financial Times, the two-day conference brought together more than 200 educators, regulators, corporate executives and NGO representatives from 24 countries.

The Summit gave stakeholders the opportunity to examine how to increase financial literacy levels among children, teenagers and young adults, and to share international best practices in youth

Left:
At the 2006 Financial Education Summit, Korea’s Vice Minister of Finance & Economy, Dong Soo Chin, gave the opening address and emphasised that financial literacy is a “21st century concept” of increasing importance

Right:
Korean teenager Hannah Han represented “The Voice of the Next Generation” during the Financial Education Summit



financial education inside the classroom, during extra-curricular activities, and through public information campaigns.

There was a strong consensus on the need to teach basic financial skills from an early age and to make financial education part of the core curriculum. Among the many distinguished speakers, Korea's Vice Minister of Finance and Economy, Dong Soo Chin, highlighted how financial literacy is becoming a national priority. Madam Wu Xiaoling, Deputy Governor, People's Bank of China agreed that financial education is a key factor in China's future economic development, especially among the youth.

Financial Education for the Poor

Asia is benefiting significantly from Citi Foundation grants totalling US\$5.3 million for a long-term global programme to help over two million poor people to increase, protect and improve management of their assets. Microfinance Opportunities and Freedom from Hunger, working in collaboration with six microfinance institutions, including SEWA Bank in India and CARD Bank in the Philippines, have developed and tested several financial education modules - Budgeting, Savings, Debt Management, Bank Services, and Financial Negotiations - targeted at microfinance clients.

Left:

As the keynote speaker on the second day of the Financial Education Summit, Madam Wu Xiaoling, Deputy Governor, People's Bank of China, highlighted the need to instil positive money management values among young people in both urban and rural areas across China

Right:

During 2006, Citi Hong Kong provided "Q&A for Smart Users" with customers' credit card statements and through contributed articles to local media. This series gives useful tips on credit card usage, such as what is a credit bureau and why it is important to maintain a good credit rating

The toolkit for this Financial Education for the Poor project was introduced publicly for the first time in conjunction with the first Asia Microfinance Forum held in Beijing in March 2006. Later in the year, train-the-trainer workshops were held in the Philippines and Indonesia as part of the Asia roll out of the curriculum, and this will continue through 2007.

Use Credit Wisely

First launched in the U.S., Use Credit Wisely is the flagship programme of Citi's consumer credit education efforts. This online educational website is now available in eight countries in Asia Pacific and has been translated into Tagalog, Bahasa Malaysia, Korean and Chinese.

In each market, Use Credit Wisely has been adapted to meet the information needs of local consumers and anyone can access the site. Sections include: Know the Rules which gives basic information on how credit cards work; Spend Responsibly where users can find details on gaining financial control and handling financially difficult periods; and Be Protected which provides information on fraud prevention, identity theft, and consumers' legal rights.



Educating the Next Generation

Citi Success Fund has become one of the most successful Citi-funded youth education programmes in Asia

EDUCATING THE NEXT GENERATION

Citi is dedicated to using its resources to improve access to quality education for young people. In 2006, we contributed more than US\$2.7 million to support educational initiatives in Asia Pacific, including programmes for school-building, classroom technology, early literacy development reading programmes, and innovative curriculum development.

Citi Success Fund

The Citi Success Fund (CSF) was created nearly 20 years ago to enhance the quality of school education by supporting teachers who want to find more creative and effective ways to engage their students. In Asia, teaching subjects include English, history, science, environmental studies, business, financial education, and cultural studies.

To receive a CSF grant, teachers submit proposals that are evaluated by a panel of community members and Citi employees. Grants are awarded based on criteria such as the level of innovation; involvement of parents and others in the community; ability to bridge cultural barriers to learning; and ability to motivate students on a long-term basis.



Grantees receive a small cash award to implement their ideas in the classroom, and often receive additional help from Citi volunteers. Towards the end of the programme, selected winners and finalists are eligible to compete for additional grants for their schools, and the best projects are documented and shared with other teachers.

CSF has become one of the most successful Citi-funded youth education programmes in Asia, and is currently offered in four countries in the region: in Korea with the National YWCA of Korea; in Taiwan with the Commonwealth Foundation; and in Hong Kong and Indonesia with HOPE worldwide.

In Indonesia, nearly 95% of CSF grant winners in 2006 said their projects have encouraged more enthusiasm, creativity and morale amongst their students. "Both students and teachers grow personally. Many teachers extend what they've learned to other classrooms and colleagues, and some of those teachers become leaders in our schools," says Charles Ham, Country Director of HOPE worldwide, which administers CSF in Indonesia.

More information on Citi Success Fund can be found in the Indonesia country section.



Disaster Management and Response



In addition to disaster relief and rebuilding, Citi's main regional post-tsunami grant was focused on disaster management

DISASTER MANAGEMENT AND RESPONSE

Citi Asia Pacific recognises that although most disasters cannot be predicted, we can help vulnerable communities to better prepare for the unknown by building knowledge, strengthening networks and planning for contingencies. This is why our main regional post-tsunami grant was focused on disaster management.

Citi also has a strong tradition of supporting communities that are hit by disasters. We provide relief agencies with grants and donations for immediate recovery efforts, as well as long-term rebuilding and reconstruction activities. We are also committed to using our networks, people and expertise to help affected areas.

Here is a summary of our disaster management programme, and responses to several natural disasters that impacted Asian countries in 2006.

Microfinance and Disaster Management

Microfinance has proven to be an essential element for people in disaster situations, enabling them to start to rebuild their lives and improve their living conditions. However, during such crises, microfinance institutions (MFIs) often struggle to meet client needs while maintaining their identity as a long-term professional financial intermediary.

For example, large amounts of aid can corrupt a previously healthy credit culture. MFIs may not have the capacity to handle massive capital injections. Or their daily operations could be compromised when they get directly involved in disaster relief efforts. In terms of disaster preparedness, MFIs may also lack the ability to assist their clients to protect their income and assets from the impact of future crises.

In 2005 and 2006, in line with Citi's commitment to microfinance as a key factor in long-term economic revitalisation, Citi Asia Pacific funded the Foundation for Development Cooperation to develop and roll out a Disaster Management training programme for MFIs in tsunami-impacted areas. This project has increased the ability of over 500 microfinance workers in India, Indonesia and Sri Lanka to prepare for and respond to natural disasters.

Left and right:
Disaster Management training has helped microfinance institutions in tsunami-affected areas such as Bandar Aceh, Indonesia to be better prepared to meet their client needs during future disasters (Photos courtesy of Mercy Corps Indonesia)



The curriculum covers topics such as Client Preparedness, Rapid Response, and Livelihood Restoration. Resources include a best-practices manual and other web-based materials, which were translated into the 'tsunami' languages - Bahasa, Hindi, Sinhala and Tamil. The resources are available free-of-charge through a dedicated website (www.bwtp.org/arcm/mfdm) and additional translations such as Mandarin, Lao and Tagalog are underway.

Earthquakes in Indonesia

In response to a series of disasters that struck Jogjakarta and other parts of Central Java in 2006, the Citi Foundation gave a disaster relief grant and Citi Indonesia raised funds from employees around the world and Indonesia clients. In total, US\$63,000 was donated.

More details on Citi Indonesia's efforts can be found in the Indonesia country section of this report.



Philippines' Leyte Landslide

The Philippines endured a number of disasters in 2006, including a massive landslide that devastated the village of Guinsaugon in the province of Southern Leyte in February. Caused by an earthquake and heavy rainfall, the landslide buried over 70% of the town under 30-40 metres of mud, and took the lives of nearly 1,000 people. Citi Philippines employees immediately launched a relief drive to collect cash and supplies. In addition, as part of rehabilitation efforts, the Citi Foundation funded a three-classroom Project BLUE school building that will benefit the relocated survivors.

Typhoon Recovery in Korea

In July 2006, typhoon Ewiniar swept through Korea causing more than 60 deaths and thousands of injuries and displaced families. The damage from the typhoon and flooding was estimated at US\$1.8 billion.

Citi Korea and the Citi Foundation stepped up to donate a total of US\$160,000 towards relief and recovery efforts. Partnering with the Korea Red Cross, Citi's funds were used to distribute Red Cross relief items kits to 16,000 flood-affected people in Gang-Won, Geyong-Gi and Chung-Buk Provinces. The kits consisted of food, blankets, clothing, hygiene items and cooking supplies, worth US\$80 each.

Left:
Citi Philippines launched a relief drive immediately after hearing about the devastating landslide in Southern Leyte (Photo courtesy of PBSP)

Right:
Yung-Ku Ha, CEO of Citi Korea (right), presented donation to Wan-Sang Han, President of Korea Red Cross, to help typhoon recovery efforts



Over the years, the Citi Foundation has given many grants to expert relief agencies and NGOs to help local communities recover from natural disasters that have impacted Asia Pacific

History of the Citi Foundation's disaster relief and rebuilding grants in Asia Pacific

Regional: December 2004 Tsunami

Relief - US\$1,000,000 to the American Red Cross
 Rebuilding - US\$450,000 to the Foundation for Development Cooperation
 Rebuilding - US\$50,000 to the Foundation for Development Cooperation

India: December 2004 Tsunami

Relief - US\$133,750 to the India Red Cross Society in Chennai
 Relief - US\$46,500 to the Pratham India Education Initiative
 Relief - US\$23,250 to United Way Mumbai
 Relief - US\$46,500 to Working Women's Forum
 Rebuilding - US\$34,500 to Plan India
 Rebuilding - US\$50,500 to Working Women's Forum
 Rebuilding - US\$115,000 to Swayam Shikshan Prayog India

Indonesia: December 2004 Tsunami

Relief - US\$250,000 to Habitat for Humanity Indonesia
 Rebuilding - US\$100,000 to Hope worldwide Indonesia
 Rebuilding - US\$100,000 to Bina Swadaya, Indonesia
 Rebuilding - US\$150,000 to Habitat for Humanity Indonesia
 Rebuilding - US\$1,000,000 to the American Red Cross
 Rebuilding - US\$3,500,000 to the American Red Cross

Malaysia: December 2004 Tsunami

Relief - US\$100,000 to Mercy Malaysia

Sri Lanka: December 2004 Tsunami

Relief - US\$150,000 to the Central Bank Employees Trust Fund for Tsunami Affected Children

Rebuilding - US\$50,000 to South Asia Partnership Sri Lanka

Thailand: December 2004 Tsunami

Relief - US\$75,000 to the Rajaprajanugroh Foundation
 Relief - US\$75,000 to the Thai Red Cross Society
 Rebuilding - US\$65,000 to Habitat for Humanity

Philippines: December 2004 typhoons

Relief - US\$25,000 to the Philippine National Red Cross

Bangladesh: July 2004 floods

Relief - US\$15,000 to the American Red Cross
 Rebuilding - US\$25,000 to the Bangladesh Rural Advancement Committee

Sri Lanka: May 2003 floods

Relief - US\$20,000 to the American Red Cross

Guam: December 2002 Typhoon Pongsona

Relief - US\$25,000 to the American Red Cross

Guam: July 2002 Typhoon Chata'an

Relief - US\$25,000 to the American Red Cross

India: January 2001 Gujarat earthquake

Rebuilding - US\$150,000 to SPARC
 Rebuilding - US\$150,000 to Friends of Women's World Banking

Thailand: August 2001 floods

Relief - US\$10,000 to the American Red Cross

Taiwan: September 1999 earthquake

Relief - US\$25,000 to the United Way International
 Rebuilding - US\$200,000 to Puli Community Learning Center in 1999-2000

Vietnam: 1999 floods

Relief - US\$25,000 to the American Red Cross

A photograph of three people in a meeting. A man in a light blue shirt is on the left, gesturing with his hands. A woman in a pink shirt is in the center, looking towards him. A man in a white shirt is on the right, smiling. They are sitting around a wooden table in a room with wood paneling and a green-tinted glass partition on the left. The word "Workplace" is overlaid in white text in the center.

Workplace

Flexible work options enable employees and their managers to consider new ways to manage workloads

WORKPLACE

At Citi, we strive to create a workplace that is supportive, inclusive and empowering by offering programmes that promote a healthy work-life balance, diversity, and employee volunteerism.

Work-Life Balance

Our Flexible Work programme was launched in Asia Pacific in 2006 to help employees meet personal or family objectives while fulfilling their professional obligations and career goals. Flexible Work options enable employees and their managers to consider new ways to manage workloads, including Flextime, Remote Work or Job Sharing.

For example, Ian Lacy (CitiFinancial Hong Kong) adopted a flexible work schedule in February 2006 after being seriously hurt in an accident. His doctor recommended a gradual return to work as part of Ian's recovery, starting with 12 hours per week and then building up his hours over time.

Citi Australia employees such as Michael Bochner and Peter McDougal (Citi Technology Infrastructure) took advantage of Flextime and Remote Work arrangements in 2006 so that they could spend more time with their young children and support their wives as they returned to work.



Diversity

Citi is also committed to building a diverse culture where differences in gender, race and religion are respected. We have created the Asia Pacific Bank Diversity Council and Women's Councils in several countries in the region, and organised mentoring and professional development programmes for women employees. See Citi Australia's country section for more information about this initiative.

Volunteerism

Citi has a long tradition of encouraging and supporting employee volunteerism. Our Global Volunteer Programme gives all employees one paid day off each year to volunteer for a cause of their choice. When an employee accrues 50 hours of work in one year for an approved non-profit organisation, the Citi Foundation will give US\$500 to that organisation.

Throughout 2006, thousands of Citi employees generously gave their time, resources and talent to benefit programmes in their local communities.

In addition, on November 18, 2006, Citi celebrated its first annual Global Community Day, and more than 13,000 employee and family volunteers from 18 Asia Pacific countries/markets participated in more than 90 activities.

This page:
Michael Bochner (left) with daughter Cara, and Peter McDougal (right) with daughter Jade, have made Flexible Work options work for them, their families and Citi

On our first annual Global Community Day, thousands of Citi employees generously gave their time, resources and talent to benefit programmes in their local communities



China



Bangladesh



Malaysia



Korea

On November 18, 2006, over 13,000 employees and family members participated in Global Community Day including Chuck Prince, Chairman and CEO, in Laishui County, China; Robert Morse, CEO, Markets & Banking, Asia Pacific and Catherine Weir, Head, Markets & Banking, ASEAN and Citi Country Officer, Singapore at the Vietnam Youth Federation's Vocational Training Centre in Hanoi



Hong Kong



Taiwan



India



Singapore



Philippines



Vietnam



Indonesia

AUSTRALIA

Citizenship Focus

Citi Australia's corporate citizenship activities operate on several levels: community partnerships funded by the Citi Foundation; employee fundraising including a Workplace Giving Programme; staff volunteering involving more than 600 employees; and programmes that promote diversity in the workplace. Here are some of the highlights of 2006.

Helping Children through Learning Links

Citi Australia continued its long-term partnership with Learning Links in 2006 through volunteer work. At the end of each school term, Citi volunteers held a working bee (a day of volunteering) to clean up the centre's gardens, playgrounds and classrooms.

Learning Links is an Australian charity for children with learning difficulties that works with parents and teachers to provide speech and physical therapy, as well as specialised educational support.

This page:
Citi Australia volunteers painting classroom furniture for the Learning Links students at Peakhurst in November 2006



Citi's relationship with Learning Links began in 1999 with a grant to establish a campus in Sydney's outer suburbs. In 2002, Learning Links became one of the first charities selected to join Citi Australia's Workplace Giving Programme. Robyn Collins, Marketing Director of Learning Links, believes this kind

of help is invaluable and appreciates their volunteer spirit. "There's always a real sense of camaraderie amongst the Citi volunteers. With their support we've managed to attack the dirty, back-breaking tasks that our staff can never get around to," says Collins.

Citi Australia

Background

Citi established a presence in Australia in the early 1970s. In 1984, our securities and investment banking business commenced operations. In 1985, Citibank became one of the first international banks to be granted an Australian banking license with the deregulation of the local financial services industry.

Businesses

Citi's Australian operations encompass an innovative consumer bank, a premier global corporate and investment bank, a leading wealth advisors business, private banking, investment research and the charge card, Diners Club Australia.

Presence

Sydney, Melbourne, Adelaide, Perth, and Brisbane

Number of Employees

More than 2,500

Citi Australia's corporate citizenship activities focus on community partnerships, employee fundraising, voluntary community service and workplace diversity

Supporting Diversity in the Workplace

In 2006, Citi Australia launched a professional development curriculum for women featuring the Lunch & Learn Programme. This lunchtime series invited guest speakers to discuss topics such as building networks, developing resilience, and career planning. One hundred women in Sydney and Melbourne attended these sessions. Given its success, the programme will continue in 2007 featuring senior Citi women as well as outside speakers.



Citi also sponsored the Women in Finance Mentoring Programme in 2006, matching women working in the finance industry with experienced mentors. Lori Field, from Corporate Banking, felt it was an eye-opening experience. "The process reaffirmed my priorities, suggested some new approaches to people and the business, and provided support for me in a new role. The benefit was an objective point of view from someone who understood the industry. I was very appreciative of this opportunity."

Another example of Citi Australia's commitment to workplace diversity is a childcare centre within walking distance of Citi's head office in Sydney. The centre has 50 spots open to children of employees and will help employees to balance the demands of family and work.

This page:
Celebrating the 2006 Women in Finance Mentoring Program in November: Simon Ranson, Citi Investment Banking (mentor), Annette Beacher, Citi Economic and Market Analysis (mentoree) and Chris Yates, ANZ (mentor)

History of Giving

- Since 2002, Citi has given grants totalling A\$1.1 million (US\$817,000) to YWCA NSW for financial education initiatives including Finance First, a curriculum for primary school children and their parents, and GirlSavvy, a financial independence programme for teenage girls
- Citi employees have raised more than A\$700,000 (US\$520,000) over the last six years for 14 charitable organisations through the Australian Charities Fund's Workplace Giving Programme
- Citi Foundation supported the Australian Indigenous Leadership Centre from 2001 to 2006, providing 10 certificate-level courses and a diploma course in leadership to 500 young indigenous leaders
- Citi Australia is an ongoing supporter of the Victor Chang Cardiac Research Institute, one of the world's leading heart disease research facilities

BANGLADESH

Citi Bangladesh is dedicated to building communities and entrepreneurs as well as helping to educate the next generation

This page:

After her husband's death from tuberculosis, Royeka Begum and her two children were financially destitute and turned to begging to survive. Last year, Royeka took a Project Dignity microloan from a Grameen Trust partner in Chittagong. She used the money to set up a small market stall selling dried fish, vegetables and nuts, and now feels she has been able to restart her life as a respectable member of society

Citi Bangladesh

Background

Citi's presence in Bangladesh dates back to 1987 with the opening of a representative office. We opened our first full service branch in 1995.

Citizenship Focus

Citi Bangladesh is dedicated to building communities and entrepreneurs by supporting microfinance-related programmes, as well as helping to educate the next generation through book-reading and other youth education programmes. Here are some highlights from 2006.

Reaching the Poorest of the Poor

In February 2006, Citi and Grameen Trust jointly launched Project Dignity, a new microcredit programme designed to help some of society's most vulnerable people. Project Dignity is an expanded version of Grameen Bank's "Struggling Members" initiative. Its goal is to reach 2,500 beggars over three years and help them to find more honourable livelihoods.

Through six Grameen Trust partners located across Bangladesh, Project Dignity provides beggars with interest-free microloans - with an average loan size of about US\$14 - as well as life insurance policies on these loans, and training in basic literacy and financial education to help understand their loan terms and financial obligations. Members also receive assistance to set up income-



generating activities such as processing and manufacturing food and basic necessities, selling fruits, vegetables and clothes, or raising livestock.

Professor H.I. Latifee, Managing Director of Grameen Trust, said, "The project has been designed to enable them to develop an alternative source of income away from begging, and give them a sense of self-respect and confidence so that they can live a more dignified life."

Project Dignity has already reached more than 500 beggars, and Citi's long-term goal is to assess the viability of replicating the programme in other parts of Asia.

Creating Business Links for Women Entrepreneurs

To commemorate International Women's Day in March 2006, Citi Bangladesh employees gave their time to support women microentrepreneurs at a business linkage fair in Dhaka City. The two-day fair was organised with Citi's long-term community partner, Shakti Foundation, which provides loans to poor urban women.

Businesses

Citi Bangladesh offers a comprehensive range of corporate and investment banking products and services to corporate clients, governments and financial institutions. Citi also provides remittance services to the expatriate community, mostly in the Middle East but also across the world.

Presence

Dhaka and Chittagong

Number of Employees

More than 160

Nearly 100 women from across the country came together to display their products, including leather products, electrical goods, stained glass, garments, and handicrafts. Over 60 Citi volunteers helped the microentrepreneurs set up their stalls, promote their products, and drive sales on their behalf. Ten women even made agreements with retailers to continue selling their goods.

“It made my day when I found that through our participation, many entrepreneurs were being helped, and this ultimately contributes to the economy as a whole,” said Citi Country Compliance Officer, M. Omar Faruque.

The fair was attended by Dr. Fakhruddin Ahmed, Managing Director of Palli-Karma Sahayak Foundation (PKSF), the government’s apex body to finance microcredit institutions. Dr. Ahmed said, “While the underprivileged have little physical or financial capital, there are no limits to their creativity, innovation, and entrepreneurial drive. The women showcasing their different products at this fair demonstrate that all they require is opportunity—the same opportunities as everyone else.”



This page:
The successful women’s business linkage fair was inaugurated by Dr. Fakhruddin Ahmed, Dr. Humaira Islam, Founder & Executive Director of the Shakti Foundation, and Mamun Rashid, Citi Country Officer, Bangladesh

History of Giving

- Partnering with Grameen Trust, the Project Dignity microcredit programme for beggars was launched in 2006 with a three-year US\$250,000 grant
- Citi has funded and co-organised the Citigroup Microentrepreneurship Awards in Bangladesh in 2005 and 2006 with grants totalling US\$75,000
- Since 1999, Citi has given volunteer support and grants worth US\$254,000 to the Shakti Foundation for Disadvantaged Women for infrastructure lending, training and capacity-building programmes for women entrepreneurs
- In 2005, Citi started supporting the World Literature Center’s national book-reading programme and has contributed US\$30,000 to educating the young generation
- Citi helped to establish the country’s first-ever Asian University for Women with a US\$400,000 grant in 2004
- In 2004, Citi also gave BRAC (Bangladesh Rural Advancement Committee) a US\$25,000 grant for the reconstruction of schools as part of BRAC’s flood rehabilitation programme

BRUNEI

Citi Brunei focuses on education, environmental conservation and volunteerism



Citizenship Focus

Citi Brunei's corporate citizenship activities focus on education, environmental conservation and volunteerism. Here are some highlights from 2006.

Brunei's Global Community Day

As part of Citi's Global Community Day in November 2006, Citi Brunei Darussalam's employees organised the refurbishment of classrooms at Pusat Ehsan Al-Ameerah Al-Hajjah Maryam, a private centre for disabled students.

More than 60 Citi staff, family and friends renovated a block of classrooms at the centre. Afterwards, they hosted a Social Night for 75 students and teachers from the centre, including games, magic shows and performances. Brunei's Minister of Culture, Youth & Sports, also attended the event. In addition to the employee volunteers' time, Citi made a contribution of B\$15,000 (US\$9,375) towards the maintenance and management of the centre.

Left:
Cleaning up Muara Beach was a family event for Citi Brunei

Right:
Citi Brunei employees giving a classroom a fresh coat of paint at Pusat Ehsan Al-Ameerah Al-Hajjah Maryam, a private centre for disabled students

Continuing Partnership with Project AWARE

In September 2006, Citi Brunei sponsored International Cleanup Day in collaboration with Project AWARE (Aquatic World Awareness, Responsibility and Education), which aims to raise public awareness about the importance of marine and coastal conservation.

Citi employees were joined by family members, friends and volunteer divers to clean up debris from Muara Beach, and the Brunei Muara District Office provided assistance in the disposal of the debris.

"Kudos to Citi for educating all to leave nothing behind and take nothing away from our thriving aquatic resources," said Norman Lim, Diving Instructor, Professional Association of Diving Instructors.

Citi Brunei

Background

Established in December 1972

Businesses

Corporate and investment banking

Presence

Bandar Seri Begawan and Kuala Belait

Number of Employees

59

History of Giving

- In 2005, Citi Brunei employees helped raise more than B\$50,000 (US\$30,000) for tsunami relief funds by participating in a Charity Walkathon
- Citi Brunei started its long-term support for AWARE (Aquatic World Awareness, Responsibility and Education) by contributing to a beach cleanup day in 2005

CHINA

Citizenship Focus

Citi China supports a wide range of community initiatives throughout the country, with an emphasis on building communities and entrepreneurship, especially microfinance, as well as financial education, educating the next generation, and environmental protection. Here are some highlights from 2006.

Green Aid for Guizhou Families

In 2006, Citi China partnered with the Chinese People's Association for Friendship with Foreign Countries and the China Environmental Protection Foundation (CEPF) to launch the Citigroup Geping Green Aid Project. Professor Qu Geping is one of China's most respected advocates for environmental protection and sustainable development.

With a RMB1,168,000 (US\$146,000) grant from the Citi Foundation, this innovative programme provides land and agricultural support to poor families in Bugong and Huangcao villages, Guizhou Province. This enables them to produce income-generating crops such as Sichuan pepper trees. With this ongoing source of income, 120 families can raise their standard of living and pay

for their children's education. In addition, a portion of their revenue is being used to create a fund to help other disadvantaged families, and cover the cost of three mini-libraries and teacher training.

This project also benefits the environment. Over the years, this region has suffered from soil erosion, which has created a barren landscape and decreased the land's productivity. By planting drought-resistant crops like pepper trees, this initiative is supporting Guizhou's ecological recovery.

The Citigroup Geping Green Aid Project shows that a community's educational, economic and environmental challenges can be met with a synergistic approach. Prof. Qu Geping, Chairman of CEPF, said, "This project is successfully setting up a new model by encouraging the self-reliance of recipients through their direct participation and improving people's lives in a sustainable way."

Citi China will give guidance and monitor the project's progress over the next four years, and hopes to replicate its success in other parts of China.



Citi China

Background

Citi has been in China for more than a century, with the first Citi office opening in Shanghai in May 1902.

Businesses

Citi China offers a broad range of financial services to corporate and consumer clients. Key businesses include corporate and investment banking, consumer banking, wealth management, Citicorp Software and Technology Services, and a regional training centre under the banner of Citigroup Management Consulting Company.

Presence

Seven corporate and investment bank branches (Shanghai, Beijing, Guangzhou, Shenzhen, Tianjin, Chengdu and Hangzhou), one representative office in Xiamen, and 16 consumer outlets

Number of Employees

More than 3,000

The Citigroup Microentrepreneurship Awards highlight the potential of microfinance to harness the strong entrepreneurial spirit that exists throughout China

This page:
An emotional moment for Yi Wenhua,
Winner – Urban Processing, 2006 Citigroup
Microentrepreneurship Awards

Opposite page:
In the Citigroup Geping Green Aid Project, planting drought-
resistant pepper trees generates income and benefits the
environment in Guizhou

History of Giving

- The Citi Foundation has committed over RMB24.9 million (US\$3 million) grants to help develop the microfinance sector in China:
 - RMB10,790,000 (US\$1.3 million) to Grameen Foundation USA/Grameen Trust in 2001
 - 2003 for microcredit programmes that have reached 25,000 impoverished families
 - RMB12,450,000 (US\$1.5 million) to the Chinese Academy of Social Sciences in 2004

Microfinance Milestones in China

In March 2006, the first Asia Microfinance Forum and China's largest international microfinance event was held in Beijing. This pioneering conference was organised by the Banking with the Poor Network and the Foundation for Development Cooperation, and Citi was the lead sponsor.

The three-day Forum focused on how partnerships and innovations can increase the impact of microfinance in Asia. More than 280 delegates from 20 countries attended this highly successful event, including representatives from microfinance institutions (MFIs), microfinance networks, financial institutions and regulatory bodies.

October was another significant month, starting with a visit from the 2006 Nobel Peace Prize Winner and Grameen Bank founder, Professor Muhammad Yunus. In conjunction with his visit, Citi was involved in a series of events including the Grameen Microfinance Conference, special Grameen training sessions held at the Citi-funded China Microfinance Training Centre, and the 2006 Citigroup Microentrepreneurship Awards.

to establish the Citigroup Microfinance Training Center and the China Association of Microfinance over five years

- RMB1,330,000 (US\$160,000) to the Chinese Academy of Social Sciences for the Global Microentrepreneurship Awards 2005 and RMB1,600,000 (US\$200,000) to the China Banking Association for the Citigroup Microentrepreneurship Awards 2006



As a result of these different initiatives, China's microfinance sector is receiving greater recognition and support. During the Microfinance Conference, Madam Wu Xiaoling, Deputy Governor of the People's Bank of China, stressed the importance of microfinance programmes in helping to reduce the economic imbalance between the eastern and western areas of China.

At the Microentrepreneurship Awards ceremony, 113 microfinance clients and loan officers took centre stage. Their stories of toil and perseverance to lift themselves and their communities out of poverty highlighted the potential of microfinance to harness the strong entrepreneurial spirit that exists throughout China. In congratulating the winners, Liu Zhangjun, Executive Vice President, China Banking Association, said, "Today is a truly inspiring day because the examples they have set and the recognition they receive through these Awards will influence future generations in China."

- From 2003 - 2006, Citi's RMB1,910,000 (US\$230,000) grant for an innovative twin-schools learning project by UNICEF China has reduced the 'digital divide' between 50 primary schools in Western China and 8 primary schools in Eastern China
- Since 2005, Citi China has run the Citigroup Financial IT Education Programme with 20 universities to boost the development of local financial IT talent

中国

社区关注

花旗中国大力支持广泛的社区活动，侧重于通过小额信贷项目、金融教育、下一代教育以及环境保护构建社区与创业者。以下是对2006年主要项目的介绍。

贵州家庭绿色助学行动

2006年，花旗中国与中国人民对外友好协会、中国环境保护协会携手发起花旗-格平绿色助学项目。曲格平教授是中国环境保护和可持续性发展的知名倡导者之一。

花旗基金会向该项目捐赠116.8万人民币（合14.6万美元），用于资助贵州省布拱村和黄草村的贫困家庭种植四川椒树以创收。借助于这笔持续收入，120户家庭的生活水平得以提高，从而有能力支付孩子的教育费用。除此之外，这些家庭的一部分收入还用于设立一项基金来帮助其他弱势家庭，并为建设三个小型图书馆以及组织教师培训提供资助。

绿色助学行动同样有益于改善生态环境。几年来，贵州地区深受石漠化危害，造成土壤贫瘠和土地生产力的极大降低。通过种植如四川椒树这一类耐旱农作物可帮助改善贵州省的生态环境。



花旗中国

历史背景

花旗在中国的历史已逾一个世纪。早在1902年5月，花旗在上海成立其在中国的首家办事处

业务范围

在中国，花旗为企业和个人客户提供广泛的金融服务。主要业务包括企业和投资银行、个人银行、财富管理、花旗软件技术服务，以及花旗管理咨询公司旗下的区域培训中心

网点分布

七家企业和投资银行分行（上海、北京、广州、深圳、天津、成都和杭州）；一家厦门代表处；十六家个人银行网点

员工人数

3000人以上

微型创业奖的设立极大地提升了 小额信贷在中国的发展，同时也 对遍布中国的创业精神进行了很 好的规范

本页：花旗捐助116.8万元人民币支持一项能够帮助改善贵州省环保和教育条件的创新项目 - 由中国人民对外友好协会 (“CPAFFC”) 和中华环境保护基金会 (“CEPF”) 联合组织实施的绿色助学行动旨在利用植树造林产生的经济价值来资助贫困儿童完成九年义务教育。图为贵州六盘水的绿色助学行动。

反页：与诺贝尔奖得主Prof. Yunus在2006年中国北京召开的小额信贷会议上（从左至右：Prof. Latiffie、花旗中国社区关系总监王力、诺贝尔奖得主Prof. Yunus和花旗小额信贷商业部总监 Bob Annibale）

捐赠历史

- 花旗基金会共捐赠约合2490万人民币（300万美元）以支持小额信贷在中国的发展
- 2001年至2003年，花旗基金会向美国格莱珉基金会和格莱珉信托公司(Grameen Foundation USA/Grameen Trust)捐赠约合1079万人民币（130万美元）。该小额贷款项目用于资助中国25000户贫困家庭；
- 2004年，花旗基金会向中国社会科学院捐赠约合1245万人民币（150万美元），用于在五年内建立花旗小额信贷培训中心和中国小额信贷协会；

花旗格平绿色助学项目表明，一个社区的教育、经济和环境问题可以通过协同方式解决。对此，中华环境保护基金会理事长曲格平表示：“绿色助学行动通过鼓励当地群众自力自力的方式成功建立起一个新型的‘造血’模式，从而得以持续性地改善人们的生活状况。”

花旗中国将在未来四年中指导并持续关注该项目的推进，希望能够将成功的经验带到中国其他地区。

小额信贷在中国的里程碑时刻

2006年3月，首届亚洲小额信贷论坛和中国最具规模的国际小额信贷大会在北京成功召开。会议由“向穷人提供金融服务网络(Banking with the Poor Network)”联合“合作发展基金会(Foundation for Development Cooperation)”共同主办。花旗为大会提供鼎力资助。

为期三天的会议围绕合作与创新将如何扩大小额信贷在亚洲的影响这一主题进行。来自20个国家和地区的小额信贷机构、小额信贷网络、金融机构、监管机构以及学术界和私人投资领域的280多名代表出席了该次论坛。

2006年10月，随着2006年诺贝尔和平奖获得者、孟加拉格莱珉银行创始人穆罕默德·尤诺斯(Muhammad Yunus)教授访华，小额信贷在中国迎来了又一个至关重要的时刻。在此期间，花旗参与了一系列活动，包括格莱珉小额信贷大会、在中国小额信贷培训中心举行的格莱珉特别培训，以及2006花旗微型企业创业奖颁奖典礼。



在这些活动的推动下，中国小额信贷得到越来越多的认可和支 持。中国人民银行副行长吴晓玲女士在小额信贷大会上强调了小额信贷项目在帮助缩小中国东西部地区贫富差距方面的重要性。

微型创业奖的颁奖典礼向113个小额信贷机构客户与信贷员颁发了微型创业奖。他们通过自己的勤劳苦干、坚持不懈，帮助自己和社区脱贫致富的故事，进一步突出小额信贷在中国激发强大的企业家精神的潜在力量。中国银行业协会专职副会长刘张君先生在获奖致辞时表示：“今天是个激动人心的时刻，（这些获奖者）所树立的榜样以及获得的认可将深深影响中国的未来几代。”

- 2005年，花旗基金会向中国社会科学院捐赠约合133万人民币（16万美元）设立2005年全球微型企业创业奖。2006年，花旗基金会向中国银行业协会捐赠约合160万人民币（20万美元）设立2006年花旗微型企业创业奖
- 2003年至2006年，花旗向由联合国儿童基金会 (UNICEF) 发起的姐妹学校项目共捐赠达191万人民币（23万美元）。该项目缩短了所选取的50所西部地区小学和8所东部地区小学之间的“数字化差距”

- 自2005年起，花旗中国推行花旗金融IT教育项目。花旗基金会向该项目捐赠约合523万人民币（63万美元），涵盖全国20所高校以激励中国金融IT人才的发展

GUAM



Citizenship Focus

Citi Guam's contribution priorities are financial education, educating the next generation, and volunteerism. Here are some highlights from 2006.

Financially Literate with Dollars & Sense

The Guam chapter of Junior Achievement (JA) Worldwide, a nonprofit organisation focused on financial literacy, launched its Dollars & Sense programme in December 2006 with an US\$18,000 grant from the Citi Foundation. This pilot programme was the first of its kind for the Guam public school system, which previously did not include financial education in its curriculum. Dollars & Sense also had volunteer support from faculty and students at the University of Guam's Business and Public Administration.

Eighteen students at Inarajan Elementary School received certificates of completion in the first month of the programme. Due to the enthusiasm and positive response from students and administrators, additional sessions have started in February 2007.

"We had a waiting list of students to take the course, even before the last session ended," said Evelyn Mantanona, Principal of Inarajan Elementary School. "I am very thankful to our dedicated teachers and volunteers for taking time to teach this programme, and also to Citi and Junior Achievement, for choosing our school for their pilot project."

Citi Employees Mentor Guam's Youth

Citi Guam staff accumulated more than 1,200 volunteer hours in 2006 under Citi's Volunteer Incentive Program (VIP). Four local nonprofits became eligible for the programme, including Big Brothers Big Sisters of Guam (BBBSG).

BBBSG has a school-based mentoring programme that matches adult mentors with children aged 7-16 years, who are mostly from single-parent homes. Eighteen Citi employees committed to the programme within a month, mentoring students from Tamuning Elementary School. Thanks to their volunteer hours, BBBSG qualified for Citi VIP grants worth US\$5,000.

"Aside from the mentor programme, Citi's volunteers were out in full force at all our events," said Erika Vaughan, Executive Director of BBBSG. "We could not have managed without them."

Citi Guam was also a 2006 recipient of the BBBSG Distinguished Service Award in recognition of our outstanding support.

Left:
Grace Gagaring, a Citi "Big Sister" mentor at Tamuning Elementary School. Grace received the Mentor of the Year 2006 award from Big Brothers Big Sisters of Guam

Right:
The Dollars & Sense programme was well received by students and teachers in Guam

Citi Guam

Background

Citi was established in Guam in December 1969

Business

Consumer banking

Presence

Hagatna; one branch; five ATMs; and 14 QuickPay locations in Guam

Number of Employees

More than 100

History of Giving

- In 2006, Citi Guam gave nearly US\$100,000 in Citi Foundation grants for five local youth organisations to receive new computer equipment, including the Hagatna Public Library's Citigroup Children's Learning Center; Big Brothers Big Sisters of Guam's Mobile Learning Lab project; and computer labs at the teen shelters of Sanctuary Inc

- From 1998 to 2004, Citi Foundation grants worth US\$350,000 were given to the University of Guam's Citibank Women in Business Program that assisted more than 1,000 women

HONG KONG

Citi Hong Kong focuses on financial education, community development and environmental protection



Citizenship Focus

Citi Hong Kong focuses on financial education for students and the public; community development programmes for underprivileged and disabled people; and environmental protection initiatives.

Money Management for SMART KID

The inaugural SMART KID financial education experiential camp for secondary school students was launched in October 2006. As part of the Making \$ense of Money programme, this one-day camp offered 120 students the opportunity to gain real-life experience in money management through activities such as earning, investing and spending.

The Making \$ense of Money programme was started in 2005 with the Learning Society and the Tung Wah Group of Hospitals to help Hong Kong students learn the basics of personal finance. It was funded by a US\$200,000 grant from the Citi Foundation and has already reached 50,000 students.

The SMART KID camp was a new element introduced in 2006 to give students a more intensive and impactful learning experience. Citi Hong Kong employees contributed nearly 250 volunteer hours to the event.

Ma Kit Ying, aged 15 years, of True Light Girls' College said, "Now I can better understand the relationship between work and money. I learned how to communicate and coordinate with a group of people in order to get the job done. It is an excellent way for us to understand the real world."

"Financial education can help improve the living standards of people from all walks of life," said T.C. Chan, former Citi Country Officer, Hong Kong. "We want to utilise our expertise and knowledge in this area to help others build strong financial management capabilities."

This page:
T.C. Chan, former Citi Country Officer, Hong Kong and Dr. John Lee Sam Yuen, Acting Chairman of Tung Wah Group of Hospitals, with the SMART KID volunteers

Citi Hong Kong

Background

On December 8, 1902, Citi became the first American financial institution to open in Hong Kong, and remains one of its largest to date.

Businesses

Citi Hong Kong has expertise and resources in a number of areas, including corporate and investment banking, consumer banking, and private banking. The Asia Pacific headquarters for corporate and investment banking are also located in Hong Kong.

Presence

There are three main offices located in Central, Hung Hom and Quarry Bay. There are also 28 Citibank branches, 27 Citigold Centres and 19 CitiFinancial branches located in Hong Kong and Macau.

Number of Employees

More than 4,000

Environmental initiatives include energy conservation, recycling of resources, and green management principles



Industry Award for Going Green

In December 2006, Citi Hong Kong was awarded the Green Enterprise of the Year: Certificate of Merit by the Federation of Hong Kong Industries (FHKI). This award recognised Citi's own environmental programme and implementation of FHKI's One-One-One Programme. Initiatives include energy conservation, recycling of resources, and green management principles.

Energy conservation measures involve installing timers to shut down vending machines, drinking water dispensers, printers and photocopiers after normal office hours; revising lighting schedules in offices, Citibank Tower neon signage and retail branch signage; and maintaining optimal temperatures in offices and non-critical equipment rooms. As a result, Citi reduced energy consumption in 2006 by 1,272 megawatts.



Citi has also applied the 3Rs principle (Reduce, Re-use and Recycle) in its daily operations. A recycling programme was launched in 2006 by educating staff on the importance of eliminating waste and recycling. Rubbish bins under desks have also been replaced with specially designed collection boxes at each workstation. Citi is a pioneer of this initiative in Hong Kong and continually aims to achieve 70% recycling.

The implementation of green management principles includes product eco-design, cleaner production, green procurement and corporate governance. Through these efforts, Citi Hong Kong has successfully reduced energy consumption, water consumption and ozone depletion, and will continue to further reduce the environmental impact of its day-to-day operations in coming years.

Left:
Anissa Wong Sean-ye, JP, Permanent Secretary, Environment, Transport and Works (Environment), Director of Environmental Protection, presented the "Green Enterprise of the Year: Certificate of Merit" award to James Lawford, Head, Citi Realty Services, Hong Kong

Right:
Rubbish bins under desks have been replaced with specially designed recycling collection boxes

History of Giving

- Since 2000, more than 82,000 students from 600 schools and universities in Hong Kong have benefited from Citi's financial education programmes
- In 2003, the Citigroup Community Club launched the Citigroup Volunteer Team to encourage employee participation in voluntary and social services. In 2006, the Club mobilised volunteers to support 67 community programmes, and including Global Community Day in November 2006, employees accumulated a record of nearly 10,000 hours
- Citi continues to be a top corporate donor to the Community Chest of Hong Kong, one of the largest non-profit organisations in Hong Kong

INDIA

The Citigroup Micro Entrepreneur Awards recognise the achievements of individual microentrepreneurs and demonstrate the power of microfinance in poverty alleviation

This page:
Citi volunteers worked for five days to build houses as part of the Jimmy Carter Work Project in India

Citi India

Background

Citi opened our first office in India in 1902. Since then we have become one of India's most diverse and recognised financial services providers.

Citizenship Focus

Citi India focuses its resources on capacity building for the microfinance sector, financial education and primary education for underprivileged children. Here are some highlights from 2006.

Joining Hands to Build New Homes

In November 2006, more than 275 Citi India employees volunteered for the Jimmy Carter Work Project (JCWP) and rolled up their sleeves for five days to build houses in the village of Patan near Mumbai. In addition, 28 Citi employee volunteers from other countries joined the JCWP. This was the first time that Citi employees from different countries have worked together on an initiative of this scale.

The JCWP also helped to launch Habitat for Humanity's IndiaBUILDS campaign. This ambitious initiative aims to build 50,000 homes by 2010 to house an estimated 250,000 impoverished people in India. Sanjay Nayar, CEO, Citi India is the Co-Chair of the Advisory Committee for IndiaBUILDS and is actively supporting fund-raising and outreach efforts for this important long-term campaign.



Honouring Microentrepreneurs across India

The 2006 Citigroup Micro Entrepreneur Awards were held in Delhi to honour those who have made exemplary efforts to rise out of poverty. Now in its third year, this awards programme has become an important annual event to recognise the achievements of individual microentrepreneurs, demonstrate the power of microfinance in poverty alleviation, and promote public awareness of India's microfinance sector.

Since it started, the Awards have expanded to include not only entrepreneurs from urban areas, but also those from rural and underrepresented states. In 2006, the number of applications reached a record high of 933, an increase of 242% from 2004.

Businesses

Our operations encompass premier corporate and investment banking and a well-established consumer business. We also provide banking services to the international Indian community around the world.

Presence

39 branches in 27 cities across the country and 450 CitiFinancial branches in 170 cities/towns

Number of Employees

22,000

The Citi Foundation granted US\$200,000 to the 2006 programme through Partners in Change, a Delhi based NGO. This Citi India programme is recognised as a unique and exemplary model of collaboration in the field of Corporate Social Responsibility. It brings together many top leaders from the industry, government and business schools who helped to screen applications, guide the programme and promote the awards.

“I can proudly say that the rigour of the process is what sets it apart. Through its uncompromising emphasis on transparency, fairness and grassroots approach, the Citigroup Micro Entrepreneur Awards have discovered true role models,” said Shabana Azmi, noted actress, member of the Awards’ National Advisory Council since inception.

The 2006 winners were honoured at a ceremony in December, receiving their awards from Jairam Ramesh, Minister of State for Commerce, Government of India.

This page:
Aolembe Longkumer, Social Responsibility Category Winner, East & North-east Region, received his Citigroup Micro Entrepreneur Award from Minister of State for Commerce, Jairam Ramesh (middle) and Sanjay Nayar, CEO India (right)



History of Giving

- Since 1997, Citi India has focused the Citi Foundation grants in the areas of microfinance, financial education and primary education:
 - US\$2.4 million has been provided for microfinance capacity-building programmes that have impacted more than three million poor women and their families. Our partners include Friends of Women’s World Banking (FWWB), Saahasee, Sasha, SEWA Bank, Society

for Promotion of Area Resource Centre (SPARC) and Working Women’s Forum (WWF)

- In 2004, we committed US\$3.5 million for the Indian School of Microfinance for Women (ISMW) in Ahmedabad that houses the Citigroup Centre for Financial Literacy
- Provided US\$1.7 million to community partners Akansha Foundation, Akshara Foundation and Pratham Education Initiative to provide primary education to underprivileged children

- Citi India has given US\$1.1 million in grants and donations for relief and rehabilitation efforts for the 2001 Gujarat earthquake and the 2004 tsunami

- On an ongoing basis, Citi India businesses support a wide range of causes. During 2005 and 2006, over US\$116,000 was donated to programmes for underprivileged children, the disabled and the elderly

INDONESIA



Citi Indonesia employees gave their time and money to support relief and rebuilding efforts

Citizenship Focus

Citi Indonesia's community initiatives are managed by Citi Peka (combining the words "to care" and "to do good" in Bahasa Indonesia). Citi Peka was launched in 1998 and focuses on financial education, youth education, building communities and entrepreneurs, environment, and disaster relief. Here are some highlights from 2006.

Strengthening Local NGOs

Citi collaborated with local community partners to expand the NGO Management Certificate Program (NMCP) in 2006. This programme provides Indonesian NGOs with training and support services to improve their operational efficiency and better serve their communities.

Local NGOs often experience difficulty in raising funds, recruiting/retaining volunteers, or managing money. To help address these challenges, the NMCP provides a two-week training course twice a year for around 60 local NGO managers and officers from across the country. The course provides information on financial

management, network building, fundraising, and human resources.

Citi has committed more than IDR2.3 billion (US\$330,000) to this programme from its launch in 2004 through 2007, and the partners include the National Democratic Institute for International Affairs and the Center for Global Civil Society Studies (PACIVIS) of the University of Indonesia. Citi employees also volunteer their time as guest speakers, as well as mentors for the "buddy programme" to work with NMCP alumni on specific projects.

"We are very pleased with the Citi volunteer buddy programme. Several projects are in their final stage and many more alumni have registered to participate. It has brought many benefits to our NGO friends to help them become better organisations," said Dian Indraswari, NMCP Programme Officer, PACIVIS.

This page:
The Citi Peka logo; to care and to do good

Citi Indonesia

Background

Citi first opened in Indonesia in 1918 through its predecessor, The International Banking Corporation in Batavia and Surabaya. After several decades, Citi returned to Jakarta in 1968 and established a full range of banking services.

Businesses

Citi provides a comprehensive range of financial services to corporate and consumer clients including corporate and investment banking, consumer banking and private banking.

Presence

Citi operates 18 branch offices, 34 CitiFinancial centres, and 100 ATMs across six major cities: Jakarta, Surabaya, Bandung, Medan, Semarang and Denpasar.

Number of Employees

More than 3,000

Responding to Natural Disasters

In May 2006, a devastating earthquake struck Jogjakarta in Central Java, and in July, a second earthquake rocked Central Java causing a 10-metre high tsunami.

In response, Citi gave a disaster relief grant of IDR225 million (US\$25,000) to HOPE worldwide Indonesia for a mobile clinic for victims. "The grant from Citi enabled us to serve more than 1,000 families, delivering immediate relief by mobilising doctors, procuring medical supplies, and providing food and shelter," said Charles Ham, Country Director, Hope worldwide Indonesia. "We are truly grateful to have partners like these to bring hope and change lives."

This clinic also provided play therapy activities such as drawing, singing and other types of creative counselling for children, and has continued to operate after the emergency programme, serving an estimated 20,000 children.



In addition, Citi employees gave their time and money to support relief and rebuilding efforts. Citi employees around the world and Citi clients in Indonesia donated more than IDR171 million (US\$19,000) to support reconstruction programmes, which was matched by the Citi Foundation.

Ninety employees from Jakarta participated in a blood donation drive organised by the Indonesia Red Cross. Oce Stefanus Manurung, Citi GCG Early Detection Team Leader, Fraud and Authorisation Management Department, even travelled to Jogjakarta to assist nurses and paramedics at a local hospital.

This page:

Hope worldwide Indonesia set up play therapy facilities in tents for children victims of the earthquake

History of Giving

- Citi and Hope worldwide Indonesia have partnered since 2003 on the Citi Success Fund (CSF). This programme has given grants to 390 teachers to develop innovative learning projects that have improved the quality of education for more than 12,500 high school students across Indonesia. Citi's contributions have totalled more than IDR4.5 billion (US\$500,000) and 500 employees have participated as volunteers

- Since 2004, Citi Indonesia has given IDR3.1 billion (US\$346,000) to Creating Learning Communities for Children to improve primary education and develop a community-based education fund management system. Together with UNICEF, this three-year programme has reached 20,000 children in 85 primary schools

- In 2005 and 2006, Citi has given grants worth IDR3.2 billion (US\$350,000) for the New Ventures programme in Indonesia. Together with the World Resources Institute, Yayasan Bina Usaha Lingkungan, and the IFC's Program for Eastern Indonesia SME assistance, this programme has provided training on sustainable enterprise creation for 135 entrepreneurs and small- and medium-sized business owners

INDONESIA

Karyawan Citi memberikan waktu dan dana guna mendukung kegiatan bantuan darurat dan program rekonstruksi akibat bencana alam

Halaman ini:
Relawan Citi membentuk sebuah kelompok diskusi bersama staf Yayasan Jurnalis Perempuan dengan menggunakan metode belajar dalam bentuk simulasi permainan

Citi Indonesia

Latar Belakang

Citi pertama kali hadir di Indonesia pada tahun 1918 di Batavia dan Surabaya melalui The International Banking Corporation. Setelah beberapa dasawarsa, Citi kembali ke Jakarta pada tahun 1968 dan menyediakan berbagai jasa perbankan

Fokus Kegiatan

Kegiatan kemasyarakatan Citi Indonesia dikelola oleh Citibank Peka (yang diambil dari kata Peduli dan Berkarya). Citibank Peka diluncurkan pada tahun 1998 dengan fokus kegiatan pada pendidikan finansial, pengembangan komunitas dan kewirausahaan, lingkungan hidup, serta memberikan bantuan bencana alam. Adapun beberapa kegiatan penting dijalankan pada tahun 2006

Memperkuat LSM di Indonesia

Citi bekerjasama bermitra dengan berbagai LSM di Indonesia untuk mengembangkan program NGO Management Certificate Program (NMCP) pada tahun 2006. Program ini memberikan pelatihan dan dukungan kepada LSM di Indonesia untuk meningkatkan kemampuan efisiensi operasional dan agar mereka dapat membantu komunitas mereka sendiri lebih baik lagi.

LSM setempat pada umumnya sering mengalami kesusahan dalam menggalang dana, menjaring atau mempertahankan relawan, dan mengelola keuangannya. Dalam rangka membantu LSM untuk



menjawab tantangan ini, NMCP menyediakan program pelatihan selama 2 minggu untuk 60 manajer dan staf LSM dari seluruh Indonesia. Program pelatihan ini menyediakan informasi seputar manajemen keuangan, membangun jejaringan, penggalangan dana dan pengelolaan sumberdaya manusia.

Citi telah memberikan Rp. 2,3 milyar (US\$330.000) untuk menjalankan program ini sejak diluncurkan pertama kali pada tahun 2004 sampai 2007. Citi bekerjasama dengan National Democratic Institute for International Affairs dan Pusat Kajian Global Civil Society (PACIVIS) University of Indonesia dalam implementasi program NMCP.

Karyawan Citi juga terlibat sebagai relawan dan menjadi pembicara pada program pelatihan sekaligus juga menjadi mentor dalam "buddy program" untuk bekerjasama dengan alumni NMCP dalam berbagai proyek.

Bidang Usaha

Citi menyediakan berbagai jasa perbankan kepada nasabah perusahaan dan individu melalui tiga bisnis utama, yaitu corporate and investment banking, consumer banking dan private banking

Lokasi

Citi mempunyai di 18 kantor cabang, 34 kantor CitiFinancial, dan 100 ATM yang terletak di 6 kota besar: Jakarta, Surabaya, Bandung, Medan, Semarang and Denpasar

Jumlah Karyawan

Lebih dari 3,000



Halaman ini:
Metode pembelajaran yang inovatif dirasakan oleh murid-murid sekolah menengah atas dan sederajat melalui program Citi Success Fund

“Kami sangat puas dengan program Citigroup volunteer buddy. Beberapa proyek sedang dalam tahap penyelesaian dan banyak sekali alumni yang telah mendaftar untuk berpartisipasi. Program ini telah memberikan banyak manfaat kepada rekan-rekan LSM untuk membantu mereka menjadi organisasi yang lebih baik lagi,” kata Dian Indraswari, NMCP Program Officer, PACIVIS.

Bantuan Bencana Alam

Pada bulan Mei 2006, gempa bumi melanda kota Jogjakarta yang terletak di Jawa Tengah, dan pada bulan Juli, terjadi gempa bumi yang kedua di daerah Jawa Tengah yang mengakibatkan adanya tsunami setinggi 10 meter.

Citi memberikan dana untuk bantuan bencana alam sebesar Rp. 225 juta (US\$25.000) kepada Hope worldwide Indonesia untuk menjalankan Klinik Berjalan guna membantu para korban bencana. “Dana dari Citigroup membantu lebih dari 1.000 keluarga dan menyediakan dokter, keperluan media, sarana tempat tinggal dan makanan,” kata Charles Ham, Country Director, Hope worldwide Indonesia.

“Kami sangat berterima kasih mempunyai

mitra seperti ini dalam rangka tugas kami memberikan harapan dan merubah kehidupan agar lebih baik”

Klinik ini juga menyelenggarakan sejumlah kegiatan bermain, menggambar, menyanyi, dan penyuluhan psikososial kreatif bagi sekitar 20.000 anak-anak.

Selain itu, karyawan Citi menyumbang waktu dan dana guna mendukung kegiatan bantuan darurat dan rekonstruksi daerah yang terkena bencana. Sejumlah Rp 171 juta (US\$19,000) terkumpul dari karyawan Citi di seluruh dunia dan nasabah Citi di Indonesia untuk program rekonstruksi, dimana jumlah ini juga di match oleh Citi Foundation.

Sebanyak sembilan puluh karyawan di Jakarta ikutserta dalam program donor darah yang dijalankan oleh Palang Merah Indonesia. Oce Stefanus Manurung, Citi GCC Early Detection Team Leader, Fraud and Authorization Management Department pergi ke Jogjakarta untuk membantu perawat dan paramedis di sebuah rumah sakit setempat.

Peran dalam Masyarakat

- Citi dan Hope Worldwide Indonesia bermitra sejak 2003 dalam menjalankan Citi Success Fund (CSF). Program ini telah memerikan dana kepada 390 guru untuk mengembangkan program belajar inovatif yang telah meningkatkan kualitas pendidikan lebih dari 12.500 siswa SMU di Indonesia. Total kontribusi Citi mencakup lebih dari Rp. 4,5 milyar (US\$500,000) serta keterlibatan 500 karyawan sebagai relawan

- Sejak 2004, Citi Indonesia telah memberikan dana sebesar Rp. 3,1 milyar (US\$346,000) untuk menjalankan program Creating Learning Communities for Children guna meningkatkan pendidikan Sekolah Dasar dan membangun sistim pengelolaan dana pendidikan yang berbasis komunitas. Bekerjasama dengan UNICEF, program yang berjalan selama tiga tahun ini telah membantu 20.000 siswa di 85 Sekolah Dasar

- Pada tahun 2005 dan 2006, Citi telah memberikan dana sebesar Rp. 3,2 milyar (US\$350,000) untuk menjalankan program New Ventures di Indonesia. Bekerjasama dengan World Resources Institute, Yayasan Bina Usaha Lingkungan, dan IFC Program for Eastern Indonesia SME assistance, program ini menyediakan pelatihan mengenai membangun usaha yang berkesinambungan kepada 135 pengusaha kecil dan menengah

KOREA

Citi Korea strives to be a leader in the areas of financial education as well as community development and employee volunteerism

This page:
The Citigroup-Kyung Hee University NGO Intern Program gives the students valuable field experience in community development

Citi Korea

Background

Citi was the first foreign bank to establish a presence in Korea in 1967. In 2004, Citi acquired KorAm bank, a leading local bank, and became Citibank Korea, Incorporated.

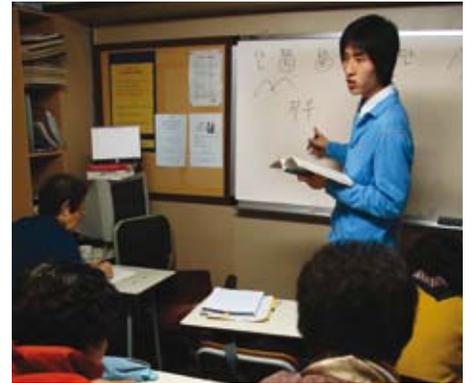
Citizenship Focus

Citi Korea strives to be a leader in the areas of financial education, especially for youth and women, as well as community development and employee volunteerism. Here are some highlights from 2006.

Nurturing Young NGO Leaders

In December 2006, Citi Korea launched the Citigroup-Kyung Hee University Non-Governmental Organization (NGO) Intern Program. This initiative gives local NGOs extra visibility and resources by finding student interns to work on specific projects. It also gives the students valuable field experience in community development.

The Intern Program was launched in partnership with Kyung Hee University's Graduate School of NGO Studies (GSN). Established in 1999 to train students for work in the non-profit sector, GSN is the first school of its kind in Korea. In addition to the 137 million won (US\$149,000) grant, Citi employees will also participate as mentors for the interns.



Soon after its launch, the programme received 255 student applications, and 90 students have been selected to work at 58 NGOs across the country. Students' interests and skills were matched to NGOs that have corresponding needs.

"This is a great opportunity for me to experience working in the field. I am very encouraged that there are people who care about others. It means a lot to me and I feel hopeful for the future," said Mi-ran Shin from Yonsei University Graduate School of International Studies.

"I am very pleased that this programme will give Korea's students the chance to understand more about NGO jobs, experience corporate social responsibility, and be self-motivated volunteers," said Jong-seok Moon from Purun Citizen Community Center in Seoul.

Businesses

Citi operations in Korea include consumer banking, corporate and investment banking and private banking.

Presence

249 branches across 40 cities in 9 provinces

Number of Employees

More than 5,600

SAH
nggungjawab Sosial Korporat
làm công dân

Citi Korea increased its volunteer support in 2006 by inviting family members to participate



Building Homes and Hope

Citi has been partnering with Habitat for Humanity Korea for nine years, but Citi Korea significantly increased its volunteer support in 2006 by also inviting family members to participate in the build. This option proved to be very successful because most volunteers use their annual leave to participate in the week-long project and this allowed them to also spend meaningful time with their families.

In total, 90 volunteers participated in the July 2006 project located in Gunsan, Jeollabuk-do, and Citi also contributed 140 million won (US\$160,000) to Habitat for Humanity Korea to cover the cost of building two homes.

Sung-jin Mun from Citi Private Bank brought along his family. "Participating in a campaign that shares our love with our neighbours is very meaningful. This has made our children's vacation time richer."

Yu-ju Kim from Citi Capital Markets who brought along her mother and brother, said, "I've really enjoyed doing this programme with my family. Volunteering as a family is something new, and I hope this will strengthen our relationships with one another. We are very excited to see what else we can do to help others."

Left and right:
Citi volunteers with their families helped build homes in Gunsan

History of Giving

- Citi has partnered with the National YWCA of Korea since 2005 for the Citi Success Fund, a programme that promotes innovation in education through grants to elementary, middle and high school teachers. This programme has received Citi Foundation funding totalling 290 million won (US\$300,000) and benefited 226 teachers and 13,560 students in Korea
- Also partnering with the National YWCA of Korea, Citi launched a three-year youth financial literacy programme called Think Money in 2006. In addition to a 414 million won (US\$436,000) grant, 80 employee volunteers and 79 YWCA staff teachers gave lectures to more than 34,000 secondary school students across the country
- In 2006, Citi Korea employees donated 1% of their annual salary to charity which raised 1.5 billion won (US\$1.5 million) for local non-profit organisations such as Good Neighbors and the Social Welfare Foundation
- The Citi Foundation and Citi Korea businesses gave 154 million won (US\$160,000) to support disaster relief and rehabilitation efforts following Typhoon Ewinar in July 2006

한국



한국씨티은행은 금융교육, 지역사회발전, 직원들의 자원봉사 확대를 위한 적극적 지원을 펼치며 사회공헌분야에서 리더십을 발휘하고 있습니다

훌륭한 기업 시민

한국씨티은행은 젊은이와 여성을 위한 금융교육 외에도 지역사회 발전과 임직원 자원봉사 활동에 있어서도 늘 앞서 나가고자 최선을 다하고 있습니다.

차세대 NGO 리더 육성

2006년 12월, 한국씨티은행은 한국 지역사회 발전과 차세대 NGO를 이끌 젊은 시민 사회 주역 양성을 목표로 '씨티그룹-경희대학교 NGO 인턴십 프로그램'을 시작하였습니다. 한국씨티은행은 이를 통해 NGO에서 진행하는 특정 프로젝트에 참여할 학생 인턴을 선발해 시민단체의 양적, 질적 성장을 도모함은 물론, 학생들에게도 지역사회 발전을 위한 귀중한 현장 경험의 기회를 제공하였습니다.

이번 NGO 인턴십 프로그램은 비영리단체들을 이끌어 갈 차세대 인재 양성을 목적으로 지난 1999년 한국 최초로 설립된 경희대학교 NGO 대학원과 공동 진행되었습니다. 한국씨티은행은 이를 위해 1억3,700만원(미화 14만9천달러)을 지원함은 물론, 임직원들 역시 인턴 학생들의 근무하고 있는 단체로 방문하여 정신적 조언자로 참여해 많은 충고와 격려를 아끼지 않았습니다.

모집 공고와 함께 총 255명의 지원자가 몰려 선발 과정에서 치열한 경쟁을 보였으며, 이를 통해 전국 58개 NGO에서 일할 90명의 우수한 학생 인턴들이 최종 선발되었습니다.

연세대학교 국제대학원의 신미란 씨는 “이 프로그램을 통해 비영리단체에서 경험을 쌓을 수 있는 기회를 갖게 되어 매우 기쁩니다”라며, “남을 돕는 사람들이 있다는 사실은 제게 커다란 용기를 북돋아주며 또 미래에 대한 희망을 느끼게 해줍니다”라고 말했습니다.

푸른시민연대의 문종석 대표는 “한국의 학생들이 이 프로그램을 통해 NGO 활동에 대해 더 많이 이해하고 기업의 사회적 책임을 경험하는 한편, 자발적으로 자원봉사 활동에 참여할 수 있는 기회를 갖게 되어 기쁩니다”라고 말했습니다.

본 페이지:
2006년 7월 전라북도 군산에서 1주일간 진행된 씨티가족 해비타트 사랑의 집짓기에 참여한 씨티임직원 및 가족들

한국씨티은행

역사

씨티는 1967년 서울지점 설립을 통해 외국계 은행으로는 처음 한국시장에 진출하였으며, 2004년 한미은행과의 통합 이후 한국씨티은행으로 새롭게 태어났습니다

사업부문

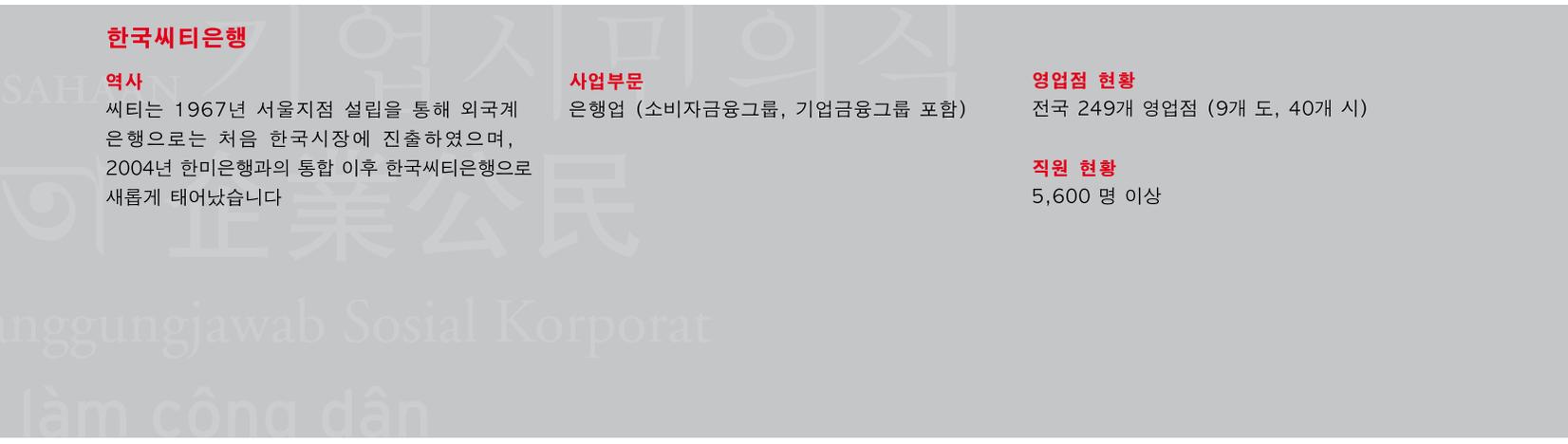
은행업 (소비자금융그룹, 기업금융그룹 포함)

영업점 현황

전국 249개 영업점 (9개 도, 40개 시)

직원 현황

5,600 명 이상



해비타트와 함께하는 사랑의 집 짓기, 희망 짓기

한국씨티은행은 지난 1998년 이후 9년 동안 한국해비타트의 '사랑의 집 짓기' 활동을 지원해왔습니다. 특히 지난 2006년에는 임직원들의 가족들도 함께 초청해 참여한 모든 임직원들이 가족들과 함께 따뜻하고 의미 있는 자원봉사 휴가를 보낼 수 있도록 하였습니다.

2006년 7월 전라북도 군산에서 진행된 이 프로젝트에는 총 90명의 임직원 자원봉사자들이 참여하였으며, 한국씨티은행은 1억 4천만원(미화 16만달러)을 기부해 가옥 두 세대에 대한 건축 비용을 후원하였습니다.

가족들과 함께 참여한 한국씨티은행 CPB 지점에 근무하는 문성진 부부장은 "이웃과 함께 사람을 나누는 캠페인에 참여하는 것은 매우 뜻 깊은 일"이라며, "이를 통해 우리 아이들이 보다 풍요로운 방학을 보낼 수 있게 되었습니다"라고 말했습니다.

어머니와 오빠와 함께 참여한 씨티캐피탈의 김유주씨는 "가족과 함께 자원봉사 활동을 하는 것은 매우 색다른 경험"이라며 이를 통해 가족간의 화합을 더욱 돈독히 할 수 있는 기회가 될 것으로 기대한다고 말했습니다.

본 페이지:

씨티그룹-경희대학교 NGO 인턴십 프로그램에 참여한 영정훈 학생(경희대학교)이 푸른시민연대에서 진행하는 어머니 한글교실에서 한글수업을 하고 있다.



후원 및 기부금 기탁 내역

- 한국씨티은행은 창의적인 경제생활교육을 활성화하기 위해 지난 2005년부터 대한 YWCA 연합회와 함께 '성세스 프로그램 (Success Program)' 을 운영하고 있으며, 이를 통해 창의적인 경제생활교육 방법을 연구 개발하는 초·중·고교 교사들을 지원하고, 이러한 우수한 교육방법을 사회적으로 확산하기 위해 노력하고 있습니다. 지금까지 총 2억9천만원(미화 30만달러)이 지원된 이 프로그램을 통해 총 226명의 교사와 13,560명의 학생들이 보다 실용적인 경제생활 교육의 혜택을 받았습니다
- 한국씨티은행은 또한 대한 YWCA 연합회와 함께 지난 2006년 '배우고 체험하는 청소년 금융교실 - 씽크 머니' 라는 3개년 금융교육 프로그램을 시작하였습니다. 한국씨티은행은 이를 위해 4억1,400만 원(미화 43만6천달러)을 지원하였으며, 하영구 행장을 비롯한 80명의 임직원 자원봉사자와 79명의 YWCA 교사들이 전국 3만4천명 이상의 중학생들을 대상으로 올바른 금융 생활에 대한 강의를 하였습니다
- 한국씨티은행 임직원들은 또한 지난 2006년 각자 연봉의 1%씩을 모아 '결식아동 및 불우이웃돕기를 위한 모금 운동' 에 참여하기도 하였습니다. 한국씨티은행은 이를 통해 15억원(미화 150만달러)를 모아 굿네이버스, 사회복지공동모금회 등에 기부하였습니다
- 씨티그룹 재단과 한국씨티은행은 2006년 7월 태풍 예위니아로 인한 재난 구호 및 재건 활동을 위해서도 총 1억5,400만 원(미화 16만 달러)를 모아 기부하기도 하였습니다

MALAYSIA

Citi Malaysia is committed to helping others develop the knowledge and skills needed to manage personal finances and promoting youth education programmes

This page:
David Shear, Deputy Chief of Mission, United States Embassy (left) and Piyush Gupta, Citi Country Officer admiring the products made by students in the Youth Enterprise Program

Citi Malaysia

Background

Citi has been operating in Malaysia since 1959. The bank was locally incorporated in 1994.

Citizenship Focus

Citi Malaysia is committed to helping others develop the knowledge and skills needed to manage personal finances and succeed in the global marketplace. We are also focused on promoting youth education programmes. Here are some highlights from 2006.

Citi Nurtures Young Entrepreneurs

Citi Malaysia and the American Malaysian Chamber of Commerce partnered again in 2006 to run the Young Enterprise Program with a RM140,000 (US\$40,000) Citi Foundation grant.

Each year, this nine-month programme brings corporate executives into high school classrooms to teach students first-hand about how to become entrepreneurs. Students are given an opportunity to create and manage their own companies, and to compete for Citi-sponsored awards such as the Best Product Award and Best Annual Report Award.



Twenty-four Citi employee volunteers, some of whom have been involved since the programme first began in 2003, acted as advisors to some of the students. Michelle Yong from Citi Malaysia said, "We witnessed a real transformation over the nine months, from ordinary 16-year olds to mature young adults with strong business acumen. We may have given them advice, but the kids also inspired us."

"These students worked really hard to demonstrate their talent, dedication and commitment to their projects. The amount of time put in by Citi volunteers to provide guidance and support has also been tremendous. Thanks to programmes like this, I believe these young people will truly go far," said Mrs. Phang, head of the Young Enterprise Program at Catholic High School in Petaling Jaya.

Businesses

Citi provides a comprehensive range of financial solutions to consumers and corporations in Malaysia, including corporate and investment banking, consumer banking and private banking. Citi also provides offshore financial services out of its office in Labuan.

Presence

Kuala Lumpur, Penang, Johor Bharu, Selangor and Labuan

Number of Employees

More than 4,000

The Adventures of Agent Penny series reached children in new locations in East Malaysia



Agent Penny Visits Sarawak

In 2006, Citi Malaysia expanded its hugely popular Agent Penny comic book-based financial education programme to help primary school students learn about basic money management. In partnership with the Malaysian Invention & Design Society (MINDS), The Adventures of Agent Penny series reached children in new locations such as the village of Long Sukang in East Malaysia.

“The village was in a remote area of Sarawak, and I was astounded to hear how children from neighbouring villages made their journey. They left their homes the day before and took a five-hour lorry ride to the village where the Adventures of Agent Penny was held,” explained Simran Gill who led the team of Citi volunteers.

“We were touched by how the students responded to the Agent Penny skit and how they were eager to answer questions by the Citi volunteers on the topic of savings. I had learnt from the headmaster of SK Long Sukang, Mr Tanil, that students in these areas leave school early to find opportunities in the logging industry which is quite lucrative. However, due to the lack of money management skills and knowledge, their hard earned money is often spent entirely on recreation and entertainment. Mr Tanil hopes that introducing programmes that focus on smart money management such as Agent Penny will help reinforce the importance of savings to these students and in the long run help them come out of the poverty cycle.”

Since 2004, Agent Penny (known as Ejen Mas in Bahasa Malaysia) and her sidekick, Will Power, have entertained and educated more than 20,000 children in Malaysia. Students are invited to participate in a skit and learn interactively about topics such as budgeting and saving. More than 300 Citi Malaysia volunteers have helped to run this programme.

Left:
Citi volunteer, Simran Gill, sharing the Agent Penny comic book with students

Right:
Long Sukang students eagerly reading their Agent Penny books

History of Giving

- Since 2005, Citi Malaysia has given grants worth RM542,500 (US\$155,000) for Making \$ense of Money, a programme that teaches young adults, aged 15 to 17, about personal financial planning and is actively supported by Citi employee volunteers. In 2006, the programme was expanded to reach 16,870 students in 49 schools, including more schools in rural areas
- Citi Malaysia's University Banking Series has been running since 2004, and was expanded in 2006 with the addition of Universiti Tunku Abdul Rahman. Over 2,000 students from different ethnic groups have now benefited from this lecture series
- The Citigroup Stock Challenge was held for the third year in 2006, with 17 schools and 195 students participating from the Klang Valley. Employees from Citi Malaysia and the Kuala Lumpur Stock Exchange supported the programme as volunteers and attendees at the awards ceremony

NEW ZEALAND

Citizenship Focus

Citi New Zealand is focused on the areas of environmental conservation, educating the next generation and employee volunteerism. Here is one of the highlights from 2006.

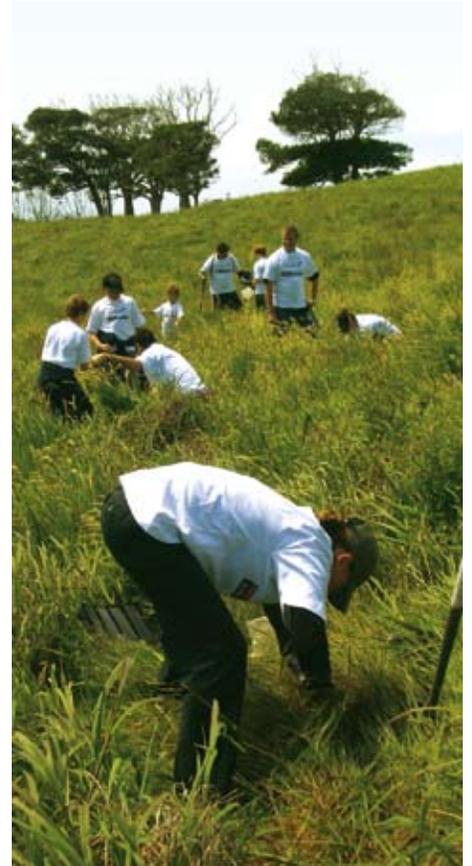
Restoring the Environment on Motuihe Island

In November 2006, 30 employee volunteers from Citi New Zealand spent Global Community Day on Motuihe Island helping to replant native trees and eliminate pests in a sanctuary for endangered birds.

The Motuihe Island project was conducted with the support of the New Zealand Department of Conservation, Mobil Oil NZ Ltd and Outboard Boating Club of Auckland. The Citi volunteers took on various tasks, including transplanting 1,000 seedlings and planting 500 young trees.

Since the project began, native tree seedlings are germinating and surviving in the forests, and native forest birds, shore birds, and sea birds are starting to inhabit the island. A long-term monitoring programme has been implemented to track conservation efforts, and Citi employees have pledged to continue their work on Motuihe Island in 2007.

Citi Country Officer, Mark Fitzgerald said, "We are committed to extending our participation in this project and see the progress in years to come. It's wonderful to know we had a part in something that benefits the whole community and the environment."



This page:
Citi New Zealand employee volunteers helped replant native trees and eliminate pests in the Motuihe Island sanctuary for endangered birds

Citi New Zealand

Background

Citi has been in New Zealand since 1975

Businesses

Corporate and investment banking and wealth management

Presence

Auckland and Wellington

Number of Employees

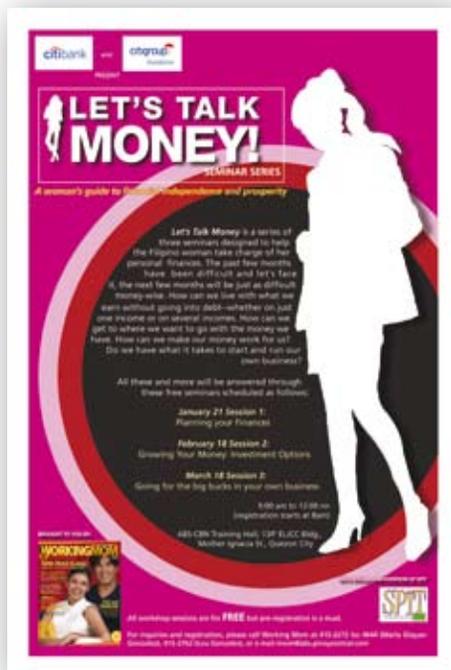
60

History of Giving

- Citi New Zealand has been supporting the Kiwi Can Trust since 2004 with annual contributions of US\$25,000 from the Citi Foundation. The organisation teaches primary school children in disadvantaged areas about a system of values such as self-respect and community engagement

- Citi employees also get involved in Kiwi Can by supporting fundraising events, visiting the schools, and mentoring the children. As a Trustee of the Auckland Kiwi Can Trust, our Citi Country Officer, Mark Fitzgerald, gives further assistance for administration and fundraising activities

PHILIPPINES



This page:
Citi teamed up with Working Mom Magazine to bring financial education to more women

Citizenship Focus

Citi Philippines focuses on financial education, educating the next generation, building communities and entrepreneurs, disaster response, and employee volunteerism. Here are some highlights from 2006.

Empowering Rural and Urban Working Women

The Let's Talk Money Series was launched in 2006 through a partnership between Citi, ABS-CBN Bayan Foundation and ABS CBN Publishing to help rural microentrepreneurs and urban-based working women.

In rural areas, more than 250 low-income women microentrepreneurs underwent Values Formation seminars and training on the basics of entrepreneurship. These women in turn passed on their knowledge to approximately 7,200 others within their communities.

For urban-based women, financial advisors conducted three one-day money management skills workshops for more than 350 attendees, in cooperation with ABS CBN Publishing's Working Mom Magazine.

A total of 75,000 copies of a personal finance booklet called Making More Money were distributed to subscribers and retail buyers of Working Mom Magazine.

Josephine Alfajora, 46, attended the seminar with her sister. "I have four kids from ages nine to 22 and I now realise that I need to start planning for our financial future—for their education and my retirement."

Filen Lee Co, 44, was glad she signed up for the talk. Married with three children, she gives tutorial services at her home. "I've been thinking about turning this into a real business. I'm happy that should I decide to do so, I now know how to go about it."

In addition to the Citi Foundation's US\$20,000 grant for this programme, Citi Philippines employees contributed their time and expertise to the Let's Talk Money Series by developing the workshop materials, writing articles, and producing the Making More Money booklet.

Citi Philippines

Background

Citi has been in the Philippines since 1902.

Businesses

Citi brings a full range of financial solutions and services to clients including corporate and investment banking, consumer banking, savings and private banking.

Philippines is also Citi's regional shared services hub for expense management, financial consolidation and procurement, software development, and regional training. The consumer banking regional call centre is also located here.

Presence

Six commercial banking branches (Makati, Libis, Alabang, Binondo, Greenhills and Cebu), 36 savings bank branches, and 15 CitiFinancial branches

Number of Employees

More than 4,200

Citi Philippines focuses on financial education, educating the next generation, building communities and entrepreneurs, disaster response, and employee volunteerism

Transforming Shanties into Thriving Communities

In 2006, Citi Philippines gave a grant of US\$100,000 to the ANCOP Foundation and Gawad Kalinga (GK) Foundation to build homes for the poor through the creation of GK communities, which consist of 50-100 families. By combining this funding with the hard work of Citi employee volunteers and the area's residents, two Citigroup-GK Villages have been transformed from slums into functioning communities. Citi's donation also included education scholarships for 32 pre-school students.

More than 300 Citi employees regularly volunteer at various GK sites in Metro Manila, and GK projects were the focus of Citi's Global Community Day in the Philippines in November 2006. Over 1,200 employees volunteered in Metro Manila and Metro Cebu. Employees undertook a wide range of tasks including demolishing houses, mixing and pouring cement, painting and doing metalwork. Citi Philippines staff also raised funds for some of the construction materials and paint.

"We are inspired by the passion and unity of Citi's employees," said Antonio P. Meloto, Founder and Executive Director of Gawad Kalinga. "Seeing the staff working side by side with the poor to help re-build their lives is a great example of a business going beyond conventional programmes of corporate social responsibility."

In 2007, Citi will provide US\$70,000 to build another GK village with 50 houses.



This page:
Citi employees helped transform slums into homes for the poor

History of Giving

- Since 2003, Citi has partnered with the Financial Executives Institute of the Philippines to hold the Citigroup Junior Bankers Congress. This annual Congress brings together the top 30 finance students from the Inter-Collegiate Finance Competition to gain first-hand knowledge about the banking industry. Citi Philippines has contributed a total of US\$100,000 to this programme, which helps to develop new talent for the country's finance sector
- Citi has supported the Sa Aklat Sisikat (SAS) Reading Program and Teacher Training Power Conference since 2003 and reached 12 public schools. In 2006, it benefited 58 principals and teachers and almost 2,000 students. In 2004, Citi Philippines, the SAS Foundation and the Department of Education launched the Citigroup Success Fund: Awards for Innovation in Reading Programs towards Nation Building. To date, Citi has contributed more than US\$80,000 to SAS programmes
- Over the last five years, Citi has donated more than US\$100,000 to support the Knowledge Channel Foundation, providing access to curriculum-based educational TV programming for 76 public schools in the Philippines. In 2006, over 253,000 primary and secondary public school students were able to enjoy and learn from the Knowledge Channel programmes

SINGAPORE

Citizenship Focus

Citi Singapore is committed to promoting financial education, youth education, social entrepreneurship and employee volunteerism. Here are some highlights from 2006.

Agent Penny to the Rescue in "Operation Finance"

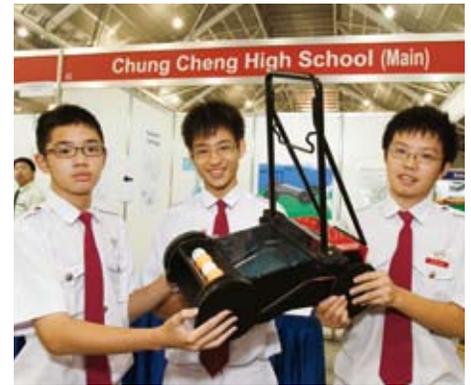
An expanded version of the popular Agent Penny programme was launched in 2006 with a new comic book called Agent Penny & Will Power in "Operation Finance". These financial education superheroes will teach 60,000 primary school students in Singapore about positive money management habits by the end of 2007.

The latest Agent Penny programme is funded by a S\$975,000 (US\$609,000) grant from the Citi Foundation to the Learning Society. In addition to the comic book, it includes an interactive drama based on the stories in "Operation Finance", a professional development programme for teachers with online resource materials, an interactive website with online

components, and classroom learning kits. Students learn about topics such as the importance of budgeting and having a savings plan, understanding the differences between needs and wants, and good credit card management.

Singapore's Minister of State for Education, Rear Admiral Lui Tuck Yew, applauded the programme. "I am pleased to see Citibank taking the lead in promoting financial education early in childhood. The creative use of an adventure comic book setting and superhero characters make for an engaging teaching tool to inspire children to start drawing up their first income and expenditure budget, and developing good money habits."

"The comic was so interesting and fun, I read it in one sitting," said 10-year-old Roxanne Kwek of St. Margaret's Primary School. "It shows us that we should not overspend, and that we need to save our money."



Singapore Students Turn Ideas Into Action

Citi Singapore's Ideas in Action programme reached an all-time high in 2006 with 80 student projects receiving funds totalling S\$80,000 (US\$50,633). This year's students also had the opportunity to introduce their ideas to the public at the Singapore Expo. These included a solar-powered car air conditioner, a cost-saving device for refrigerators, and a water-powered energy generator.

Since it was first organised by Citi Singapore and the Learning Society in 2002, Ideas in Action has been a catalyst for the development of school-based projects that showcase innovation, creativity and entrepreneurship. Students have the opportunity to build a project from concept to completion while developing their project management and teamwork skills.

Citi Singapore

Background

Citi was first established in Singapore in 1902 as the first American bank to set up a branch. We were among the first foreign banks to be awarded the Qualifying Full Bank status by the Monetary Authority of Singapore. The consumer bank, Citibank Singapore, was locally incorporated in 2005.

Businesses

Citi brings a full range of financial solutions and services to clients including corporate and investment banking, consumer banking, wealth management, investment research and alternative investments.

Singapore is a strategic hub for regional management and marketing. It is also a regional and global hub for operations and technology expertise, serving the transactional needs of Citi in more than 60 countries.

Presence

Citibank Singapore has 12 branches, more than 70 ATM locations island wide, more than 350 Citibank-AXS co-branded terminals and more than 140 ATMs via the atm5 network jointly established with four other Qualifying Full Banks.

Number of Employees

Citi is Singapore's largest banking employer with more than 8,000 staff.

Citi Singapore takes the lead in promoting financial education early in childhood

Ideas in Action is open to all schools in Singapore and endorsed by the Ministry of Education. "This project has really brought out the creative spirit in my students," said Lawrence Gan, a teacher from Chung Cheng High School. "They have learned so many different skills such as designing, building,

budgeting and teamwork." Chang Yee Fei, a teacher from Balestier Hill Primary School, agreed. "It has been very fulfilling to help the students think beyond the textbook and also very inspiring to see them exercise so much creativity in the production."



This page:
Minister of State for Education, Rear Admiral Lui Tuck Yew (right) and Jonathan Larsen, CEO, Citibank Singapore, joined students in the launch of the 2006 Agent Penny programme

Opposite page:
Ideas in Action students showcase their innovations to the public

History of Giving

- Citi was the first financial institution to introduce financial education to young people in Singapore. Over the past four years, Citi has given the Learning Society, a local non-profit educational organisation, grants totalling S\$2,542,000 (US\$1,529,000) for a wide range of financial education programmes that have benefited over 50% of schools in Singapore
- Citi has partnered with YMCA Singapore since 2002 to promote social entrepreneurship and develop community leadership among Singaporean youth. To date, the Youth for Causes programme has received grants totalling S\$774,960 (US\$470,000) to support 275 youth teams and 163 voluntary welfare organisations
- Over 40% of Citi Singapore staff actively support our community programmes as volunteers
- In terms of fund-raising, Citi employees have collected S\$417,437 (US\$245,551) over the past five years in support of The Straits Times School Pocket Money Fund for underprivileged children
- In 2006, Citi volunteers raised S\$555,131 (US\$346,956) to support MILK (Mainly I Love Kids), an organisation serving disadvantaged children and youth

SRI LANKA

Young Entrepreneurs Sri Lanka programme encourages students to learn about business, economics and free enterprise

This page:
As part of Global Community Day, Citi Sri Lanka employee volunteers lent a helping hand to community partner Habitat for Humanity Sri Lanka

Citi Sri Lanka

Background

Citi has been established in Sri Lanka since 1979.

Businesses

Corporate and investment banking

Presence

Colombo

Number of Employees

More than 80

Citizenship Focus

Citi Sri Lanka's corporate citizenship is focused on financial education and community development. Here is one of the highlights from 2006.

Creating the Next Generation of Entrepreneurs

In 2006, Citi continued its support of Young Entrepreneurs Sri Lanka (YESL), a member of Junior Achievement Worldwide. Since 2001, Citi has given RS.13 million (US\$130,000) to YESL for the Schools Expansion Programme. The programme has benefited 7,000 students and 800 teachers from 63 schools, and been supported by 110 volunteers including Citi Sri Lanka employees.

YESL is designed to encourage primary through high school students to learn about business, economics and free enterprise, and is the only programme of its kind in Sri Lanka. Through its Leadership Training Program and a Teacher Training programme, YESL helps teachers and their students to become more entrepreneurial and workforce-ready.



"I learned a lot about leadership and risk-taking during the period at YESL," said Aravinda Panditaratne, a 17-year old student from Richmond College in Galle. "I have gained more experience to cope with pressure, and to face and solve problems in order to achieve success."

"This programme instilled in me a sense of confidence and an incentive to make and execute comprehensive action plans to realise my goals," said Hasini Somawardena, a 16-year old student from Musaes College, Colombo.

In addition to Citi's financial support, Citi employees contribute their time and skills in workshops, participate in the selection panel for the YESL national awards, and provide advice to YESL's working committee for its strategic plan to enrol 400,000 students by 2010.

History of Giving

- After the 2004 tsunami, Citi supported the Central Bank of Sri Lanka Employees' Trust Fund for Tsunami Affected Children. Citi's RS.16,000,000 (US\$150,000) grant ensured that children who lost parents during the tragedy have continued to receive their education. In addition to scholarships for 30 children, the funding provided teacher training materials, books and computers for 26 schools
- Citi also gave a grant worth RS. 5,000,000 (US\$50,000) to Habitat for Humanity Sri Lanka for a building training centre in Galle, one of the areas worst hit by the tsunami. So far this centre has helped more than 200 skilled and semi-skilled workers

TAIWAN



Citi Taiwan is committed to the areas of financial education, youth education and building communities

Citizenship Focus

Citi Taiwan is committed to the areas of financial education, youth education and building communities. Here are some highlights from 2006.

Improving The Next Generation's Reading Skills

Citi Taiwan continued its commitment to the Read for the Future Program in 2006 with a Citi Foundation grant of NT\$2,000,000 (US\$60,000) to help children in more remote areas to develop better reading skills.

In partnership with Commonwealth Magazine Foundation and five other Taiwanese corporations, Citi was able to support more than 25,000 students from 200 schools by contributing 20,000 children books, two mobile libraries and four reading seminars. Teachers and principals were actively involved in the programme, and 720 college volunteers spent more than 7,080 hours reading with the students.

Left:
Students look forward to the weekly reading sessions with Citi volunteers

Right:
The Citigroup-EduCities web-based financial education is fun with interactive online games

Citi Taiwan employees also adopted Taipei Country's Ho-Ping Elementary School and over 40 employee volunteers were trained on effective child interaction. Each week during the school year, teams of Citi employees went to the school to read stories, accumulating a total of 500 volunteer hours.

"We truly appreciate the efforts of the Citi volunteers because they not only raise the kids' interest in reading but also bring them a lot of joy," said Ai-Zhu Wang, Principal of Ho-Ping Elementary School. "The weekly reading meeting has become the most keenly awaited activity for our kids."

Promoting Financial Education through E-Learning

The Citigroup-EduCities Financial Education Program in 2006 reached 300 teachers and 18,000 students in the 5th and 6th grades.

With a NT\$5,850,000 (US\$180,000) Citi Foundation grant, this innovative two-year financial education programme was created by adapting and localising existing curriculum developed by Citi in the United States. After conducting pilot programmes

Citi Taiwan

Background

Citi has been in Taiwan since 1965.

Businesses

Citi provides a comprehensive range of financial services to corporate and consumer clients including corporate and investment banking, consumer banking and private banking.

Presence

11 branches in major cities including Taipei, Kaohsiung, Pan Chiao, Taoyuan, Hsinchu, Taichung and Tainan

Number of Employees

3,350 employees

and teachers' workshops to establish the programme, students are being engaged in web-based teaching materials and activities, as well as national competitions to recognise outstanding students and schools.

EduCities is a well-established educational platform that has built a strong network of teachers around the island by jointly creating and sharing online educational resources, as well as significantly contributing to interactive e-learning communities.

In addition, 20 Citi volunteers contributed their time to develop the financial education curriculum, conducted research, and participated in teachers' workshops. Gary K.L. Tseng, Director General of the Banking Bureau, applauded the programme. "Citi's admirable efforts to cultivate a responsible attitude towards money will help lead the next generation to monetary success."

This page:
Dr. Ovid J. L. Tzeng, Honorary Mayor of EduCities (left) and Morris Li, Citi Country Officer celebrating the success of the Citigroup-EduCities Financial Education Program

Wen-hwa Chan, Teacher, Chung-cheng Elementary School, Sindian City, Taipei Country: "Through the web-based Citigroup-EduCities Financial Education Program, the kids can learn how to identify needs and wants, how to cut expenses and increase

savings and to establish the correct money concepts gradually. Furthermore, the kids can check if they have learnt the correct concepts through the embedded interactive online game mechanism."



History of Giving

- For the past 12 years, Citi has participated in the Citibank-United Way Fundraising Campaign. In 2006, a record NT\$85,100,000 (US\$2.6 million) was raised by Citi to benefit 389 Taiwanese NGOs. In total, Citi has helped to raise more than NT\$708,000,000 (US\$21.7 million) as part of this annual effort
- Since 2003, the Citi Success Fund has improved the quality of education in Taiwan with Citi Foundation grants totalling NT\$9,100,000

(US\$280,000). Each year, the Fund enables elementary school teachers to develop creative materials and learning activities for English language teaching, and then enter a competition to showcase the best projects

- In partnership with the Taipei Women's Rescue Foundation, Citi has supported the Dollars & Sense programme since it was launched in 2004. In 2006 alone, NT\$3,975,000

(US\$120,000) was used to help 20,000 teenagers in 54 schools across Taiwan become more financially responsible

- The Citigroup Kids Wealth Foundation's super heroes, Agent Penny and Will Power, have taught more than 30,000 primary school students about healthy money management habits since the programme was introduced to Taiwan in 2005

花旗台灣長期致力於金融教育、教育下一代、社區發展以及環境保護的推廣

本頁：
花旗志工帶領和平國小的小朋友，開心地進行每週一次的晨間說故事活動

花旗台灣

歷史

1965年開始在台營運

業務範圍

企業金融暨投資銀行，消費金融，私人銀行

營運據點

11家分行

員工人數

3350人

公益計劃焦點

花旗台灣長期致力於金融教育、教育下一代，社區發展以及環境保護的推廣。以下是2006年成果重點摘要：

提昇下一代的閱讀能力，讓改變看得見

花旗台灣在2006年持續贊助「希望閱讀」計劃，運用花旗基金會贊助的新台幣2百萬元〈美金6萬元〉，協助偏遠地區的小朋友，培養良好的閱讀習慣。

花旗、天下雜誌教育基金會與其他五家台灣企業共同合作，透過捐贈2萬本童書、2輛希望閱讀巡迴專車以及4場閱讀講座，嘉惠200所偏遠小學以及超過25,000名學童。校長以及老師也積極投入這項活動，並成功招募了720位大學志工，投入超過7,080個小時，陪小朋友一起閱讀。

花旗台灣的員工更進一步地認養了台北縣的和平國小，由超過40位花旗志工所組成的閱讀團隊，在學期中每週固定到和平國小說故事給小朋友聽，目前已累積了500個志工閱讀時數。

和平國小校長王愛珠表示，“我們非常感謝花旗的志工，他們的付出不僅提昇了小朋友閱讀的興趣，也帶給小朋友們許多歡樂。小朋友們都相當期待每一周的閱讀聚會。”

推動網路金融理財教育，擴大影響力

花旗兒童網路理財教育在2006年推出，透過亞卓市的平台，培訓300位種子教師並鼓勵18,000名5-6年級的



學童上網學習，從小建立正確的理財觀念。

花旗基金會贊助新台幣585萬元〈美金18萬元〉，改編美國花旗的理財動畫教材，放在網路上讓高年級小朋友主動上網學習。同時在培訓種子教師並提供教材之後，小朋友在老師的引導下熱烈加入學習行列，並進行線上以及實體的競賽；表現優異的學生以及學校均受到獎勵。

亞卓市是一個強大的網路教育平台，讓全台灣的教材可以在網路上一同設計及分享教育資源，同時也提供一個互動式的e-learning 社群。

此外，20位花旗志工也投入他們寶貴的時間，協助開發理財教育課程、進行研究以及參與培訓種子教師。前行政院金管會銀行局局長曾國烈對於花旗兒童網路理財教育表示高度讚許。“花旗對於培養孩童建立負責任的金錢觀所投注的心力，令人欽佩，也將協助帶領我們的下一代在未來能妥善地進行理財規劃”。

新店市中正國小教師詹婉華表示，一藉由“花旗小小理財達人”的網路課程，讓孩子思考生活中的“需要”和“想要”，到如何節流和開源，逐步建立正確的理財觀。另外，藉由網頁中互動式的“小金犬遊戲”，孩子們由“玩中學”，再一次澄清自己的理財概念，培養儲蓄的良好習慣。

贊助歷史

- 花旗連續12年發起“花旗聯合勸募活動”，2006年募款金額再創新高，達新台幣8,510萬元〈美金260萬元〉，共嘉惠389個社福團體。過去12年來，花旗已經協助募集超過新台幣7億8百萬元的公益資源。

- 自2003年以來，花旗基金會總共贊助新台幣910萬元〈美金28萬元〉，成立“花旗英語教學種子基金”，獎勵中小學英語教師設計有創意的英語教案以及學習活動，並提供優秀的得獎作品給全國教師分享，以提昇英語教學品質。

- 花旗基金會自2004年起贊助台北市婦女教授基金會，共同推動“青少年理財教育”。2006年，花旗贊助新台幣397萬元〈美金12萬元〉，協助台灣54所高中職、2萬名學子，學習負責的態度與正確的價值觀。

- “花旗兒童理財特攻隊”自2005年在台灣推出以來，故事中的主角—神探貝妮以及威力哥哥已經成功地教導超過3萬名學童，建立正確的金錢觀念。

THAILAND



Citizenship Focus

Citi Thailand is committed to being a safe and diverse workplace that supports employee volunteerism, youth education and community development programmes. Here are some highlights from 2006.

Instilling Financial Responsibility among Teens

Citi's Wealth of the Future (CWF) financial education programme started in 2005 after research findings showed that the average Thai household savings rate had fallen dramatically in recent years. Through a partnership with the National Council on Social Welfare Thailand, this first-of-its-kind programme targets teenagers to help the next generation of young adults be more financially savvy.

In 2006, 90 students from five schools in Greater Bangkok attended CWF camps where students were taught the basics about business and money management. These three-day camps covered topics such as personal financial management, business planning and career development.

Citi employee volunteers taught some of the sessions and guided the teenagers through 'real life' interactive learning assignments. For example, as a budgeting exercise, students were given THB100 (US\$2.85) to buy breakfast at the famous Floating Market in Ratchaburi. Those who were able to negotiate the best value-for-money breakfast won prizes.

Komsant Puangchaiya, one of the camp participants, was inspired by the challenge and subsequently developed a lunch-buying scheme for his classmates. Komsant uses the THB300-400 (US\$8.57-US\$11.43) profit he earns each month from this scheme to help pay his family's bills. "Because my parents own a small shop, I had a basic understanding about mark-ups and the role of the middle man. But after attending the camp, I was able to apply this knowledge."

Rallying Support for Public Schools

Since the Citibank Public School Partnership Programme was launched in 2000, nearly 5,000 students from low-income schools in Bangkok and rural areas have benefited

from this programme. Citi employees identify and then nominate these schools by submitting proposals that are reviewed by representatives from the Citibank Contributions Committee.

Citi has provided THB8,594,923 (US\$205,806) in funding since 2000, and in-kind contributions include donations of teaching equipment, classroom furniture and computer equipment, and volunteers to refurbish school buildings and grounds.

In 2006, Citi supported eight schools including one in Dansai, Loei Province with a grant of THB88,000 (US\$2,150). Twenty Citi volunteers travelled six hours north of Bangkok to renovate the school's library. "Being able to make a personal contribution to the community is what motivates many of us to be involved," said Khun Arunee Trakarnpairoj, Cash & ABF Operations Head. "In many cases, our employees have a link or connection with the school or town, and this makes it even more meaningful."

Citi Thailand

Background

Citi entered Thailand in 1967 with a 50% equity stake in Bangkok First Investment Trust. Two years later, First National City Finance was formed. In 1984, we acquired the Mercantile Bank in Thailand to obtain a full banking license and the Citibank name went up on November 1, 1985.

Businesses

Citi is Thailand's largest and most diversified foreign bank, offering a full range of banking services across consumer, corporate, investment and private banking. Citi's major commercial banking businesses include foreign exchange and treasury, cash management, trade finance, custodian services, lending, securitization, and capital markets.

In 2006, Citiloan was expanded to provide community loan services, reaching a wider range of consumers. Citicorp Securities, our sub-brokerage business, was also established.

Presence

One Citibank branch in Bangkok, 47 Citiloan branches in Bangkok and major provinces.

Number of Employees

More than 2,500

Citi's Wealth of the Future programme aims to help the next generation of young adults be more financially savvy



This page and opposite page:
Launched as a pilot programme in 2005, Citi's Wealth of the Future aims to help teenagers reverse the "spend more, save later" mindset

History of Giving

- Since 2002, Citi Thailand has helped provide safe and comfortable Habitat for Humanity housing for 29 underprivileged families. More than 100 employee volunteers have given their time each year to work on these projects, including the 2006 build in Rayong Province
- Citi Thailand has continued to support a school scholarship programme that started in 2002. Citi has contributed THB7,852,854 (US\$192,030) and employee volunteers play an active role as mentors for low-income secondary school or college students. The programme includes a student development camp that allows scholarship recipients from around Thailand to gain new skills and learn from each other
- Using the Diners Club and Citibank Visa/MasterCard Rewards programmes, Citi Thailand has provided clients the option of redeeming their reward points to support the National Council on Social Welfare of Thailand, UNICEF, the World Vision Foundation of Thailand and the Foundation for Children with Disabilities. In 2006, Citi clients contributed THB750,000 (US\$20,800) through the Rewards programmes

ประเทศไทย

โครงการเพื่อสังคมที่โดดเด่น

ซีดี ประเทศไทยมุ่งมั่นในการเป็นองค์กรที่เน้นคุณค่าของความหลากหลายและความปลอดภัยในการทำงาน อีกทั้งยังส่งเสริมสำนึกในการเป็นอาสาสมัครของพนักงาน ตลอดจนให้ความสำคัญต่อการศึกษารองของเยาวชนและการพัฒนาชุมชน โดยโครงการเพื่อสังคมที่โดดเด่นในปี พ.ศ. 2549 ประกอบด้วย

ปลูกฝังวินัยทางการเงินแก่เยาวชน

โครงการ “แปลงฝันเยาวชนสู่นาคคต” หรือ Wealth of The Future เป็นโครงการการศึกษาทางการเงินสำหรับเยาวชนที่ริเริ่มตั้งแต่ปี พ.ศ. 2548 เนื่องจากการศึกษาพบว่าอัตราการออมของครอบครัวไทยลดต่ำลงอย่างมากในปีที่ผ่านมา มา ซีดีจึงร่วมมือกับสภาสังคมสงเคราะห์แห่งประเทศไทยฯ จัดโครงการการศึกษาสำหรับวัยรุ่นขึ้น เพื่อช่วยเหลือคนรุ่นใหม่ให้มีทักษะทางการเงินมากขึ้น

ในปี 2548 โครงการแปลงฝันเยาวชนสู่นาคคตได้จัดค่ายฝึกอบรมแก่นักเรียนระดับมัธยมศึกษาตอนต้นจำนวน 90 คนจาก 5 โรงเรียนในกรุงเทพฯและปริมณฑล โดยให้ความรู้พื้นฐานทางการบริหารจัดการการเงินตลอดจนความรู้พื้นฐานทางธุรกิจ ภายในค่ายอบรม 3 วัน นักเรียนได้มีโอกาสเรียนรู้การบริหารการเงินส่วนบุคคล การวางแผนธุรกิจเบื้องต้นรวมถึงการเตรียมความพร้อมในการก้าวสู่อาชีพในอนาคต

อาสาสมัครซึ่งเป็นพนักงานจากซีดี มีบทบาทเป็นวิทยากรและที่เลี้ยง ช่วยให้เยาวชนได้เรียนรู้จากกิจกรรมกลุ่ม เช่น กิจกรรม “จัดสรรปันชอบ” ซึ่งมอบเงิน 100 บาทให้กับนักเรียนแต่ละคน ใช้ในการซื้ออาหารเช้า ณ ตลาดน้ำจังหวัดราชบุรี ซึ่งนักเรียนกลุ่มที่สามารถจัดสรรงบประมาณได้คุ้มค่าที่สุดได้รับรางวัลตอบแทน

คมสันต์ ปวงไชยา นักเรียนคนหนึ่งในการได้ความรู้จากกิจกรรมและมีแนวคิดขายอาหารกลางวันให้กับเพื่อนร่วมชั้นเรียน โดยเขาได้นำกำไรประมาณ 300 – 400 บาทในแต่ละเดือน ไปช่วยลดภาระค่าใช้จ่ายของครอบครัว “พอดีที่บ้านเป็นร้านขายของชำ ก็พอรู้เรื่องกำไรขาดทุน หรือความหมายของคนกลางมาแล้วบ้าง หลังจากเข้าค่ายนี้ก็จะช่วยให้วางแผนธุรกิจได้ดีขึ้น”



การช่วยเหลือโรงเรียนยากจน

นับแต่การริเริ่มโครงการอาสาพัฒนาโรงเรียนตั้งแต่ปี 2544 นักเรียนกว่า 5,000 คนจากโรงเรียนยากจนในกรุงเทพฯและต่างจังหวัดห่างไกลได้รับการยกระดับสถานะการศึกษาจากโครงการนี้ โดยพนักงานซีดีทำหน้าที่เป็นเจ้าของโครงการด้วยการสำรวจความต้องการของโรงเรียน และนำเสนอแก่คณะกรรมการเพื่อพิจารณาเสนอของบประมาณสนับสนุนจากมูลนิธิซีดีทีกรุ๊ป

นับตั้งแต่ปี พ.ศ. 2544 งบประมาณบริจาคทั้งสิ้นเป็นเงิน 8,594,923 บาท (205,806 เหรียญสหรัฐ) ซึ่งรวมถึงการบริจาคอุปกรณ์การเรียนการสอนต่างๆ รวมถึงพนักงานของซีดี ทำหน้าที่เป็นอาสาสมัครลงแรงปรับปรุงสภาพห้องเรียน สนามเด็กเล่นตลอดจนอาคารเรียน

ในปี พ.ศ. 2548 ซีดีให้ความช่วยเหลือโรงเรียน 8 แห่ง รวมถึงโรงเรียนบ้านผิตาโชน อำเภอด่านซ้าย จังหวัดเลย ซึ่งได้รับเงินบริจาคช่วยเหลือ 88,000 บาท โดยพนักงานของซีดี 20 คน เดินทางร่วม 6 ชั่วโมงไปเพื่อช่วยกันบูรณะสภาพห้องสมุดตลอดจนทำกิจกรรมในชุมชน คุณอรุณี ตรีการไพโรจน์ Cash & ABF Operation Head เปิดเผยความรู้สึกในการร่วมกิจกรรมว่า “การมีโอกาสได้ตอบแทนคืนสู่สังคมในโครงการนี้ ทำให้พนักงานอยากร่วมกิจกรรม ซึ่งพนักงานหลายๆ คนรู้จักกับโรงเรียนหรือชุมชน ทำให้ความช่วยเหลือมีคุณค่าและความหมายมากขึ้น”

ซีดี ประเทศไทย

ความเป็นมา

ซีดีเริ่มเข้าสู่ประเทศไทยในปี พ.ศ. 2510 โดยการเข้าถือหุ้น 50% ในบางกอกเฟิร์สต์อินเวสเมนต์ทรัสต์ (Bangkok First Investment Trust) ภายหลังจากนั้นอีก 2 ปีได้มีการตั้งเฟิร์สต์เนชั่นแนลซิตีไฟแนนซ์ (First National City Finance) ต่อมาใน พ.ศ. 2527 เราได้ซื้อกิจการของธนาคารเมอร์แคนไทล์ (Mercantile Bank) ในประเทศไทยเพื่อรับใบอนุญาตประกอบกิจการธนาคาร อันเป็นที่มาของการกำเนิดธนาคารซีดีแบงก์ในวันที่ 1 พฤศจิกายน พ.ศ. 2528

ประเภทธุรกิจ

ซีดีเป็นธนาคารต่างชาติในประเทศไทยที่ใหญ่และมีขอบเขตของธุรกิจที่กว้างขวางที่สุด โดยให้บริการด้านการเงินอย่างหลากหลาย ทั้งสายบุคคลธนกิจ สายสถาบันธนกิจและสายธนมิติธนกิจ ธุรกิจของสาขางานสถาบันธนกิจของซีดีที่สำคัญ ได้แก่ ปริวรรตเงินตราและตลาดเงิน การบริหาร เงินสด การค้าต่างประเทศ ธุรกิจรับฝากหลักทรัพย์ การให้สินเชื่อ การแปลงสินทรัพย์เป็นหลักทรัพย์ และตลาดทุน สำหรับงานสายบุคคลธนกิจ เราเป็นผู้นำด้านบัตรเครดิต สินเชื่อบุคคลและบริการบริหารความมั่งคั่งทางการเงิน

ในปี 2549 ธุรกิจใหม่ของซีดี ได้แก่ ลินเซียซีดี (Citiloan) ซึ่งนำเสนอบริการสินเชื่อแก่ประชาชนในชุมชนทำให้ขยายกลุ่มลูกค้าของซีดีได้มากยิ่งขึ้น และการเปิดบริการธุรกิจหลักทรัพย์ในนามของบริษัท หลักทรัพย์ซีดีคอร์ป (ประเทศไทย) จำกัด

ที่ตั้ง

ธนาคารซีดีแบงก์ 1 สาขาและสินเชื่อดี 47 สาขาในกรุงเทพฯและจังหวัดหลัก ในประเทศ

พนักงาน

ธนาคารฯ มีพนักงานมากกว่า 2,500 คน

โครงการ “แปลงฝันเยาวชนสู่นาคต” สอนความรู้พื้นฐานทางธุรกิจและ การจัดการทางการเงินให้กับ เยาวชน



หน้านี้:
โรงเรียนที่ได้ได้รับความช่วยเหลือจากโครงการอาสาพัฒนาโรงเรียนของซีดี

หน้าตรงข้าม:
เด็กา
จากโรงเรียนระดับมัธยมศึกษาที่เข้าร่วมโครงการกิจกรรมเพื่อสังคม

ความเป็นมาของการตอบแทนสู่สังคม

- ตั้งแต่ พ.ศ. 2545 ซีดี ประเทศไทยได้ช่วยสร้างที่อยู่ทีปลอดภัยและสะดวกสบายร่วมกับมูลนิธิที่อยู่อาศัยฯ ให้แก่ครอบครัวผู้ยากไร้และขาดที่อยู่อันเหมาะสมจำนวนรวม 29 ครอบครัว ในแต่ละปีมีพนักงานมากกว่า 100 อาสาสมัครร่วมลงแรงสร้างบ้าน โดยในปี 2549 การสร้างบ้านดำเนินการในจังหวัดระยอง

- ซีดี ประเทศไทยให้การสนับสนุนโครงการทุนการศึกษาอย่างต่อเนื่องตั้งแต่ พ.ศ. 2545 โดยภายในระยะเวลา 3 ปี (ปีการศึกษา 2546 – 2549) ได้ทำการบริจาคเงินรวม 7,852,854.15 บาท (192,030 เหรียญสหรัฐ) โดยอาสาสมัครจากซีดีทำหน้าที่เป็นที่เล็งอาสาสำหรับเยาวชนผู้รับทุนกิจกรรมสำคัญที่เป็นส่วนหนึ่งของโครงการคือค่ายพัฒนาเยาวชนซึ่งเปิดโอกาสให้ผู้รับทุนจากทั่วประเทศได้เรียนรู้ทักษะชีวิตรวมถึงเรียนรู้จากกันและกัน

- ซีดี ประเทศไทยเชิญชวนสมาชิกบัตรเครดิตซีดีแบงก์และบัตรเดบิตเอสคลับร่วมตอบแทนคืนสู่สังคมผ่านทาง การบริจาคคะแนนสะสมรวมถึงการบริจาคเงินเพื่อเป็นทุนการศึกษาแก่เด็กด้อยโอกาสผ่านทางองค์กรการกุศลต่างๆ ได้แก่ สภาสังคมสงเคราะห์แห่งประเทศไทยในพระบรมราชูปถัมภ์ องค์กรยูนิเซฟแห่งประเทศไทย มูลนิธิศุภนิมิตแห่งประเทศไทย และมูลนิธิ เพื่อเด็กพิการ โดยในแต่ละปีมีสมาชิกบัตรร่วมบริจาคเป็นเงินเฉลี่ยประมาณ 750,000 บาท

VIETNAM



Citizenship Focus

Citi Vietnam supports programmes in the areas of financial education, educating the next generation, and building communities. Here are some highlights from 2006.

Supporting Primary Students in Ca Mau

Dat Mui Primary School No.3 opened in March 2006 as the result of a 20-month partnership between Citi and the Vietnam Children's Fund. This enabled 600 children from subsistence-level fishing families in Ca Mau Province to attend a neighbourhood school for the very first time.

The eight-classroom facility is located 160 kilometres away from the closest road in the mangroves of the Mekong Delta, reachable only by a two-hour boat ride. To ensure its durability, the building was specially designed to suit the swampland conditions.

The logistics and construction challenges for the project were daunting. Materials were transported by wooden cargo barges and unloaded by hand over a ramshackle pier. However, the intensive work was definitely worthwhile because Dat Mui's 1st- through 5th-graders finally have access to a school

within walking distance.

"This school means a lot to many people, especially to the children," said Tran Thanh Liem, head of the Fatherland Front Fund for the Poor People of Ca Mau Province. "Many of their families are extremely poor. Getting an education is highly valued because it gives them hope for a better future."

Citi Vietnam contributed VND200 million (US\$12,500) towards this project, and employee volunteers are planning to develop the school's library in 2007.

Empowering Rural Women in Thanh Hoa

In 2006, Citi Vietnam continued its long-term support of the Thanh Hoa Province Women's Association's microfinance programmes, in collaboration with Save the Children, U.S.

One of the participants, Le Thi Thuy of Nong Cong District, is a mother of three who previously struggled to feed her family. She took her first microloan of VND320,000 (US\$20) in March 2005 to buy tools and raw materials for winemaking. After repaying the first loan, she secured a second loan

of VND800,000 (US\$50) to raise pigs. By salvaging scraps from farming and wine dregs as fodder, she was able to increase the number of pigs and generate considerably better income.

Thuy is currently on her fifth loan of VND1.6 million (US\$100). With this loan and some savings, she has bought and raised a cow. "Although I have to work harder now, I am very happy because of the improvement in my family's living conditions," she said. "Now I can afford to send my second and third children to primary school, and send my oldest son to a training course on carpentry at a vocational training centre."

Since 2001, Citi Foundation grants worth VND2.8 billion (US\$138,000) have enabled more than 10,000 women in Thanh Hoa, one of the poorest provinces in Vietnam, to start their own microenterprises and alleviate poverty.

Left:

In addition to schools for primary children, Citi has provided scholarships and vocational training to more than 2,000 Vietnamese youths

Right:

Thuy from Nong Cong District secured microloans to start a small farm and now is able to send her children to school

Citi Vietnam

Background

Citi has been in Vietnam since 1993. A full branch was opened in Hanoi in 1994 and later in Ho Chi Minh City.

Businesses

Corporate and investment banking

Presence

Hanoi and Ho Chi Minh City

Number of Employees

167

History of Giving

- Since 1996, Citi has contributed around VND2.4 billion (US\$150,000) and employee volunteer time to Operation Smile's programmes in Vietnam, benefiting 1,765 rural children who suffer from various facial deformities
- During the past five years, Citi has provided scholarships and training to more than 2,000 Vietnamese students through various scholarships and vocational programmes. Funds have also been provided for school construction

and computer equipment in poor provinces of Vietnam such as Tien Giang and Vinh Long

- To increase the country's financial knowledge and support economic development, Citi Vietnam has conducted seminars on finance and banking for over 1,000 staff from various financial institutions and enterprises. Citi is also funding a training programme at the College of Business Administration for Managers in Ho Chi Minh City

600 trẻ em Cà Mau lần đầu tiên được đến học ở ngôi trường gần nhà

Tiêu điểm: Citi làm công dân

Citi Việt Nam hỗ trợ các chương trình trong các lĩnh vực giáo dục tài chính, giáo dục cho thế hệ trẻ, và phát triển cộng đồng. Sau đây là một số điển hình thành công trong năm 2006.

Hỗ trợ học sinh tiểu học ở Cà Mau

Trường phổ thông cơ sở Đất Mũi 3 khai trương mái trường mới vào tháng 3 năm 2006, kết quả của công trình 20 tháng hợp tác với Citi và Quỹ trẻ em Việt Nam. Khoảng 600 trẻ em là con em của các gia đình nghề cá nghèo ở tỉnh Cà Mau lần đầu tiên được đi học tại một ngôi trường gần nhà.

Ngôi trường mới gồm 8 lớp học và đầy đủ trang thiết bị ở cách xa đường 160km trong vùng kênh rạch của đồng bằng sông Cửu Long, từ đường bộ muốn đến được trường chỉ có cách đi thêm 2 giờ đường thủy. Vì điều kiện đặc biệt của vùng đất lầy, nền móng của công trình được thiết kế đặc biệt để đảm bảo trường được bền vững lâu dài.



Những khó khăn trong quá trình xây dựng trường thật không kể xiết. Nguyên vật liệu phải vận chuyển bằng thuyền gỗ, sau đó từng bao cát từng viên gạch được khuôn vác lên bờ. Bao vát vả được đến bù xứng đáng khi các em học sinh từ lớp 1 đến lớp 5 được đi bộ đến ngôi trường mới khang trang.

“Ngôi trường mới rất có ý nghĩa đối với bà con nơi đây, đặc biệt là đối với trẻ em vì trước đây chúng phải đến trường bằng thuyền rất vất vả và nguy hiểm,” theo lời ông Trần Thanh Liêm, phụ trách Quỹ vì người nghèo tỉnh Cà Mau. “Nhiều gia đình quá nghèo, và cho con đi học được là rất quý vì sẽ có tương lai tốt đẹp hơn.”

Citi Việt Nam đã hỗ trợ 200 triệu đồng (12.500 USD) cho dự án này, và trong năm 2007 nhân viên Citi dự định sẽ tình nguyện giúp trường thành lập một thư viện cho học sinh.

Phụ nữ nông thôn Thanh Hóa làm giàu

Năm 2006, Citi Việt Nam tiếp tục một chương trình hỗ trợ lâu dài cho các chương trình tài chính vi mô của Hội phụ nữ tỉnh Thanh Hóa phối hợp với Quỹ Cứu trợ nhi đồng.

Một trong những người tham gia chương trình, chị Lê Thị Thủy ở huyện Nông Cống, trước đây

Trang này:
Trường Tiểu học Đất Mũi trong ngày đầu tiên đón các em học sinh.

Citi Việt Nam

Thông tin chung

Citi hoạt động tại Việt Nam từ năm 1993. Chi nhánh đầu tiên được mở tại Hà Nội năm 1994 và sau đó là chi nhánh tại thành phố Hồ Chí Minh

Lĩnh vực kinh doanh

Dịch vụ ngân hàng doanh nghiệp và đầu tư

Địa điểm chi nhánh

Hà Nội, thành phố Hồ Chí Minh

Số nhân viên

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rất vất vả nuôi gia đình với 3 con nhỏ. Lần đầu tiên chị vay khoản vốn nhỏ 320.000 đồng (20 USD) vào tháng 3 năm 2005 để mua công cụ và nguyên liệu nấu rượu. Sau khi trả được khoản vay thứ nhất, chị được vay tiếp 800.000 đồng (50 USD) để nuôi lợn. Chị tận dụng bột cám và bã rượu làm thức ăn nuôi lợn, nhờ đó chị đã tăng được đàn lợn nuôi và tăng thu nhập đáng kể.

Chị Thủy hiện đang vay khoản thứ năm trị giá 1,6 triệu đồng (100 USD). Chị dùng khoản vay này để thêm vào số tiền tiết kiệm được và mua một con bê. Chị nói, “Mặc dù bây giờ vất vả hơn, nhưng tôi rất vui vì điều kiện sống của gia đình được cải thiện hơn. Bây giờ tôi có đủ tiền cho cháu thứ hai và cháu út đi học tiểu học, và cho cháu đầu vào lớp dạy nghề mộc ở trường dạy nghề.”

Từ năm 2001, Quỹ Citigroup tài trợ tổng cộng 2,8 tỷ đồng (138.000 USD) để giúp hơn 10.000 phụ nữ tỉnh Thanh Hóa, một trong những tỉnh nghèo nhất Việt Nam, để họ có thể kinh doanh phụ thêm và thoát nghèo.

Trang này:
Bây giờ trẻ em ở Đất Mũi được học trong ngôi trường vững chắc và gần nhà. Được đi học là điều quan trọng, vì các em sẽ có tương lai tốt đẹp hơn.



Quá trình hỗ trợ cộng đồng

- Từ năm 1996, Citi đã đóng góp khoảng 2,4 tỷ đồng Việt Nam (150.000 USD) và thêm vào đó các nhân viên đã làm tình nguyện giúp các chương trình của tổ chức Phẫu thuật Nụ cười tại Việt Nam, trong đó có 1.765 trẻ em bị khuyết tật môi, hàm và mặt được phẫu thuật và điều trị miễn phí
- Trong 5 năm qua, Citi đã cấp học bổng và hỗ trợ đào tạo cho hơn 2.000 thanh niên Việt Nam thông qua nhiều chương trình học bổng và dạy nghề khác nhau. Các khoản tài trợ của Citi cũng được giành để xây dựng trường học và cung cấp trang thiết bị máy tính cho các tỉnh nghèo của Việt Nam như Tiền Giang và Vĩnh Long
- Để tăng cường kiến thức về tài chính và hỗ trợ phát triển kinh tế cho Việt Nam, Citi Việt Nam đã tổ chức các khóa tập huấn về tài chính và ngân hàng cho hơn 1.000 cán bộ của nhiều tổ chức tài chính và doanh nghiệp trong nước. Citi cũng tài trợ chương trình đào tạo của Trường Cán bộ quản lý doanh nghiệp tại thành phố Hồ Chí Minh

CITI FOUNDATION 2006 GRANTS BENEFITING ASIA PACIFIC*

Regional

ASPEN INSTITUTE

Beyond Grey Pinstripes (global programme including Asia)
\$50,000

CENTER FOR SOCIAL DEVELOPMENT

Global Assets Conference 2007
\$300,000 payable @ \$175,000 in 2006, and \$125,000 in 2007

E+CO

Triple Bottom Line Monitoring and Evaluation (global programme including Asia)
\$185,000

ECOLOGIC FINANCE

Lending for Sustainable Enterprises and Financial Education (global programme including South Asia)
\$100,000

FINANCE ALLIANCE FOR SUSTAINABLE TRADE

SME NETWORK (global programme including Asia)
\$50,000

FOREST TRENDS

Ecosystem Marketplace and Business Development Facility (global programme including Asia)
\$150,000

GRAMEEN FOUNDATION USA

Strategic Plan and China Expansion (global programme with China focus)
\$150,000

INSEAD MANAGEMENT EDUCATION FOUNDATION

Citigroup-INSEAD Financial Education Summit 2006
\$250,000

MICROFINANCE OPPORTUNITIES

Financial Education For the Poor (global programme including Asia)
\$3,900,000 payable @ \$1,505,000 in 2005, \$1,820,000 in 2006, and \$1,030,000 in 2007

UNITED WAY INTERNATIONAL

Foundation for Development Cooperation: Asia Microfinance Forum
\$44,000

Foundation for Development Cooperation: Banking with the Poor Network Partnerships and Best Practices and Asia Microfinance Forum

\$570,000 payable @ \$200,000 in 2006, and \$370,000 in 2007

Learning Society: Financial Education Exchange Program

\$230,000

WOMEN'S WORLD BANKING

Expanding Retail Capacity and Financial Services Program (global programme including Asia)
\$500,000

WORLD RESOURCES INSTITUTE

New Ventures 2006 (China and Indonesia)
\$700,000 payable @ \$350,000 in 2006 and 2007

* This list only includes grants that were approved by the Citi Foundation during calendar year 2006. Some of the grants for programmes mentioned in this report may have been approved earlier. All figures are in US\$.

Regional (cont')

WORLD RESOURCES INSTITUTE (CONT')

Sustainable Growth in Emerging Economies Research (global programme including Asia)
\$87,500

Timber Compliance Partnership (global programme with Indonesia focus)
\$100,000

WORLD WILDLIFE FUND

Global Forest & Trade Network (global programme with China focus)
\$150,000

Australia

UNITED WAY INTERNATIONAL

Australian Indigenous Leadership Centre
\$330,000 payable @ \$120,000 in 2004, \$120,000 in 2005, and \$90,000 in 2006

YWCA New South Wales, Australia: Finance First Parent Program
\$88,000

YWCA of New South Wales, Australia: Girl Savvy Program
\$443,900 payable @ \$215,000 in 2006, and \$228,900 in 2007

Bangladesh

CHARITIES AID FOUNDATION AMERICA

Shakti Foundation for Disadvantaged Women: Entrepreneurship Program for Women
\$86,000 payable @ \$25,000 in 2005, \$28,000 in 2006, and \$33,000 in 2007

UNITED NATIONS FOUNDATION

Palli Karma Sahayak Foundation: Global Microentrepreneurship Awards 2006
\$45,000

UNITED WAY INTERNATIONAL

Grameen Trust: Struggling Members Program
\$250,000 payable @ \$75,000 in 2005, \$85,000 in 2006, and \$90,000 in 2007

North South University, Bangladesh: Financial Education Competition
\$25,000

China

ASPEN INSTITUTE

China Business School Initiative
\$25,000

CHARITIES AID FOUNDATION AMERICA

Beihang University: Citigroup Financial IT Education Scholarship
\$10,000

Beijing University: IT Course
\$62,000 payable @ \$32,000 in 2004, \$15,000 in 2005 and 2006

Dalian University of Foreign Languages: Citigroup Financial IT Education Scholarship
\$10,000

Dalian University of Technology: Citigroup Financial IT Education Scholarship
\$10,000

Dalian University of Technology: Citigroup Information Technology Course
\$62,000 payable @ \$33,000 in 2006, \$14,500 in 2007 and 2008

Dongbei University of Finance and Economics: Citigroup Financial IT Education Scholarship
\$10,000

Fudan University, China: Banking Course and Scholarship Program
\$18,000

Fudan University, China: IT Security Center
\$90,000 payable @ \$30,000 per year, 2006-2009

Fudan University: Citigroup Financial IT Education Scholarship
\$10,000

Fudan University: IT Course
\$62,000 payable @ \$32,000 in 2004, \$15,000 in 2005 and 2006

Huazhong University of Science and Technology: Citigroup Financial IT Education Scholarship
\$10,000

Huazhong University: IT Course
\$62,000 payable @ \$32,000 in 2004, \$15,000 in 2005 and 2006

Nanjing University: Citigroup Financial IT Education Scholarship
\$10,000

Jilin University: Citigroup Financial IT Education Scholarship
\$10,000

Peking University: Citigroup Financial IT Education Scholarship
\$10,000

Renmin University: Corporate Governance Education Center
\$130,000 payable @ \$38,000 in 2004, \$43,000 in 2005, and \$49,000 in 2006

School of Management Fudan University: Citigroup Fudan Small and Medium Enterprises Senior Management Training Center
\$150,000

Shanghai University of Finance and Economics: Citigroup Financial IT Education Scholarship
\$10,000

Shanghai Jiaotong University: Citigroup Financial IT Education Scholarship
\$10,000

Shantou University: Citigroup Negotiation and Dispute Resolution Program
\$100,000 payable @ \$30,000 in 2003, \$30,000 in 2004, \$25,000 in 2005, and \$15,000 in 2006

Southwestern University of Finance and Economics: Citigroup Financial IT Education Scholarship
\$10,000

Southwestern University of Finance and Economics: Train the Trainers Program
\$51,000

Sun Yat Sen (Zhongshan) University: Citigroup Financial IT Education Scholarship
\$10,000

China (cont')

CHARITIES AID FOUNDATION AMERICA (CONT')

Tongji University Case Competition
\$234,000 payable @ \$78,000 per year, 2004-2006

Tongji University, China: Citigroup IT Course
\$62,000 payable @ \$33,000 in 2006 and \$14,500 per year, 2007-2008

Tongji University: Citigroup Financial IT Education Scholarship
\$10,000

Tsinghua University, China: Scholarship Program
\$10,000

University of Science and Technology of China: Citigroup Financial IT Education Scholarship
\$10,000

Wuhan University: Citigroup Financial IT Education Scholarship
\$10,000

Xiamen University: Citigroup Financial IT Education Scholarship
\$10,000

Xian Jiaotong University: Citigroup Financial IT Education Scholarship
\$10,000

Zhejiang University Education Foundation: Citigroup Financial IT Education Scholarship
\$10,000

CHINA BANKING ASSOCIATION
Citigroup Microentrepreneurship Awards
\$200,000

JOHNS HOPKINS UNIVERSITY
Nanjing University, China: Center for Chinese and American Studies
\$25,000

JUNIOR ACHIEVEMENT CHINA
JA Banks in Action Program
\$50,000

UNITED STATES FUND FOR UNICEF

UNICEF China: Sister Schools Tele-Collaborative Learning Project
\$230,000 payable @ \$77,000 in 2004, \$78,000 in 2005, and \$75,000 in 2006

UNITED WAY INTERNATIONAL

Chinese Academy of Social Sciences: Citigroup Microfinance Training Center
\$880,000 payable @ \$221,000 in 2004, \$196,000 in 2005, \$196,000 in 2006, \$163,000 in 2007, and \$104,000 in 2008

Chinese Academy of Social Sciences: Microfinance Association Program
\$725,000 payable @ \$158,000 in 2004, \$183,000 in 2005, \$139,000 in 2006, \$128,000 in 2007, and \$117,000 in 2008

Chinese Association for Friendship with Foreign Countries: Citigroup-Qu Geping Green Aid Program
\$146,000 payable @ \$90,000 in 2005, \$36,000 in 2006, \$10,000 in 2007, and \$10,000 in 2008

Chinese People's Association for Friendship with Foreign Countries: Citigroup English Teachers' Innovative Teaching Competition
\$108,000 payable @ \$42,000 in 2005 and 2006, and \$24,000 in 2007

Learning Society, China: Agent Penny and Will Power Program
\$60,000

Sun Yat-sen Library of Guangdong Province: Citigroup Children's Libraries
\$281,000 payable \$180,000 in 2006, \$52,000 in 2007, and \$49,000 in 2008

WORLD RESOURCES INSTITUTE
Global Forest Watch Program
\$150,000

Guam

BIG BROTHERS BIG SISTERS OF GUAM
Mobile Learning Lab Project
\$11,400

JUNIOR ACHIEVEMENT WORLDWIDE
Junior Achievement Guam: Dollars and Sense Program
\$18,000

Hong Kong

JUNIOR ACHIEVEMENT WORLDWIDE

Junior Achievement Hong Kong: Personal Economics Program
\$168,500 payable @ \$48,500 in 2004, \$54,500 in 2005, and \$65,500 in 2006

UNITED WAY INTERNATIONAL

Hong Kong University of Science and Technology: Business School Case Competition
\$150,000

Learning Society, Hong Kong: Making Sense of Money Program
\$200,000

Learning Society, Hong Kong: Citigroup Youth Investment Education Program
\$106,000

Learning Society, Hong Kong: Agent Penny Program
\$195,000

Learning Society: Student Quiz on Financial Knowledge, Hong Kong
\$122,000

Learning Society: The Stock Challenge Program, Hong Kong
\$40,500

University of Hong Kong, Faculty of Business and Economics: University Banking Course
\$70,000 payable @ \$35,000 per year, 2005-2006

India

CHARITIES AID FOUNDATION AMERICA

Friends of Women's World Banking, India: Sustainable Livelihood Initiative
\$300,000 payable @ \$150,000 per year, 2006-2007

Indian School of Microfinance for Women Program
\$3,500,000 payable @ \$700,000 per year, 2004-2008

Saahasee, India: Resource Development of Microcredit Based Women's Cooperatives Program
\$58,000

India (cont')

CHARITIES AID FOUNDATION AMERICA (CONT')

Society for Promotion of Area Resource Center, India: Community Fund for the Urban Poor Program

\$100,000 payable @ \$50,000 per year, 2006-2007

Working Women's Forum, India: Orientation Program for Underprivileged Women

\$100,000 payable @ \$50,000 per year, 2006-2007

PARTNERS IN CHANGE, INDIA

Citigroup Microentrepreneurship Awards
\$200,000

UNITED WAY INTERNATIONAL

Pratham India Education Initiative: Basic Education Expansion Program

\$1,122,000 payable @ \$374,000 per year, 2004-06

Akshara Foundation, India: Basic Literacy and Math Program

\$300,000 payable @ \$100,000 per year, 2006-2008

Akanksha, India: Mumbai Learning Centers

\$36,000 payable @ \$18,000 per year 2006-2007

WORKING WOMEN'S FORUM, INDIA Employment Training and Financial Education Programs

\$140,000 payable @ \$70,000 per year 2005-2006

Indonesia

HOPE WORLDWIDE, LTD.

Citigroup Success Fund: Indonesia

\$461,000 payable @ \$73,000 in 2004, \$196,000 in 2005, and \$192,000 in 2006

Citigroup Success Fund Newsletter, Indonesia

\$36,000 payable @ \$16,400 in 2005, and \$19,600 in 2006

Community Education Facility Rebuilding Project for Jakarta Earthquake Victims, Indonesia

\$19,170

Jogjakarta Earthquake Relief, Indonesia

\$25,000

NATIONAL DEMOCRATIC INSTITUTE

NGO Management Certificate Training Program

\$330,000 payable @ \$75,000 in 2005, \$150,000 in 2006, and \$105,000 in 2007

UNITED STATES FUND FOR UNICEF

UNICEF Indonesia: Child Friendly Schools and Learning Communities Program

\$346,000 payable @ \$132,000 in 2004, \$107,000 in 2005, and \$107,000 in 2006

UNITED WAY INTERNATIONAL

Faculty of Economics, University of Indonesia: Financial Education for the Poor Training of Trainers Program

\$45,000

Kartika Soekarno Foundation, Indonesia: School-Based Management Program

\$44,000

University of Indonesia: Faculty of Economics Scholarship Program

\$98,000 payable @ \$49,000 per year, 2005 - 2006

Yayasan Mitra Mandiri Foundation, Indonesia: Adventures of Agent Penny Program

\$118,000 payable @ \$50,000 in 2006, and \$68,000 in 2007

UNIVERSITY OF INDONESIA, FACULTY OF ECONOMICS

Citigroup Microentrepreneurship Awards
\$70,000

WORLD RESOURCES INSTITUTE Southeast Asia Global Forest Watch Program

\$100,000

Korea

HABITAT FOR HUMANITY INTERNATIONAL

Habitat for Humanity International Korea: Home Build Program in Kunsan City

\$160,000

KYUNG HEE UNIVERSITY GRADUATE SCHOOL OF NGO STUDIES

Citigroup-Kyung Hee University NGO Internship Program

\$74,000

UNITED WAY INTERNATIONAL

Central Council of Corporation of Saemaul Undong, Korea: Education and Cultural Enrichment Program for Rural Children

\$18,500

Ewha Women's University: Citigroup Global Finance Academy

\$25,000

Joyful Union, Korea: Creating Sustainable Microfinance Models Program

\$85,000

National YWCA of Korea: Citigroup Success Fund

\$200,000

National YWCA of Korea: Think Money, Extended Financial Education for Youth Initiative

\$430,000

National YWCA of Korea: Women's Leadership Award

\$76,000

Republic of Korea National Red Cross: Typhoon Ewinar Response

\$80,000

YWCA of Korea: Think Money Program

\$36,000

Malaysia

UNITED WAY INTERNATIONAL

American Malaysian Chamber of Commerce: Young Enterprise Program
\$40,000

Malaysian Invention and Design Society: Adventures of Agent Penny Program
\$62,000

Malaysian Invention and Design Society: UTAR Banking Seminar Series
\$10,000

Learning Society, Malaysia: Citigroup Stock Challenge Program
\$18,000

Learning Society: Making Sense of Money Program, Malaysia
\$70,000

New Zealand

UNITED WAY INTERNATIONAL

Auckland Kiwican Charitable Trust, New Zealand: Finlayson Park School: KiwiCan Program
\$25,000

Philippines

MICROFINANCE COUNCIL OF PHILIPPINES

Citigroup Microentrepreneurship Awards
\$60,000

OPERATION SMILE

Operation Smile Philippines: Makati Medical Mission
\$25,000

UNITED WAY INTERNATIONAL

ABS-CBN Bayan Foundation, Philippines: Citigroup Microenterprise Development Program
\$15,000

American Chamber Foundation, Philippines: English Proficiency Project
\$15,000

Ayala Foundation, Philippines: Internet Connectivity Program for Public High Schools
\$15,000

Casa San Miguel Cuerdas Scholarship, Philippines: Music Education Teacher Training Program
\$10,000

Center for Research and Communication Foundation, Philippines: Promoting Responsible Leadership Through Economic Literacy Program
\$20,000

Childhope Asia, Philippines: Financial Literacy Program for Street Children
\$10,000

Colayco Foundation for Education, Philippines: College Seminar Series
\$25,000

FINEX: Fourth Citigroup Junior Bankers Congress
\$25,000

FINEX: Philippines: Outstanding Finance Educator Award Program
\$15,000

Gawad Kalinga Community Development Foundation, Philippines: GK Village Project
\$70,000

Knowledge Channel Foundation, Philippines: Estudyantipid Financial Education TV Program
\$25,000

Kythe, Philippines: Child Life Program
\$10,000

Philippine Business for Social Progress: Citigroup I-Blue Project
\$15,000

Philippine Business for School Progress: School Desk Project
\$17,000

Philippine Business for Social Progress: Southern Leyte Rehabilitation Program
\$47,000

Synergia Foundation, Philippines: Building a Learning Community Program at Magal Salamat Elementary School
\$10,000

Singapore

UNITED WAY INTERNATIONAL

Learning Society: Further Adventures of Agent Penny and Will Power Program Development
\$609,000 payable @ \$294,000 in 2005, and \$315,000 in 2006

Learning Society, Singapore: Making Sense of Money Program
\$110,000

Learning Society, Singapore: Ideas in Action Program
\$140,000

YMCA of Singapore: Citibank-YMCA Youth for Causes Program
\$340,000 payable @ \$100,000 in 2006, and \$240,000 in 2007

Sri Lanka

JUNIOR ACHIEVEMENT WORLDWIDE

Young Entrepreneurs, Sri Lanka: Ten Schools Expansion Program
\$25,000

Taiwan

UNITED WAY INTERNATIONAL

Commonwealth Education Magazine Foundation, Taiwan: Read for the Future Program
\$60,000

Ifkids Theatre Company-Taiwan: Kids Wealth Foundation Program
\$190,000 payable @ \$95,000 per year, 2006-2007

National Central University of Taiwan: EduCities Financial Education Program
\$180,000 payable @ \$100,000 in 2005, and \$80,000 in 2006

Taipei Women's Rescue Foundation: Dollars and Sense Program
\$205,000 payable @ \$120,000 in 2006, and \$85,000 in 2007

Taiwan NPO Self-Regulation Alliance: Capacity Building Training Seminars
\$59,000

Thailand

HABITAT FOR HUMANITY INTERNATIONAL

Habitat for Humanity Thailand

\$21,000

OPERATION SMILE

Operation Smile Thailand

\$20,000

UNITED WAY INTERNATIONAL

National Council on Social Welfare
of Thailand: Citibank Public School
Partnership Program

\$61,000

National Council on Social Welfare of
Thailand: Scholarship Program and
Education Development Camp

\$84,000

National Council of Social Welfare of
Thailand: Wealth of the Future Program

\$25,000

Vietnam

BUSINESS ALLIANCE FOR VIETNAMESE EDUCATION

English for Vietnam TV/Video/CD
Series Program

\$30,000 payable @ \$10,000 per year,
2004-2006

SAVE THE CHILDREN

Thanh Hoa Microfinance Women's Union,
Vietnam: Technical Assistance Program

\$20,000

UNITED WAY INTERNATIONAL

American Chamber of Commerce,
Vietnam: Scholarship Program

\$20,000

Vietnam Youth Federation: Computer
Training Program for Youth

\$20,000

Vietnam Youth Federation: Vocational
Training Program for Street Children
in Hanoi

\$15,000

VIETNAM CHILDREN'S FUND

Building a Kindergarten, Vietnam:
Ninh Binh Province Project

\$30,000

CORPORATE CITIZENSHIP AWARDS

Australia - Equal Opportunity for
Women in the Workplace Agency
(EOWA)

Employer of Choice for Women

Guam - U.S. Department of Agriculture
**Outstanding Service in the Rural
Development Loan Sector**

Hong Kong - Social Welfare Department
of Hong Kong SAR

**Gold Award - Volunteer Services
for contributing over 1000 hours
of services**

Hong Kong - The Community Chest of
Hong Kong 2005/06

- **The President's Award**
- **Platinum Award, Corporate and
Employee Contribution Program**
- **3rd Top Fund-raiser Award,
Employee Contribution Program**
- **Highest Donation Award for
Donation Drive (Rainbow Day)**

Hong Kong - Hong Kong Council of
Social Service

Caring Company 06/07

Hong Kong - Federation of Hong Kong
Industries' One-One-One Programme

**Green Enterprise of the Year:
Certificate of Merit**

India - Economic Times

**Corporate Citizen of the Year 2005-
06: Certificate of Recognition**

Indonesia - Indonesia's Most Admired
Company

**Most Sustainable Corporate Image
Award 2006**

Taiwan - Commonwealth Magazine
2006 Most Admirable Company

