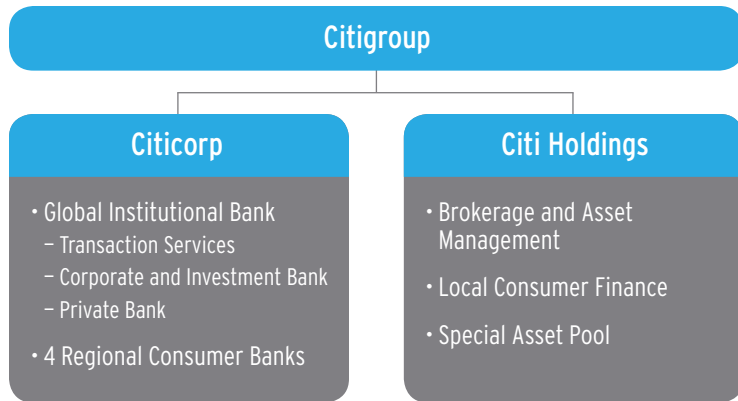


About Citi

Citigroup Inc. is a diversified global financial services holding company headquartered in New York City whose businesses provide a broad range of financial services to consumer and corporate clients, including consumer banking and credit, corporate and investment banking, securities brokerage and wealth management.



We employed approximately 323,000 people at the close of 2008, have more than 200 million customer accounts and do business in more than 100 countries. In 2008 Citi and the Citi Foundation made charitable contributions of more than \$139 million globally. For complete financial information, please refer to Citi’s annual report. [www](#)

Citi has been named to the Dow Jones Sustainability Indexes (DJSI World and DJSI North America) and the FTSE4Good Index for the seventh year in a row. Our inclusion in these indices reflects our leadership in setting standards in sustainable growth and in demonstrating exceptional environmental, social and economic performance.

Organizational changes

Throughout 2008 Citi worked to centralize global functions at the corporate level to reduce complexity, leverage global scale and accelerate innovation. Affected functions included finance, information technology (IT), legal, human resources and branding.

In January 2009 Citi announced a reorganization of the company into two distinct businesses, Citicorp and Citi Holdings. This structure will enable Citi to focus on driving performance of its core businesses while maximizing value from “non-core” assets.