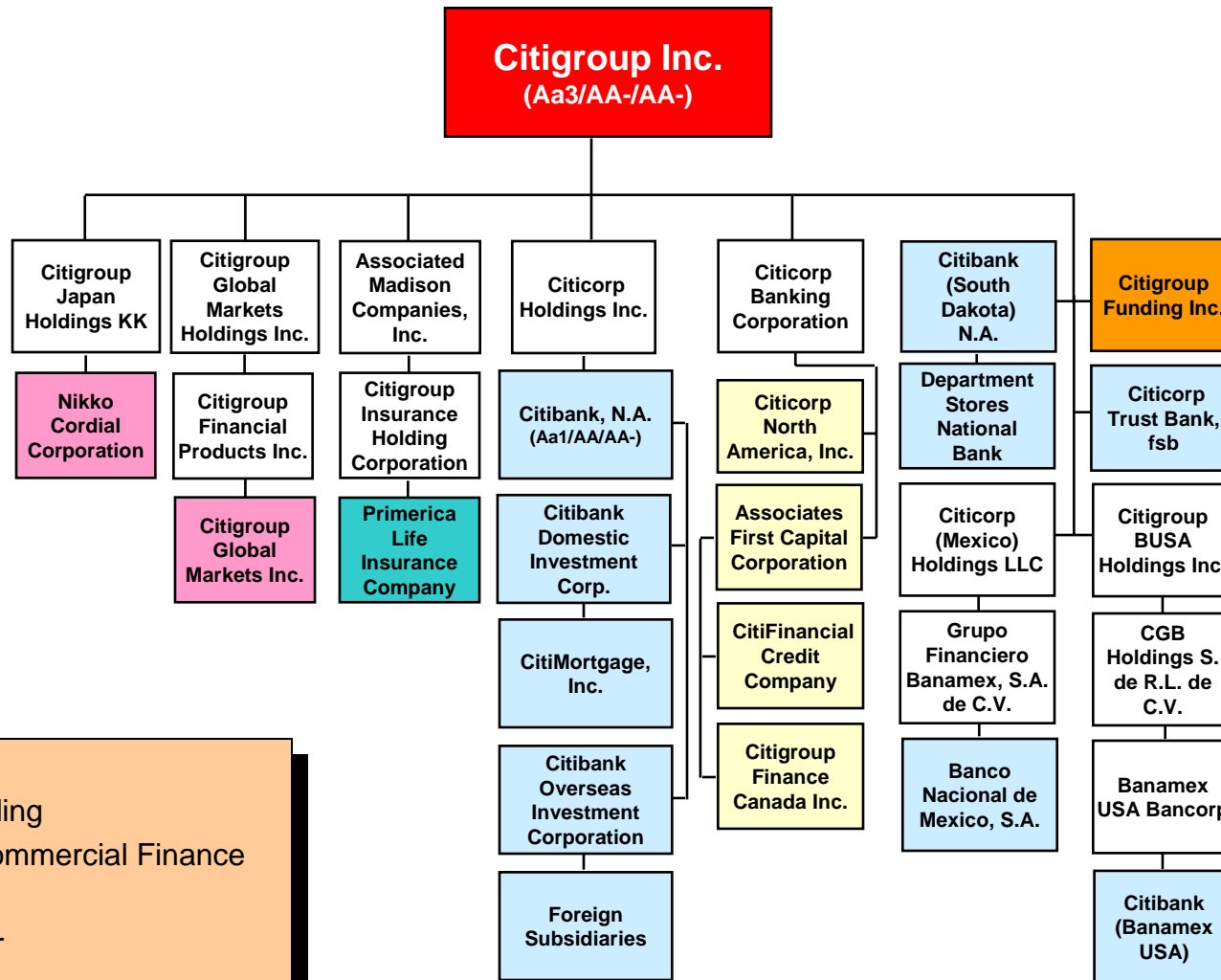


Citigroup Organization *

Ratings are Moody's/S&P/Fitch



Primary activity:

- Banking / Lending
- Consumer / Commercial Finance
- Insurance
- Broker / Dealer
- Funding entity
- Intermediate holding company

* Selected Principal Subsidiaries