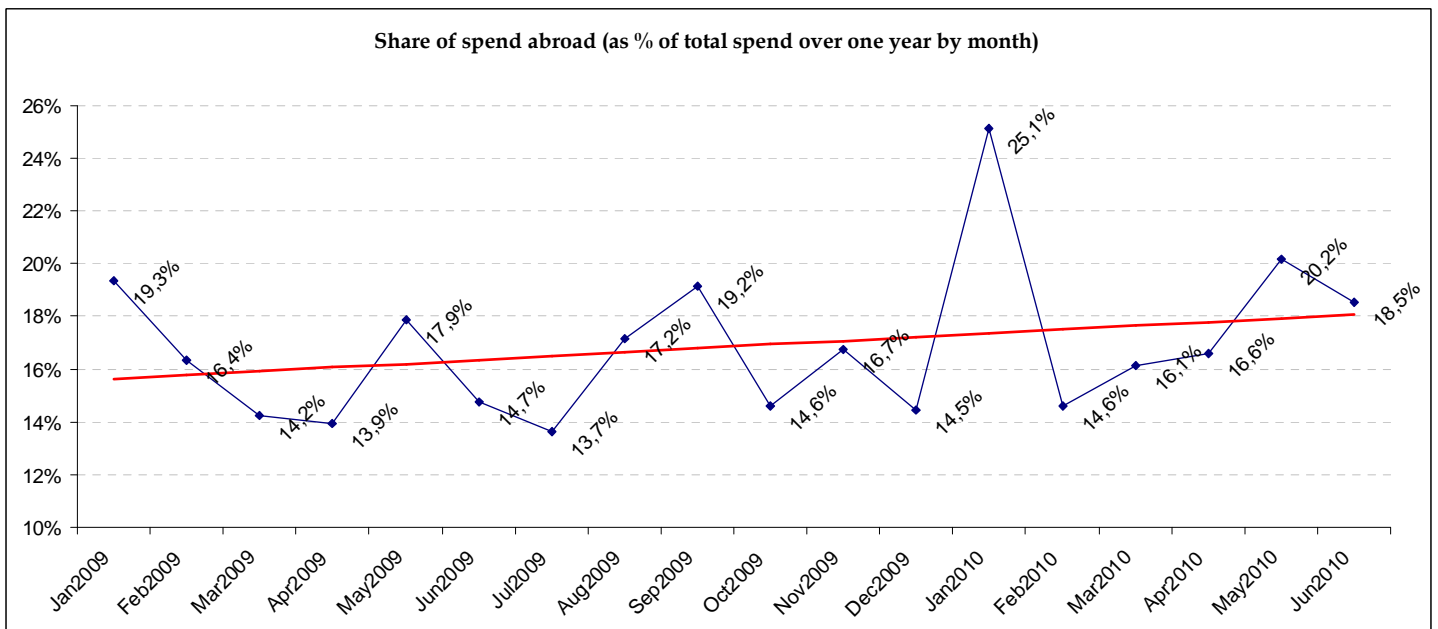
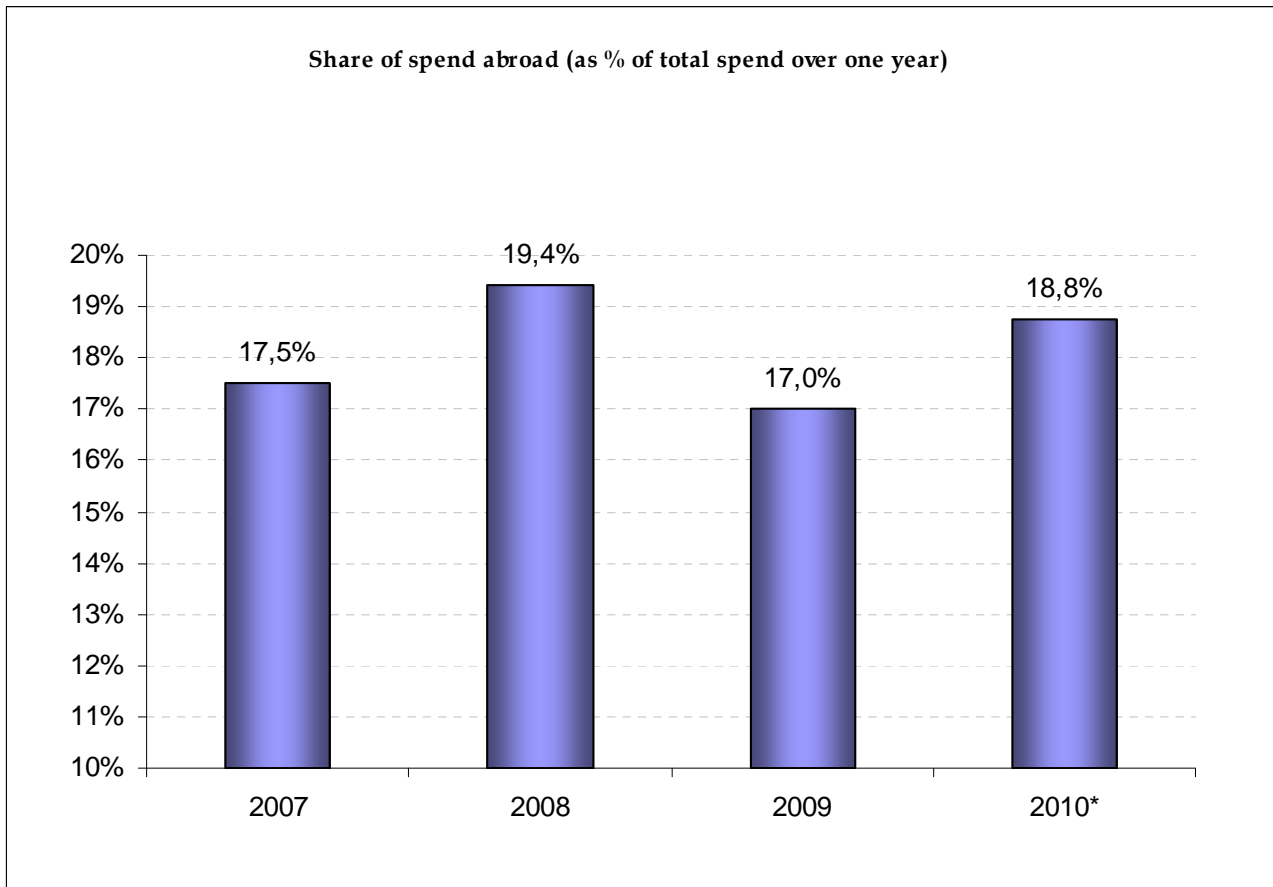


How Russians Spend Abroad 2010

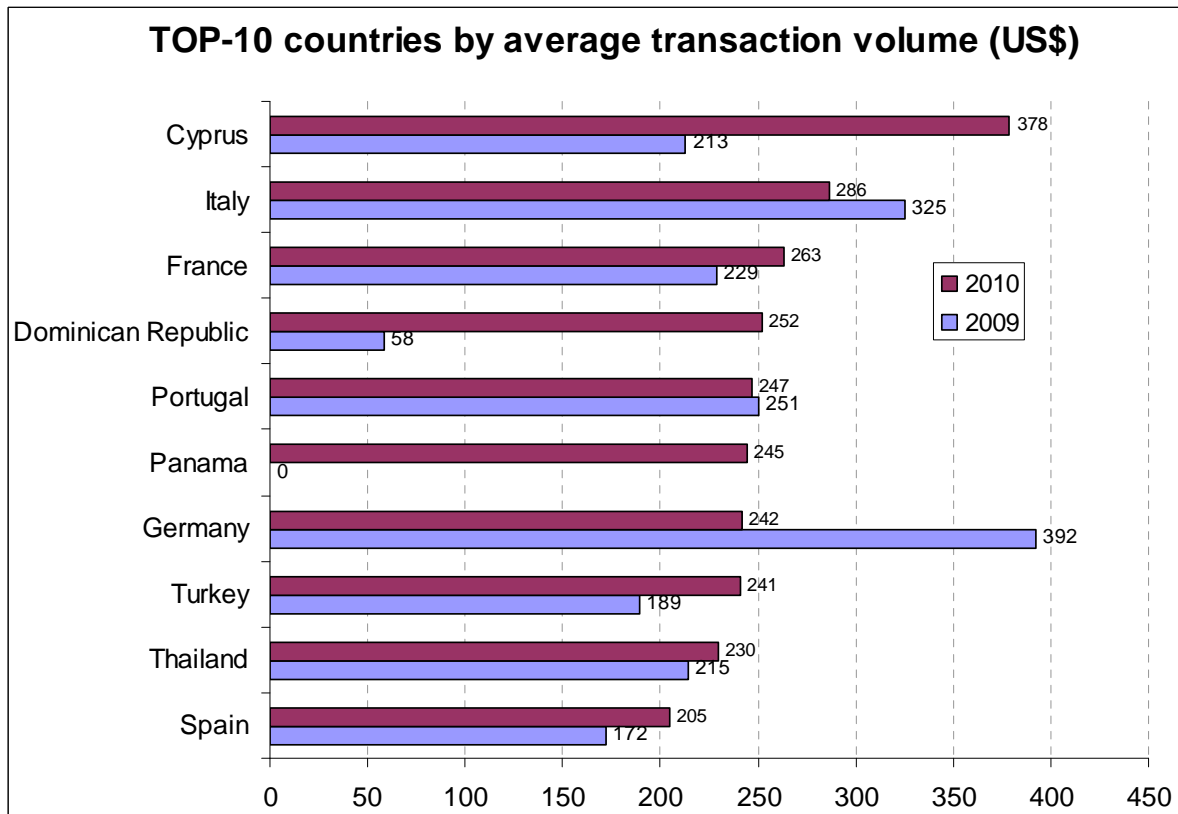
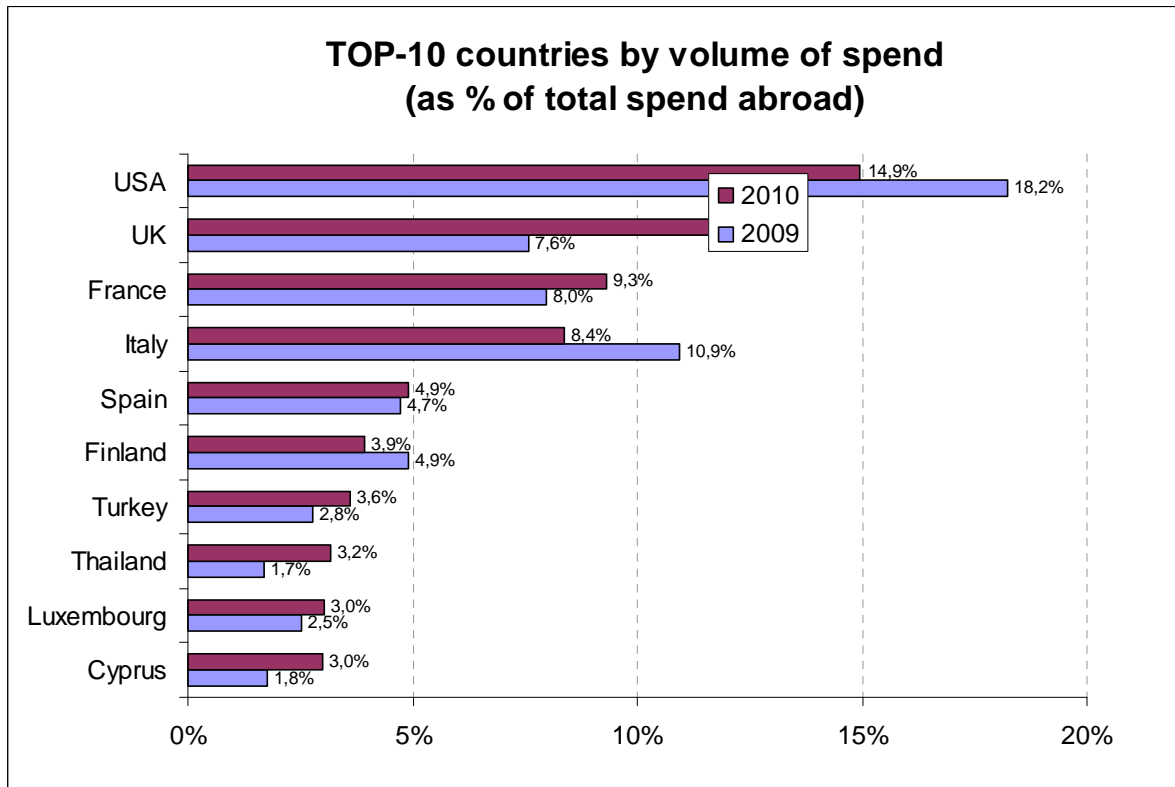
Citibank's Annual Research of Credit
Card Transactions Abroad
August 2010



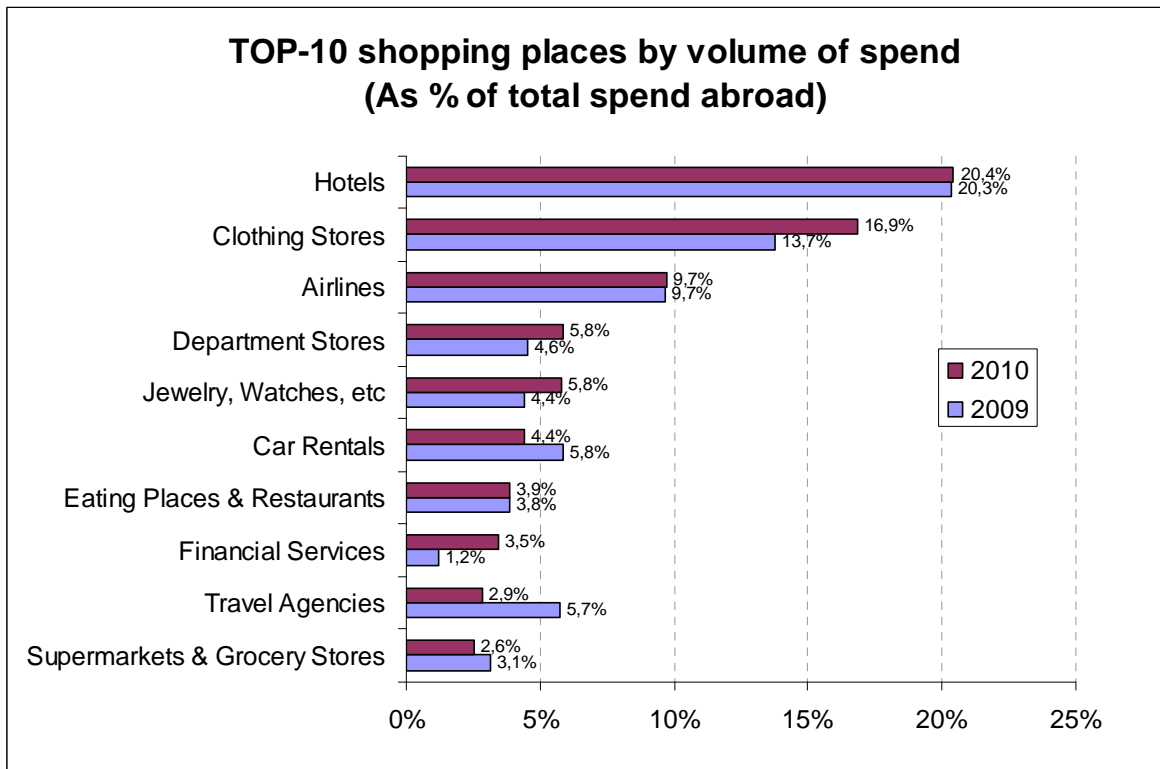
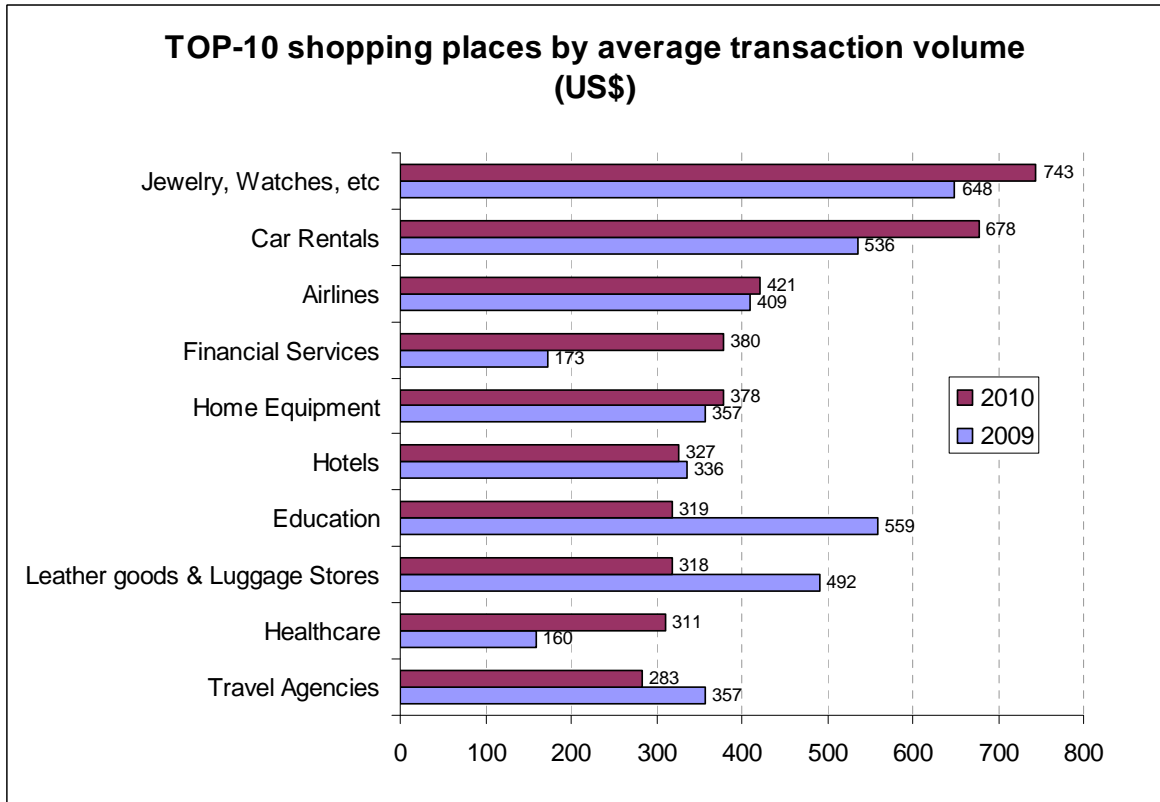
Spend Abroad Dynamics



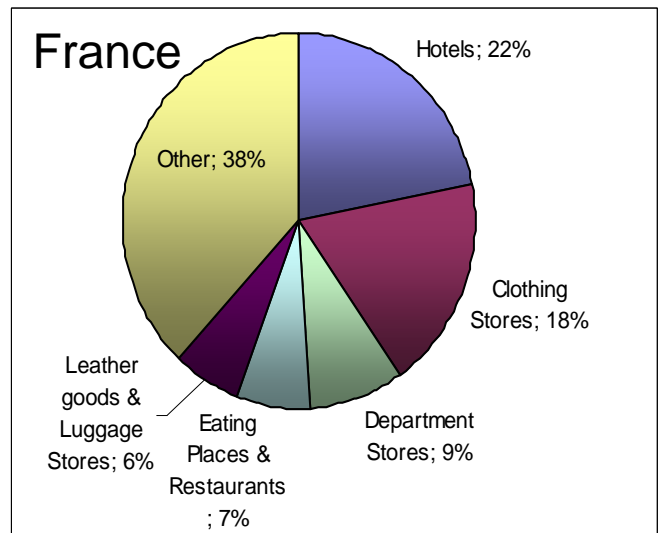
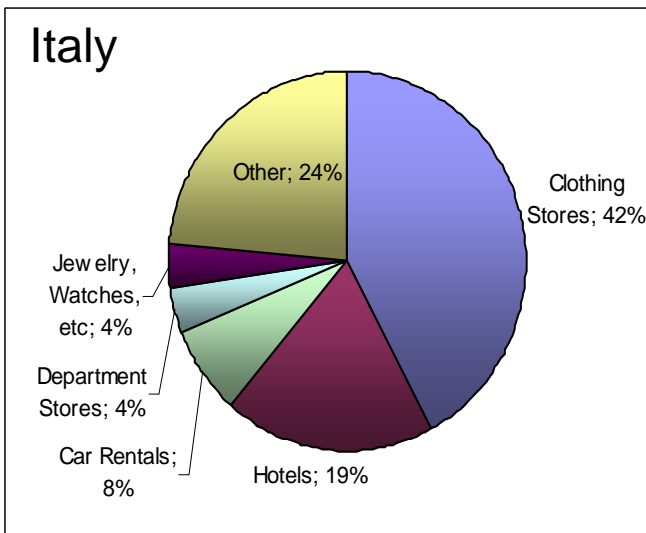
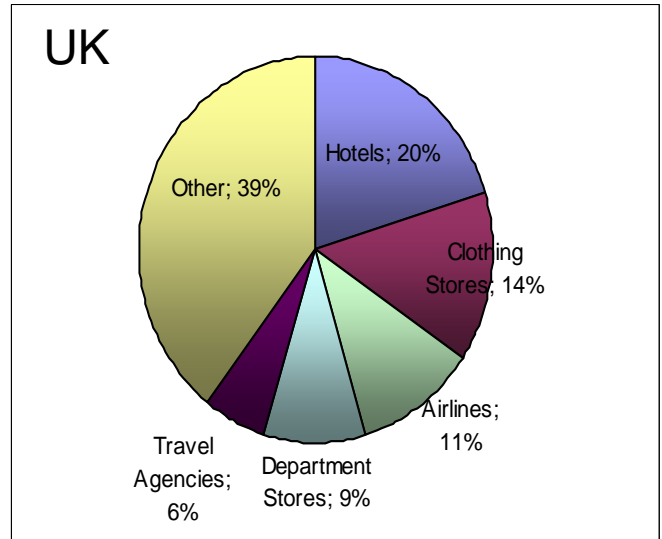
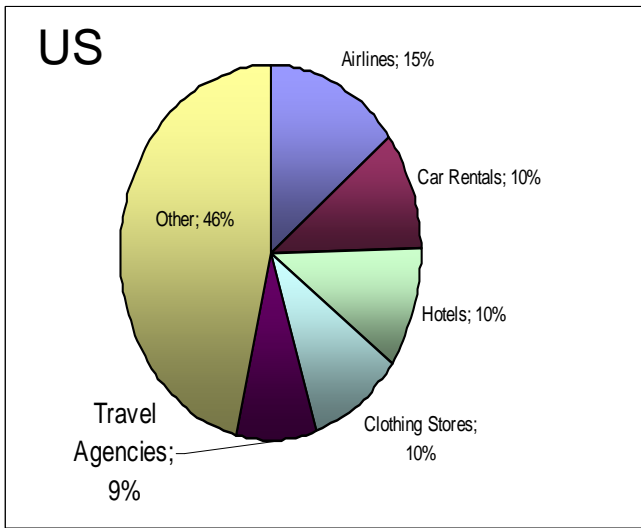
Top Countries by Spend



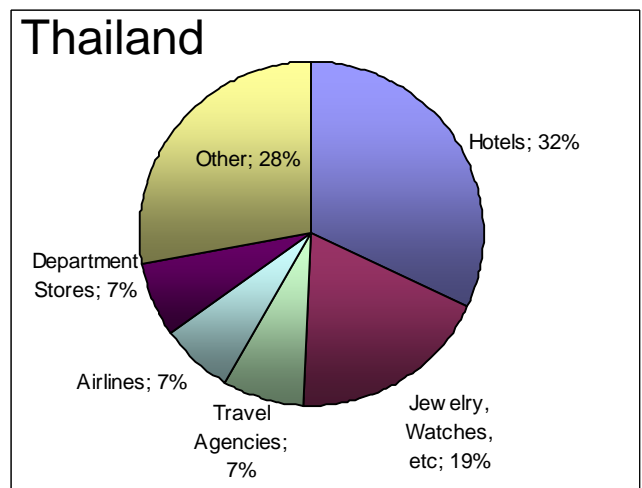
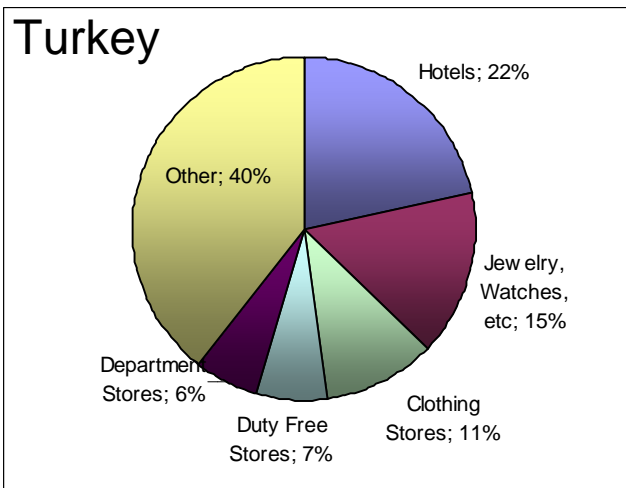
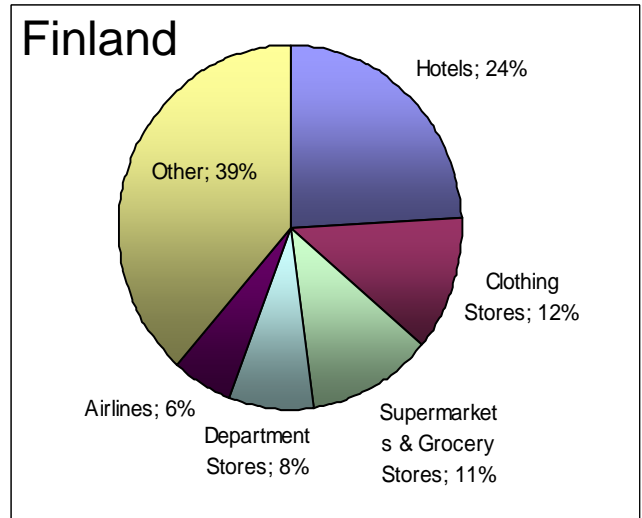
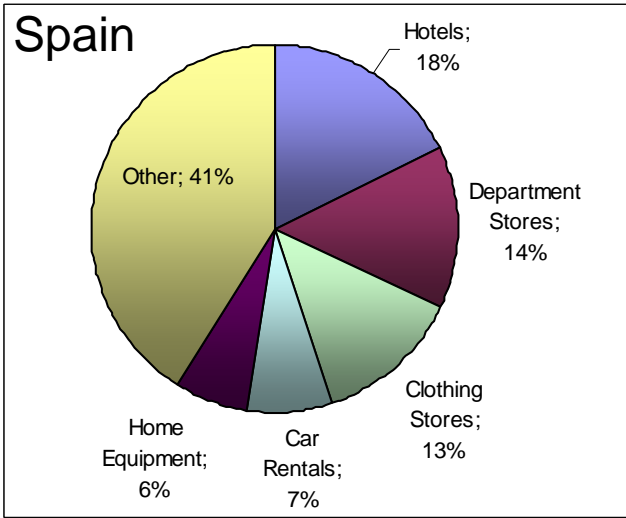
Top Spend Categories



Major Spend Categories in Top Countries



Major Spend Categories in Top Countries



Notes For Editors

Citi, the leading global financial services company, has approximately 200 million customer accounts and does business in more than 160 countries. Through Citicorp and Citi Holdings, Citi provides 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. Additional information may be found at www.citigroup.com or www.citi.com

ZAO Citibank, a full subsidiary of Citi in Russia, has been operating since 1993 when it became one of the first banks with foreign capital to enter the Russian market. It was the first out of three current subsidiaries of Citibank in CIS. Citibank has since grown its business to be among the country's largest banks offering a full range of products and services to corporate and consumer customers. At present, the Bank has over 3,000 employees; its distribution network includes retail branches, 350 ATMs and representative offices in largest cities in Russia, Ukraine, and Kazakhstan

Methodology

The study uses statistical data on purchases made by Citibank's clients with credit cards abroad. The study analyzed the monthly data for the period between January 2007 and June 2010. The randomly selected sampling of at least 50,000 respondents included Citibank's clients over 22 years old that reside in Moscow, Saint Petersburg, Samara, Nizhniy Novgorod, Yekaterinburg and other cities with population of over 1,000,000 residents. Data for the first six months of 2010 and the statistical trends for the past four years have been used to build a forecast until the end of 2010.

The study did not analyze data on expenditures made by individual credit cardholders, and instead used generalized statistical data.

*Forecast