

June 2, 2004 Moscow

New mutual funds are now available for Citibank cardholders.

Citibank always provides the best products and first-class services to its customers. We have been constantly implementing new services that contribute to your wealth increase and reach of your financial goals.

We are pleased to announce that starting May 20th new Mutual Funds under management of Pallada Asset Management, daughter company of State Street Global Advisors, are available for CitiOne and CitiGold package holders.

Pallada Asset Management, having extensive experience of operating on Russian market and using modern technology from its parent company, is a sufficient partner in assets management.

Currently the following mutual funds are available for Citibank clients:

- Pallada Asset Management "GTsB Fund"
- Pallada Asset Management "Korporativny Fund"
- PIO Global Asset Management Bonds Fund
- PIO Global Asset management Balanced Fund
- PIO Global Asset Management Equities Fund

To get consultancy on these and other investment products, call Citibank to (495) **775-7575** and arrange a meeting with Citibank's certified investment consultant!