December 23, 2011
Moscow

Working hours of Citibank branches on holidays

Dear Customers,

Taking a chance Citibank staff would like to wish you Merry Christmas and Happy New Year. We wish you a wonderful New Year’s break and, of course, happiness, good health and prosperity in the New Year to you and your loved ones.

We would like to inform you about the bank working hours during the forthcoming holidays.

**December 30, 2011** Citibank branches will available before 3pm.

**December 31, 2011 – January 9, 2011** most of the branches will be closed.

However, following branches will be available for your convenience:

**January 5, 6 2012 from 10am to 5pm**
- Moscow
  - Paveletskoe and Prospect Mira branches.
- St. Petersburg
  - Kazanskoе branch

**January 6, 2012 from 10am to 3pm**
- Yekaterinburg
  - Uralsky branch
- Rostov-on-Don
  - Pushkinskoe branch
- Samara
  - Srednevolzhsky branch
- Ufa
  - Bashkortostan branch

Credit and Payment Centers will be open for you in accordance with Trading Centers working hours during New Year holidays.

Citibank ATMs, IVR, 24 Hours Citiphone banking and Citibank Online are available everyday, 24 hours a day.

We would like to specially mention that not all the transactions are available during the holidays. All the funds transfer requests either in domestic or foreign currency submitted by customers through branch, IVR, Citiphone and Citibank Online will be processed on the first business day (January 10, 2012).