

**November 15, 2004
Moscow**

Citibank opens "Zhukova" branch in Moscow

On November 15 ZAO Citibank Russia, a member of Citigroup, the preeminent global financial services company, opened its new "Zhukova" branch in the Moscow at 30, Marshala Zhukova Avenue.

Citibank, which this year celebrates its 10th anniversary in Russia, now has 13 financial centers and installed over 80 multi-functional ATM's in both Moscow and St.Petersburg.

Open 7 days a week, each financial center is staffed by highly trained and expert bankers that can help customers save, invest and borrow through a full range of products. At Citibank financial center one can not only apply for Citibank products such as personal accounts, personal installment loan or credit card but also get professional advice from personal banker who will develop individual financial plan for any customer. Each financial center features a 24H ATM, internet banking and phone banking kiosks.

New branch at 30, Marshala Zhukova Avenue will be open:

By working days from 10 a.m. till 20 a.m.

By weekends from 10 a.m. till 18 a.m.

The branch is offering full range of services, including personal installment loans, account and time deposits opening, credit cards. Two ATMs with cash deposit feature are available.