

**April 16, 2005
St-Petersburg**

Citibank and Grand Hotel Europe held Gala Dinner for its customers, which was attended by special guests - Voskresenje Group, Andrei Makarevich and Creole Tango Orchestra Group

On April 16, 2005, ZAO Citibank (St-Petersburg branch) invited its CitiGold customers to a GalaDinner held in Grand Hotel Europe. Performing at the GalaDinner were Voskresenje Group, Andrei Makarevich and Creole Tango Orchestra Group.

The GalaDinner was held in the "Roof" ballroom of Grand Hotel Europe, an oldest St-Petersburg hotel, which was built in 1824 with the assistance of the great Italian architect Carlo Rossi. During the dinner, exclusive dishes from the Grand Hotel Europe chef and rare Italian, French and Spanish finest wines were served; real gourmands could appreciate the cigar collection of the Hotel.

That night the guests could see on the same stage the real Russian rock legends - Voskresenje Group and Andrei Makarevich with his new but already popular Creole Tango Orchestra project.

During the buffet reception Citibank introduced to the guests its unique CitiGold Wealth Management Program.

CitiGold - Wealth Management means, primarily, a personal relationship manager, who works with each customer on an individual basis and helps the customer to assess his/her needs and form a financial portfolio to meet such needs. Citibank's offering includes such instruments as unit funds, fixed-income securities, indexed deposits, insurance products, etc. The portfolio investment horizon also depends on the customer's needs. The investment portfolio is analyzed and reviewed on a regular basis to respond to the market environment and changing customer needs.

One of the benefits which the participants in the Program enjoy, is the possibility to invest funds offshore through Citigroup's London Investment Center.

In addition, CitiGold - Wealth Management offers to its customers a unique privilege package, including business class airport lounges, medical travel insurance abroad and other interesting items.