

December 20, 2005  
Moscow

### Letter to Citibank Customers from Head of Consumer Bank Citibank Russia

Dear Citibank Customer,

The year 2005 was a tremendous year of growth for ZAO Citibank in Russia. On behalf of the entire team at Citibank, I would like to thank you for your continued patronage. Please allow me to share with you some of key milestones that were achieved to service you better.

12 new [branches and sales centers](#) were opened, taking the total number of branches to 26. The new branches are:

#### Moscow

- [1st Tverskaya-Yamskaya St., 13](#)
- [Bolshaya Polyanka St., 30, bld. 1](#)
- [Lyusinovskaya St., 72](#)
- [Prospect Mira St, 108](#)
- [Pokrovka St., 2](#)
- [Novy Arbat St., 11/1](#)
- Petrovka St., 5 (Berlin House)

#### St. Petersburg

- L'va Tolstogo St., 13
- [Moscovsky Prospect, 175](#)
- [Nevsky Prospect, 45/2](#)
- [Savushkina St., 118](#)
- [Chernyshevskogo Prospect, 18](#)

By December 31, 2005 we aim to open 3 additional branches in Moscow.

Teller counter hours were extended from 10:00 am to 8:00 pm (Mon-Fri) and from 10:00 am to 5:00 pm (Sat) of continuous service in the following branches in Moscow: Paveleckaya, Krasnie Vorota, Tverskaya, Kutuzovsky, Leninsky, Profsoyznaya, Marshala Zhukova, Novy Arbat.

We tied up with Russian Post to enable our credit card and loan customers to make payments free of charge.

Free copy of your statements are now available 24 hours on Citibank Online at [www.citibank.ru](http://www.citibank.ru).

40 new ATMs were installed in Moscow and St. Petersburg, taking the total number of [Citibank ATMs](#) to 172.

We increased our capacity in [CitiPhone](#) to answer your calls faster and better. Over 80% of customers calls are now being answered in less than 20 seconds.

I'm also happy to share that Citibank received several awards in 2005, such as [«Company of the Year»](#) and [«Investor of the Year»](#) from American Chamber of Commerce, [«Brand of the Year / EFFIE 2005»](#) and Megafon-Citibank Credit Card was named [«The Best Co-branding Program»](#) by MasterCard in all of Europe.

In 2006, we will continue our efforts to further improve our service to you. As part of this endeavour, we will open more branches, add more teller counters, start business in other cities of Russia, install more ATMs and introduce new world class products and services for you.

**Thank you very much for choosing Citibank.  
I wish you and your family health and prosperity in 2006!**

Best regards,

*Rajive Chadha,*

Country Business Manager  
Global Consumer Group