

Consumer Lending

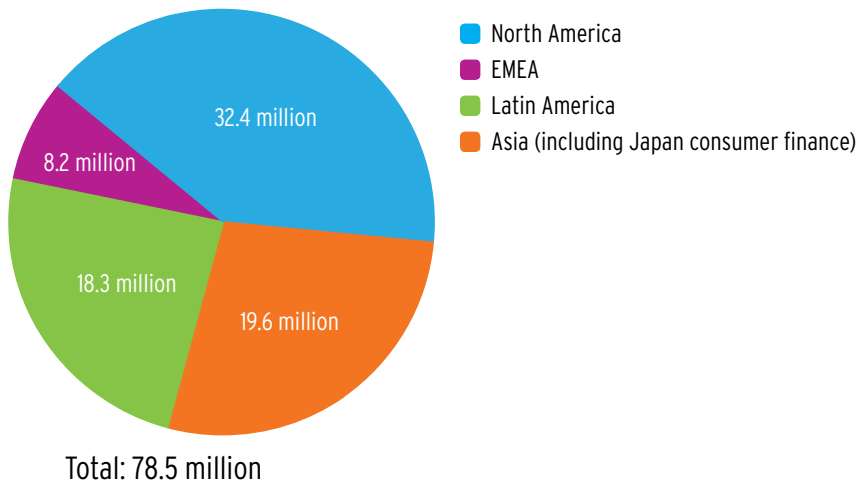
Citi, at its most basic level, is a bank. We collect deposits from individuals and businesses and invest them across more than 100 countries in emerging markets, credit cards, fixed income, equities and consumer loans. We aim to create stable and high-growth returns for our clients and shareholders.

We seek to be transparent and fair in setting the terms of our various financial products and services. We have created a suite of online resources to help clients learn the basics of credit, personal finance, savings and entrepreneurship. [www](#) Our customer service operations (accessible via phone, Internet or in person at local bank branches) assist clients with more specific questions and concerns.

We also establish special resources to aid customers under extraordinary economic pressures; one example is our Office of Homeownership Preservation. [www](#) Citi is also offering programs to offer manageable terms for debt repayment to Citi cardholders who are having financial difficulty. For example, our new forbearance programs provide payment incentives, matched payments and balance consolidation to eligible borrowers.

Citi Consumer Banking Customer Accounts

As of December 31, 2008



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CITI OPENS LENDING COMPANIES IN RURAL CHINA

Citibank (China) Co., Ltd. received approval in 2008 from the China Banking Regulatory Commission Hubei Branch to establish two new lending companies—the first time an international bank has received permission to establish a lending company model in China. The lending companies are based in Gong'an and Chibi in Hubei Province in Central China, areas that are experiencing robust economic growth and agricultural development. The companies focus on offering loans to underserved segments of the local population and making credit more accessible.

Measuring customer satisfaction

Each of our consumer banking businesses tracks customer satisfaction through a variety of tools in an effort to identify and address problem areas and create better products. One example is our Latin America Customer Experience Management approach of

- creating a set of customer experience tools that yield both quantitative and qualitative data;
- understanding customers' needs, perceptions and experiences;
- communicating these priorities internally; and
- developing action plans to improve overall customer experience.