

at a glance» citi private BANK



Citi Private Bank offers global reach, access to some of the world's leading investment managers and an array of specialized lending, banking and wealth advisory capabilities.

Best Private Banking Services Overall in North America and the United States

Euromoney's Annual Private Banking Poll*

January 2009

*Source: Euromoney, Private Banking 2009 – Methodology: For this survey, private banking is defined as banking services targeted at wealthy clients. Euromoney asked the private banks themselves to identify the companies that they admire as the top providers of both competitive and non-competitive services. It is therefore a peers' poll. As one of the world's leading private banks, we have a history of expertise and intellectual leadership that few institutions can match. Our clients rely on us for access to capital and comprehensive strategies, including sophisticated investment capabilities and an open product architecture.

THE CLIENTS WE SERVE

We are a leading provider of investment, lending and wealth advisory services to some of the world's most successful individuals and families. We are an important source of liquidity for attorneys, for technology and real estate entrepreneurs, as well as for the principals of venture capital, private equity and hedge fund firms. The leaders of industry, finance and culture come to us for the kind of comprehensive services they expect from a truly global private bank.

WHO WE ARE

Our private banking services are built upon three core capabilities: tailored lending to meet our clients' need for liquidity, access to some of the world's leading equity, fixed income and alternative investment managers and an integrated, holistic approach to family wealth management. We offer industry-leading innovations and proprietary technologies, enabling us to provide integrated strategies that address a broad range of our clients' needs.

INVESTMENT SERVICES

Our commitment to an open-product architecture means we can provide an array of high quality investment capabilities that draw upon both internal and external sources:

 Our Investment Lab – one of the largest dedicated to advanced portfolio construction – applies its sophisticated analytical capabilities and our Whole Net Worth[®] asset allocation methodology to customize a portfolio of alternative and traditional investments to suit each individual client's needs.

- **Traditional Investments** include a comprehensive selection of external institutional-caliber managers for equity and fixed income portfolios, as well as tailored portfolios and single-style strategies to reflect a client's specific needs.
- Alternative Investments include both single- and multi-manager hedge funds as well as private equity, real estate and managed futures.
- Our Capital Markets Team, offering sophisticated trading strategies that seek to manage portfolio volatility, improve diversification and enhance risk-adjusted returns by using options and other derivatives on equity and fixed income securities, commodities, and currencies.
- Enhanced Custody and Portfolio Administration services use our sophisticated multi-currency custody and reporting system, The Relationship Report. The system enables clients to access their banking, investment, trust and custody accounts through our password-protected Web site, which employs the latest security technology.

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Our Private Bankers combine experience with insight to help implement customized client strategies, with an emphasis on responsiveness and highly personal, confidential service.

- **Trust & Estate Services** are provided by our experienced wealth transfer planning specialists. They work with our clients' attorneys and estate planners to coordinate strategies that seek to minimize income, estate and gift taxes.
- Wealth Advisory Services include the following:
 - Art Advisory
 - Wealth Planning
 - Philanthropic Advisory
- BANKING AND FINANCING SERVICES

We offer a full range of banking, financing and cash management services, with personalized assistance from our banking specialists:

- **Tailored Lending,** designed to help qualified clients use traditional and non-traditional collateral and specialized structures to obtain funding without liquidating existing investments
- Commercial & Residential Real Estate Financing, using mortgage financing to acquire, renovate or refinance properties
- **Banking**, including a full range of deposit, credit and payment services
- **Cash Management Services,** featuring our state-of-the-art online capabilities and consolidated reporting to help clients enhance their business-related cash flow, manage accounts receivable and maximize their returns on cash.

For more information, please contact your Citi Private Banker. To find a location near you, please visit www.citiprivatebank.com

WE HAVE A TIME-TESTED TRACK RECORD

Citi Private Bank has been providing our clients with premiere private banking services for over three decades. Even in these difficult times, we remain one of the world's foremost private banks. In *Euromoney* magazine's 2009 private banking poll, Citi Private Bank was awarded "Best for Private Banking Services Overall", in the United States and North America*. With over 500 private bankers globally, operating from offices in 61 cities across 29 countries, we take pride in serving more than 25,000 of the world's most successful and influential individuals and families.

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