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Citigroup Centre 1 Limited

(Registered Number: 06255166)

ANNUAL REPORT AND FINANCIAL STATEMENTS

For the year ended 31 December 2014

CITIGROUP CENTRE 1 LIMITED

DIRECTORS' REPORT

for the year ended 31 December 2014

The Directors present their Report and the audited financial statements of Citigroup Centre 1 Limited ("the Company") for the year ended 31 December 2014.

Business environment

The Company is a wholly owned subsidiary of Citibank Investments Limited ('the parent'). The principal activity of the Company has been the provision of office accommodation and related facilities to Citibank N.A. and other subsidiary undertakings of Citigroup Inc. ('the ultimate parent') in the United Kingdom ('the UK group').

Going concern

The Financial Statements are prepared on a going concern basis, as the Directors are satisfied that the Company has the resources to continue in business for the foreseeable future. In making this assessment, the Directors have considered a wide range of information relating to present and future conditions.

Directors and their interests

The Directors who served during the year were:

J R Killey
S Rogers
D I Sharland

Directors' indemnity

The Directors benefit from qualifying third party indemnity provisions in place during the financial period and at the date of this report.

Directors' responsibilities statement

The Directors are responsible for preparing the Directors' Report and the financial statements in accordance with applicable law and regulations.

Company law requires the Directors to prepare financial statements for each financial year. Under that law the Directors have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the Directors must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the Company and of the profit or loss of the Company for that period. In preparing these financial statements, the Directors are required to:

- select suitable accounting policies and then apply them consistently;
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Company will continue in business.

The Directors are responsible for keeping adequate accounting records that are sufficient to show and explain the Company's transactions and disclose with reasonable accuracy at any time the financial position of the Company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

CITIGROUP CENTRE 1 LIMITED

DIRECTORS' REPORT
for the year ended 31 December 2014

Environment

The Company recognises the importance of its environmental responsibilities, monitors its impact on the environment, and designs and implements policies to reduce any damage that might be caused by its activities. Initiatives designed to minimise the Company's impact on the environment include safe disposal of waste, recycling and reducing energy consumption.

Employees

There were no persons employed by the Company during the year and no persons have been employed by the Company since the year end.

Political and charitable contributions

There were no charitable donations or any contributions for political purposes made by the Company during the year (2013: £nil).

Disclosure of information to auditors

Each of the persons who are Directors at the time when this Directors' Report is approved has confirmed that:

- so far as that Director is aware, there is no relevant audit information of which the Company's auditor is unaware; and
- that Director has taken all the steps that ought to have been taken as a Director in order to be aware of any information needed by the Company's auditor in connection with preparing its report and to establish that the Company's auditor is aware of that information.

Auditor

In accordance with section 487 of the Companies Act 2006, the auditor will be deemed to be reappointed and KPMG LLP will therefore continue in office.

This report was approved by the board and signed on its behalf.

S J Cumming
Secretary
16 October 2015

Citigroup Centre
Canada Square
Canary Wharf
London
E14 5LB

Incorporated in England and Wales
Registered Number: 06255166

CITIGROUP CENTRE 1 LIMITED

STRATEGIC REPORT

for the year ended 31 December 2014

The Directors present their Strategic Report of the Company for the year ended 31 December 2014.

Overview and principal activities

The Company is a wholly owned subsidiary of Citibank Investments Limited ('the parent'). The principal activity of the Company has been the provision of office accommodation and related facilities to Citibank N.A. and other subsidiary undertakings of Citigroup Inc. ('the ultimate parent') in the United Kingdom ('the UK group').

The Company is involved in the property management business and holds the lease for Citigroup Centre 1 (CGC1), 33 Canada Square, Canary Wharf, London. The building, alongside Citigroup Centre 2 (CGC2), 25 Canada Square, acts as Citigroup's EMEA headquarters and contains a significant portion of Citigroup's UK employee base and core business operating activities.

The costs incurred in respect to the buildings occupancy are levied to Citigroup businesses by expense allocation and via direct charges on actual space occupied. The Company does not sublease to any third parties and the only property lease held by the Company is for CGC1.

As Citigroup aims to reduce its presence in high cost locations, react to evolving real estate markets and effectively consolidate its UK resources, the firm continues to make concerted efforts to consolidate office space from CGC2 into CGC1. This transition has resulted in non-chargeable vacant space existing, for a limited time during the year, on certain floors within CGC1 as management aims to develop and utilise this space in the most effective way. This strategy has had implications on the level of income achieved by the Company during the year and this trend is expected to continue to impact the Company in the short term.

Business review

The Company's loss after tax was £2,721,676 compared to a £41,485 profit in the prior year. Loss before tax for 2014 was £2,872,879 compared to a profit of £1,240,550 in 2013.

Company's performance

	2014	2013
	£	£
Turnover	38,440,742	42,861,100
Operating (loss)/profit	(2,027,677)	2,080,120
(Loss)/profit after tax for the financial year	(2,721,676)	41,485

Turnover

Turnover decreased by 10% mainly due to a decrease in rental rates during the year alongside a temporary increase in non-chargeable vacant space.

Operating Profit

Operating expenses are mainly fixed in nature and therefore the decrease in revenue resulted in a £2,027,677 operating loss compared to an operating profit of £2,080,120 in 2013.

CITIGROUP CENTRE 1 LIMITED

STRATEGIC REPORT
for the year ended 31 December 2014

The Company's position as at 31 December 2014

	2014	2013
	£	£
Fixed assets	23,366,864	18,973,075
Current assets	17,329,375	22,350,040
Current Liabilities	12,765,677	14,744,264
Net current assets	4,563,700	7,605,776
Long term liabilities	24,534,899	20,461,510
Net assets	3,395,665	6,117,341

Net assets of £3,395,665 were 44% lower compared to the prior year, representing a total decrease of £2,721,676.

Despite an increase in fixed assets of £4,393,789 there was a decrease in net current assets of £3,042,076 and an increase in long term liabilities of £4,073,389.

Fixed assets increased mainly due to the following;

i) the Company invested in further building improvements and fittings for CGC1;

ii) the dilapidation asset, recognised originally in relation to a commitment to make good dilapidations at the end of the lease period, increased following the annual review of the appropriateness of the discount rates that reflect the current market assessments of the time value of money and the risks specific to the associated liability.

Net current assets decreased by £3,042,076 mainly due to the settlement of intercompany debtors of £17,062,338 and intercompany creditors of £14,028,263. This reduction of intercompany balances was caused by the voluntary liquidation of Citigroup Property Limited, a fellow UK Group company that previously recharged management services.

The increase in the long term liabilities relates to a revision to the dilapidation provision. The provision increased by £4,073,389 to £24,534,899 due to;

i) £844,979 in relation to interest accretion in connection to the unwinding of the discount rate;

ii) as with the dilapidation asset, an equal and opposite increase of £3,228,410 was recognised following the annual review of the appropriateness the discount rates that reflect the current market assessments of the time value of money and the risks specific to the liability.

Principal Risks

The principal risks facing the Company are building outages. Detailed processes are in place to ensure that standards are maintained in relation to all health and safety regulations. Preventative maintenance programs mitigate the inherent risks of building outages. However, in the event of an unexpected outage comprehensive plans exist to ensure Citigroup can continue its normal day-to-day activities.

CITIGROUP CENTRE 1 LIMITED

STRATEGIC REPORT
for the year ended 31 December 2014

Key financial and non-financial performance indicators

The Company's Directors consider that the financial results indicated above are the key financial performance indicators for the operations of the Company. The ultimate parent manages its operations on a divisional basis and the Company's results are included in the results of the ultimate parent. Key performance indicators have been analysed in the financial statements of the ultimate parent. For that reason, the Directors believe that further key performance indicators for the Company are not necessary or appropriate for an understanding of the development, performance or position of the business.

Future outlook

As mentioned above, the strategy to move more of the UK employee base from CGC2 to CGC1 will result in some non-chargeable vacant space appearing in the short term as the Company prepares the space for the relevant operating activity benefitting from this relocation. Management will continue to monitor the Company's performance and position during this transition.

By order of the Board

David Sharland

D I Sharland
Director
16 October 2015

Citigroup Centre
Canada Square
Canary Wharf
London
E14 5LB

Incorporated in England and Wales
Registered Number: 06255166

INDEPENDENT AUDITOR'S REPORT TO THE SHAREHOLDERS OF CITIGROUP CENTRE 1 LIMITED

We have audited the financial statements of Citigroup Centre 1 Limited ("the Company") for the year ended 31 December 2014 set out on pages 8 to 17. The financial reporting framework that has been applied in their preparation is applicable law and UK Accounting Standards (UK Generally Accepted Accounting Practice).

This report is made solely to the company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the company and the company's members, as a body, for our audit work, for this report, or for the opinions we have formed.

Respective responsibilities of Directors and Auditor

As explained more fully in the Directors' Responsibilities Statement set out on page 2, the directors are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view. Our responsibility is to audit, and express an opinion on, the financial statements in accordance with applicable law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Auditing Practices Board's Ethical Standards for Auditors.

Scope of the audit of the financial statements

A description of the scope of an audit of financial statements is provided on the Financial Reporting Council's website at www.frc.org.uk/auditscopeukprivate.

Opinion on financial statements

In our opinion the financial statements:

- give a true and fair view of the state of the Company's affairs as at 31 December 2014 and of its loss for the year then ended;
- have been properly prepared in accordance with UK Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Opinion on other matter prescribed by the Companies Act 2006

In our opinion the information given in the Directors' Report for the financial year for which the financial statements are prepared is consistent with the financial statements.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of directors' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit

Karyn Nicoll (Senior Statutory Auditor)
for and on behalf of KPMG LLP, Statutory Auditor
Chartered Accountants
15 Canada Square
London
E14 5GL
16 October 2015

CITIGROUP CENTRE 1 LIMITED

PROFIT AND LOSS ACCOUNT
for the year ended 31 December 2014

	Note	2014	2013
		£	£
Turnover	2	38,440,742	42,861,100
Operating expenses	3	(40,468,419)	(40,780,980)
Operating (loss)/profit		(2,027,677)	2,080,120
Interest payable and similar charges	5	(845,202)	(839,570)
(Loss)/profit on ordinary activities before taxation		(2,872,879)	1,240,550
Tax credit/(charge) on (loss)/profit on ordinary activities	6	151,203	(1,199,065)
(Loss)/profit for the financial year		(2,721,676)	41,485

The accompanying notes on pages 10 to 17 form an integral part of these financial statements.

CITIGROUP CENTRE 1 LIMITED

BALANCE SHEET
as at 31 December 2014

	Note	2014	2013
		£	£
Fixed assets			
Tangible fixed assets	7	23,366,864	18,973,075
Current assets			
Debtors	8	12,041,674	17,698,990
Cash at bank and in hand		4,512,174	4,026,725
Deferred tax	11	775,527	624,325
		17,329,375	22,350,040
Creditors: amounts falling due within one year	9	(12,765,675)	(14,744,264)
Net current assets		4,563,700	7,605,776
Total assets, less current liabilities		27,930,564	26,578,851
Long term liabilities			
Provision for liabilities	10	(24,534,899)	(20,461,510)
Net assets		3,395,665	6,117,341
Capital and reserves			
Called up share capital	12	1	1
Capital reserve	13	10,000,000	10,000,000
Profit and loss account	13	(6,604,336)	(3,882,660)
Shareholders' funds		3,395,665	6,117,341

The accompanying notes on pages 10 to 17 form an integral part of these financial statements

The financial statements were approved and authorised for issue by the Directors and were signed on their behalf on 16 October 2015 by:

David Sharland

D I Sharland
Director

Registered Number: 06255166

CITIGROUP CENTRE 1 LIMITED

NOTES TO THE FINANCIAL STATEMENTS

1. Principal accounting policies

The accounting policies have been applied consistently throughout the current and preceding year.

1.1 Basis of preparation

The financial statements have been prepared under the historical cost convention and in accordance with applicable accounting standards.

The financial statements have been prepared in Pound sterling ('£'), which is the functional and presentational currency of the Company.

1.2 Cash flow

The Company, being a subsidiary undertaking where 90% or more of the voting rights are controlled within the group whose consolidated financial statements are publicly available, is exempt from the requirement to draw up a cash flow statement in accordance with FRS 1.

1.3 Turnover

Turnover represents the amounts (excluding value added tax) derived from the provision of office accommodation and related facilities services to third party and group undertakings. Income from the provision of office accommodation and related facilities is recognised in the period in which the service is provided.

1.4 Tangible fixed assets

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Leasehold premises improvements	-	Lesser of the life of the lease or 50 years
Building fittings	-	5 to 10 years
Assets in the course of construction	-	No depreciation

1.5 Taxation

Full provision is made for deferred tax assets and liabilities arising from all timing differences between the recognition of gains and losses in the financial statements and recognition in the tax computation.

A net deferred tax asset is recognised only if it can be regarded as more likely than not that there will be suitable taxable profits from which the future reversal of the underlying timing differences can be deducted.

Deferred tax assets and liabilities are calculated at the tax rates expected to be effective at the time the timing differences are expected to reverse.

Deferred tax assets and liabilities are not discounted.

The tax benefits arising from group relief are recognised in the financial statements.

1.6 Operating leases

Rentals under operating leases are charged to the Profit and Loss Account on a straight line basis over the lease term.

1.7 Capitalised interest

Interest costs incurred in funding assets in the course of construction are capitalised on projects where material. Interest ceases to be capitalised when the project is complete and ready for its intended use.

1. Principal accounting policies (continued)

1.8 Dilapidation provision

A dilapidation provision has been recognised in 'Provisions for liabilities' in accordance with FRS 12 - '*Provisions, contingent liabilities and contingent assets*' in relation to a commitment to make good dilapidations at the end of the lease period. As per FRS 12, a provision should be recognised when (i) an entity has a present obligation (legal or constructive) as a result of a past event, (ii) it is probable that a transfer of economic benefits will be required to settle the obligation; and (iii) a reliable estimate can be made of the amount of the obligation. Unless these conditions are met, no provision should be recognised. It is necessary that the entity has no realistic alternative to settling the obligation created by the event.

When a provision or a change in a provision is recognised, an asset is also recognised when the incurring of the present obligation recognised as a provision gives access to future economic benefits; otherwise the setting up of the provision is charged immediately to the profit and loss account. When an asset is recognised this way it is amortised over the period during which future economic benefits are expected to be realised.

1.9 Future changes to accounting standards

In 2012 and 2013 the Financial Reporting Council (FRC) revised the financial reporting standards for the United Kingdom and Republic of Ireland. This revision fundamentally reforms financial reporting, replacing almost all extant standards with three Financial Reporting Standards which is effective for periods beginning on or after 1 January 2015.

- FRS 100 'Application of Financial Reporting Requirements sets out a new financial reporting regime explaining which standards apply to which entity and when an entity can apply the reduced disclosure framework.
- FRS 101 'Reduced Disclosure Framework' sets out the disclosure exemptions for the individual financial statements of subsidiaries, including intermediate parents, and ultimate parents that otherwise apply the recognition, measurement and disclosure requirements of EU-adopted International Financial Reporting Standards (IFRS).
- FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' is a single financial reporting standard that applies to the financial statements of entities that are not applying EU-adopted IFRS, FRS 101 or the FRSSE.

For periods beginning 1 January 2015, the Company will adopt FRS 101. The adoption is not expected to result in significant changes to assets, liabilities and shareholders' equity of the Company as at 1 January 2015

2. Turnover

	2014	2013
	£	£
Turnover comprises:		
Amounts receivable from group undertakings	38,440,742	42,861,100
	38,440,742	42,861,100

CITIGROUP CENTRE 1 LIMITED

NOTES TO THE FINANCIAL STATEMENTS

3. Operating expenses

	2014	2013
	£	£
Operating expenses include:		
Auditor's remuneration		
-Fee payable for the audit of these financial statements	20,000	12,000
Depreciation (Note 7)	2,278,036	2,039,939
Amortisation of dilapidation asset (Note 7)	428,830	275,897
Operating lease rentals and other premise expenses	21,756,510	21,680,592

There were no employees of the Company, nor any related costs. Operating expenses include recharges for services rendered by Citibank N.A on behalf of the Company.

4. Directors' remuneration

	2014	2013
	£	£
Salaries and benefits in kind	108,820	105,386
Contributions to money purchase pension scheme	4,664	5,986
	113,484	111,372

Contributions to money purchase pension schemes are accruing to one (2013: two) of the Directors.

The Directors of the Company participate in a parent company share plan. The Directors of the Company also participate in a parent company share option plan and, during the period, none (2013: none) of the Directors exercised options.

The remuneration of the highest paid Director was £77,833 (2013: 74,151) and accrued pension of £4,664 (2013: £5,130). The highest paid Director did not exercise share options during the year.

The above remuneration is based on the apportionment of time incurred by the Directors for services to the Company, both in their capacity as a Director and, where applicable, their normal employment.

The cost of Directors' emoluments is borne by other group undertakings.

5. Interest payable

	2014	2013
	£	£
Interest on borrowing from other group undertakings	223	192
Interest accretion of liability provision (Note 10)	844,979	839,378
	845,202	839,570

CITIGROUP CENTRE 1 LIMITED

NOTES TO THE FINANCIAL STATEMENTS

6. Taxation

6a. Taxation

	2014 £	2013 £
Analysis of tax charge in the year		
Current tax		
Total current tax (note 6b)	-	-
Deferred tax		
Adjustment to prior year's deferred tax	(525,289)	736,685
Change in tax rate	-	141,744
Deferred tax for the year due to timing differences on fixed assets	374,086	320,636
Movement of total deferred tax (see note 11)	(151,203)	1,199,065
Tax on profit on ordinary activities	(151,203)	1,199,065

6b. Factors affecting tax charge for the year:

	2014 £	2013 £
(Loss)/profit on ordinary activities before tax	(2,872,879)	1,240,550
(Loss)/profit on ordinary activities multiplied by the standard rate of corporation tax in the UK of 21.49% (2013: 23.25%)	(617,381)	288,427
Effects of:		
Expense not deductible for tax purposes	123,342	119,763
Depreciation in excess of capital allowances	(401,956)	(372,739)
Group relief for nil consideration	895,995	(35,451)
Current tax charge for the year (note 6a)	-	-

Factors that may affect future tax charges

A reduction in the UK corporation tax rate from 24% to 23% (effective 1 April 2013) was substantively enacted on 3 July 2012. Further reductions to 21% (effective from 1 April 2014) and 20% (effective from 1 April 2015) were substantively enacted on 2 July 2013. In the Budget on 8 July 2015, the Chancellor announced additional planned reductions to 18% by 2020. This will reduce the company's future current tax charge accordingly. The deferred tax at 31 December 2014 has been calculated based on the rate of 20% substantively enacted at the balance sheet date.

7. Tangible fixed assets

	Building improvements & fittings	Assets in the course of construction	Dilapidation asset	Total
Cost				
At 1 January 2014	38,373,672	390,321	11,501,809	50,265,802
Additions	-	3,872,245	-	3,872,245
Remeasurement (see Note 10)	-	-	3,228,410	3,228,410
Transfer between classes	936,100	(936,100)	-	-
At 31 December 2014	39,309,772	3,326,466	14,730,219	57,366,457
Depreciation and amortisation				
At 1 January 2014	25,365,707	-	5,927,020	31,292,727
Charge for the year	2,278,036	-	428,830	2,706,866
At 31 December 2014	27,643,743	-	6,355,850	33,999,593
Net book value				
At 31 December 2014	11,666,029	3,326,466	8,374,369	23,366,864
At 31 December 2013	13,007,965	390,321	5,574,789	18,973,075

8. Debtors

	2014 £	2013 £
Amounts owed by group undertakings	-	17,698,990
Prepayments	12,041,674	-
	12,041,674	17,698,990

The decrease of intercompany debtors was mainly caused by a net down of intercompany balances with Citibank N.A. as a result of the voluntary liquidation of Citigroup Property Limited (CPL), a fellow UK Group company that previously recharged property management services.

CITIGROUP CENTRE 1 LIMITED
NOTES TO THE FINANCIAL STATEMENTS

9. Creditors

	2014	2013
	£	£
Amounts due to group undertakings	12,765,675	14,702,454
Other creditors including taxation	-	41,810
	12,765,675	14,744,264

10. Provisions for liabilities

	2014	2013
	£	£
As at 1 January	20,461,510	17,633,998
Interest accretion during the year charged to interest expenses (Note 5)	844,979	839,378
Revision of provision calculation	3,228,410	1,988,134
As at 31 December	24,534,899	20,461,510

In line with the requirements of FRS 12 Provisions, contingent liabilities and contingent assets, the Company updates the market rates used to estimate the present value of its asset retirement and dilapidation obligation at each reporting date.

An annual review of the appropriateness of future cash flows and the discount rate has resulted in a revision of the provision calculation.

11. Deferred taxation

	2014	2013
	£	£
At beginning of year	624,324	1,823,390
Prior year adjustment	525,289	(736,685)
Charged for the year	(374,086)	(320,636)
Change in tax rate	-	(141,744)
At end of year	775,527	624,325

The deferred tax asset is made up as follows:

	2014	2013
	£	£
Accelerated capital allowances	775,527	624,325

A reduction in the UK corporation tax rate from 24% to 23% (effective from 1 April 2013), 21% (effective from 1 April 2014) and 20% (effective from 1 April 2015) were substantively enacted on 3 July 2012 and 2 July 2013 respectively. This will reduce the company's future current tax charge accordingly. The deferred tax asset at 31 December 2014 has been calculated based on the rate of 20% substantively enacted at the balance sheet date.

12. Called up share capital

	2014	2013
	£	£
Allotted, called up and fully paid		
1 ordinary share of £1	1	1

13. Reserves

	Capital Reserve	Profit and loss account	Total
	£	£	£
At 1 January 2014	10,000,000	(3,882,660)	6,117,340
Loss for the year	-	(2,721,676)	(2,721,676)
At 31 December 2014	10,000,000	(6,604,336)	3,395,664

14. Reconciliation of movement in shareholders' funds

	2014	2013
	£	£
Opening shareholders' funds	6,117,341	6,075,856
(Loss)/profit for the year	(2,721,676)	41,485
Closing shareholders' funds	3,395,665	6,117,341

15. Contractual commitments and contingencies

(a) Operating lease commitments

At year end the Company had commitments to make the following payments during the next year under operating leases as follows:

	2014	2013
	£	£
Expiring: Over 5 years	20,111,532	20,111,532

(b) Capital commitments

As at 31 December 2014 the Company was committed to fit out costs in respect of assets in the course of construction of £3,465,613 (2013: £1,759,260)

16. Related party transactions

Under the subsidiary undertakings exemption of FRS 8, the Company is not required to disclose all transactions with other group companies and investees of the group qualifying as related parties.

17. Group structure

The Company's immediate parent undertaking and the smallest group in which the Company is consolidated is Citibank Investments Limited, which is incorporated in the United Kingdom. The Company's ultimate parent undertaking is Citigroup Inc., which is incorporated in the United States of America under the laws of the State of Delaware.

The audited consolidated financial statements of Citigroup Inc. are made available to the public annually in accordance with Securities and Exchange Commission regulations and may be obtained from www.citigroup.com/citi/investor/pres.htm.