



For Immediate Release
Citigroup Inc. (NYSE: C)
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Citi Hong Kong Announces Senior Appointments in Consumer Banking

*Alson Ho as Head of Insurance and
Lawrence Li as Head of Cards and Unsecured Lending*

(Hong Kong) Citi announced today two senior appointments to its Consumer Banking team in Hong Kong, effective immediately.

Head of Insurance

Alson Ho has been appointed Head of Insurance with overall responsibility for the growth and management of the bank's insurance business in Hong Kong, including business development, sales and distribution, channel management, and product assurance. Alson joined Citi Hong Kong in 2006 as a Management Associate. He was most recently Head of Deposits, Trading and Margin Products, overseeing the Consumer Bank's balance sheet and retail banking products development and growth strategy. Alson reports to Sujoy Ghosh, Head of Insurance for Asia Pacific and EMEA, and Lawrence Lam, Head of Retail Banking for Hong Kong.

Head of Cards and Unsecured Lending

Lawrence Li has been appointed Head of Cards and Unsecured Lending. In this role, he is responsible for formulating and managing the product, sales, and business development strategy for the entire credit card and unsecured lending product portfolio in Hong Kong. Lawrence joined Citi Hong Kong in 2006 as a Management Associate. He was most recently Head of Cards Portfolio Management, responsible for optimizing the overall profitability of the credit card portfolio, managing the pricing strategy, and driving sales through the digital channel. Lawrence reports to Sergio Zanatti, Head of Cards and Unsecured Lending for Asia Pacific, and Angel Ng, Chief Executive Officer for Citi Hong Kong and Macau, and acting Consumer Business Manager.

Commenting on the appointments, Angel said, "The appointments are testimony to Citi's long history of nurturing talent and promoting high-performing leaders from within the organization. With their institutional knowledge and track record in driving business growth and accelerating our progress on digitization, I am confident that they will continue to play an important role in sustaining the strong growth momentum of the consumer banking business and building on our success in delivering the right products and services that are relevant to our clients."

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About Citi

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