

MR. MICHAEL KLEIN CHIEF EXECUTIVE OFFICER, GLOBAL BANKING CORPORATE AND INVESTMENT BANKING VICE CHAIRMAN, CITIBANK INTERNATIONAL PLC

Michael Klein was appointed Chief Executive Officer of Global Banking in February 2004. The newly created division has responsibility for corporate client coverage across Citigroup. Specifically, the Investment Bank, the Global Relationship Bank and Emerging Markets Corporate Bank come under his leadership.

Mr. Klein is a member of both the Management Committee of Citigroup and the Planning Group of the Global Corporate and Investment Bank. He also serves as the Vice Chairman of Citigroup International PLC.

Prior to this, he was CEO of the Global Corporate and Investment Bank for Europe, the Middle East and Africa (EMEA). He has also held the positions of Chief Executive Officer of the Citigroup Corporate and Investment Bank, Europe, and Co-Head of Global Investment Banking for Salomon Smith Barney, a member of Citigroup from 2000 to 2003.

In early 1999, he was given responsibility for the expansion of the Firm's European investment banking business. A major step in that development was the merger, in May 2000, of Salomon Smith Barney's European operation with Schroders, a leading UK and European Merchant Bank. Mr. Klein joined the Mergers & Acquisitions group of Salomon Brothers after graduating cum laude from the Wharton School of Business. Since 1987, and prior to becoming Co-Head of the Global Investment Bank, He has been responsible for the Firm's Global Financial Entrepreneurs and Private Equity Groups. The Financial Entrepreneurs Group provides equity and debt financing and mergers and acquisitions advice, primarily to private equity firms, venture capital firms and their portfolio companies.

He has been a member of both the Investment Bank's Global Management Committee and Commitment Committees since 1995.

In 2001, he was named Investment Banker of the Year by Investment Dealers Digest and one of Fortune Magazine's 25 Global Leaders to watch.

Mr. Klein is a member of the Supervisory Board of the Thyssen Bornemisza Group, the Chairman's Committee and Board of the London Investment Bankers Association, The Investment Advisory Board of the Prime Minister of Turkey, and the Advisory Board for the National Football League. He is also actively involved in several charitable endeavours focused primarily upon educational development and equal opportunities for young people.