



**For immediate release
Citigroup Inc. (NYSE symbol: C)
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Citi sponsors “Global Financial Education Program”

Financial Education Training Program for the Central American Region held in Guatemala City

Guatemala City- Citigroup has granted US\$3.9 million to teach millions of low income households around the world about important financial concepts that will help them move from “poverty to prosperity” by making more informed financial decisions and improve their standard of living. Citi supported a 10 day program in held in Guatemala City from April 17 to the 26th.

The Global Financial Education Program is funded by the Citigroup Foundation, and designed and managed by international non-profit group, Microfinance Opportunities, in collaboration with Freedom from Hunger, a leader in adult curriculum development and integration of education with microfinance. The program aims to rapidly advance financial education for the poor around the globe, including Latin America, through regional and country workshops that will result in a global network of financial educators.

“What’s interesting about this workshop is the diversity and the topics related to finances and the opportunity to adapt this material, which allows us to reach our clients furthermore, the banking theme is very important because we have the objective of becoming a bank. The workshop has been a very rich experience because we had so much diversity and input from people who know a

lot about professional development. We are motivated by the idea of being able to share our knowledge with our staff members and with our clients, who are our reason of being. Genesis is very thankful that this workshop took place in Guatemala.” Said Roberto Ibarra, Head of staff development of Genesis Empresarial.

“During the workshop for professional developers for the Global Financial Educational Project I have been able to complete and increase the number of tool related to saving, debt administration and financial negotiation. Applying these tools with low income families will allow us to improve our professional development courses for our financial literacy program. We hope that this program will go in quality and quantity in other countries where Habitat for Humanity is present. Expressed Mario Moran, Financial Literacy project coordinator for Habitat for Humanity.

“Development and economic growth in our countries depend on the access that micro entrepreneurs have to financial services. This will allow them to create jobs, increase their income, provide better education to their children and have better health care services. We at Citi are very proud to sponsor this program” said Juan Miro, Citigroup Country Officer during the closing ceremony held at the Intercontinental Hotel in Guatemala City.

The Global Financial Education Program will train during the year over 180 microfinance institutions (MFIs) who will in turn teach at least 2 million illiterate and semi-illiterate people around the world. The training uses a cutting-edge curriculum on budgeting and cash flow, debt management, savings, financial negotiation and banking services, as well as best practices in adult education and evaluation. New modules on consumer protection, risk management, insurance and remittances are under development along with the adaptation of existing modules to target youth in developing countries.

Attendees include representatives from:

- IMFs: REDCOM, Puente de Amistad, Génesis Empresarial, Fundación Adelante, Centro de Promoción de Desarrollo Local, Fundación Jose Nieborowski, y
- Training Institutions: FUSAI(Fundación Salvadoreña de Apoyo Integral)
- Micro financieras Networks: REDIMIF, REDCAMIF, FINCA, ASOMI, ACCION e INAFI, ALPIMED, Swiss Foundation for Technical Cooperation, PROMIFIN-COSUDE y Hábitat para la Humanidad.

During the workshop, the organizations learned to use the complete training toolkit, marketing tools for the design of customized training for their customers, tools to evaluate their results, and the adaptation of the curriculum to their local needs.

The Global Financial Education Program curriculum is a result of three years of collaborative research and rigorous testing with microfinance institutions in six countries to develop an effective financial education toolkit to help the world’s poor people increase, protect and improve management of their assets. The Citigroup Foundation also funded this development phase.

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Citigroup (NYSE: C), the leading global financial services company has some 200 million customer accounts and does business in more than 100 countries, providing consumers, corporations, governments and institutions with a broad range of financial products and services, including consumer banking and credit, corporate and investment banking, securities brokerage, and wealth management. Some of the major brand names are: Citibank, CitiFinancial, Primerica, Smith Barney and Banamex. Additional information may be found at www.citigroup.com

The Citigroup Foundation focuses its grants primarily in three areas: financial education, educating the next generation, and building communities and entrepreneurs. Additional information may be found at www.citigroup.com/citigroup/corporate/foundation/ <<http://www.citigroup.com/citigroup/corporate/foundation/>>

Freedom from Hunger

Founded in 1946, Freedom from Hunger is a nonprofit, international development organization bringing innovative and sustainable self-help solutions to the fight against chronic hunger and poverty. Freedom from

Hunger specializes in ensuring that the poor have access to microfinance and health protection services, and life skills training to achieve food security for their families.

Microfinance Opportunities

Microfinance Opportunities was established in 2002 as a microenterprise resource center that promotes client-led microfinance. It seeks to help poor people increase their access to well-designed and delivered financial services. Microfinance Opportunities provides action-research, training and technical assistance in three areas focused on the clients of microfinance services: Financial Education, Microinsurance and Client Assessment.