



**For Immediate Release**  
**Citigroup Inc. (NYSE: C)**  
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**Citi Appoints Zoher Karu as Head of Asia Pacific Data and Analytics**

*Zoher joins Citi from eBay with oversight of Citi's Consumer Banking data and analytics capabilities and customer insights*

Citi has appointed Zoher Karu as Head of Asia Pacific Data and Analytics, within Citi's Consumer Banking business in the region. In this expanded role, reporting to Anand Selva, Head of Asia Pacific Consumer Banking, Zoher will have oversight of Citi's data and analytics capabilities and customer insights across the Consumer Banking business in Asia Pacific. As a result, Zoher's role will cover 17 out of Citi's 19 Consumer Banking markets worldwide.

He brings with him in-depth experience and knowledge of analytics and technology specific to fast-moving consumer industries. By reporting directly to Citi's Head of Consumer Banking for the region, Zoher will be responsible for driving the use of data to deliver customer value and business growth. As an example, by leveraging insights, Citi will be able to further customize merchant offers specific to customers based on their banking behavior and location.

Zoher was most recently Chief Data Officer at eBay. He joined the global online marketplace in 2013 as a member of the company's Executive team, originally as its first Vice President of Customer Optimization and Data. Prior to eBay, Zoher was Vice President of Marketing Analytics and Insight at retailer Sears Holdings.

He has also held roles at smaller firms extracting insights from voice conversations or studying shopping habits and preferences of customers within physical store environments. Zoher began his career at global management consulting firm McKinsey & Co. after a Ph.D. in Electrical Engineering from the Massachusetts Institute of Technology.

Across these roles, Zoher led the effort to leverage technology to organize data and uncover in-depth insights to deepen customer engagement and loyalty and generate growth.

Commenting on Zoher's appointment, Anand Selva said, "Zoher's appointment to this role is a key part of our digital transformation and overall strategy. To be Asia's best digital bank, we need to offer remarkable client experiences that set us apart and that are locally relevant to our target customers. Data and technology are critical enablers to build these capabilities and create and offer real-time experiences that are hyper-personalized, contextual and highly relevant to our customers."

The Global Consumer Bank in Asia, the largest profit center for the business outside of North America, recently recorded its fifth consecutive quarter of revenue growth, making it the fastest growing consumer business for Citi globally. For the third quarter of 2017, the business reported a 5% increase in revenue year-on-year to US\$1.87 billion.

## **About Citi**

Citi, the leading global bank, has approximately 200 million customer accounts and does business in more than 160 countries and jurisdictions. Citi provides 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, transaction services, and wealth management.

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