

For Immediate Release
Citigroup Inc. (NYSE: C)
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Citi Appoints Serene Gay as Head of Credit Cards & Personal Loans for Global Consumer Banking in Singapore

Singapore – Citi announced today the appointment of Serene Gay as the Singapore Head of Credit Cards & Personal Loans for its Global Consumer Banking (GCB) business. In her new role, Serene will oversee credit cards and unsecured lending covering Citi-branded and co-branded cards for consumers as well as Citi-branded commercial cards. She will also be responsible for driving customer growth, portfolio management, product management and customer retention for credit cards and ready credit.

Serene will be part of the Senior Management Group for Citibank Singapore Limited. She succeeds fellow Singaporean Vikas Kumar, who will be joining Citi's U.S. Consumer Unsecured Lending team as the Head of Personal Installment Lending, after over 4.5 years of leading the Singapore cards and personal lending team.

Brendan Carney, Chief Executive Officer of Citibank Singapore Limited and GCB ASEAN Cluster Head, said, "Serene's appointment is a reflection of our ongoing efforts to develop and grow our Singaporean talent. Serene's strong international experience across some of Asia's most dynamic markets makes her the ideal leader to drive our already strong cards and loans franchise to new levels of success."

Kartik Mani, Head of APAC and EMEA Consumer Bank, said, "Serene has extensive experience and depth of expertise across cards, lending and digital innovation. Our consumer business in Singapore is strategically important and a critical source of innovation and growth, and I am looking forward to progressing the momentum with Serene at the helm of our cards and loans businesses."

Serene has over 16 years of experience in Citi across Singapore, Thailand and China, and was previously the Head of Client Growth, Cards and Loans in the regional APAC & EMEA office. She has been instrumental in driving the digitization of the credit cards business in China in terms of payments, acquisition and servicing capabilities, turning around the key business drivers and financials for cards. She also helped to re-engineer the unsecured lending offering there through innovative collaborations and partnerships with dominant digital ecosystems and Fintech partners. During her posting in China, she held various senior roles in mortgage, marketing, digital banking, and cards and loans.

Serene first joined Citi in Singapore in 2000 as a Credit Cards & Ready Credit Marketing Manager before moving to Citibank Thailand in 2003 as the Head of Marketing for Consumer Finance.

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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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