

NIKKO CORDIAL SECURITIES INC.

Telephone: 81(3)5644-4581

URL: http://www.nikko.co.jp/SEC/e_home.html

Non-consolidated financial summary under Japanese GAAP for the six months ended September 30, 2007

(Figures are rounded down to the nearest whole number.)

1. Overall business performance for the six months ended September 30, 2007

(1) Operating results (from April 1, 2007 to September 30, 2007)

(Millions of Yen)

	Operating revenue	Net operating revenue	Operating income
FY2007 2Q (6 months)	125,378 [3.2%]	123,145 [2.2%]	35,781 [-2.1%]
FY2006 2Q (6 months)	121,469	120,488	36,535
FY2006	249,677	246,972	75,058

	Ordinary income	Net income
FY2007 2Q (6 months)	36,253 [-3.3%]	20,218 [-3.2%]
FY2006 2Q (6 months)	37,492	20,889
FY2006	76,399	40,132

(2) Financial condition

(Millions of Yen)

	Total assets	Net assets	Equity ratio	Capital adequacy ratio
As of Sep. 30, 2007	1,382,417	417,768	30.2 %	554.0 %
As of Sep. 30, 2006	1,370,996	448,124	32.7	611.1
As of Mar. 31, 2007	1,230,618	437,786	35.6	587.2

(Reference) Shareholders' equity:

As of Sep. 30, 2007 417,768 million yen As of Sep. 30, 2006 448,124 million yen As of Mar. 31, 2007 437,786 million yen

2. Others

Changes in the accounting principles, procedures, and presentation etc. in the preparation of interim consolidated financial statements

(to be stated under "Changes in basis for the interim financial statements of presentation")

(1) Changes due to amendment of accounting standards, etc : Yes

(2) Changes in the other : None

Note: See "Changes in basis for the interim financial statements" in page 7 for detail.

1. Interim Financial Statements

(1) Interim statement of financial condition

(Millions of Yen, %)

Account title	Period	Sep.30, 2006	Sep. 30, 2007	Variance		Mar. 31, 2007
		amount	amount	amount	ratio	amount
			<A>	<C>=<A>-	<C>/	
< ASSETS >						
Current assets						
Cash on hand, Cash in banks		109,413	75,819	(33,593)	(30.7)	137,127
Cash segregated for customers and others		170,546	153,629	(16,916)	(9.9)	216,924
Trading assets		483,835	410,169	(73,665)	(15.2)	354,717
Trading securities		451,264	341,366	(109,898)	(24.4)	327,495
Derivatives		32,570	68,803	36,232	111.2	27,221
Margin account receivables		154,592	119,337	(35,255)	(22.8)	158,408
Loans on margin transactions		153,013	118,545	(34,467)	(22.5)	149,854
Cash collateral pledged for securities borrowing on margin transactions		1,579	791	(788)	(49.9)	8,554
Loans secured by securities		323,692	439,397	115,705	35.7	230,239
Cash collateral pledged for securities borrowings		323,692	439,397	115,705	35.7	230,239
Advance payments		277	3,012	2,735	-	1,074
Cash paid for subscription		8,659	25,531	16,871	194.8	4,390
Short-term loans		521	20,285	19,764	-	274
Deferred tax assets		5,558	5,968	410	7.4	12,652
Others		32,359	49,957	17,597	54.4	32,419
Allowance for bad debts		(150)	(147)	3	-	(132)
Total current assets		1,289,307	1,302,963	13,656	1.1	1,148,098
Non-current assets						
Tangible fixed assets		8,379	8,901	521	6.2	8,688
Intangible fixed assets		2,200	2,554	353	16.1	2,359
Investments and others		71,108	67,998	(3,110)	(4.4)	71,471
Investment securities		20,076	14,201	(5,874)	(29.3)	15,877
Investment in subsidiaries and affiliates		13,475	14,740	1,265	9.4	13,475
Long-term loans		5,217	5,142	(74)	(1.4)	5,204
Long-term guaranty deposits		16,468	16,594	125	0.8	20,168
Deferred tax assets		8,222	9,845	1,622	19.7	9,202
Others		12,998	13,063	65	0.5	12,956
Allowance for bad debts		(5,350)	(5,589)	(239)	-	(5,412)
Total non-current assets		81,689	79,454	(2,235)	(2.7)	82,519
Total assets		1,370,996	1,382,417	11,421	0.8	1,230,618

(Millions of Yen, %)

Account title	Period	Sep.30, 2006	Sep. 30, 2007	Variance		Mar. 31, 2007
		amount	amount	amount	ratio	amount
			<A>	<C>=<A>-	<C>/	
< LIABILITIES >						
Current liabilities						
Trading liabilities		146,455	209,492	63,037	43.0	127,809
Trading securities		114,724	139,251	24,526	21.4	100,438
Derivatives		31,731	70,241	38,510	121.4	27,371
Trading payables		18,953	11,725	(7,227)	(38.1)	7,643
Margin account payables		9,015	3,435	(5,579)	(61.9)	117,061
Borrowings on margin transactions		3,280	736	(2,544)	(77.6)	105,931
Cash received for securities lending on margin transactions		5,734	2,699	(3,034)	(52.9)	11,130
Borrowings pledged by securities		198,787	220,630	21,842	11.0	155,488
Cash collateral received for securities lending		171,721	135,051	(36,669)	(21.4)	115,307
Borrowings on Gensaki transaction		27,065	85,578	58,512	216.2	40,180
Deposits received		183,360	158,004	(25,356)	(13.8)	121,919
Guaranty deposits received		38,171	29,558	(8,612)	(22.6)	31,932
Securities failed to deliver		-	204	204	-	199
Short-term borrowings		266,195	222,200	(43,995)	(16.5)	154,675
Commercial paper		33,000	76,000	43,000	130.3	20,000
Income taxes payable		5,483	3,600	(1,883)	(34.4)	17,287
Others		20,440	26,495	6,055	29.6	36,031
Total current liabilities		919,862	961,347	41,485	4.5	790,048
Non-current liabilities						
Accrued pension benefits		1,696	1,117	(579)	(34.1)	1,103
Others		513	1,321	807	157.2	834
Total non-current liabilities		2,210	2,438	228	10.3	1,938
Statutory reserves		798	862	63	8.0	844
Total Liabilities		922,871	964,649	41,777	4.5	792,831
< NET ASSETS >						
Shareholders' equity						
Common stock		100,000	100,000	-	-	100,000
Additional paid-in capital		290,880	290,880	-	-	290,880
Legal capital reserve		290,880	25,000	(265,880)	(91.4)	25,000
Other capital reserve		-	265,880	265,880	-	265,880
Retained earnings		56,619	26,081	(30,538)	(53.9)	45,862
Other retained earnings		56,619	26,081	(30,538)	(53.9)	45,862
Unappropriated retained earnings		56,619	26,081	(30,538)	(53.9)	45,862
Total shareholders' equity		447,500	416,961	(30,538)	(6.8)	436,743
Valuation and translation adjustment						
Net unrealized gain on investment securities		624	806	182	29.2	1,043
Total valuation and translation adjustment		624	806	182	29.2	1,043
Total Net Assets		448,124	417,768	(30,356)	(6.8)	437,786
Total Liabilities and Net Assets		1,370,996	1,382,417	11,421	0.8	1,230,618

(2) Interim Statement of Operations

(Millions of Yen, %)

Account title	Period	FY2006 2Q	FY2007 2Q	Variance		FY2006
			<A>	amount	ratio	
		(4/1/06~9/30/06)	(4/1/07~9/30/07)	<C>=<A>-	<C>/	(4/1/06~3/31/07)
Operating revenue		121,469	125,378	3,908	3.2	249,677
Commissions		98,633	84,886	(13,746)	(13.9)	195,745
Net gain on trading		19,263	35,616	16,352	84.9	46,187
Net gain on other trading		0	0	0	38.9	0
Interest and dividend income		3,571	4,874	1,302	36.5	7,744
Interest expense		981	2,232	1,251	127.6	2,705
Net operating revenue		120,488	123,145	2,657	2.2	246,972
Selling, general and administrative expense		83,952	87,363	3,411	4.1	171,913
Brokerage, communication and other transaction related costs		10,799	10,136	(663)	(6.1)	21,221
Employee compensation and benefits		41,937	43,058	1,121	2.7	86,350
Occupancy		8,669	9,202	532	6.1	17,476
Data processing and other services		15,359	16,785	1,425	9.3	31,694
Depreciation and amortization		918	1,098	179	19.6	1,932
Taxes, other than income taxes		876	1,013	137	15.7	1,794
Others		5,392	6,070	677	12.6	11,443
Operating income		36,535	35,781	(753)	(2.1)	75,058
Non-operating revenue		1,048	538	(510)	(48.7)	1,726
Non-operating expense		91	66	(25)	(27.8)	385
Ordinary income		37,492	36,253	(1,239)	(3.3)	76,399
Extraordinary gain		147	181	33	22.8	153
Extraordinary loss		1,332	805	(527)	(39.5)	6,373
Income before income taxes		36,307	35,629	(678)	(1.9)	70,179
Income taxes-current		5,383	9,206	3,822	71.0	28,374
Income taxes-deferred		10,034	6,204	(3,830)	(38.2)	1,672
Net income		20,889	20,218	(671)	(3.2)	40,132

(3) Interim Statement of Changes in Net assets

FY2006 (from April 1, 2006 to September 30, 2006)

(Millions of Yen)

	Shareholders' Equity				Valuation and translation adjustments	Total Net Assets	
	Common stock	Additional paid-in capital		Retained earnings			Total Shareholders' Equity
		Legal capital reserve		Other retained earnings Unappropriated retained earnings	Net unrealized gain on investment securities		
Balance at beginning of period	100,000	290,880		65,730	456,610	1,274	457,885
Changes during the period							
Dividends from retained earnings				(30,000)	(30,000)		(30,000)
Net income				20,889	20,889		20,889
Net changes of Net Assets other than Shareholders' equity						(650)	(650)
Total changes	-	-		(9,110)	(9,110)	(650)	(9,760)
Balance at end of period	100,000	290,880		56,619	447,500	624	448,124

FY2007 (from April 1, 2007 to September 30, 2007)

(Millions of Yen)

	Shareholders' Equity					Valuation and translation adjustments	Total Net Assets
	Common stock	Additional paid-in capital		Retained earnings	Total Shareholders' Equity		
		Legal capital reserve	Other capital reserve	Other retained earnings Unappropriated retained earnings		Net unrealized gain on investment securities	
Balance at beginning of period	100,000	25,000	265,880	45,862	436,743	1,043	437,786
Changes during the period							
Dividends from retained earnings				(40,000)	(40,000)		(40,000)
Net income				20,218	20,218		20,218
Net changes of Net Assets other than Shareholders' equity						(236)	(236)
Total changes	-	-	-	(19,781)	(19,781)	(236)	(20,018)
Balance at end of period	100,000	25,000	265,880	26,081	416,961	806	417,768

FY2006 (from April 1, 2006 to March 31, 2007)

(Millions of Yen)

	Shareholders' Equity				Valuation and translation adjustments	Total Net Assets	
	Common stock	Additional paid-in capital		Retained earnings			Total Shareholders' Equity
		Legal capital reserve	Other capital reserve	Other retained earnings Unappropriated retained earnings	Net unrealized gain on investment securities		
Balance at beginning of year	100,000	290,880	-	65,730	456,610	1,274	457,885
Changes during the year							
Addition to other capital reserve from legal capital reserve		(265,880)	265,880		-		-
Dividends from retained earnings				(60,000)	(60,000)		(60,000)
Net income				40,132	40,132		40,132
Net changes of Net Assets other than Shareholder's equity						(230)	(230)
Total changes	-	(265,880)	265,880	(19,867)	(19,867)	(230)	(20,098)
Balance at end of year	100,000	25,000	265,880	45,862	436,743	1,043	437,786

Notes to interim financial statements

The company's interim financial statements have been prepared in accordance with the "Regulations Concerning the Terminology, Forms and Preparation Methods of Interim Financial Statements" (MOF Ordinance No.38, 1977) (the "regulations") as well as with the "Cabinet Office Ordinance Concerning Financial Instruments Firms, etc." (Prime Minister's Office Ordinance No.52, 2007) and the "Uniform Accounting Standard for Broker Dealers" (approved by the board of directors of the Japan Securities Dealers Association, November 14, 1974), subject to the provisions of Article 38 and 57 of the regulations.

Significant accounting policies

1. Valuation of financial instruments

(1) Trading purposes

Securities and derivative contracts classified as trading assets and liabilities are recorded at market value.

(2) Non-trading purposes

Securities held for non-trading purposes are accounted for as follows.

(i) Investments in subsidiaries and affiliates

Recorded at cost using the moving average method.

(ii) Other securities

(a) Securities with market value:

Recorded at market value at the end of midterm period. The difference between the cost using the moving average method and market value is recorded as Net unrealized gain on investment securities in Net assets on the statement of financial condition.

(b) Securities without market value:

Recorded at cost using the moving average method. Investments in partnership funds are consolidated in proportion to the company's interests, but certain investments in partnerships which will not have material effect on financial statement are recorded as investment securities at net asset value based on its financial statements in proportion to the company's interests.

2. Depreciation and amortization

(1) Tangible fixed assets

The former declining-balance method is applied as an amortization method for assets acquired before March 31, 2007, and assets acquired after April 1, 2007 are applied the declining-balance method stipulated in the Corporate Tax Law. However, in accordance with the amendments of the Corporate Tax Law in FY1998, the company applies former straight-line method for the buildings (excluding facilities attached to buildings) acquired between April 1, 1998 and March 31, 2007. The buildings acquired after April 1, 2007 are applied the straight-line method stipulated in the Corporate Tax Law.

(2) Intangible fixed assets

Intangible fixed assets are amortized on the straight-line method. The useful life of software is the estimated period for internal use, and the useful lives of other intangible fixed assets are the periods stipulated in the Corporate Tax Law.

3. Accounting policies for provisions

(1) Allowance for bad debts

To provide for possible losses from loans, the company estimated provision for performing loans with a prospected loss rate based on historical loss experiences, and estimated provision for non-performing loans from probable losses respectively.

(2) Accrued bonuses

To provide for employee, director and executive officer bonus payments, accrued bonuses are estimated based on prescribed calculation methods.

(3) Accrued pension benefits

To provide for the payment of annuity holder retirement benefits, the company recorded accrued pension benefits in accordance with the present value of estimated future obligations and the fair value of plan assets.

4. Accounting for lease transactions

Financing leases other than those for which the ownership of the leased property transfers to the lessee are accounted for as rental.

5. Other basis of presentation

(1) Accounting for consumption taxes

Consumption taxes are accounted for based on the tax exclusion method.

(2) Consolidated tax system

The consolidated tax payment system with Nikko Cordial Corporation ("NCC") as the consolidated parent corporation is applied. When NCC becomes a wholly-owned subsidiary of Citigroup Japan Holdings Ltd. ("CJH"), the application of the consolidated tax payment system with NCC as the parent corporation will come to an end. Up to the day before NCC becomes a wholly-owned subsidiary of CJH (this is scheduled in January 2008), the consolidated tax payment system with NCC as the consolidated parent corporation will be applied. Subsequently, the consolidated tax payment system with CJH as the consolidated parent corporation is scheduled to be applied*.

*CJH has applied for the consolidated tax payment system, and it is assumed that it will be approved.

Changes in basis for the interim financial statements

Changes in method for depreciation and amortization of tangible fixed assets

In accordance with revision of Corporation Tax Law ((Law Concerning the Partial Revision of Income Tax No.6, issued on March 30, 2007) and (Government Ordinance Concerning the Partial Revision of Corporation Tax Law Constructing Order No.83, issued on March 30, 2007)), the method of depreciation and amortization for tangible fixed assets acquired after April 1, 2007 changed to the method after amendments.

This accounting treatment does not have material impact on the financial statements.

Notes to interim statement of financial condition

	(Millions of Yen)		
	<u>Sep. 30, 2006</u>	<u>Sep.30, 2007</u>	<u>Mar. 31, 2007</u>
1. Accumulated depreciation of tangible fixed assets	12,279	12,777	12,523
2. Debt guarantees	19,747	23,344	20,063

In accordance with the Auditing Committee Report No.61 "Audit Treatment of Accounting and Reporting of Debt Guarantees and Similar Acts" issued by the Japanese Institute of Certified Public Accountant, items that are recognized to constitute the equivalent of a debt guarantee are included in the note as debt guarantees.

Notes to interim statement of operations

	(Millions of Yen)		
	<u>FY2006 2Q</u>	<u>FY2007 2Q</u>	<u>FY2006</u>
Details of extraordinary gains and losses	(6 months)	(6 months)	
Extraordinary gains			
Gain on sales of investment securities	137	181	143
Reversal of allowance for bad debts	10	-	10
Extraordinary losses			
Loss on disposal of fixed assets	261	190	547
Write-off of investment securities	142	100	4,697
Reorganizing cost for overseas subsidiaries and affiliates	800	-	800
Impairment loss	-	-	154
Provision for directors' retirements	73	-	73
Expense of settlement for stock options granted in prior years	-	496	-
Provision for securities transaction liabilities	54	18	99

2. Reference Data

(1) Commissions

(i) Breakdown by Account

(Millions of Yen, %)

	FY2006 2Q	FY2007 2Q	Variance		FY2006
		<A>	amount	ratio	
	(4/1/06~9/30/06)	(4/1/07~9/30/07)	<C>=<A>-	<C>/	(4/1/06~3/31/07)
Brokerage commissions	19,466	17,524	-1,941	-10.0	40,703
< Equities >	< 19,181 >	< 17,370 >	< -1,810 >	< -9.4 >	< 40,079 >
< Bonds >	< 203 >	< 64 >	< -139 >	< -68.4 >	< 448 >
< Investment trusts >	< 81 >	< 89 >	< 8 >	< 10.5 >	< 174 >
Subscription & distribution commissions	45,615	28,640	-16,975	-37.2	80,877
< Investment trusts >	< 38,723 >	< 26,103 >	< -12,619 >	< -32.6 >	< 65,172 >
Other commissions	33,551	38,721	5,170	15.4	74,164
< Investment trusts >	< 16,705 >	< 21,534 >	< 4,828 >	< 28.9 >	< 39,576 >
Total	98,633	84,886	-13,746	-13.9	195,745

(ii) Breakdown by Products

(Millions of Yen, %)

	FY2006 2Q	FY2007 2Q	Variance		FY2006
		<A>	amount	ratio	
	(4/1/06~9/30/06)	(4/1/07~9/30/07)	<C>=<A>-	<C>/	(4/1/06~3/31/07)
Equities	24,464	19,771	-4,693	-19.2	54,273
Bonds	3,129	1,754	-1,375	-43.9	5,348
Investment trusts	55,510	47,727	-7,782	-14.0	104,924
Others	15,529	15,633	103	0.7	31,198
Total	98,633	84,886	-13,746	-13.9	195,745

(2) Net gain on trading

(Millions of Yen, %)

	FY2006 2Q	FY2007 2Q	Variance		FY2006
		<A>	amount	ratio	
	(4/1/06~9/30/06)	(4/1/07~9/30/07)	<C>=<A>-	<C>/	(4/1/06~3/31/07)
Equities, etc.	1,620	1,040	-580	-35.8	3,217
Bonds, forex, etc.	17,642	34,576	16,933	96.0	42,970
< Bonds, etc. >	< 9,711 >	< 11,047 >	< 1,335 >	< 13.7 >	< 22,236 >
< Forex, etc. >	< 7,931 >	< 23,529 >	< 15,598 >	< 196.7 >	< 20,734 >
Total	19,263	35,616	16,352	84.9	46,187

(3) Equity Trading Activity (Excluding futures)

(Millions of Shares, Millions of Yen except percentage)

	FY2006 2Q (4/1/06~ 9/30/06)		FY2007 2Q <A> (4/1/07~ 9/30/07)		Variance $\frac{\langle A \rangle}{\langle B \rangle}$		FY2006 (4/1/06 ~ 3/31/07)	
	Number of shares	amount	Number of shares	amount	Number of shares	amount	Number of shares	amount
	Total	3,129	3,492,782	2,764	2,943,064	-11.7 %	-15.7 %	6,949
< Proprietary >	< 321 >	< 482,264 >	< 169 >	< 274,085 >	< -47.2 >	< -43.2 >	< 565 >	< 904,831 >
< Agency >	< 2,808 >	< 3,010,518 >	< 2,594 >	< 2,668,978 >	< -7.6 >	< -11.3 >	< 6,384 >	< 6,413,791 >
Agent ratio	89.7 %	86.2 %	93.9 %	90.7 %			91.9 %	87.6 %
TSE share	0.5 %	0.4 %	0.4 %	0.3 %			0.5 %	0.5 %

(4) Subscription / Selling

(Millions of Shares, Millions of Yen, %)

			FY2006 2Q (4/1/06~ 9/30/06)	FY2007 2Q <A> (4/1/07~ 9/30/07)	Variance $\frac{\langle A \rangle}{\langle B \rangle}$	FY2006 (4/1/06~3/31/07)
	* Subscription and distribution	Equities	< Number of shares >	94	18	-80.3
	Equities	< Amounts >	280,535	65,695	-76.6	615,914
	Bonds	< Face value >	743,000	585,315	-21.2	1,296,329
	Invest. trusts	< Amounts >	3,531,504	3,329,030	-5.7	7,111,645
	Others	< Amounts >	14,811	968	-93.5	22,059

* Including selling and distribution of private placement

(5) Capital Adequacy Ratio

(Millions of Yen, %)

		Sep. 30, 2006	Sep. 30, 2007	Mar. 31, 2007
Basic items	Capital (A)	447,500	416,961	436,743
Supplementary items	Unrealized gain on investment securities	624	806	1,043
	Statutory reserves	798	862	844
	Allowance for bad debts	147	147	132
	Sub - total (B)	1,570	1,816	2,019
	Deductible assets (C)	79,049	80,333	83,715
	Net capital (A) + (B) - (C) (D)	370,020	338,444	355,047
Total risk	Market Risk	6,148	4,358	4,801
	Credit Risk	13,708	12,810	12,963
	Basic Risk	40,692	43,917	42,689
	Sub - total (E)	60,549	61,085	60,454
	Capital adequacy ratio (D) / (E)*100	611.1 %	554.0 %	587.2 %

Note: The table above shows calculation of the capital adequacy ratio based on financial results in accordance with the provision set out in the Securities and Exchange Law.

(6) Quarterly Statement of Operations

(Millions of Yen)

Account title	Period	FY2007 1Q 04/01/07 06/30/07	FY2007 2Q 07/01/07 09/30/07	FY2006 2Q 07/01/06 09/30/06	FY2006 1/4 04/01/06 03/31/07
Operating revenue		67,158	58,219	58,214	62,419
Commissions		44,795	40,091	45,682	48,936
Brokerage commissions		9,655	7,869	8,278	10,175
Subscription & distribution commissions		15,902	12,737	19,203	20,219
Other commissions		19,236	19,484	18,200	18,541
Net gain on trading		19,916	15,699	10,669	11,546
Net gain on other trading		0	0	0	0
Interest and dividend income		2,445	2,428	1,861	1,936
Interest expense		1,124	1,108	588	676
Net operating revenue		66,034	57,111	57,625	61,743
Selling, general and administrative expense		44,827	42,536	41,043	42,978
Brokerage, communication and other transaction related costs		4,864	5,271	5,434	5,305
Employee compensation and benefits		22,795	20,262	19,616	21,587
Occupancy		4,568	4,633	4,566	4,369
Data processing and other services		8,289	8,495	7,804	7,923
Depreciation and amortization		526	571	462	483
Taxes, other than income taxes		496	516	452	448
Others		3,285	2,785	2,705	2,860
Operating income		21,206	14,575	16,581	18,764
Non-operating revenue		686	(148)	273	431
Non-operating expense		94	(28)	(45)	96
Ordinary income		21,798	14,454	16,900	19,099
Extraordinary gain		20	160	137	38
Extraordinary loss		624	181	430	1,593
Income before income taxes		21,194	14,434	16,607	17,544
Income taxes-current		1,364	7,842	4,883	7,093
Income taxes-deferred		7,682	(1,478)	2,194	418
Net income		12,147	8,070	9,529	10,033

This material is for informational purposes only and does not constitute an offer of any securities or solicitation for exercising voting rights regarding the share exchange transaction with Citigroup Japan Holdings Ltd. and its 100% parent company, Citigroup Inc., announced on October 2, 2007. In connection with that share exchange, Citigroup Inc. has filed with the U.S. Securities and Exchange Commission a registration statement on Form S-4. Shareholders of Nikko Cordial Corporation are urged to read the prospectus and convocation notice that will be included as exhibits to the registration statement when they become available because they contain important information. Shareholders will be able to obtain a free copy of the prospectus, as well as other information, without charge, at the Securities and Exchange Commission website (<http://www.sec.gov>). Copies of the prospectus and the filings with the Securities and Exchange Commission that are incorporated by reference in the prospectus can also be obtained, without charge, from Citigroup Document Services at 877 936 2737 inside the United States (outside the United States at 1 718 765 6514), by e-mailing a request to docserv@citigroup.com, or by writing to: Citigroup Document Services 140 58th Street, Suite 8G Brooklyn, NY 11220, USA.

Forward-looking Statements

Certain statements in this document are “forward-looking statements.” These statements are based on management’s current expectations and are subject to uncertainty and changes in circumstances. Actual results may differ materially from those included in these statements due to a variety of factors. More information about these factors is contained in the company’s public filings.