

From: Liveris, Andrew (AN) [ANLiveris@dow.com]
Sent: Monday, October 01, 2007 6:43 AM
To: Prince, Chuck
Subject: FW: Q3 Earnings Announcement

Attachments: Final Release.doc; 10-01-07 Citi Recorded Call
Transcript.pdf

Good luck today.
Will be thinking of you .
Know that we believe in you .

Best regards.....Andrew

-----Original Message-----

From: Johnson, Leah C. (NY PR) [mailto:johnsonl@citi.com]
Sent: Monday, October 01, 2007 06:35 AM Eastern Standard Time
To: Alain J. P. Belda; Liveris, Andrew (AN); Anne M. Mulcahy; C.
Michael Armstrong; Charles Prince; Franklin A. Thomas; George David; John M. Deutch; Judith Rodin; Kenneth T. Derr;
Richard Parsons; Robert L. Ryan; Robert Rubin; Roberto Hernandez
Cc: Johnson, Leah C. (NY PR); Spinner, Dolores; Helfer, Michael
Subject: Q3 Earnings Announcement

CONFIDENTIAL

IMPORTANT - PLEASE DELIVER IMMEDIATELY

Date: October 1, 2007

To: C. Michael Armstrong
Alain J.P. Belda
George David
Kenneth T. Derr
John M. Deutch
Roberto Hernandez
Andrew N. Liveris
Anne Mulcahy
Richard D. Parsons
Charles O. Prince
Judith Rodin
Robert E. Rubin
Robert L. Ryan
Franklin A. Thomas

cc: Michael Helfer

From: Leah C. Johnson
Global Corporate Affairs

No. of pages: 2 in attachment

Attached is a copy of the press release we plan to issue this morning at 7:00am, announcing that dislocations in the mortgage-backed securities and credit markets, and deterioration in the consumer credit environment are expected to have an adverse impact on third quarter financial results.

Also attached is the transcript of the pre-recorded call. If you have any questions, please don't hesitate to call. Leah

In the event that this transmission is interrupted or of poor quality, please contact Dolores Spinner at 212-559-9446.