



Nikko Cordial Securities Inc.



Translation of Japanese Press Release

October 11, 2007
Citibank Japan Ltd.
Nikko Cordial Securities Inc.

Nikko Cordial Securities and Citibank joint seminars

Citibank Japan Ltd. (head office in Tokyo's Shinagawa Ward, Representative Director & President Sunil Kaul, hereafter referred to as "Citibank") and Nikko Cordial Securities Inc. (head office in Tokyo's Chiyoda Ward, President & CEO Mikio Kitabayashi, hereafter referred to as "Nikko Cordial Securities") will host joint seminars for general investors. It is one of the efforts to enhance and expand their retail products and services through comprehensive strategic alliance announced by Citi and Nikko Cordial Corporation in March 2007.

The seminars aim to expand investment opportunities for customers providing even fuller financial information by leveraging the respective strengths of the two companies. It consists of two parts, "Exchange rate outlook" by Citibank in Part 1, and "The stock market from a historical perspective" by Nikko Cordial Securities in Part 2, to deliver a wide range of information on exchange rate and stock market directions for their customers.

Two companies will create synergies and broaden product offerings between Nikko Cordial Securities' leading retail brokerage business and Citi's global experience in providing enhanced products and services to retail customers.

The seminars are held at three locations nationwide: in Tokyo on October 25, 2007, in Osaka on November 15, and in Nagoya on December 5.

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Press release-related inquiries:
Citigroup
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Appendix

Nikko Cordial Securities and Citibank Joint Seminars

- 1) Date, time and place
 - [Tokyo venue]
October 25, 2007 (Thursday), 13:00 ~ 15:30, The Prince Park Tower Tokyo
 - [Osaka venue]
November 15, 2007 (Thursday), 13:00 ~ 15:30, Hotel Hankyu International
 - [Nagoya venue]
December 5, 2007 (Wednesday), 13:00 ~ 15:30, Nagoya Marriott Associa Hotel

- 2) Program
 - [Greeting]
Sunil Kaul, Representative Director & President, Citibank Japan Ltd.
Mikio Kitabayashi, President & CEO, Nikko Cordial Securities Inc.
 - [Part 1]
Theme: "Exchange rate outlook"
Speaker: Shuji Shirota, Senior Market Analyst, Retail Banking Division,
Citibank Japan Ltd.
 - [Part 2]
Theme: "The stock market from a historical perspective"
Speaker: Hidenobu Sasaki, Chief Analyst, Global Investment Strategy Division,
Nikko Cordial Securities Inc.

- 3) Participation charge: none

- 4) Eligibility: general investors

- 5) Capacity (closed if at full capacity)
 - * Tokyo venue: 500 persons
 - * Osaka venue: 300 persons
 - * Nagoya venue: 200 persons

- 6) Applications and inquiries at;
 - * Citibank toll-free: 0120-252-484
 - * Nikko Contact Center: 0120-550-250