

Eugene M. McQuade is Chief Executive Officer of Citibank N.A., a role he assumed in August 2009. In that role, Mr. McQuade has responsibility for corporate governance and franchise management of Citibank in 101 countries around the globe. McQuade also has oversight responsibility for the Corporate Audit and Corporate Compliance departments of Citigroup. He is a member of Citigroup's Executive Committee and serves on the Board of Citibank.

McQuade most recently served as Vice Chairman and President of Merrill Lynch Banks (U.S.). Prior to joining Merrill, McQuade served for three years as President and Chief Operating Officer and a Director of FreddieMac. Previously, he had been President of Bank of America, helping to bring about the 2004 merger between that company and FleetBoston Financial, where he served as President and Chief Operating Officer. McQuade served on the Board of Directors of both Bank of America and FleetBoston.

Before working at Fleet, McQuade served as Executive Vice President and Controller at Manufacturers Hanover Corp., a predecessor of J.P. Morgan Chase. McQuade began his career at KPMG Peat Marwick in New York.

Originally from New York City, McQuade is a Certified Public Accountant. He earned a degree in accounting from St. Bonaventure University, of which he was a Trustee. McQuade is also a Director of XL Group plc, an Ireland-based insurance and reinsurance company. He was recently named as a Trustee to The Boys & Girls Club of America.

October 22, 2010