

CITIGROUP INC  
Form 3  
September 30, 2005

**FORM 3 UNITED STATES SECURITIES AND EXCHANGE COMMISSION**  
**Washington, D.C. 20549**

OMB APPROVAL

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**INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934,  
Section 17(a) of the Public Utility Holding Company Act of 1935 or Section  
30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person * Â Freiberg Steven J (Last) (First) (Middle)	2. Date of Event Requiring Statement (Month/Day/Year) 09/20/2005	3. Issuer Name and Ticker or Trading Symbol CITIGROUP INC [C]	4. Relationship of Reporting Person(s) to Issuer	5. If Amendment, Date Original Filed(Month/Day/Year)
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CITIGROUP INC.  
CORPORATE LAW  
DEPT.,Â 425 PARK AVENUE  
2ND FLOOR  
(Street)

(Check all applicable)

Director  10% Owner  
 Officer  Other  
(give title below) (specify below)  
Co-CEO Global Consumer Group

NEW YORK,Â NYÂ 10043  
(City) (State) (Zip)

6. Individual or Joint/Group Filing(Check Applicable Line)  
 Form filed by One Reporting Person  
 Form filed by More than One Reporting Person

**Table I - Non-Derivative Securities Beneficially Owned**

1. Title of Security (Instr. 4)	2. Amount of Securities Beneficially Owned (Instr. 4)	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)
Common Stock	271,963.8	D	Â
Common Stock	6,521.2	I	By 401(k) Plan

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

SEC 1473 (7-02)

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**Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)**

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1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)		3. Title and Amount of Securities Underlying Derivative Security (Instr. 4)		4. Conversion or Exercise Price of Derivative Security	5. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 5)	6. Nature of Indirect Beneficial Ownership (Instr. 5)
	Date Exercisable	Expiration Date	Title	Amount or Number of Shares			
Employee Stock Options (Right to Buy)	07/12/2005	02/12/2009	Common Stock	21,665	\$ 32.05	D	Â
Employee Stock Options (Right to Buy)	07/12/2006	02/12/2009	Common Stock	21,671	\$ 32.05	D	Â
Employee Stock Options (Right to Buy)	04/18/2005	04/18/2010	Common Stock	11,436.9	\$ 41.45	D	Â
Employee Stock Options (Right to Buy)	07/13/2005	02/13/2012	Common Stock	25,733.2	\$ 42.11	D	Â
Employee Stock Options (Right to Buy)	07/13/2006	02/13/2012	Common Stock	12,866.4	\$ 42.11	D	Â
Employee Stock Options (Right to Buy)	07/13/2007	02/13/2012	Common Stock	12,866.4	\$ 42.11	D	Â
Employee Stock Options (Right to Buy)	04/19/2005	10/19/2009	Common Stock	2,282	\$ 44.22	D	Â
Employee Stock Options (Right to Buy)	05/15/2002	11/02/2008	Common Stock	33,953.3	\$ 47.05	D	Â
Employee Stock Options (Right to Buy)	07/05/2004	11/02/2008	Common Stock	10,693	\$ 49	D	Â
Employee Stock Options (Right to Buy)	07/05/2004	10/19/2009	Common Stock	8,558	\$ 49	D	Â
Employee Stock Options (Right to Buy)	07/05/2004	11/02/2008	Common Stock	11,070	\$ 49	D	Â
Employee Stock Options (Right to Buy)	07/20/2005	01/20/2010	Common Stock	21,664.5	\$ 49.5	D	Â
Employee Stock Options (Right to Buy)	07/20/2006	01/20/2010	Common Stock	21,664.5	\$ 49.5	D	Â
Employee Stock Options (Right to Buy)	07/20/2007	01/20/2010	Common Stock	21,671	\$ 49.5	D	Â
Employee Stock Options (Right to Buy)	07/16/2005	01/16/2011	Common Stock	21,444	\$ 49.55	D	Â
Employee Stock Options (Right to Buy)	07/16/2006	01/16/2011	Common Stock	5,361	\$ 49.55	D	Â
Employee Stock Options (Right to Buy)	08/07/2005	04/18/2010	Common Stock	10,378	\$ 49.78	D	Â

Employee Stock Options (Right to Buy)	07/06/2004	04/18/2010	Common Stock	30,553	\$ 49.79	D	Â
Employee Stock Options (Right to Buy)	07/23/2004	02/13/2012	Common Stock	11,443	\$ 50.69	D	Â

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Freiberg Steven J CITIGROUP INC. CORPORATE LAW DEPT. 425 PARK AVENUE 2ND FLOOR NEW YORK, NY 10043	Â	Â	Â Co-CEO Global Consumer Group	Â

## Signatures

Steven J. Freiberg by Glenn S. Gray, Attorney-in-Fact	09/30/2005
**Signature of Reporting Person	Date

## Explanation of Responses:

\* If the form is filed by more than one reporting person, *see* Instruction 5(b)(v).

\*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. *See* 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *See* Instruction 6 for procedure.  
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