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CITIGROUF Form 4	P INC										
April 05, 200)5										
FORM	14								OMB A	PPROVAL	
	UNITED	STATES		ATTIES A hington,			NGE C	COMMISSION	OMB Number:	3235-0287	
Check thi	er								Expires:	January 31,	
if no longer subject to Section 16. Form 4 or				GES IN SECUR		ICIA	L OW	NERSHIP OF	Estimated a burden hou response	rs per	
Form 5 obligation may cont <i>See</i> Instru 1(b).	ns Section 17(a	a) of the H	Public Ut		ling Con	npan	y Act of	e Act of 1934, E 1935 or Sectio 40	n		
(Print or Type F	Responses)										
BELDA ALAIN J P Symbol			r Name and Ticker or Trading ROUP INC [C]				5. Relationship of Reporting Person(s) to Issuer (Check all applicable)				
(Last)	(First) (N	(First) (Middle) 3. Date of			ansaction			(Check an approable)			
	ROUP INC. TE LAW DEPT., NUE, 2ND FLO		(Month/D 04/01/20	-				_X_ Director Officer (give below)		o Owner er (specify	
	(Street)		4. If Ame	ndment, Da	te Origina	1		6. Individual or Jo	oint/Group Filin	ng(Check	
			Filed(Mor	th/Day/Year)			Applicable Line) _X_ Form filed by (
NEW YORI	K, NY 10043							Person	Iore than One Re	eporting	
(City)	(State)	(Zip)	Tabl	e I - Non-D	erivative	Secur	ities Acq	uired, Disposed of	f, or Beneficial	lly Owned	
1.Title of Security (Instr. 3)2. Transaction Date (Month/Day/Year)2A. Deemed Execution Date, if any (Month/Day/Year)			3. 4. Securities Acquired Transaction(A) or Disposed of (D) Code (Instr. 3, 4 and 5) (Instr. 8) (A) or				5. Amount of Securities Beneficially Owned Following Reported Transaction(s)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)		
				Code V	Amount	(D)	Price	(Instr. 3 and 4)		6	
Common Stock	04/01/2005			А	571.3 (1)	А	\$ 48.14	15,831.8 <u>(2)</u>	Ι	See footnote (2).	
Common Stock	04/01/2005			J	139.8 (3)	A	\$ 48.14	15,971.6 <u>(2)</u> (4)	Ι	See footnotes (2) and (4).	
Common Stock	04/01/2005			J	28.7 (3)	А	\$ 48.14	8,157.2	D		

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

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Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	4. Transactio Code (Instr. 8)	5. onNumber of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		ate	Secur	unt of rlying	8. Price of Derivative Security (Instr. 5)	9. Nu Deriv Secu Bene Owno Follo Repo Trans (Instr
			Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares		

Reporting Owners

Reporting Owner Name / Address		Relationships					
	Director	10% Owner	Officer	Other			
BELDA ALAIN J P C/O CITIGROUP INC. CORPORATE LAW DEPT. 425 PARK AVENUE, 2ND FLOOR NEW YORK, NY 10043	Х						
Signatures							
Alain J.P. Belda by Glenn S. Gray, Attorney-in-Fact	04/05	5/2005					
**Signature of Reporting Person	Da	ate					

Explanation of Responses:

- * If the form is filed by more than one reporting person, *see* Instruction 4(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).
- (1) Deferred shares awarded under the Issuer's Compensation Plan for Non-Employee Directors.
- Represents deferred shares of common stock held by the Issuer for the benefit of the Reporting Person pursuant to the Issuer's (2)Compensation Plan for Non-Employee Directors.
- Reinvestment of cash, including dividends and interest, under the Compensation Plan for Non-Employee Directors. (3)
- In addition, the Reporting Person directly beneficially owns 14,130.8355 deferred units pursuant to the Citicorp Directors' Deferred (4) Compensation Plan through which the Reporting Person has the right to acquire 4,081.5 shares of common stock.

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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