CITIGROUP INC

Form 4 January 05, 2005

FORM 4

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

Check this box

if no longer subject to Section 16. Form 4 or

Form 5 obligations may continue. See Instruction

STATEMENT OF CHANGES IN 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(b).

(Last)

1. Name and Address of Reporting Person * HANNON WILLIAM P

(Middle)

C/O CITIGROUP INC. CORPORATE LAW DEPT., 425 PARK AVENUE, 2ND FLOOR

(First)

(Street)

Symbol CITIGROUP INC [C]

2. Issuer Name and Ticker or Trading

3. Date of Earliest Transaction

(Month/Day/Year) 01/03/2005

4. If Amendment, Date Original

Filed(Month/Day/Year)

5. Relationship of Reporting Person(s) to

Issuer

(Check all applicable)

OMB

Number:

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OMB APPROVAL

Estimated average

burden hours per

3235-0287

January 31,

2005

0.5

Director 10% Owner Other (specify X_ Officer (give title below)

Controller

6. Individual or Joint/Group Filing(Check

Applicable Line)

X Form filed by One Reporting Person Form filed by More than One Reporting

NEW YORK, NY 10043

(City)	(State)	(Zip) Tab	ole I - Non-	Derivative	Secu	rities Acqui	red, Disposed of,	or Beneficiall	y Owned
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transactic Code (Instr. 8)	omr Dispos (Instr. 3,	ed of	` ′	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
Common Stock	01/03/2005		M M	8,332	A	\$ 32.05	101,986.8	D	
Common Stock	01/03/2005		F	5,542	D	\$ 48.18	96,444.8	D	
Common Stock	01/03/2005		F	968	D	\$ 48.18	95,476.8	D	
Common Stock	01/03/2005		M	12,554	A	\$ 45.24	108,030.8	D	
Common Stock	01/03/2005		F	11,787	D	\$ 48.18	96,243.8	D	

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Common Stock	01/03/2005	F	267	D	\$ 48.18	95,976.8	D	
Common Stock	01/03/2005	M	12,608	A	\$ 47.4	108,584.8	D	
Common Stock	01/03/2005	F	12,403	D	\$ 48.18	96,181.8	D	
Common Stock	01/03/2005	F	72	D	\$ 48.18	96,109.8	D	
Common Stock	01/03/2005	M	6,862	A	\$ 41.4452	102,971.8	D	
Common Stock	01/03/2005	F	5,902	D	\$ 48.18	97,069.8	D	
Common Stock	01/03/2005	F	393	D	\$ 48.18	96,676.8	D	
Common Stock	01/03/2005	M	10,404	A	\$ 46.3417	107,080.8	D	
Common Stock	01/03/2005	F	10,007	D	\$ 48.18	97,073.8	D	
Common Stock	01/03/2005	F	163	D	\$ 48.18	96,910.8	D	
Common Stock	01/03/2005	M	5,361	A	\$ 42.1097	102,271.8	D	
Common Stock	01/03/2005	F	4,685	D	\$ 48.18	97,586.8	D	
Common Stock	01/03/2005	F	267	D	\$ 48.18	97,319.8	D	
Common Stock						706 (1)	I	By Child.
Common Stock						3,345.9	I	By 401(k) Plan.
Common Stock						18,000	I	By Spouse.

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

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SEC 1474 (9-02)

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

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1. Title of Derivative Security	2. Conversion or Exercise	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any	4. Transactio			6. Date Exercise Expiration Date (Month/Day/Y	e	7. Title and A Underlying S (Instr. 3 and	Securities
(Instr. 3)	Price of Derivative Security		(Month/Day/Year)	(Instr. 8)	Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)					
				Code V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Employee Stock Options (Right to Buy)	\$ 32.05	01/03/2005		M		8,332	07/12/2004	02/12/2009	Common Stock	8,332
Employee Stock Options (Right to Buy)	\$ 41.4452	01/03/2005		M		6,862	07/18/2004	04/18/2010	Common Stock	6,862
Employee Stock Options (Right to Buy)	\$ 42.1097	01/03/2005		M		5,361	07/13/2004	02/13/2012	Common Stock	5,361
Employee Stock Options (Right to Buy)	\$ 45.24	01/03/2005		M		12,554	12/17/2003	11/02/2008	Common Stock	12,554
Employee Stock Options (Right to Buy)	\$ 46.3417	01/03/2005		M		10,404	12/05/2000	02/24/2006	Common Stock	10,404
Employee Stock Options (Right to Buy)	\$ 47.4	01/03/2005		M		12,608	05/03/2004	11/02/2008	Common Stock	12,608

Reporting Owners

Reporting Owner Name / Address		Relationships						
	Director	10% Owner	Officer	Other				

Reporting Owners 3

HANNON WILLIAM P C/O CITIGROUP INC. CORPORATE LAW DEPT. 425 PARK AVENUE, 2ND FLOOR NEW YORK, NY 10043

Controller

Signatures

William P. Hannon by Glenn S. Gray, Attorney-in-Fact

01/05/2005

**Signature of Reporting Person

Date

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) The Reporting Person disclaims beneficial ownership of these securities.

Remarks:

In total (including the employee stock options reported in Table II, above), the Reporting Person directly beneficially owns 17

employee stock options representing rights to purchase an equivalent number of shares of common stock, which have various

prices, exercise dates and expiration dates.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.

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