

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 BANGA AJAY (Last) (First) (Middle)  CITIGROUP INC. CORPORATE LAW DEPT.,Â 425 PARK AVENUE 2ND FLOOR (Street)  NEW YORK,Â NYÂ 10043 (City) (State) (Zip)	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  (Check all applicable)  <input type="checkbox"/> Director <input type="checkbox"/> 10% Owner <input checked="" type="checkbox"/> Officer <input type="checkbox"/> Other (give title below) (specify below) Co-CEO, Global Consumer Group	5. If Amendment, Date Original Filed(Month/Day/Year)	6. Individual or Joint/Group Filing(Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person <input type="checkbox"/> Form filed by More than One Reporting Person
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**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	87,909.5	D	Â
Common Stock	2,155.6	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)

**Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.**

**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)	11/02/2003	11/02/2008	Common Stock	47,157.5	\$ 21.92	D	Â
Employee Stock Options (Right to Buy)	07/12/2005	02/12/2009	Common Stock	33,330	\$ 32.05	D	Â
Employee Stock Options (Right to Buy)	07/12/2006	02/12/2009	Common Stock	16,670	\$ 32.05	D	Â
Employee Stock Options (Right to Buy)	09/21/2001	11/02/2008	Common Stock	1,501	\$ 41.32	D	Â
Employee Stock Options (Right to Buy)	04/18/2005	04/18/2010	Common Stock	57,183.9	\$ 41.45	D	Â
Employee Stock Options (Right to Buy)	07/13/2005	02/13/2012	Common Stock	32,166	\$ 42.11	D	Â
Employee Stock Options (Right to Buy)	07/13/2006	02/13/2012	Common Stock	10,722	\$ 42.11	D	Â
Employee Stock Options (Right to Buy)	07/13/2007	02/13/2012	Common Stock	10,722	\$ 42.11	D	Â
Employee Stock Options (Right to Buy)	01/20/2006	01/18/2011	Common Stock	9,726.5	\$ 47.5	D	Â
Employee Stock Options (Right to Buy)	01/20/2007	01/18/2011	Common Stock	9,726.5	\$ 47.5	D	Â
Employee Stock Options (Right to Buy)	01/20/2008	01/18/2011	Common Stock	9,726.5	\$ 47.5	D	Â
Employee Stock Options (Right to Buy)	01/20/2009	01/18/2011	Common Stock	9,726.5	\$ 47.5	D	Â
Employee Stock Options (Right to Buy)	07/20/2005	01/20/2010	Common Stock	18,331.5	\$ 49.5	D	Â
Employee Stock Options (Right to Buy)	07/20/2006	01/20/2010	Common Stock	18,331.5	\$ 49.5	D	Â
Employee Stock Options (Right to Buy)	07/20/2007	01/20/2010	Common Stock	18,337	\$ 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

## Reporting Owners

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

## Signatures

Ajay Banga by Glenn S. Gray, Attorney-in-Fact	09/30/2005
<small>Signature of Reporting Person</small>	<small>Date</small>

## 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. 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.