

Gerspach John C  
Form 3  
March 31, 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 *		2. Date of Event Requiring Statement	3. Issuer Name <b>and</b> Ticker or Trading Symbol	
Â Gerspach John C		(Month/Day/Year)	CITIGROUP INC [C]	
(Last)	(First)	(Middle)	03/21/2005	
C/O CORPORATE LAW DEPT, CITIGROUP INC.,Â 425 PARK AVENUE			4. Relationship of Reporting Person(s) to Issuer	5. If Amendment, Date Original Filed(Month/Day/Year)
(Street)				(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)	
			Controller and CAO	
NEW YORK,Â NYÂ 10043			6. Individual or Joint/Group Filing(Check Applicable Line)	
(City)	(State)	(Zip)	<input checked="" type="checkbox"/> Form filed by One Reporting Person	
			<input type="checkbox"/> 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	105,777.5	D	Â
Common Stock	79	I	By Spouse

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)**

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	4. Conversion or Exercise	5. Ownership Form of	6. Nature of Indirect Beneficial Ownership
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	Date Exercisable	Expiration Date	(Instr. 4) Title	Amount or Number of Shares	Price of Derivative Security	Derivative Security: Direct (D) or Indirect (I) (Instr. 5)	(Instr. 5)
Employee Stock Options (Right to Buy)	01/20/2002	01/20/2008	Common Stock	28,258.87	\$ 22.5004	D	Â
Employee Stock Options (Right to Buy)	07/12/2004	02/12/2009	Common Stock	7,999.2	\$ 32.05	D	Â
Employee Stock Options (Right to Buy)	07/12/2005	02/12/2009	Common Stock	7,999.2	\$ 32.05	D	Â
Employee Stock Options (Right to Buy)	07/12/2006	02/12/2009	Common Stock	8,001.6	\$ 32.05	D	Â
Employee Stock Options (Right to Buy)	07/20/2005	01/20/2010	Common Stock	5,332.8	\$ 49.5	D	Â
Employee Stock Options (Right to Buy)	07/20/2006	01/20/2010	Common Stock	5,332.8	\$ 49.5	D	Â
Employee Stock Options (Right to Buy)	07/20/2007	01/20/2010	Common Stock	5,334.4	\$ 49.5	D	Â
Employee Stock Options (Right to Buy)	01/16/2000	01/16/2006	Common Stock	21,348.55	\$ 12.3577	D	Â
Employee Stock Options (Right to Buy)	01/21/2001	01/21/2007	Common Stock	32,676.34	\$ 20.6118	D	Â
Employee Stock Options (Right to Buy)	07/18/2004	04/18/2010	Common Stock	4,574.88	\$ 41.4452	D	Â
Employee Stock Options (Right to Buy)	07/18/2005	04/18/2010	Common Stock	4,574.7	\$ 41.4452	D	Â
Employee Stock Options (Right to Buy)	07/16/2004	01/16/2011	Common Stock	3,216.6	\$ 49.5477	D	Â
Employee Stock Options (Right to Buy)	07/16/2005	01/16/2011	Common Stock	3,216.6	\$ 49.5477	D	Â
Employee Stock Options (Right to Buy)	07/16/2006	01/16/2011	Common Stock	3,216.6	\$ 49.5477	D	Â
Employee Stock Options (Right to Buy)	07/13/2004	02/13/2012	Common Stock	3,860.84	\$ 42.1097	D	Â
Employee Stock Options (Right to Buy)	07/13/2005	02/13/2012	Common Stock	3,859.92	\$ 42.1097	D	Â
Employee Stock Options (Right to Buy)	07/13/2006	02/13/2012	Common Stock	3,859.92	\$ 42.1097	D	Â
Employee Stock Options (Right to Buy)	07/13/2007	02/13/2012	Common Stock	3,859.92	\$ 42.1097	D	Â

