

CITIGROUP INC  
Form 3  
November 26, 2007

**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 Bermudez Jorge A.		(Month/Day/Year)	CITIGROUP INC [C]	
(Last)	(First)	(Middle)	11/16/2007	
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	6. Individual or Joint/Group Filing(Check Applicable Line)	
	(give title below) (specify below)		<input checked="" type="checkbox"/> Form filed by One Reporting Person	
	Chief Risk Officer		<input type="checkbox"/> Form filed by More than One Reporting Person	
NEW YORK, Â NY Â 10043				
(City)	(State)	(Zip)		

**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	123,264.5	D	Â

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 (Instr. 4)	4. Conversion or Exercise Price of Derivative	5. Ownership Form of Derivative Security:	6. Nature of Indirect Beneficial Ownership (Instr. 5)
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	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	Security	Direct (D) or Indirect (I) (Instr. 5)	
Employee Stock Options (Right to Buy)	Â (1)	04/18/2010	Common Stock	92,923.92	\$ 41.4452	D	Â
Employee Stock Options (Right to Buy)	Â (2)	01/16/2011	Common Stock	64,331.94	\$ 49.5477	D	Â
Employee Stock Options (Right to Buy)	Â (3)	02/13/2012	Common Stock	75,053.93	\$ 42.1097	D	Â
Employee Stock Options (Right to Buy)	Â (4)	02/12/2009	Common Stock	60,000	\$ 32.05	D	Â
Employee Stock Options (Right to Buy)	Â (5)	01/20/2010	Common Stock	33,333.33	\$ 49.5	D	Â
Employee Stock Options (Right to Buy)	Â (6)	01/16/2013	Common Stock	10,925.45	\$ 54.38	D	Â

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Bermudez Jorge A. C/O CORPORATE LAW DEPT., CITIGROUP INC. 425 PARK AVENUE NEW YORK, NY 10043	Â	Â	Â Chief Risk Officer	Â

## Signatures

Jorge A. Bermudez by Joseph B. Wollard,  
Attorney-in-Fact 11/26/2007

\_\_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).
- (1) The options vested in five equal annual installments that began on July 18, 2001.
- (2) The options vested in five equal annual installments that began on July 16, 2002.
- (3) The options vested in five equal annual installments that began on July 13, 2003.
- (4) The options vested in three equal annual installments that began on July 12, 2004.
- (5) The options vested in three equal annual installments that began on July 20, 2005.
- (6) The options vest in four equal annual installments beginning on January 20, 2008.

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.