

**Citigroup Inc.**  
**THB 2,600,000,000 5.14% Notes due December 2011**

**The securities described herein have not been and will not be registered under the U.S. Securities Act of 1933 and may not be offered or sold in the United States absent registration or an applicable exemption from registration requirements.**

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|-----|---------------------------|---|
| 1.  | Issuer:                   | Citigroup Inc.  |
| 2.  | Specified Currency:       | Thai Baht (“THB”)   |
| 3.  | Aggregate Nominal Amount: | THB 2,600,000,000   |
| 4.  | Issue Price:              | 100.00%   |
| 5.  | Specified Denominations:  | THB 1,000 per Note  |
| 6.  | Issue Date:               | December 6, 2006  |
| 7.  | Maturity Date:            | Interest Payment Date in December 2011  |
| 8.  | Interest Basis:           | Interest in arrears at a fixed rate from and including the Issue Date to but excluding the Maturity Date. |
| 9.  | Redemption/Payment Basis: | Redemption at par   |
| 10. | Status of the Notes:      | Senior  |

**PROVISIONS RELATING TO INTEREST PAYABLE**

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|-----|------------------------------|---|
| 11. | Fixed Rate Note Provisions:  | Applicable  |
|     | (i) Rate of Interest:        | 5.14% per annum payable semi-annually in arrears  |
|     | (ii) Interest Payment Dates: | June 6 and December 6 in each year. Following business day convention.                  |
|     | (iii) Day Count Fraction:    | Actual/365 unadjusted, except for payment on the Maturity Date, which will be adjusted. |

**PROVISIONS RELATING TO REDEMPTION**

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|-----|---------------------------------------|---|
| 12. | Final Redemption Amount of each Note: | Par   |
| 13. | Early Redemption Amount of each Note: | Par, payable upon event of default or for taxation reasons. |

## **GENERAL PROVISIONS APPLICABLE TO THE NOTES**

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| 14. | Form of Notes:   | Registered Notes   |
| 15. | Additional Financial Center relating to Payment Dates: | Not applicable   |
| 16. | TEFRA:   | The D Rules are applicable   |
| 17. | Listing:   | Thai Bond Market Association   |
| 18. | Paying Agent:  | Thailand Securities Depository Company Limited   |
| 19. | ISINs:   | TH-093403LC07 (local holding securities account)<br>TH-093403LC23 (foreign holding securities account) |

