

Citigroup Inc.
GBP 600,000,000 5.15% Notes due May 2026
under the
Programme for the issuance of
Euro Medium-Term Notes, Series B

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.

1.	Issuer:	Citigroup Inc.
2.	Specified Currency:	British pounds sterling (“GBP”)
3.	Aggregate Nominal Amount:	GBP 600,000,000
4.	Issue Price:	99.545% of the Aggregate Nominal Amount
5.	Specified Denominations:	GBP 1,000, GBP 10,000 and GBP 100,000
6.	Issue Date:	21 May 2003
7.	Maturity Date:	21 May 2026
8.	Interest Basis:	Fixed Rate
9.	Redemption/Payment Basis:	Redemption at par
10.	Status of the Notes:	Senior
11.	Listing:	Luxembourg Stock Exchange

PROVISIONS RELATING TO INTEREST PAYABLE

12.	Fixed Rate Note Provisions:	Applicable
	(i) Rate of Interest:	5.15% per annum payable annually in arrears
	(ii) Interest Payment Date:	21 May in each year, commencing 21 May 2004, subject to Following Business Day convention.
	(iii) Fixed Coupon Amounts:	GBP 51.50 per Note of GBP 1,000, GBP 515 per Note of GBP 10,000 and GBP 5,150 per Note of GBP 100,000

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| (iv) | Day Count Fraction: | Actual/Actual |
| (v) | Business Day: | London and New York |

PROVISIONS RELATING TO REDEMPTION

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| 13. | Final Redemption Amount: | Par |
| 14. | Early Redemption Amount: | Par, payable upon redemption for taxation reasons or on event of default |

GENERAL PROVISIONS APPLICABLE TO THE NOTES

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| 15. | Form of Notes: | Bearer Notes |
| 16. | Redenomination, renominalisation and reconventioning provisions: | Applicable |
| 17. | Consolidation provisions: | Applicable |

DISTRIBUTION

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| 18. | TEFRA: | The D Rules are applicable |
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OPERATIONAL INFORMATION

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| 19. | ISIN Code: | XS0168658853 |
| 20. | Common Code: | 016865885 |