

Citigroup Inc.
GBP 400,000,000 6.50% Notes due 16 August 2030
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.

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| 1. | Issuer: | Citigroup Inc. |
| 2. | Specified Currency: | British pounds sterling ("GBP") |
| 3. | Aggregate Nominal Amount: | GBP 250,000,000 (original issuance), GBP 150,000,000 (re-opening) |
| 4. | Issue Price: | 99.432% of the Aggregate Nominal Amount (original issuance), 105.548% of the Aggregate Nominal Amount plus accrued interest (re-opening) |
| 5. | Specified Denominations: | GBP 1,000, GBP 10,000 and GBP 100,000 |
| 6. | Issue Date: | 16 August 2000 (original issuance), 9 February 2001 (re-opening) |
| 7. | Maturity Date: | 16 August 2030 |
| 8. | Interest Basis: | Fixed Rate |
| 9. | Redemption/Payment Basis: | Redemption at par |
| 10. | Status of the Notes: | Senior |
| 11. | Listing: | Luxembourg |

PROVISIONS RELATING TO INTEREST

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| 12. | Fixed Rate Note Provisions: | Applicable |
| | (i) Rate of Interest: | 6.50% per annum payable annually in arrears |
| | (ii) Interest Payment Date: | 16 August in each year, commencing 16 August 2001. Modified Following Business Day Convention. |
| | (iii) Fixed Coupon Amounts: | GBP 65 per Note of GBP 1,000, GBP 650 per Note of GBP 10,000 and GBP 6,500 per Note of GBP 100,000 |
| | (iv) Day Count Fraction: | Actual/Actual (Bond) |
| | (v) Business Day: | London |

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: | XS0116066449 |
| 20. | Common Code: | 011606644 |