

Mail Stop 4561

January 9, 2006

Sallie Krawcheck
Chief Financial Officer
Citigroup Inc.
399 Park Avenue
New York, NY 10043

Re: Citigroup, Inc.
Form 10-K for Fiscal Year Ended December 31, 2004
Filed February 28, 2005
File No. 001-09924

Dear Ms. Krawcheck:

We have completed our limited review of your Form 10-K and related filings and have no further comments at this time.

Sincerely,

Donald A. Walker, Jr.
Senior Assistant Chief
Accountant