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LOBBYING REPORT

Lobbying Disclosure Act of 1995 (Section 5) - All Filers Are Required to Complete This Page

1. Registrant Name Verner, Lipfert, Bernhard, McPherson & Hand			
2. Registrant Address <input type="checkbox"/> Check if different than previously reported Address 901 15th Street, N.W. Suite 700 City Washington State/Zip (or Country) DC 20005			
3. Principal Place of Business (if different from line 2) City _____ State/Zip (or Country) _____			
4. Contact Name John H. Zentay		Telephone (202) 371-6000	E-mail (optional) jzentay@verner.com
7. Client Name <input type="checkbox"/> Self Citigroup Inc.		5. Senate ID # 39974-1496	
		6. House ID # 30883065	

TYPE OF REPORT 8. Year 2000 Midyear (January 1-June 30) OR Year End (July 1-December 31)

9. Check if this filing amends a previously filed version of this report

10. Check if this is a Termination Report >> Termination Date _____

11. No Lobbying Activity

INCOME OR EXPENSES - Complete Either Line 12 OR Line 13	
12. Lobbying Firms INCOME relating to lobbying activities for this reporting period was: Less than \$10,000 <input type="checkbox"/> \$10,000 or more <input checked="" type="checkbox"/> >> \$ <u>\$160,000.00</u> Income (nearest \$20,000)	13. Organizations EXPENSES relating to lobbying activities for this reporting period were: Less than \$10,000 <input type="checkbox"/> \$10,000 or more <input type="checkbox"/> >> \$ _____ Expenses (nearest \$20,000)
Provide a good faith estimate, rounded to the nearest \$20,000 of all lobbying related income from the client (including all payments to the registrant by any other entity for lobbying activities on behalf of the client).	14. REPORTING METHOD. Check box to indicate expense accounting method. See instructions for description of options. <input type="checkbox"/> Method A. Reporting amounts using LDA definitions only <input type="checkbox"/> Method B. Reporting amounts under section 6033(b)(8) of the Internal Revenue Code <input type="checkbox"/> Method C. Reporting amounts under section 162(e) of the Internal Revenue Code

Signature _____ Date 2/14/2001

Printed Name and Title John H. Zentay - Shareholder Page 1 of 10

Registrant Name: Verner, Liefert, Bernhard, McPherson & Hand

Client Name: Citigroup Inc.

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code BNK (one per page)

16. Specific Lobbying issues
H.R.833, Bankruptcy Reform Act of 1999 ,
S.625, Bankruptcy Reform Act of 1999 ,

17. House(s) of Congress and Federal agencies contacted Check if None
Department of Justice
Executive Office of the President
House of Representatives
Senate

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)	New
<u>Bernstein, Matthew C.</u>		<u>No</u>
<u>Merrigan, John A.</u>		<u>No</u>
<u>White, Liza McHenry</u>		<u>No</u>

19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Signature _____ Date 2/14/2001

Printed Name and Title John H. Zentay - Shareholder Page 2 of 10

Registrant Name: Verner, Lippfert, Bernhard, McPherson & Hand

Client Name: Citigroup Inc.

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code CPT (one per page)

16. Specific Lobbying issues

**H.R.4696, Departments of Commerce, Justice, and State, the Judiciary, and Related Agencies Appropriations Act, 2001, appropriations for Patent and Trademark Office.
Business Method Patent proposals.**

17. House(s) of Congress and Federal agencies contacted Check if None
**Department of Commerce
Senate**

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)	New
Bernstein, Matthew C.		No
Grossman, Marla P.		No

19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Signature _____ Date 2/14/2001

Printed Name and Title John H. Zentny - Shareholder Page **3** of **10**

Registrant Name: Verner, Lippfert, Bernhard, McPherson & Hand

Client Name: Citigroup Inc.

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code ENV (one per page)

16. Specific Lobbying issues

H.R.1300, Recycle America's Land Act of 1999, provisions to reauthorize the Comprehensive Environmental Response, Liability, and Compensation Act.
S.1096, Superfund Program Completion Act of 1999, provisions to reauthorize the Comprehensive Environmental Response, Liability, and Compensation Act.

17. House(s) of Congress and Federal agencies contacted Check if None
House of Representatives
Senate

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)	New
Bernstein, Matthew C.		No
Sheliga, Nancy A.		No

19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Signature _____ Date 2/14/2001

Printed Name and Title John H. Zentay - Shareholder Page 4 of 10

Registrant Name: Verner, Liefert, Bernhard, McPherson & Hand

Client Name: Citigroup Inc.

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code FIN (one per page)

16. Specific Lobbying issues

- H.R.1015, Consumer Credit Report Accuracy and Privacy Act of 1999,
- H.R.1057, Medical Information Privacy and Security Act,
- H.R.1339, Depository Institution Customers Financial Privacy Enhancement Act of 1999,
- H.R.1340, Securities Investors Privacy Enhancement Act of 1999,
- H.R.1941, Health Information Privacy Act,
- H.R.2156, Consumer Telemarketing Financial Privacy Protection Act of 1999,
- H.R.3320, Consumer's Right to Financial Privacy Act,
- H.R.3321, Electronic Privacy Bill of Rights Act of 1999,
- H.R.3560, Online Privacy Protection Act of 2000,
- H.R.4049, Privacy Commission Act,
- H.R.4311, Identity Theft Prevention Act of 2000,

17. House(s) of Congress and Federal agencies contacted Check if None

- Department of Commerce
- Department of State
- Federal Trade Commission
- House of Representatives
- Senate

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)	New
Bernstein, Matthew C.		No
Eskin, Andrew D.		No
Merrigan, John A.		No
Minor, William H.		No
White, Lisa McHenry		No

19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Signature _____ Date 2/14/2001

Printed Name and Title John H. Zentay - Shareholder Page 5 of 10

Registrant Name: Verner, Lipfert, Bernhard, McPherson & Hand

Client Name: Citigroup Inc.

Item	Description	Data
16	Lobbying Issues	H.R.4585, Medical Financial Privacy Protection Act.
16	Lobbying Issues	S.1903, Consumer's Right to Financial Privacy Act,
16	Lobbying Issues	S.2328, Identity Theft Prevention Act of 2000,
16	Lobbying Issues	S.2554, Amy Boyer's Law.
16	Lobbying Issues	S.3040, Privacy Commission Act,
16	Lobbying Issues	S.809, Online Privacy Protection Act of 1999,
16	Lobbying Issues	Financial privacy issues. Implementation of Gramm-Leach-Bliley Act.

Registrant Name: Verner, Lippfert, Bernhard, McPherson & Hand

Client Name: Citigroup Inc.

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code RET (one per page)

16. Specific Lobbying issues
**H.R.1102, Comprehensive Retirement Security and Pension Reform Act,
H.R.4843, Comprehensive Retirement Security and Pension Reform Act of 2000,
H.R.5542, Taxpayer Relief Act of 2000,
Social Security proposals,
Pension issues.**

17. House(s) of Congress and Federal agencies contacted Check if None
**House of Representatives
Senate**

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)	New
Eskin, Andrew D.		No
Merrigan, John A.		No

19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Signature _____ Date 2/14/2001

Printed Name and Title John H. Zentay - Shareholder Page 7 of 10

Registrant Name: Verner, Liefert, Bernhard, McPherson & Hand

Client Name: Citigroup Inc.

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code TAX..... (one per page)

16. Specific Lobbying issues

H.R.1102, Comprehensive Retirement Security and Pension Reform Act, life insurance provisions.

H.R.2614, Certified Development Company Program Improvements Act of 1999, life insurance provisions.

H.R.5203, Debt Relief and Retirement Security Reconciliation Act, life insurance provisions.

17. House(s) of Congress and Federal agencies contacted Check if None

House of Representatives
Senate

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)	New
Eskin, Andrew D.		No
Merrigan, John A.		No

19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Signature _____ Date 2/14/2001

Printed Name and Title John H. Zentay - Shareholder Page 8 of 10

Registrant Name: Verner, Lipfert, Bernhard, McPherson & Hand

Client Name: Citigroup Inc.

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code TRD (one per page)

16. Specific Lobbying issues

H.R.4444, To authorize extension of nondiscriminatory treatment (normal trade relations treatment) to the People's Republic of China, and to establish a framework for relations between the United...

17. House(s) of Congress and Federal agencies contacted Check if None

Department of Commerce
Department of State
Executive Office of the President
House of Representatives
Senate
U.S. Trade Representative

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)	New
Bernstein, Matthew C.		No
Gillespie, Anne C.		No
Hickie, Jane		No
Merrigan, John A.		No
Phillips, Steven R.		No
Richards, Ann		No
Weiss, David A.		No

19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Signature _____ Date 2/14/2001

Printed Name and Title John H. Zentay - Shareholder Page 9 of 10

Registrant Name: Verner, Lipfert, Bernhard, McPherson & Hand

Client Name: Citigroup Inc.

Information Update Page - Complete ONLY where registration information has changed.

20. Client new address

21. Client new principal place of business (if different from line 20)

City _____ State/Zip (or Country) _____

22. New general description of client's business or activities

LOBBYIST UPDATE

23. Name of each previously reported individual who is **no longer** expected to act as a lobbyist for the client

Wallace, Jessica A.
Krasow, Cristina L.
Donnelly, Kellie A.

ISSUE UPDATE

24. General lobbying issues previously reported that **no longer** pertain

AFFILIATED ORGANIZATIONS

25. Add the following affiliated organization(s)

Name	Address	Principal Place of Business (city and state or country)

26. Name of each previously reported organization that is **no longer** affiliated with the registrant or client

FOREIGN ENTITIES

27. Add the following foreign entities

Name	Address	Principal Place of Business (city and state or country)	Amount of contribution for lobbying activities	Ownership % in client

28. Name of each previously reported foreign entity that **no longer** owns, or controls, or is affiliated with the registrant, client, or affiliated organization

Signature  Date 2/14/2001

Printed Name and Title John H. Zentay - Shareholder Page 10 of 10