

STOCK EXCHANGE			
Regulatory Information Circular			
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Subject: 2% Minimum Coupon Principal Protected Notes Based Upon the Price of Gold due November 26, 2014

Background Information on the Notes

As more fully set forth in the prospectus supplement, the Citigroup Funding, Inc. 2% Minimum Coupon Principal Protected Notes based upon the price of Gold Due November 26, 2014 (the “Securities” or “Notes”) will have a \$10 principal amount. At maturity investors will receive for each note held an amount in cash equal to \$10 plus the last coupon amount.

For each \$10 principal amount Note held, investors will receive on each coupon payment date either: (1) an amount equal to (i) the product of (a) \$10 and (b) the percentage change in the closing price of gold from the first business day of the related coupon period through the last business day of the coupon period (the “gold percentage change), if (i) the closing price of gold on every business day during the coupon period is less than or equal to approximately 118% to 122% (to be determined on the pricing date) of the closing price of gold on the first business day of the coupon period (“starting price”) and (ii) the gold percentage change is greater than 2%; or (2) an amount equal to \$0.20 (2% of \$10 principal amount per note), in all other cases.

The Notes are 100% principal protected if held to maturity, subject to the credit risk of Citigroup Inc. Any payments due on the Notes are fully and unconditionally guaranteed by Citigroup Inc.

The Notes mature on November 26, 2014 and do not provide for earlier redemption. The Notes are a series of unsecured senior debt securities issued by Citigroup Funding Inc. and will be issued in book-entry form. The Trustee for the securities is The Bank of New York Mellon.

It is expected that the market value of Principal-Protected Notes based upon the price of Gold will be affected by a number of other interrelated factors including, among other things: the general level of interest rates, the volatility of the price of gold, the time remaining to maturity and the credit ratings of the Issuer.

For additional information regarding the Notes, including the applicable risk factors, please consult the Prospectus Supplement, filed with the Securities and Exchange Commission by Citigroup Funding Inc.

Exchange Rules Applicable to Trading in the Notes

The Securities are considered equity securities, thus rendering trading in the Securities subject to the Exchange's existing rules governing the trading of equity securities.

Trading Hours

Trading in the Notes on ISE is on a UTP basis and is subject to ISE equity trading rules. The Notes will trade from 8:00 a.m. until 8:00 p.m. Eastern Time. Equity Electronic Access Members ("Equity EAMs") trading the Notes during the Extended Market Sessions are exposed to the risk of the lack of the calculation or dissemination of underlying index value or intraday indicative value ("IIV"). For certain derivative securities products, an updated underlying index value or IIV may not be calculated or publicly disseminated in the Extended Market hours. Since the underlying index value and IIV are not calculated or widely disseminated during Extended Market hours, an investor who is unable to calculate implied values for certain derivative securities products during Extended Market hours may be at a disadvantage to market professionals.

Trading Halts

ISE will halt trading in the Notes in accordance with ISE Rule 2101(a)(2)(iii). The grounds for a halt under this Rule include a halt by the primary market because it stops trading the Notes and/or a halt because dissemination of the IIV or applicable currency spot price has ceased, or a halt for other regulatory reasons. In addition, ISE will stop trading the Notes if the primary market de-lists the Notes.

This Regulatory Information Circular is not a statutory Prospectus. Equity EAMs should consult the Trust's Registration Statement, SAI, Prospectus and the Fund's website for relevant information.

Appendix A

Ticker	Fund Name	Cusip
MOL	2% Minimum Coupon Principal Protected Notes Based Upon the Price of Gold due November 26, 2014	17314V403