

**CAPITAL MARKET INFORMATION ON CERTAIN DATA OF FINANCIAL INSTRUMENT+  
PUBLIC OFFER: 6 YEAR USD NOTE 100% PRINCIPAL PROTECTED AT MATURITY\*  
ISSUED BY CITIGROUP FUNDING INC. (GUARANTOR: CITIGROUP INC.)  
\*The principal protection is subject to the credit risk of the Issuer and Guarantor**

PRODUCT DESCRIPTION AND INVESTMENT STRATEGY	INVESTMENT OBJECTIVES																												
<p>This is a 6 year U.S. dollar ("USD") denominated note (each a "Note", collectively the "Notes") issued by Citigroup Funding Inc (the "Issuer"), which offers to the Investor an opportunity for a return that is linked to the performance of 3 month USD LIBOR (the "Index"). If the Notes are held to maturity (the "Maturity") then the Issuer is obliged to return to you 100% of the principal amount that the Investor 100% of the principal amount invested (the "Principal").</p> <p>The principal protection of the amount invested is, however, subject to the credit risk of the Issuer and Citigroup Inc. which, acting as the "Guarantor" has guaranteed the payment of all amounts due under the Notes. This means that should the Issuer or the Guarantor become insolvent or fail in any other way before or when the Notes mature, Investors may not get back any of their Principal or any other interest, coupon, participation or such other amount that has accrued to the Investor prior to the failure of the Issuer or the Guarantor ( for further information on this credit risk and risks relating to the guarantor see 'Key Risks-Credit Risk' and 'Key Risks-Gaurantor Risk').</p> <p>This term sheet must be read in conjunction with the Issuer's Base Prospectus relating to its U.S. \$30,000,000,000 Global Medium Term Note and Certificate Programme dated 14 February 2011 and its subsequent supplements (together, the "Prospectus"). A copy of the Prospectus and the Final Terms in English can be obtained in the branches of the Distributor or from this website: <a href="http://www.citibank.hu/hungary/consumer/termekek/befektetesek/tokegarantalt/ajanlatok.htm">http://www.citibank.hu/hungary/consumer/termekek/befektetesek/tokegarantalt/ajanlatok.htm</a></p> <p>These Notes will pay interest ("Interest") quarterly (on a 30/360 unadjusted basis) on each Interest Payment Date for the relevant Interest Period as follows:</p> <ul style="list-style-type: none"><li>Year 1: fixed Interest of 4.55% per annum paid quarterly.</li><li>Years 2, 3, 4, 5 and 6 ("2 to 6"): potential quarterly Interest equal to 4.55% per annum for each day that the Index fixes equal to or above a lower limit of 0.00% and equal to or below an upper limit of the ranges, as described in the table below (the "Ranges"), during the relevant Interest Period.</li></ul> <table><tr><th>Year</th><th>Coupon</th><th>Lower Range of USD LIBOR</th><th>Upper Range of USD LIBOR</th></tr><tr><td>Year 1</td><td>4.55% p.a.</td><td>Not applicable</td><td>Not applicable</td></tr><tr><td>Year 2</td><td>4.55% p.a.</td><td>0.00%**</td><td>3.00%**</td></tr><tr><td>Year 3</td><td>4.55% p.a.</td><td>0.00%**</td><td>3.50%**</td></tr><tr><td>Year 4</td><td>4.55% p.a.</td><td>0.00%**</td><td>4.00%**</td></tr><tr><td>Year 5</td><td>4.55% p.a.</td><td>0.00%**</td><td>4.50%**</td></tr><tr><td>Year 6</td><td>4.55% p.a.</td><td>0.00%**</td><td>5.00%**</td></tr></table> <p>**The Investor should be aware that no Interest will accrue for each day that the 3 month USD LIBOR falls outside the Ranges specified above.</p> <p>Prospective Investors must ensure that they understand the complexity and risks inherent in the Notes. Prospective Investors should consult their own legal, tax, accountancy and other professional advisers to assist them in determining the suitability of the Notes for them as an investment.</p> <p>Please refer to the Indicative Terms and Conditions and the hypothetical examples for further details on the Interest calculations.</p>	Year	Coupon	Lower Range of USD LIBOR	Upper Range of USD LIBOR	Year 1	4.55% p.a.	Not applicable	Not applicable	Year 2	4.55% p.a.	0.00%**	3.00%**	Year 3	4.55% p.a.	0.00%**	3.50%**	Year 4	4.55% p.a.	0.00%**	4.00%**	Year 5	4.55% p.a.	0.00%**	4.50%**	Year 6	4.55% p.a.	0.00%**	5.00%**	<p><b>You seek:</b></p> <ul style="list-style-type: none"><li>Investors who invest in these Notes should have the view that the Index will stay within the specified Ranges on each day during years 2 to 6. If the Index exceeds the specified Ranges on any day during years 2 to 6, Interest will not be paid for that day.</li><li>Exposure to 3 month USD LIBOR.</li><li>Direct exposure to the Issuer, and indirectly, the Guarantor.</li><li>Principal protection offered by the Issuer and guaranteed by the Guarantor if the Notes are held until the Maturity Date.</li><li>Quarterly income in the form of fixed Interest during years 1 and thereafter potential income for each day that the Index fixes within the specified Ranges during years 2 to 6 (subject to 'Key Risks').</li></ul> <p><b>You can accept:</b></p> <ul style="list-style-type: none"><li>Maximum holding period of 6 years.</li><li>Income in the form of fixed Interest for year 1 paid quarterly and quarterly potential Interest for years 2 to 6, that could be less than the Interest received in year 1.</li><li>The possibility of losing some or all of the Principal and the potential Interest if the Notes are sold by the Investor before the Maturity Date.</li><li>Possibility of earning zero Interest for all days for years 2 to 6 on which the Index exceeds the specified Ranges.</li><li>The credit risk of the Issuer and the Guarantor in respect of the Principal and any fixed or potential Interest at all times during the life of the Notes.</li><li>Low liquidity, as this is a buy and hold strategy.</li><li>The risks associated with investing in long term Notes (see 'Key Risks').</li><li>The possibility of losing some or all of the Principal and the potential Interest if the Note is subject to early redemption by the Issuer in certain circumstances, such as illegality, impossibility, force majeure, tax reasons and some forms of market event or change in law that may impact the Issuer or its affiliates. This will be determined by the Calculation Agent in accordance with the terms of the Notes which are described more fully in the Offering Documents (see also Key Risk – Early Repayment Risk).</li></ul> <p>Principal protected structured products are designed to provide returns linked to an underlying market factor while protecting the Principal (subject to credit risk of the Issuer and Guarantor - see 'Key Risks-Credit Risk' and 'Key Risks-Guarantor Risk').</p>
Year	Coupon	Lower Range of USD LIBOR	Upper Range of USD LIBOR																										
Year 1	4.55% p.a.	Not applicable	Not applicable																										
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**CITIBANK EUROPE PLC. HUNGARIAN BRANCH OFFICE ACTS AS DISTRIBUTOR OF THE NOTES. PRINCIPAL PROTECTION IS PROVIDED SOLELY BY THE ISSUER (AND THE GUARANTOR IF ANY). INVESTORS ASSUME FULL CREDIT RISK OF THESE INSTITUTION(S), I.E. ANY CLAIMS RELATED TO PRINCIPAL AND INTEREST OF THE NOTES CAN BE MADE ON THESE INSTITUTIONS, AS THEIR UNSUBORDINATED, UNSECURED PAYMENT OBLIGATION. EXCEPTIONAL EVENTS TO THE ISSUER (AND THE GUARANTOR) MAY REDUCE THE VALUE AND RETURN OF THE NOTES, INCLUDING LOSING ALL OR A PART OF THE PRINCIPAL.**

\* The present Capital Market Information has been issued in Hungarian and English languages. In case of any difference or interpretation problem the Hungarian version is to be applied. Citibank Europe plc. Hungarian Branch Office H-1051 Budapest, Szabadság tér 7., co. reg. no. Cg. 01-17-000560, registered by the Municipal Court of Budapest as the Company Court, authorized by the Central Bank of Ireland dated May 1, 2001, and a member of the Budapest Stock Exchange. This information shall qualify as advertisement under the section 122. of the Act CXXXVIII. of 2007 on the Investment Enterprises, the Commodity Exchange Service Providers and the Rules of Their Activities (hereinafter: the "MiFID Act") and should not be considered as preliminary information under the sections 41-43. of the MiFID Act. For the complete preliminary information please refer to our bankers. Please see UYR in Indicative Terms & Conditions at Interest section.

INVESTMENT DETAILS		INVESTOR PROFILE					
Ref Currency:	USD	Maximum Time Horizon – Years					
Min. Investment:	USD 1,000 and multiples of USD 1,000 thereafter.	1 or less	2	3	4	5	>5
Issue Price:	Price 100%	Risk Rating – P3*					
Commission:	2.50%	1	2	3	4	5	6
Liquidity:	On a daily basis subject to reasonable endeavours and normal market conditions.	Very Low	Low	Moderate	Moderately High	High	Very High
Commission if Notes are sold before maturity:	1.00%	Investment Objective					
The Distributor charges a yearly account management fee.	Fee of 0.25% of the average notional.	Risk Averse	Risk Sensitive	Conservative	Income	Growth	Enhanced Growth

\* In assessing whether a product is suitable, Citi's Relationship Managers will consider, amongst other things, whether the risk rating of a particular product is in line with an individual investor's risk appetite. As a result of a world wide initiative, Citi is phasing in changes from 1 January 2011, across its global businesses, to the methodology it uses for risk rating products as well as for evaluating an investor's risk appetite. The time line for implementing these changes is therefore different across our Citi businesses. If you have a relationship with more than one Citi business, it may be that one entity has adopted the changes whilst the other has not – in which case the risk rating of the same product may be different.

Citibank Europe Plc Hungarian Branch Office has not yet adopted the global changes – as a result, the risk rating of this product may be different to the product rating used by a business that has adopted the revised methodology. Citibank Europe Plc Hungarian Branch Office will be writing to inform you of the changes prior to their implementation; however, if you have any questions or require further information, please ask your Relationship Manager.

**INDICATIVE TERMS & CONDITIONS**

**This term sheet contains terms that are indicative only and are subject to amendment and completion. Capitalised terms utilised herein, but not defined within the term sheet, will be defined and explained in further detail in the Issuer's Prospectus.** The final terms of the Notes will be set out in the Issuer's final terms document (the "Final Terms") which together with the Issuer's Prospectus (available as described on page 1) will comprise the Issuer's offering documents relating to the Notes (the "Offering Documents"). The Final Terms are available to Investors from your relationship manager or on the following website:

<https://www.citibank.hu/hungary/consumer/termekek/befektetesekek/tokegarantalt/vegleges-feltetelek.htm>

This term sheet is subject to the Offering Documents and to the extent that there is any inconsistency, the Offering Documents shall prevail.

Issuer	Citigroup Funding Inc.
Guarantor	Citigroup Inc.
Status	Senior Unsecured

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Ratings and Outlooks	<p>The Issuer's senior debt is currently rated A3 / Negative Outlook / P-1 (Moody's), A / Negative Outlook / A-1 (Standard &amp; Poor's) and A+ / Rating Watch Negative / F1+ (Fitch), based on the guarantee by Citigroup Inc. The Ratings and Outlooks are subject to change after the date hereof, including during the term of the Notes.</p> <p>This may contain information obtained from third parties, including ratings from credit ratings agencies such as Standard &amp; Poor's. Reproduction and distribution of third party content in any form is prohibited except with the prior written permission of the related third party. Third party content providers do not guarantee the accuracy, completeness, timeliness or availability of any information, including ratings, and are not responsible for any errors or omissions (negligent or otherwise), regardless of the cause, or for the results obtained from the use of such content. THIRD PARTY CONTENT PROVIDERS GIVE NO EXPRESS OR IMPLIED WARRANTIES, INCLUDING, BUT NOT LIMITED TO, ANY WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE. THIRD PARTY CONTENT PROVIDERS shall not be liable for any direct, indirect, incidental, exemplary, compensatory, punitive, special or consequential damages, costs, expenses, legal fees, or losses (including lost income or profits and opportunity costs) in connection with any use of THEIR CONTENT, INCLUDING ratings. Credit ratings are statements of opinions and are not statements of fact or recommendations to purchase, hold or sell securities. They do not address the suitability of securities or the suitability of securities for investment purposes, and should not be relied on as investment advice.</p>
Fees	<p>Indicative spread of 2.50%<sup>1</sup> of the Principal received by the Distributor from the Issuer, and a non-refundable Subscription Fee of up to 2.50% of the Principal paid to the Distributor by the Investor, both paid upon issuance of the Notes. Commission if Notes are sold before maturity is 1.00%. The Distributor charges a yearly account management fee<sup>2</sup> of 0.25% of the average notional, but maximum amount equivalent to HUF 75,000. Further details are available upon request.</p> <p><sup>1</sup>Indication as of 21 February 2011. Spread may change during Subscription Period. Final spread will be determined on the Trade Date.  <sup>2</sup> The detailed calculation methodology of the account management fee is written in the Fee schedule of the Distributor. This fee is charged quarterly. The distributor reserves the right to unilaterally amend the fee, based on and according to the terms described in the General Terms and Conditions on Investment Services.</p>
Issue Price	100%
Subscription Period	9 March 2011 until 30 March 2011
Trade Date	31 March 2011
Issue Date	8 April 2011
Maturity Date (Maturity)	10 April 2017
Interest Period	<p>Interest Period means the period beginning on (and including) the Interest Commencement Date and ending on (but excluding) the first Interest Period End Date and each successive period beginning on (and including) an Interest Period End Date and ending on (but excluding) the next succeeding Interest Period End Date.</p> <p>Where:</p> <p>Interest Period End Date means each date specified as such in the applicable Final Terms.</p> <p>Interest Commencement Date means the date of issue of the Notes (the Issue Date) or such other date as may be specified in the applicable Final Terms.</p>
Interest	<p>Year 1: 4.55% per annum,  Year 2 to 6: 4.55% x Days Accrued / Actual  Paid quarterly on a 30/360 unadjusted basis.</p> <p>UYR: 0.77 – 4.62%</p>
Days Accrued	Number of calendar days during the Interest Period where Index Observed, observed on the SAME DAY fixes above Lower Range (inclusive) and below Upper Range (inclusive)
Actual	Number of calendar days in the relevant Interest Period.

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Index Fixing	3 month USD LIBOR is the 11 a.m. London time fixing as quoted daily on Reuter's page LIBOR01. For each day where no fixing is available, the immediately preceding available fixing will be used. For the last 4 Business Days (including all remaining calendar days) in an Interest Period, the fixing will not be observed, but assumed to be the same as the immediately preceding available fixing.																							
Schedule	<table><tr><td>Year</td><td>Lower Range (p.a.)</td><td>Upper Range (p.a.)</td></tr><tr><td>Year 1</td><td>None</td><td>None</td></tr><tr><td>Year 2</td><td>0% (inclusive)</td><td>3.00% (inclusive)</td></tr><tr><td>Year 3</td><td>0% (inclusive)</td><td>3.50% (inclusive)</td></tr><tr><td>Year 4</td><td>0% (inclusive)</td><td>4.00% (inclusive)</td></tr><tr><td>Year 5</td><td>0% (inclusive)</td><td>4.50% (inclusive)</td></tr><tr><td>Year 6</td><td>0% (inclusive)</td><td>5.00% (inclusive)</td></tr></table>			Year	Lower Range (p.a.)	Upper Range (p.a.)	Year 1	None	None	Year 2	0% (inclusive)	3.00% (inclusive)	Year 3	0% (inclusive)	3.50% (inclusive)	Year 4	0% (inclusive)	4.00% (inclusive)	Year 5	0% (inclusive)	4.50% (inclusive)	Year 6	0% (inclusive)	5.00% (inclusive)
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Year 5	0% (inclusive)	4.50% (inclusive)																						
Year 6	0% (inclusive)	5.00% (inclusive)																						
Index Observed	3 month USD LIBOR																							
Interest Payment Date	Quarterly on each 8 April, 8 July, 8 October and 8 January starting on and including 8 July 2011 and thereafter on these dates until 10 April 2017																							
Redemption	In USD and at 100.00% of the Principal																							
Exchange Listing	Luxembourg Stock Exchange																							
Denomination	USD 1,000																							
Business Days	London and New York Modified Following Business Day Convention  Modified Following Business Day Convention – in the event that a specified date falls on a non-Business Day, the specified date will be the first following day that is a Business Day unless the first following Business Day falls in the next calendar month, in which case that date will be the first preceding day that is a Business Day  A Business Day is a day that commercial banks and foreign exchange markets settle payments and are open for general business. Business Day Convention is the convention of adjusting dates specified or determined in respect of a transaction. The adjustment is necessary as the date in question may fall on a day that is not a Business Day																							
Governing Law	English law																							
Calculation Agent	Citibank N.A. – London Interest Rate Derivative Calculations																							
Dealer	Citigroup Global Markets Limited																							
Distributor	Citibank Europe plc, Hungarian Branch Office																							
ISIN	XS0596216373																							

### THE 3 MONTHS USD LIBOR

LIBOR (London-Interbank Offered Rate) – British Bankers Association (BBA) Fixing for U.S. dollar. The fixing is conducted each day at 11 a.m. (London time). The rate is an average derived from the quotations provided by the banks determined by the British Bankers Association. The top and bottom quartiles are eliminated and an average of the remaining quotations is calculated to arrive at fixing. The fixing is rounded up to 5 decimal places where the sixth digit is a five or above. BBA USD LIBOR is calculated on an ACT/360 basis and for value two business days after the fixing.

Source: Bloomberg

## HYPOTHETICAL EXAMPLES

The hypothetical examples below are shown for illustrative purposes only to demonstrate how the Notes work and how the Interest is calculated. This does not represent the actual, past or anticipated future performance of the Note.

*For calculation purposes, figures used in the scenarios are rounded to 4 decimal places.*

### BEST SCENARIO

Accrual Period	Range	Number of Days in Each Interest Period	Days within Range	Applied Formula (Per Annum)	Interest Payable
YR 1	NA	NA	NA	NA	1.1375% 1.1375% 1.1375% 1.1375%
YR 2 Q1 YR 2 Q2 YR 2 Q3 YR 2 Q4	0%-3.00%	91 91 92 90	91 91 92 90	$4.55\% \times 91 / 91 = 4.55\%$ $4.55\% \times 91 / 91 = 4.55\%$ $4.55\% \times 92 / 92 = 4.55\%$ $4.55\% \times 90 / 90 = 4.55\%$	1.1375% 1.1375% 1.1375% 1.1375%
YR 3 Q1 YR 3 Q2 YR 3 Q3 YR 3 Q4	0%-3.50%	91 92 92 90	91 92 92 90	$4.55\% \times 91 / 91 = 4.55\%$ $4.55\% \times 92 / 92 = 4.55\%$ $4.55\% \times 92 / 92 = 4.55\%$ $4.55\% \times 90 / 90 = 4.55\%$	1.1375% 1.1375% 1.1375% 1.1375%
YR 4 Q1 YR 4 Q2 YR 4 Q3 YR 4 Q4	0%-4.00%	91 92 92 90	91 92 92 90	$4.55\% \times 91 / 91 = 4.55\%$ $4.55\% \times 92 / 92 = 4.55\%$ $4.55\% \times 92 / 92 = 4.55\%$ $4.55\% \times 90 / 90 = 4.55\%$	1.1375% 1.1375% 1.1375% 1.1375%
YR 5 Q1 YR 5 Q2 YR 5 Q3 YR 5 Q4	0%-4.50%	91 92 92 91	91 92 92 91	$4.55\% \times 91 / 91 = 4.55\%$ $4.55\% \times 92 / 92 = 4.55\%$ $4.55\% \times 92 / 92 = 4.55\%$ $4.55\% \times 91 / 91 = 4.55\%$	1.1375% 1.1375% 1.1375% 1.1375%
YR 6 Q1 YR 6 Q2 YR 6 Q3 YR 6 Q4	0%-5.00%	91 94 91 91	91 94 91 91	$4.55\% \times 91 / 91 = 4.55\%$ $4.55\% \times 94 / 94 = 4.55\%$ $4.55\% \times 91 / 91 = 4.55\%$ $4.55\% \times 91 / 91 = 4.55\%$	1.1375% 1.1375% 1.1375% 1.1375%
<b>Annualised Return</b>					<b>4.5500%</b>

**MODERATE SCENARIO**

Accrual Period	Range	Number of Days in Each Interest Period	Days within Range	Applied Formula (Per Annum)	Interest Payable
YR 1	NA	NA	NA	NA	1.1375% 1.1375% 1.1375% 1.1375%
YR 2 Q1 YR 2 Q2 YR 2 Q3 YR 2 Q4	0%-3.00%	91 91 92 90	60 70 45 30	4.55% x 60 / 91 = 3.00% 4.55% x 70 / 91 = 3.50% 4.55% x 45 / 92 = 2.23% 4.55% x 30 / 90 = 1.52%	0.7500% 0.8750% 0.5564% 0.3792%
YR 3 Q1 YR 3 Q2 YR 3 Q3 YR 3 Q4	0%-3.50%	91 92 92 90	28 35 46 80	4.55% x 28 / 91 = 1.40% 4.55% x 35 / 92 = 1.73% 4.55% x 46 / 92 = 2.28% 4.55% x 80 / 90 = 4.04%	0.3500% 0.4327% 0.5688% 1.0111%
YR 4 Q1 YR 4 Q2 YR 4 Q3 YR 4 Q4	0%-4.00%	91 92 92 90	75 46 55 34	4.55% x 75 / 91 = 3.75% 4.55% x 46 / 92 = 2.28% 4.55% x 55 / 92 = 2.72% 4.55% x 34 / 90 = 1.72%	0.9375% 0.5688% 0.6800% 0.4297%
YR 5 Q1 YR 5 Q2 YR 5 Q3 YR 5 Q4	0%-4.50%	91 92 92 91	86 56 41 12	4.55% x 86 / 91 = 4.30% 4.55% x 56 / 92 = 2.77% 4.55% x 41 / 92 = 2.03% 4.55% x 12 / 91 = 0.60%	1.0750% 0.6924% 0.5069% 0.1500%
YR 6 Q1 YR 6 Q2 YR 6 Q3 YR 6 Q4	0%-5.00%	91 94 91 91	35 20 14 38	4.55% x 35 / 91 = 1.75% 4.55% x 20 / 94 = 0.97% 4.55% x 14 / 91 = 0.70% 4.55% x 38 / 91 = 1.90%	0.4375% 0.2420% 0.1750% 0.4750%
Annualised Return					2.6405%

**WORST CASE SCENARIO**

Investors should note that they would only receive the fixed Interest of 4.55% for Year 1 which, annualized over 6 years, will be 0.7583% per annum.

Accrual Period	Range	Number of Days in Each Interest Period	Days within Range	Applied Formula (Per Annum)	Interest Payable
YR 1	NA	NA	NA	NA	1.1375% 1.1375% 1.1375% 1.1375%
YR 2 Q1	0%-3.00%	91	0	4.55% x 0 / 91 = 0.00%	0.000%
YR 2 Q2		91	0	4.55% x 0 / 91 = 0.00%	0.000%
YR 2 Q3		92	0	4.55% x 0 / 92 = 0.00%	0.000%
YR 2 Q4		90	0	4.55% x 0 / 90 = 0.00%	0.000%
YR 3 Q1	0%-3.50%	91	0	4.55% x 0 / 91 = 0.00%	0.000%
YR 3 Q2		92	0	4.55% x 0 / 92 = 0.00%	0.000%
YR 3 Q3		92	0	4.55% x 0 / 92 = 0.00%	0.000%
YR 3 Q4		90	0	4.55% x 0 / 90 = 0.00%	0.000%
YR 4 Q1	0%-4.00%	91	0	4.55% x 0 / 91 = 0.00%	0.000%
YR 4 Q2		92	0	4.55% x 0 / 92 = 0.00%	0.000%
YR 4 Q3		92	0	4.55% x 0 / 92 = 0.00%	0.000%
YR 4 Q4		90	0	4.55% x 0 / 90 = 0.00%	0.000%
YR 5 Q1	0%-4.50%	91	0	4.55% x 0 / 91 = 0.00%	0.000%
YR 5 Q2		92	0	4.55% x 0 / 92 = 0.00%	0.000%
YR 5 Q3		92	0	4.55% x 0 / 92 = 0.00%	0.000%
YR 5 Q4		91	0	4.55% x 0 / 91 = 0.00%	0.000%
YR 6 Q1	0%-5.00%	91	0	4.55% x 0 / 91 = 0.00%	0.000%
YR 6 Q2		94	0	4.55% x 0 / 94 = 0.00%	0.000%
YR 6 Q3		91	0	4.55% x 0 / 91 = 0.00%	0.000%
YR 6 Q4		91	0	4.55% x 0 / 91 = 0.00%	0.000%
Annualised Return					0.7583%

The hypothetical examples are provided for illustrative purposes only and, are not necessarily representative of actual past or future performance of the Index or the Notes. The provider of this document makes no representation or warranty that the performance or return indicated in this document will be achieved in the future. While the information provided may have been obtained from various published sources believed to be reliable, neither Citibank N.A., Citigroup Inc. nor any of their affiliates make any representation as to its accuracy or completeness or accepts liability for any direct, indirect, or consequential losses arising from its use.



### KEY RISKS

PROSPECTIVE INVESTORS ARE ADVISED TO READ THESE KEY RISKS ASSOCIATED WITH THE NOTES CAREFULLY. THESE RISKS ARE NOT, AND ARE NOT INTENDED TO BE, A COMPLETE LIST OF ALL RISKS AND CONSIDERATIONS RELEVANT TO THE NOTES OR YOUR DECISION TO PURCHASE THE NOTES. THESE RISKS ARE IN ADDITION TO THE RISKS DESCRIBED IN THE ISSUER'S OFFERING DOCUMENTS TO WHICH YOU SHOULD REFER. IN THE EVENT OF ANY INCONSISTENCIES BETWEEN THIS TERM SHEET AND THE ISSUER'S OFFERING DOCUMENTS, THE ISSUER'S OFFERING DOCUMENTS SHALL PREVAIL.

**Interest Rate Risk:** A rise in interest rates during the investment term may result in a reduced value of the Notes before Maturity and vice versa.

**Credit Risk:** Investors assume full credit risk of the Issuer, Citigroup Funding Inc., and the Guarantor, Citigroup Inc. This means that should the Issuer or the Guarantor become insolvent or fail in any other way you may not receive back any of your investment monies. The Indicative Terms and Conditions of the Note show the current senior debt ratings of the Issuer as determined by independent rating agencies.

Please note that the ratings reflect the independent ratings of the relevant rating agencies as to the safety of payments of principal and interest. These ratings are not a guarantee of credit quality. Investors should refer to the rating agencies for more information on their rating systems. These ratings do not take into consideration any risks associated with the fluctuations in the market value of these Notes, or where factors other than the Issuer's credit quality determine the level of principal and interest payments. Ratings are not a recommendation to buy, sell or hold securities and may be revised or withdrawn by the rating agencies at any time.

By way of illustration, Standard & Poor's ratings descriptions are:

- AAA: Issuer's capacity to pay interest and repay principal is extremely strong.
- AA: Issuer has a strong capacity to pay interest and repay principal and differs from the highest-rated issuers only in small degree.
- A: Issuer has a strong capacity to pay interest and repay principal although it is somewhat more susceptible to the adverse effects of changes in circumstances and economic conditions than debt in higher rated categories.
- A-1: A short term obligation rated 'A-1' is rated in the highest category by Standard & Poor's. The obligor's capacity to meet its financial commitment on the obligation is strong.

**Guarantor Risk:** Citigroup Inc., acting as the Guarantor has unconditionally and irrevocably guaranteed the payment of all amounts due under the Notes, so that in the event that the Issuer fails to meet its obligations under the Notes, the Guarantor is bound to fulfil those obligations to Note holders as if they were its own. However, prospective Investors should be aware of the risks that may restrict the ability of the Guarantor to fulfil its guarantee of all payments under the Notes, for example, as a holding company the Guarantor does not engage in any material amount of business activities that generate revenue and as such is reliant on the ability of its subsidiaries to pay it dividends and advances, which subsidiaries may be subject to restrictive regulatory requirements and credit agreements, consequently restricting the Guarantor's ability to fulfil the guarantee. The Guarantor is also subject to U.S. banking law and as such may be required to financially support its subsidiaries in amounts and at times that could adversely affect its ability to fulfil the guarantee. Investors should also note that Citigroup Inc. has the right to substitute itself as Guarantor for a company of equivalent standing and creditworthiness without the consent of Note holders. For further information on these and other risks relating to the Guarantor please see a copy of the Prospectus that can be obtained in English language in the branches of the Distributor or from this website:

<http://www.citibank.hu/hungary/consumer/termekek/befektetesekek/tokegarantalt/ajanlatok.htm>

**Liquidity Risk:** The Dealer shall endeavor to make a secondary market in the Notes on a daily basis, but does not guarantee that a secondary market will exist. There is no assurance that an active market for the Notes will be sustained through the life of the Notes. In particular, the Dealer, the Distributor, or any of their affiliates or subsidiaries will have no obligation to endeavor to make a market in the Notes if they determine that such action, or any hedging activities that they undertake or would undertake in connection with such action, would contravene any applicable law or regulation. Investors seeking to liquidate positions in these Notes prior to Maturity may receive substantially less than their original purchase price. For the avoidance of doubt, the Dealer, the Distributor, or any of their affiliates or subsidiaries do not owe any fiduciary duty to any holder of the Notes in making a market in the Notes.



**Early Repayment Risk:** The Notes are subject to early redemption by the Issuer in certain circumstances, such as illegality, impossibility, force majeure and tax reasons. In addition, there may be an early redemption of the Notes if there is some form of market event or change in law that impacts the Issuer's and/or its affiliates' ability to hedge its exposure under the Notes. This will be determined by the Calculation Agent in accordance with the terms of the Notes which are described in the Prospectus and the Final Terms and in such circumstances, the Notes may be repaid prior to the Maturity Date for less than 100% of the Principal invested and may not pay any accrued interest. In this case, Investors are subject to a reinvestment risk, as they may not be able to replace their investment in the Notes with an investment that has a similar profile of chances and risks as the relevant Notes. Furthermore, Investors will not benefit from any movement in the price of relevant underlying factor(s) that may occur during the period between the relevant date of early redemption and the Maturity Date.

**Market Risk:** Investors in these Notes should have prior experience of products featuring embedded derivatives, or should take steps to familiarize themselves with these products. Prospective investors should understand that an investment in these Notes is not a direct investment in the underlying market factor(s) and as such the Notes do not create any legal or beneficial interest in, or ownership of, the underlying market factor(s), however the return on the Notes may attract certain of the same economic and other risks as an actual investment in the underlying market factor(s). When Investors purchase Notes, the Issuer has an obligation to repay an amount according to the terms of the Notes, as described herein, and each Investor becomes a creditor of the Issuer. Various factors may influence the market value of these Notes, including but not limited to levels of volatility in the underlying markets. Changes to such factors, remaining life to the Maturity of the Notes and the credit quality of the Issuer will affect secondary market prices for these Notes.

**Possible Conflict of Interest Risk:** Citi entities may perform various roles in relation to the Notes, and each such Citi entity may have a conflict of interest which arises as a consequence of the role it performs in relation to the Notes or as a consequence of its activities more generally. For instance, the Issuer, Distributors and the Calculation Agent are all affiliated Citi entities performing different functions in respect of the issue of the Notes and the structure underlying them. A Citi entity may owe professional and fiduciary obligations to persons other than the holders of the Notes. The interests of these other persons may differ from the interests of the holders of the Notes and in such situations, the Citi entity may take decisions which adversely affect such holders.

**Tax Risk:** We recommend investors take independent tax advice before committing to the purchase of the Notes. Citigroup and its affiliates do not provide tax advice and therefore responsibility for any tax implications of investing in these Notes rests entirely with each investor. Investors should note that the tax treatment will differ from jurisdiction to jurisdiction. Investors will assume and be solely responsible for any and all taxes of any jurisdiction or governmental or regulatory authority, including (without limitation) any state or local taxes or other similar assessment or charge that may be applicable to any payment in respect of the Notes. Changes in any applicable tax law or practice may have an adverse effect on a holder of the Notes.

**Compounding of Risks:** An investment in the Notes involves risks and should only be made after assessing the direction, timing and magnitude of potential future market changes in the value or level of the underlying market factor(s), as well as the terms and conditions of the Notes. More than one risk factor may have simultaneous effects with regard to the Notes such that the effect of a particular risk factor may not be predictable. In addition, more than one risk factor may have a compounding effect, which may not be predictable. No assurance can be given as to the effect that any combination of risk factors may have on the value of the Notes.

**CAPITAL MARKET INFORMATION ON CERTAIN DATA OF FINANCIAL INSTRUMENT+**  
**PUBLIC OFFER: 6 YEAR USD NOTE 100% PRINCIPAL PROTECTED AT MATURITY\***  
**ISSUED BY CITIGROUP FUNDING INC. (GUARANTOR: CITIGROUP INC.)**  
**\*The principal protection is subject to the credit risk of the Issuer and Guarantor**

If the Investor has an interest in purchasing these Notes, the Investor is asked to read and sign the following, to express interest and to acknowledge the following matters. The actual investment is made by a separate subscription agreement.

**INVESTOR ACKNOWLEDGMENTS FOR PURCHASE OF A STRUCTURED NOTE**

I confirm that I understand and acknowledge the following:

1. The Distributor (which is an affiliate of Citigroup Inc.), Citigroup Inc. and its affiliates (each a "Citigroup related entity" and together the "Citigroup related entities") may receive a fee, commission or other compensation (in cash or in kind) in connection with my purchase or sale of the Notes. The indicative spread on these Notes as of 21 February 2010 is 2.50%.
2. Salespersons and employees of Citigroup related entities might be paid a fee or other compensation (in cash or in kind) in connection with my purchase of the Notes. The subscription fee on these Notes as of 21 February 2010 is 2.50%.
3. The Notes are a contractual obligation of the Issuer and any rating from a rating agency will be specified in the Final Terms. Any principal protection and potential return provided in respect of the Notes are provided by the Issuer of the Notes and are subject to the full credit risk of the Issuer and the Guarantor.
4. In any event, principal protection provided by the Issuer, if applicable, only applies at the Notes' Maturity and, is subject to conditions set forth in the Issuer's Offering Documents, and will not apply in the event that any Notes are sold or redeemed by the Investor before the Maturity Date or in the event that the Issuer or the Guarantor becomes insolvent or fails in any other way, unless otherwise specified.
5. Past performance is not indicative of future results. Prices can go up or down. Investments in Notes denominated in a currency other than the Investor's base currency may be subject to the risk of exchange rate fluctuations that may cause a loss of some or the entire Principal invested, in the Investor's base currency.
6. There can be no assurance that anyone intends to make a market in the Notes, or if anyone does so, that they will continue to do so in the future. Accordingly, there can be no assurance that I, as a holder of the Notes, will have access to a firm bid price or a firm offer price for the Notes for a principal amount at which I wish to purchase or sell. Therefore, these Notes may not be marketable and as such may not be able to be liquidated before Maturity, or if liquidated, may only be achieved at a significant discount to the Principal paid by the Investor. I am prepared to expect a rapid decrease in mark to market prices especially after a large coupon is paid prior to any such liquidation. In the event I wish to liquidate my Notes before Maturity, I will need to sell the Notes at the prevailing market price of such Notes, which may result in a loss of some or the entire Principal invested. In such circumstances, I should be prepared to hold the Notes until Maturity. Citibank N.A., Citigroup Inc., or any of its affiliates or subsidiaries does not, under any circumstances, guarantee a market for the Notes.
7. There may be changes to the economic benefits of the Notes due to events such as market disruption, tender offer, merger, nationalization, insolvency, delisting or changes in taxation law.
8. On each stated payment date, cash proceeds will be paid to me only after receipt of good cash proceeds by the Distributor from the Issuer. This may result in payment of the Principal and any potential return to me on a date subsequent to the stated payment date(s).
9. Detailed terms and conditions of the Notes are contained in the Issuer's Offering Documents.
10. I understand that neither the Issuer nor any other Citigroup related entity involved with the purchase of these Notes by me will provide specific advice to me on the tax treatment of any payments made pursuant to or under these Notes. I also acknowledge that tax treatment for these Notes will vary according to my individual circumstances. If I deem it necessary and appropriate, I will seek independent advice on the tax implications in relation to any payments made pursuant to or under these Notes.
11. I am familiar with the investment strategy of the Notes and I have the view that the Notes are suitable for me in light of my financial position and investment objectives. Prior to making this investment decision, I have fully understood the economic risks and merits, as well as the legal, tax and accounting characteristics and consequences of the transaction. I have made my own determination that the investment is consistent with my objectives, I am able to assume the risk and I have consulted with my own accounting, tax and other advisors as I deemed necessary or appropriate.
12. I am not a U.S. Person and I am not otherwise restricted from purchasing the Notes under local laws and regulations.
13. The Distributor retains the right to rescind any subscriptions prior to the end of the subscription period.



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Citigroup Inc. and its affiliates may act as principal or agent in similar transactions or in transactions with respect to the instruments underlying the transaction. Prior to making any investment decision, you should fully understand the economic risks and merits as well as the legal, tax and accounting characteristics and consequences of the transaction, and make your own determination that the investment is consistent with your objectives and that you are able to assume the risk. The contents of this document are confidential and intended solely for the use of Citigroup Inc. or such of its affiliates / subsidiaries and the client to whom it is delivered. It is not to be reproduced or distributed to any other person except to the client's professional advisors. This product is not a bank deposit, is not government insured and unless otherwise stated is not an obligation of nor is it guaranteed by Citigroup Inc. or its affiliates and is subject to investment risks, including possible loss of the principal amount invested. This product is not available to U.S. Persons.

Investors investing in Notes denominated in non-local currency should be aware of the risk of exchange rate fluctuations that may cause a loss of some or the entire principal amount invested. Past performance is not indicative of future results; prices can go up or down.

By signing below I confirm that I received a copy of this Capital Market Information and I understood the content herein.

\_\_\_\_\_  
(Place)

\_\_\_\_\_  
(Date)

CIF \_\_\_\_\_

Signature: \_\_\_\_\_