

CITIGROUP INC. GMI BASE PROSPECTUS SUPPLEMENT (No.6) dated 22 May 2026;
CGMHI GMI BASE PROSPECTUS SUPPLEMENT (No.6) dated 22 May 2026; and
CGMFL GMI BASE PROSPECTUS SUPPLEMENT (No.6) dated 22 May 2026



CITIGROUP INC.
(incorporated in Delaware)

and

CITIGROUP GLOBAL MARKETS HOLDINGS INC.
(a corporation duly incorporated and existing under the laws of the state of New York)

and

CITIGROUP GLOBAL MARKETS FUNDING LUXEMBOURG S.C.A.
(incorporated as a corporate partnership limited by shares (*société en commandite par actions*) under Luxembourg law, with registered office at 31 - Z.A. Bourmicht, L-8070 Bertrange, Grand Duchy of Luxembourg and registered with the Register of Trade and Companies of Luxembourg (*Registre de commerce et des sociétés*, Luxembourg) under number B 169.199)

each an issuer under the
Citi Global Medium Term Note Programme

Securities which are Notes or Certificates issued by Citigroup Global Markets Holdings Inc. will be unconditionally and irrevocably guaranteed by CITIGROUP INC. (incorporated in Delaware)

Securities issued by Citigroup Global Markets Funding Luxembourg S.C.A will be unconditionally and irrevocably guaranteed by CITIGROUP GLOBAL MARKETS LIMITED (incorporated in England and Wales)

Citigroup Inc. GMI Base Prospectus Supplement (No.6)

This base prospectus supplement ("**Citigroup Inc. GMI Base Prospectus Supplement (No.6)**") constitutes a supplement for the purposes of (i) Article 23(1) of Regulation (EU) 2017/1129 (as amended, the "**EU Prospectus Regulation**") and (ii) Part IV of the Luxembourg Law dated 16 July 2019 relating to prospectuses for securities (the "**Luxembourg Prospectus Law**") and is supplemental to, and must be read in conjunction with, the GMI Base Prospectus dated 17 November 2025 ("**Citigroup Inc. GMI Base Prospectus 2025**"), as supplemented by a Citigroup Inc. GMI Base Prospectus Supplement (No.1) dated 27 January 2026 (the "**Citigroup Inc. GMI Base Prospectus Supplement (No.1)**"), a Citigroup Inc. GMI Base Prospectus Supplement (No.2) dated 29 January 2026 (the "**Citigroup Inc. GMI Base Prospectus Supplement (No.2)**"), a Citigroup Inc. GMI Base Prospectus Supplement (No.3) dated 10 March 2026 (the "**Citigroup Inc. GMI Base Prospectus Supplement (No.3)**"), a Citigroup Inc. GMI Base Prospectus Supplement (No.4) dated 7 April 2026 (the "**Citigroup Inc. GMI Base Prospectus Supplement (No.4)**") and a Citigroup Inc. GMI Base Prospectus Supplement (No.5) dated 29 April 2026 (the "**Citigroup Inc. GMI Base Prospectus Supplement (No.5)**"), in each case, prepared by Citigroup Inc. (the Citigroup Inc. GMI Base Prospectus 2025, the Citigroup Inc. GMI Base Prospectus Supplement (No.1), the Citigroup Inc. GMI Base Prospectus Supplement (No.2), the Citigroup Inc. GMI Base Prospectus Supplement (No.3), the Citigroup Inc. GMI Base Prospectus Supplement (No.4) and the Citigroup Inc. GMI Base Prospectus Supplement (No.5), together the "**Citigroup Inc. GMI Base Prospectus**") with respect to the Citi Global Medium Term Note Programme (the "**Programme**").

CGMHI GMI Base Prospectus Supplement (No.6)

This base prospectus supplement ("**CGMHI GMI Base Prospectus Supplement (No.6)**") also constitutes a supplement for the purposes of (i) Article 23(1) of the EU Prospectus Regulation and (ii) Part IV of the Luxembourg Prospectus Law and is supplemental to, and must be read in conjunction with, the GMI Base Prospectus dated 17 November 2025 (the "**CGMHI GMI Base Prospectus 2025**"), as supplemented by a CGMHI GMI Base Prospectus Supplement (No.1) dated 27 January 2026 (the "**CGMHI GMI Base Prospectus Supplement (No.1)**"), a CGMHI GMI Base Prospectus Supplement (No.2) dated 29 January 2026 (the "**CGMHI GMI Base Prospectus Supplement (No.2)**"), a CGMHI GMI Base Prospectus Supplement (No.3) dated 10 March 2026 (the "**CGMHI GMI Base Prospectus Supplement (No.3)**"), a CGMHI GMI Base Prospectus Supplement (No.4) dated 7 April 2026 (the "**CGMHI GMI Base Prospectus Supplement (No.4)**") and a CGMHI GMI Base Prospectus Supplement (No.5) dated 29 April 2026 (the "**CGMHI GMI Base Prospectus Supplement (No.5)**"), in each case, prepared by Citigroup Global Markets Holdings Inc. ("**CGMHI**") and Citigroup Inc. in its capacity as the CGMHI Guarantor ("**CGMHI Guarantor**") (the CGMHI GMI Base Prospectus 2025, the CGMHI GMI Base Prospectus Supplement (No.1), the CGMHI GMI Base Prospectus Supplement (No.2), the CGMHI GMI Base Prospectus Supplement (No.3), the CGMHI GMI Base Prospectus Supplement (No.4) and the CGMHI GMI Base Prospectus Supplement (No.5), together the "**CGMHI GMI Base Prospectus**") with respect to the Programme.

In addition to the other matters described in the CGMHI GMI Base Prospectus Supplement (No.6), the CGMHI GMI Base Prospectus Supplement (No.6) also supplements each series of securities described in Schedule 2 hereto issued by CGMHI under the Base Prospectus with respect to the Programme and documented by way of Final Terms in the manner described in the section entitled "*CGMHI Relevant Series Supplement*" (the "**CGMHI Relevant Series Supplement**").

CGMFL GMI Base Prospectus Supplement (No.6)

This base prospectus supplement ("**CGMFL GMI Base Prospectus Supplement (No.6)**") and, together with the Citigroup Inc. GMI Base Prospectus Supplement (No.6) and the CGMHI GMI Base Prospectus Supplement (No.6), the "**Supplement**") also constitutes a supplement for the purposes of (i) Article 23(1) of the EU Prospectus Regulation and (ii) Part IV of the Luxembourg Prospectus Law and is supplemental to, and must be read in conjunction with, the GMI Base Prospectus dated 17 November 2025 (the "**CGMFL GMI Base Prospectus 2025**"), as supplemented by a CGMFL GMI Base Prospectus Supplement (No.1) dated 27 January 2026 (the "**CGMFL GMI Base Prospectus Supplement (No.1)**"), a CGMFL GMI Base Prospectus Supplement (No.2) dated 29 January 2026 (the "**CGMFL GMI Base Prospectus Supplement (No.2)**"), a CGMFL GMI Base Prospectus Supplement (No.3) dated 10 March 2026 (the "**CGMFL GMI Base Prospectus Supplement (No.3)**"), a CGMFL GMI Base Prospectus Supplement (No.4) dated 7 April 2026 (the "**CGMFL GMI Base Prospectus Supplement (No.4)**") and a CGMFL GMI Base Prospectus Supplement (No.5) dated 29 April 2026 (the "**CGMFL GMI Base Prospectus Supplement (No.5)**"), in each case, prepared by Citigroup Global Markets Funding Luxembourg S.C.A. ("**CGMFL**") and Citigroup Global Markets Limited in its capacity as the CGMFL Guarantor ("**CGMFL Guarantor**") (the CGMFL GMI Base Prospectus 2025, the CGMFL GMI Base Prospectus Supplement (No.1), the CGMFL GMI Base Prospectus Supplement (No.2), the CGMFL GMI Base Prospectus Supplement (No.3), the CGMFL GMI Base Prospectus Supplement (No.4) and the CGMFL GMI Base Prospectus Supplement (No.5), together the "**CGMFL GMI Base Prospectus**" and, together with the Citigroup Inc. GMI Base Prospectus and the CGMHI GMI Base Prospectus, the "**Base Prospectus**") with respect to the Programme.

In addition to the other matters described in the CGMFL GMI Base Prospectus Supplement (No.6), the CGMFL GMI Base Prospectus Supplement (No.6) also supplements each series of securities described in Schedule 3 hereto issued by CGMFL under the Base Prospectus with respect to the Programme and documented by way of Final Terms in the manner described in the section entitled "*CGMFL Relevant Series Supplement*" (the "**CGMFL Relevant Series Supplement**").

Approvals

This Supplement has been approved by the *Commission de Surveillance du Secteur Financier* (the "**CSSF**"), as competent authority under the EU Prospectus Regulation. The CSSF only approves this Supplement as meeting the standards of completeness, comprehensibility and consistency imposed by the EU Prospectus Regulation. Such approval should not be considered an endorsement of the Issuer or the Guarantor, or of the quality of the Securities that are the subject of the Base Prospectus. Investors should make their own assessment as to the suitability of investing in the Securities.

Application has been made to the Irish Stock Exchange plc, trading as Euronext Dublin ("**Euronext Dublin**") for the approval of the Citigroup Inc. GMI Base Prospectus Supplement (No.6), the CGMHI GMI Base Prospectus Supplement (No.6) and the CGMFL GMI Base Prospectus Supplement (No.6) as Base Listing Particulars Supplements (respectively, the "**Citigroup Inc. GMI Base Listing Particulars Supplement (No.6)**", the "**CGMHI GMI Base Listing Particulars Supplement (No.6)**" and the "**CGMFL GMI Base Listing Particulars Supplement (No.6)**" respectively, and, together, the "**Base Listing Particulars Supplement**"). Save where expressly provided or the context otherwise requires, where Securities are to be admitted to trading on the Global Exchange Market references herein to "Supplement", "Citigroup Inc. GMI Base Prospectus Supplement (No.6)", "CGMHI GMI Base Prospectus Supplement (No.6)" and "CGMFL GMI Base Prospectus Supplement (No.6)" shall be construed to be to "Base Listing Particulars Supplement", "Citigroup Inc. GMI Base Listing Particulars Supplement (No.6)", "CGMHI GMI Base Listing Particulars Supplement (No.6)" and "CGMFL GMI Base Listing Particulars Supplement (No.6)", respectively.

This Supplement (other than with respect to the CGMHI Relevant Series Supplement and the CGMFL Relevant Series Supplement) has also been approved by the Luxembourg Stock Exchange under Part IV of the Luxembourg Prospectus Law and the Rules and Regulations of the Luxembourg Stock Exchange.

This Supplement (other than with respect to the CGMHI Relevant Series Supplement and the CGMFL Relevant Series Supplement) also constitutes supplementary admission particulars in respect of the Base Prospectus for the purposes of the International Securities Market Rulebook.

Responsibility Statements

Citigroup Inc.: Citigroup Inc. accepts responsibility for the information contained in this Supplement (excluding the paragraphs set out under the headings "*Information relating to the CGMHI GMI Base Prospectus*" and "*Information relating to the CGMFL GMI Base Prospectus*" below (together, "**Citigroup Inc. Excluded Information**")). To the best of the knowledge of Citigroup Inc., the information contained in this Supplement (excluding the Citigroup Inc. Excluded Information) is in accordance with the facts and does not omit anything likely to affect the import of such information.

CGMHI: CGMHI accepts responsibility for the information contained in this Supplement (excluding the paragraphs set out under the headings "*Information relating to the Citigroup Inc. GMI Base Prospectus*" and "*Information relating to the CGMFL GMI Base Prospectus*" below (together, "**CGMHI Excluded Information**")). To the best of the knowledge of CGMHI, the information contained in this Supplement (excluding the CGMHI Excluded Information) is in accordance with the facts and does not omit anything likely to affect the import of such information.

CGMHI Guarantor: The CGMHI Guarantor accepts responsibility for the information contained in this Supplement (excluding the paragraphs set out under the headings "*Information relating to the Citigroup Inc. GMI Base Prospectus*" and "*Information relating to the CGMFL GMI Base Prospectus*" below (together, "**CGMHI Guarantor Excluded Information**")). To the best of the knowledge of the CGMHI Guarantor, the information contained in this Supplement (excluding the CGMHI Guarantor Excluded Information) is in accordance with the facts and does not omit anything likely to affect the import of such information.

CGMFL: CGMFL accepts responsibility for the information contained in this Supplement (excluding the paragraphs set out under the headings "*Information relating to the Citigroup Inc. GMI Base Prospectus*" and "*Information relating to the CGMHI GMI Base Prospectus*" below (together, "**CGMFL Excluded**"))

Information)). To the best of the knowledge of CGMFL, the information contained in this Supplement (excluding the CGMFL Excluded Information) is in accordance with the facts and does not omit anything likely to affect the import of such information.

CGMFL Guarantor: The CGMFL Guarantor accepts responsibility for the information contained in this Supplement (excluding the paragraphs set out under the headings "*Information relating to the Citigroup Inc. GMI Base Prospectus*" and "*Information relating to the CGMHI GMI Base Prospectus*" below (together, "**CGMFL Guarantor Excluded Information**")). To the best of the knowledge of the CGMFL Guarantor, the information contained in this Supplement (excluding the CGMFL Guarantor Excluded Information) is in accordance with the facts and does not omit anything likely to affect the import of such information.

Purpose of the Supplement

The purpose of this Supplement is to (a) incorporate by reference the Citigroup Inc. 2026 Q1 Form 10-Q (as defined below) in each of the Citigroup Inc. GMI Base Prospectus, the CGMHI GMI Base Prospectus, the CGMFL GMI Base Prospectus, (b) incorporate by reference the CGMHI 2025 Annual Report (as defined below) in the CGMHI GMI Base Prospectus, (c) incorporate by reference the CGMFL 2025 Annual Report and CGMFL Guarantor 2025 Annual Report (each as defined below) in the CGMFL GMI Base Prospectus and (d) amend the section entitled "*General Description of the Programme*" in each of the Citigroup Inc. GMI Base Prospectus, the CGMHI GMI Base Prospectus, the CGMFL GMI Base Prospectus.

Defined Terms

Terms defined in the Base Prospectus shall, unless the context otherwise requires, have the same meaning when used in this Supplement.

INFORMATION RELATING TO THE CITIGROUP INC. GMI BASE PROSPECTUS

Publication of the 2026 Q1 Form 10-Q of Citigroup Inc. on 7 May 2026

On 7 May 2026, Citigroup Inc. filed its Quarterly Report on Form 10-Q (the "**Citigroup Inc. 2026 Q1 Form 10-Q**") for the three months ended 31 March 2026 with the Securities and Exchange Commission of the United States (the "**SEC**"). A copy of the Citigroup Inc. 2026 Q1 Form 10-Q has been filed with the *Commission de Surveillance du Secteur Financier*, the Central Bank of Ireland, Euronext Dublin and the Luxembourg Stock Exchange, and has been published on the website of Euronext Dublin (<https://ise-prodnr-eu-west-1-data-integration.s3-eu-west-1.amazonaws.com/202605/368f25c4-3535-45d2-aea1-9fe5a17f21c0.pdf>) and on the website of the Luxembourg Stock Exchange (www.luxse.com). Citigroup Inc. is an Issuer under the Programme. By virtue of this Supplement, the Citigroup Inc. 2026 Q1 Form 10-Q is incorporated by reference in, and forms part of, the Citigroup Inc. GMI Base Prospectus.

The following information appears on the page(s) of the Citigroup Inc. 2026 Q1 Form 10-Q as set out below:

1. Unaudited interim financial information of Citigroup Inc. in respect of the three months ended 31 March 2026, as set out in the Citigroup Inc. 2026 Q1 Form 10-Q:

	Page(s)
A. Consolidated Statements of Income and Comprehensive Income	90-91
B. Consolidated Balance Sheet	92-93
C. Consolidated Statement of Changes in Stockholders' Equity	94
D. Consolidated Statement of Cash Flows	96-97
E. Notes to the Consolidated Financial Statements	98-186

2. Other information relating to Citigroup Inc., as set out in the Citigroup Inc. 2026 Q1 Form 10-Q:

	Page(s)
A. Description of the principal activities of Citigroup Inc. - Overview, Management's Discussion and Analysis of Financial Condition and Results of Operations	4-33
B. Description of the principal markets in which Citigroup Inc. competes	
(i) Management's Discussion and Analysis of Financial Condition and Results of Operations	7-33
(ii) Other Risks	78-79
(iii) Note 3 (<i>Reportable Business Segments and all other</i>) to the Consolidated Financial Statements	101-103
C. Description of the principal investments of Citigroup Inc. – Note 11 (<i>Investments</i>) to the Consolidated Financial Statements	112-118
D. Description of trends and events affecting Citigroup Inc.	

(i)	Citigroup Segments, Management's Discussion and Analysis of Financial Condition and Results of Operations	6-33
(ii)	Significant Accounting Policies and Significant Estimates, Income Taxes, Disclosure Controls and Procedures, Disclosure Pursuant to Section 219 of the Iran Threat Reduction and Syria Human Rights Act and Forward-Looking Statements	80-87
(iii)	Note 1 (<i>Basis of Presentation, Updated Accounting Policies and Accounting Changes</i>) to the Consolidated Financial Statements	98-99
E.	Description of litigation involving Citigroup Inc. – Note 25 (<i>Contingencies</i>) to the Consolidated Financial Statements	184-185
F.	Risk Management – Managing Global Risk Table of Contents and Managing Global Risk	43-79

Any information not specified in the cross-reference list above but included in the Citigroup Inc. 2026 Q1 Form 10-Q is not incorporated by reference and is either covered elsewhere in the Base Prospectus or is not relevant for investors.

Significant change and material adverse change

There has been no significant change in the financial position or the financial performance of Citigroup Inc. or Citigroup Inc. and its subsidiaries as a whole since 31 March 2026 (the date of Citigroup Inc.'s most recently published unaudited interim financial statements), and there has been no material adverse change in the prospects of Citigroup Inc. or Citigroup Inc. and its subsidiaries as a whole since 31 December 2025 (the date of Citigroup Inc.'s most recently published audited annual financial statements).

Legal proceedings

For a discussion of Citigroup Inc.'s material legal and regulatory matters, see (i) Note 30 to the Consolidated Financial Statements included in the Citigroup Inc. 2025 Form 10-K and (ii) Note 25 to the Consolidated Financial Statements included in the Citigroup Inc. 2026 Q1 Form 10-Q. Save as disclosed in the documents referenced above, neither Citigroup Inc. nor any of its subsidiaries is involved in, or has been involved in, any governmental, legal or arbitration proceedings that may have had, in the twelve months before the date of this Supplement, a significant effect on the financial position or profitability of Citigroup Inc. or Citigroup Inc. and its subsidiaries as a whole, nor, so far as Citigroup Inc. is aware, are any such proceedings pending or threatened.

Amendments to "General Description of the Programme"

The section of the Citigroup Inc. GMI Base Prospectus entitled "*General Description of the Programme*" shall be amended as set out in Schedule 4 to this Supplement, such that, where applicable, all double-underlined text will be inserted into, and all struck-out text will be deleted from, the Citigroup Inc. GMI Base Prospectus.

General

Save as disclosed in this Supplement (including any documents incorporated by reference herein), there has been no other significant new factor, material mistake or material inaccuracy relating to information included in the Citigroup Inc. GMI Base Prospectus since the publication of the Citigroup Inc. GMI Base Prospectus Supplement (No.5).

This Supplement and the documents incorporated by reference into it will be published on the website of the Luxembourg Stock Exchange at www.luxse.com. Copies of the Citigroup Inc. GMI Base Prospectus 2025, the

Citigroup Inc. GMI Base Prospectus Supplement (No.1), the Citigroup Inc. GMI Base Prospectus Supplement (No.2), the Citigroup Inc. GMI Base Prospectus Supplement (No.3), the Citigroup Inc. GMI Base Prospectus Supplement (No.4), the Citigroup Inc. GMI Base Prospectus Supplement (No.5) and this Supplement will be obtainable free of charge in electronic form, for so long as the Programme remains in effect or any Securities remain outstanding, at the specified office of the Fiscal Agent and each of the other Paying Agents and all documents incorporated by reference into the Citigroup Inc. GMI Base Prospectus 2025 will be available on the website specified for each such document in the Citigroup Inc. GMI Base Prospectus.

To the extent that there is any inconsistency between (a) any statement in this Supplement or any statement incorporated by reference into the Citigroup Inc. GMI Base Prospectus 2025 by this Supplement and (b) any statement in the Citigroup Inc. GMI Base Prospectus or otherwise incorporated by reference into the Citigroup Inc. GMI Base Prospectus 2025, the statements in (a) above will prevail.

Withdrawal rights

In accordance with Article 23(2) of the EU Prospectus Regulation, investors who have already agreed to purchase or subscribe for securities pursuant to the Citigroup Inc. GMI Base Prospectus before this Supplement is published, and for whom any of the information in this Supplement relates to the issue of the relevant securities (within the meaning of Article 23(4) of the EU Prospectus Regulation), have the right, exercisable within three working days after the publication of this Supplement, to withdraw their acceptances, provided that the significant new factor, material mistake or material inaccuracy to which this Supplement relates arose or was noted before the closing of the offer period or the delivery of the securities, whichever occurs first. Investors may contact the relevant distributor of such securities in connection therewith should they wish to exercise such right of withdrawal. The final date of such right of withdrawal is 28 May 2026.

INFORMATION RELATING TO THE CGMHI GMI BASE PROSPECTUS

Publication of the 2026 Q1 Form 10-Q of Citigroup Inc. on 7 May 2026

On 7 May 2026, Citigroup Inc. filed its Quarterly Report on Form 10-Q (the "**Citigroup Inc. 2026 Q1 Form 10-Q**") for the three months ended 31 March 2026 with the Securities and Exchange Commission of the United States (the "**SEC**"). A copy of the Citigroup Inc. 2026 Q1 Form 10-Q has been filed with the *Commission de Surveillance du Secteur Financier* (the "**CSSF**"), Euronext Dublin and the Luxembourg Stock Exchange, and has been published on the website of Euronext Dublin (<https://ise-prodnr-eu-west-1-data-integration.s3-eu-west-1.amazonaws.com/202605/368f25c4-3535-45d2-aea1-9fe5a17f21c0.pdf>) and on the website of the Luxembourg Stock Exchange (www.luxse.com). Citigroup Inc. is CGMHI Guarantor under the Programme. By virtue of this Supplement, the Citigroup Inc. 2026 Q1 Form 10-Q is incorporated by reference in, and forms part of, the CGMHI GMI Base Prospectus.

The following information appears on the page(s) of the Citigroup Inc. 2026 Q1 Form 10-Q as set out below:

1. Unaudited interim financial information of Citigroup Inc. in respect of the three months ended 31 March 2026, as set out in the Citigroup Inc. 2026 Q1 Form 10-Q:

	Page(s)
A. Consolidated Statements of Income and Comprehensive Income	90-91
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2. Other information relating to Citigroup Inc., as set out in the Citigroup Inc. 2026 Q1 Form 10-Q:

	Page(s)
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(ii) Other Risks	78-79
(iii) Note 3 (<i>Reportable Business Segments and all other</i>) to the Consolidated Financial Statements	101-103
C. Description of the principal investments of Citigroup Inc. – Note 11 (<i>Investments</i>) to the Consolidated Financial Statements	112-118
D. Description of trends and events affecting Citigroup Inc.	

(i)	Citigroup Segments, Management's Discussion and Analysis of Financial Condition and Results of Operations	6-33
(ii)	Significant Accounting Policies and Significant Estimates, Income Taxes, Disclosure Controls and Procedures, Disclosure Pursuant to Section 219 of the Iran Threat Reduction and Syria Human Rights Act and Forward-Looking Statements	80-87
(iii)	Note 1 (<i>Basis of Presentation, Updated Accounting Policies and Accounting Changes</i>) to the Consolidated Financial Statements	98-99
E.	Description of litigation involving Citigroup Inc. – Note 25 (<i>Contingencies</i>) to the Consolidated Financial Statements	184-185
F.	Risk Management – Managing Global Risk Table of Contents and Managing Global Risk	43-79

Any information not specified in the cross-reference list above but included in the Citigroup Inc. 2026 Q1 Form 10-Q is not incorporated by reference and is either covered elsewhere in the Base Prospectus or is not relevant for investors.

Publication of the Annual Financial Report of Citigroup Global Markets Holdings Inc. (CGMHI) on 29 April 2026

On 29 April 2026, CGMHI published its annual financial report for the year ended 31 December 2025 containing its audited consolidated financial statements as of 31 December 2025 and 2024 and for each of the years in the three year period ended 31 December 2025 (the "**CGMHI 2025 Annual Report**"). A copy of the CGMHI 2025 Annual Report has been filed with the CSSF, Euronext Dublin and the FCA and has been published on the website of Euronext Dublin (<https://ise-prodnr-eu-west-1-data-integration.s3-eu-west-1.amazonaws.com/202605/be5a368e-c9eb-41cf-87b6-51e274da684a.pdf>) and the website of the Luxembourg Stock Exchange (www.luxse.com). CGMHI is an Issuer under the Programme. By virtue of this Supplement, the CGMHI 2025 Annual Report is incorporated by reference in, and forms part of, the CGMHI GMI Base Prospectus.

The following information appears on the page(s) of the CGMHI 2025 Annual Report as set out below:

1. **The audited consolidated financial statements of CGMHI as of 31 December 2025 and 2024 for each of the years in the three year period ended 31 December 2025, as set out in the CGMHI 2025 Annual Report:**

	Page(s) of the pdf document
A.	Consolidated Statements of Operations 39
B.	Consolidated Statements of Comprehensive Income (Loss) 40
C.	Consolidated Statements of Financial Condition 41-42
D.	Consolidated Statements of Changes in Stockholder's Equity 43
E.	Consolidated Statements of Cash Flows 44
F.	Notes to Consolidated Financial Statements 45-102
G.	Independent Auditors' Report 36-38

2. **The Management Report of CGMHI, as set out in the CGMHI 2025 Annual Report:**

Page(s) of the pdf document

A. Management Report

3-33

Any information not specified in the cross-reference list above but included in the CGMHI 2025 Annual Report is not incorporated by reference and is either covered elsewhere in the Base Prospectus or is not relevant for investors.

CGMHI Relevant Series Supplement

In respect of each series of securities described in Schedule 2 hereto, the Issuer has determined to amend the key financial information of CGMHI and the key financial information of the CGMHI Guarantor set out in the Summary of the Securities appended as the Annex to the Final Terms or Amended and Restated Final Terms (as the case may be), as follows:

- (a) the information set out in the sub-section entitled "*What is the key financial information regarding the Issuer?*" in the Summary is amended so that it states:

The following key financial information has been extracted from the audited consolidated financial statements of the Issuer for the years ended 31 December 2025 and 2024.		
Summary information – income statement		
	Year ended 31 December 2025 (audited)	Year ended 31 December 2024 (audited)
Operating profit/loss or another similar measure of financial performance used by the Issuer in the financial statements (<i>in millions of U.S. dollars</i>)	905	(1,857)
Summary information – balance sheet		
	Year ended 31 December 2025 (audited)	Year ended 31 December 2024 (audited)
Net financial debt (long term debt plus short term debt minus cash) (<i>in millions of U.S. dollars</i>)	229,792	199,672
Current ratio (current assets/current liabilities)	1.24	1.26
Debt to equity ratio (total liabilities/total shareholder equity)	22.65	18.89
Interest cover ratio (operating income/interest expense)	1.03	0.96
Summary information – cash flow statement		
	Year ended 31 December 2025 (audited)	Year ended 31 December 2024 (audited)
Net cash flows from operating activities (<i>in millions of U.S. dollars</i>)	(29,093)	(39,249)
Net cash flows from financing activities (<i>in millions of U.S. dollars</i>)	117,808	(33,813)
Net cash flows from investing activities (<i>in millions of U.S. dollars</i>)	(83,720)	68,770
Qualifications in audit report on historical financial information: There are no qualifications in the audit report of the Issuer on its audited historical financial information.		

- (b) the information set out in the sub-section entitled "*Key financial information of the Guarantor*" in the Summary is amended so that it states:

Key financial information of the Guarantor: The following key financial information has been extracted from the audited consolidated financial statements of the Guarantor for the years ended 31 December 2025 and 2024, and from the unaudited consolidated interim financial statements of the Guarantor for the period ended 31 March 2026.

Summary information – income statement				
	Year ended 31 December 2025 (audited)	Year ended 31 December 2024 (audited)	Three months ended 31 March 2026 (unaudited)	Three months ended 31 March 2025 (unaudited)
Operating profit/loss or another similar measure of financial performance used by the Guarantor in the financial statements (<i>in millions of U.S. dollars</i>)	14,455	12,835	5,939	4,108
Summary information – balance sheet				
	Year ended 31 December 2025 (audited)	Year ended 31 December 2024 (audited)	As of 31 March 2026 (unaudited)	As of March 2025 (unaudited)
Net financial debt (long term debt plus short term debt minus cash) (<i>in millions of U.S. dollars</i>)	343,988	313,023	355,997	320,360
Debt to equity ratio (total liabilities/total Citigroup* shareholder equity)	11.51	10.28	12.16	11.10
Summary information – cash flow statement				
	Year ended 31 December 2025 (audited)	Year ended 31 December 2024 (audited)	Three months ended 31 March 2026 (unaudited)	Three months ended 31 March 2025 (unaudited)
Net cash flows from operating activities (<i>in millions of U.S. dollars</i>)	(67,632)	(19,669)	(21,873)	(58,708)
Net cash flows from financing activities (<i>in millions of U.S. dollars</i>)	238,031	(38,304)	71,249	184,976
Net cash flows from investing activities (<i>in millions of U.S. dollars</i>)	(108,282)	86,250	(12,391)	(98,983)
*Citigroup shall mean Citigroup Inc. and its consolidated subsidiaries.				
Qualifications in audit report on historical financial information: There are no qualifications in the audit report of the Guarantor on its audited historical financial information.				

The corresponding information in the relevant translations of the Summary (if any) shall also be deemed to be supplemented.

Significant change and material adverse change

There has been no significant change in the consolidated financial position or the financial performance of CGMHI and its subsidiaries as a whole since 31 December 2025 (the date of the most recently published audited annual financial statements of CGMHI), and there has been no material adverse change in the prospects of CGMHI and its subsidiaries as a whole since 31 December 2025 (the date of the most recently published audited annual financial statements of CGMHI).

There has been no significant change in the financial position or the financial performance of Citigroup Inc. or Citigroup Inc. and its subsidiaries as a whole since 31 March 2026 (the date of Citigroup Inc.'s most recently published unaudited interim financial statements), and there has been no material adverse change in the prospects of Citigroup Inc. or Citigroup Inc. and its subsidiaries as a whole since 31 December 2025 (the date of Citigroup Inc.'s most recently published audited annual financial statements).

Legal proceedings

For a discussion of CGMHI's material legal and regulatory matters, see Note 17 to the Consolidated Financial Statements included in the CGMHI 2025 Annual Report. For a discussion of Citigroup Inc.'s material legal and regulatory matters, of which the matters discussed in Note 17 (as specified above) are a part, see (i) Note 30 to the Consolidated Financial Statements included in the Citigroup Inc. 2025 Form 10-K and (ii) Note 25 to the Consolidated Financial Statements included in the Citigroup Inc. 2026 Q1 Form 10-Q. Save as disclosed in the documents referenced above, neither CGMHI nor any of its subsidiaries is involved in, or has been involved in, any governmental, legal or arbitration proceedings that may have had in the twelve months before the date of this Supplement, a significant effect on the financial position or profitability of CGMHI or CGMHI and its subsidiaries taken as a whole, nor, so far as CGMHI is aware, are any such proceedings pending or threatened.

For a discussion of Citigroup Inc.'s material legal and regulatory matters, see (i) Note 30 to the Consolidated Financial Statements included in the Citigroup Inc. 2025 Form 10-K and (ii) Note 25 to the Consolidated Financial Statements included in the Citigroup Inc. 2026 Q1 Form 10-Q. Save as disclosed in the documents referenced above, neither Citigroup Inc. nor any of its subsidiaries is involved in, or has been involved in, any governmental, legal or arbitration proceedings that may have had, in the twelve months before the date of this Supplement, a significant effect on the financial position or profitability of Citigroup Inc. or Citigroup Inc. and its subsidiaries as a whole, nor, so far as Citigroup Inc. is aware, are any such proceedings pending or threatened.

Amendments to "General Description of the Programme"

The section of the CGMHI GMI Base Prospectus entitled "*General Description of the Programme*" shall be amended as set out in Schedule 4 to this Supplement, such that, where applicable, all double-underlined text will be inserted into, and all struck-out text will be deleted from, the CGMHI GMI Base Prospectus.

General

Save as disclosed in this Supplement (including any documents incorporated by reference herein), there has been no other significant new factor, material mistake or material inaccuracy relating to information included in the CGMHI GMI Base Prospectus since the publication of the CGMHI GMI Base Prospectus Supplement (No.5).

This Supplement and the documents incorporated by reference into it will be published on the website of the Luxembourg Stock Exchange at www.luxse.com. Copies of the CGMHI GMI Base Prospectus 2025, the CGMHI GMI Base Prospectus Supplement (No.1), the CGMHI GMI Base Prospectus Supplement (No.2), the CGMHI GMI Base Prospectus Supplement (No.3), the CGMHI GMI Base Prospectus Supplement (No.4), the CGMHI GMI Base Prospectus Supplement (No.5) and this Supplement will be obtainable free of charge in electronic form, for so long as the Programme remains in effect or any Securities remain outstanding, at the specified office of the Fiscal Agent and each of the other Paying Agents and all documents incorporated by reference into the CGMHI GMI Base Prospectus 2025 will be available on the website specified for each such document in the CGMHI GMI Base Prospectus.

To the extent that there is any inconsistency between (a) any statement in this Supplement or any statement incorporated by reference into the CGMHI GMI Base Prospectus 2025 by this Supplement and (b) any statement in the CGMHI GMI Base Prospectus or otherwise incorporated by reference into the CGMHI GMI Base Prospectus 2025, the statements in (a) above will prevail.

Withdrawal rights

In accordance with Article 23(2) of the EU Prospectus Regulation, investors who have already agreed to purchase or subscribe for securities pursuant to the CGMHI GMI Base Prospectus before this Supplement is published, and for whom any of the information in this Supplement relates to the issue of the relevant securities (within the meaning of Article 23(4) of the EU Prospectus Regulation), have the right, exercisable within three working days after the publication of this Supplement, to withdraw their acceptances, provided that the significant new factor,

material mistake or material inaccuracy to which this Supplement relates arose or was noted before the closing of the offer period or the delivery of the securities, whichever occurs first. Investors may contact the relevant distributor of such securities in connection therewith should they wish to exercise such right of withdrawal. The final date of such right of withdrawal is 28 May 2026.

INFORMATION RELATING TO THE CGMFL GMI BASE PROSPECTUS

Publication of the 2026 Q1 Form 10-Q of Citigroup Inc. on 7 May 2026

On 7 May 2026, Citigroup Inc. filed its Quarterly Report on Form 10-Q (the "**Citigroup Inc. 2026 Q1 Form 10-Q**") for the three months ended 31 March 2026 with the Securities and Exchange Commission of the United States (the "**SEC**"). A copy of the Citigroup Inc. 2026 Q1 Form 10-Q has been filed with the *Commission de Surveillance du Secteur Financier* (the "**CSSF**"), Euronext Dublin and the Luxembourg Stock Exchange, and has been published on the website of Euronext Dublin (<https://ise-prodnr-eu-west-1-data-integration.s3-eu-west-1.amazonaws.com/202605/368f25c4-3535-45d2-aea1-9fe5a17f21c0.pdf>) and on the website of the Luxembourg Stock Exchange (www.luxse.com). Citigroup Inc. is the indirect parent company of CGMFL. By virtue of this Supplement, the Citigroup Inc. 2026 Q1 Form 10-Q is incorporated by reference in, and forms part of, the CGMFL GMI Base Prospectus.

The following information appears on the page(s) of the Citigroup Inc. 2026 Q1 Form 10-Q as set out below:

1. Unaudited interim financial information of Citigroup Inc. in respect of the three months ended 31 March 2026, as set out in the Citigroup Inc. 2026 Q1 Form 10-Q:

	Page(s)
A. Consolidated Statements of Income and Comprehensive Income	90-91
B. Consolidated Balance Sheet	92-93
C. Consolidated Statement of Changes in Stockholders' Equity	94
D. Consolidated Statement of Cash Flows	96-97
E. Notes to the Consolidated Financial Statements	98-186

2. Other information relating to Citigroup Inc., as set out in the Citigroup Inc. 2026 Q1 Form 10-Q:

	Page(s)
A. Description of the principal activities of Citigroup Inc. - Overview, Management's Discussion and Analysis of Financial Condition and Results of Operations	4-33
B. Description of the principal markets in which Citigroup Inc. competes	
(i) Management's Discussion and Analysis of Financial Condition and Results of Operations	7-33
(ii) Other Risks	78-79
(iii) Note 3 (<i>Reportable Business Segments and all other</i>) to the Consolidated Financial Statements	101-103
C. Description of the principal investments of Citigroup Inc. – Note 11 (<i>Investments</i>) to the Consolidated Financial Statements	112-118
D. Description of trends and events affecting Citigroup Inc.	

(i)	Citigroup Segments, Management's Discussion and Analysis of Financial Condition and Results of Operations	6-33
(ii)	Significant Accounting Policies and Significant Estimates, Income Taxes, Disclosure Controls and Procedures, Disclosure Pursuant to Section 219 of the Iran Threat Reduction and Syria Human Rights Act and Forward-Looking Statements	80-87
(iii)	Note 1 (<i>Basis of Presentation, Updated Accounting Policies and Accounting Changes</i>) to the Consolidated Financial Statements	98-99
E.	Description of litigation involving Citigroup Inc. – Note 25 (<i>Contingencies</i>) to the Consolidated Financial Statements	184-185
F.	Risk Management – Managing Global Risk Table of Contents and Managing Global Risk	43-79

Any information not specified in the cross-reference list above but included in the Citigroup Inc. 2026 Q1 Form 10-Q is not incorporated by reference and is either covered elsewhere in the Base Prospectus or is not relevant for investors.

Publication of the Annual Report and Financial Statements of Citigroup Global Markets Funding Luxembourg S.C.A. on 27 April 2026

On 27 April 2026, CGMFL published its annual report and audited non-consolidated financial statements for the year ended 31 December 2025 (the "**CGMFL 2025 Annual Report**") A copy of the CGMFL 2025 Annual Report has been filed with the CSSF, Euronext Dublin and has been published on the website of Euronext Dublin (<https://ise-prodnr-eu-west-1-data-integration.s3-eu-west-1.amazonaws.com/202605/66631e11-c839-48d6-9c4f-2f64ae372c3a.pdf>) and the website of the Luxembourg Stock Exchange (www.luxse.com). CGMFL is an Issuer under the Programme. By virtue of this Supplement, the CGMFL 2025 Annual Report is incorporated by reference in, and forms part of, the CGMFL GMI Base Prospectus.

The following information appears on the page(s) of the CGMFL 2025 Annual Report as set out below:

1. The audited historical non-consolidated financial information of CGMFL in respect of the period ended 31 December 2025, as set out in the CGMFL 2025 Annual Report:

	Page(s) of the pdf document
A. Statement of Financial Position	20
B. Statement of Profit or Loss and other Comprehensive Income	21
C. Statements of Changes in Equity	22
D. Statement of Cash Flows	23
E. Notes to the Financial Statements	24-74
F. Report on the audit of the financial statements by KPMG Luxembourg S.à r.l.	14-19

Any information not specified in the cross-reference list above but included in the CGMFL 2025 Annual Report is not incorporated by reference and is either covered elsewhere in the Base Prospectus or is not relevant for investors.

Publication of the Annual Financial Report of Citigroup Global Markets Limited (CGML)

On 25 April 2026, Citigroup Global Markets Limited published its audited non-consolidated financial statements for the year ended 31 December 2025 (the "**CGMFL Guarantor 2025 Annual Report**"). A copy of the CGMFL Guarantor 2025 Annual Report has been filed with the CSSF, Euronext Dublin and has been published on the website of Euronext Dublin (<https://ise-prodnr-eu-west-1-data-integration.s3-eu-west-1.amazonaws.com/202605/327c0d6b-5d26-4721-a846-0944e6dc9bce.pdf>) and the website of the Luxembourg Stock Exchange (www.luxse.com). CGML is CGMFL Guarantor under the Programme. By virtue of this Supplement, the CGMFL Guarantor 2025 Annual Report is incorporated by reference in, and forms part of, the CGMFL GMI Base Prospectus.

The following information appears on the page(s) of the CGMFL Guarantor 2025 Annual Report as set out below:

1. The audited historical financial information of the CGMFL Guarantor in respect of the year ended 31 December 2025, as set out in the CGMFL Guarantor 2025 Annual Report:

	Page(s) of the pdf document
A. Income Statement	34
B. Statement of Comprehensive Income	35
C. Statement of Changes in Equity	36
D. Balance Sheet	37
E. Statement of Cash Flows	38
F. Notes to the Financial Statements	39-120
G. Independent Auditor's Report to the members of CGML	29-33

Any information not specified in the cross-reference list above but included in the CGMFL Guarantor 2025 Annual Report is not incorporated by reference and is either covered elsewhere in the Base Prospectus or is not relevant for investors.

Alternative Performance Measures

Information relating to the additional alternative performance measures ("**APMs**") for the purposes of the Guidelines published by the European Securities and Markets Authority ("**ESMA**") is set out in Schedule 1 to this Supplement.

CGMFL Relevant Series Supplement

In respect of each series of securities described in Schedule 3 hereto, the Issuer has determined to amend the key financial information of CGMFL and the key financial information of the CGMFL Guarantor set out in the Summary of the Securities appended as the Annex to the Final Terms or Amended and Restated Final Terms (as the case may be), as follows:

- (a) the information set out in the sub-section entitled "*What is the key financial information regarding the Issuer?*" in the Summary is amended so that it states:

The following key financial information has been extracted from the audited non-consolidated financial statements of the Issuer for the years ended 31 December 2025 and 2024.

Summary information – income statement		
	Year ended 31 December 2025 (audited)	Year ended 31 December 2024 (audited)
Profit before income tax (<i>in thousands of U.S. dollars</i>)	276	205
Summary information – balance sheet		
	Year ended 31 December 2025 (audited)	Year ended 31 December 2024 (audited)
Net financial debt (long term debt plus short term debt minus cash) (<i>in thousands of U.S. dollars</i>)	29,176,643	24,185,735
Current ratio (current assets/current liabilities)	100%	100%
Debt to equity ratio (total liabilities/total shareholder equity)	16262%	15260%
Interest cover ratio (operating income/interest expense)*	Not Applicable	Not Applicable
Summary information – cash flow statement		
	Year ended 31 December 2025 (audited)	Year ended 31 December 2024 (audited)
Net cash flows from operating activities (<i>in thousands of U.S. dollars</i>)	(34,526)	(130,622)
Net cash flows from financing activities (<i>in thousands of U.S. dollars</i>)	1,242,740	279,496
Net cash flows from investing activities (<i>in thousands of U.S. dollars</i>)	(1,242,757)	(279,500)

*In accordance with IFRS, the Issuer does not present any interest expenses.

Qualifications in audit report on historical financial information: There are no qualifications in the audit report of the Issuer on its audited historical financial information.

- (b) the information set out in the sub-section entitled "Key financial information of the Guarantor" in the Summary is amended so that it states:

Key financial information of the Guarantor: The following key financial information has been extracted from the audited non-consolidated financial statements of the Guarantor for the years ended 31 December 2025 and 2024.

Summary information – income statement		
	Year ended 31 December 2025 (audited)	Year ended 31 December 2024 (audited)
Profit after taxation (<i>in millions of U.S. dollars</i>)	477	677
Summary information – balance sheet		
	Year ended 31 December 2025 (audited)	Year ended 31 December 2024 (audited)
Net financial debt (long term debt plus short term debt minus cash) (<i>in millions of U.S. dollars</i>)	1,658	3,178
Debt to equity ratio (total liabilities/total shareholder equity)	17.98	13.24
Summary information – cash flow statement		
	Year ended 31 December 2025 (audited)	Year ended 31 December 2024 (audited)
Net cash flows from operating activities (<i>in millions of U.S. dollars</i>)	1,864	2,140

Net cash flows from financing activities (<i>in millions of U.S. dollars</i>)	1,261	(1,157)
Net cash flows from investing activities (<i>in millions of U.S. dollars</i>)	(4)	(75)
Qualifications in audit report on historical financial information: There are no qualifications in the audit report of the Guarantor on its audited historical financial information.		

The corresponding information in the relevant translations of the Summary (if any) shall also be deemed to be supplemented.

Significant change and material adverse change

There has been no significant change in the financial position or financial performance of CGMFL since 31 December 2025 (the date of its most recently published audited annual financial statements) and there has been no material adverse change in the prospects of CGMFL since 31 December 2025 (the date of its most recently published audited annual financial statements).

There has been no significant change in the financial position or financial performance of CGML or CGML and its subsidiaries as a whole since 31 December 2025 (the date of its most recently published audited annual financial statements) and no material adverse change in the prospects of CGML or CGML and its subsidiaries as a whole since 31 December 2025 (the date of its most recently published audited annual financial statements).

Legal proceedings

For a discussion of Citigroup Inc.'s material legal and regulatory matters, see (i) Note 30 to the Consolidated Financial Statements included in the Citigroup Inc. 2025 Form 10-K and (ii) Note 25 to the Consolidated Financial Statements included in the Citigroup Inc. 2026 Q1 Form 10-Q. Save as disclosed in the documents referenced above, CGMFL is not involved in, or has not been involved in, any governmental, legal or arbitration proceedings that may have had in the twelve months before the date of this Supplement, a significant effect on CGMFL's financial position or profitability, nor, so far as CGMFL is aware, are any such proceedings pending or threatened.

For a discussion of Citigroup Inc.'s material legal and regulatory matters, see (i) Note 30 to the Consolidated Financial Statements included in the Citigroup Inc. 2025 Form 10-K and (ii) Note 25 to the Consolidated Financial Statements included in the Citigroup Inc. 2026 Q1 Form 10-Q. Save as disclosed in the documents referenced above, CGML is not involved in, or has not been involved in, any governmental, legal or arbitration proceedings that may have had, in the twelve months before the date of this Supplement, a significant effect on the financial position or profitability of CGML, nor, so far as CGML is aware, are any such proceedings pending or threatened.

Amendments to "General Description of the Programme"

The section of the CGMFL GMI Base Prospectus entitled "*General Description of the Programme*" shall be amended as set out in Schedule 4 to this Supplement, such that, where applicable, all double-underlined text will be inserted into, and all struck-out text will be deleted from, the CGMFL GMI Base Prospectus.

General

Save as disclosed in this Supplement (including any documents incorporated by reference herein), there has been no other significant new factor, material mistake or material inaccuracy relating to information included in the CGMFL GMI Base Prospectus since the publication of the CGMFL GMI Base Prospectus Supplement (No.5).

This Supplement and the documents incorporated by reference into it will be published on the website of the Luxembourg Stock Exchange at www.luxse.com. Copies of the CGMFL GMI Base Prospectus 2025, the CGMFL GMI Base Prospectus Supplement (No.1), the CGMFL GMI Base Prospectus Supplement (No.2), the CGMFL GMI Base Prospectus Supplement (No.3), the CGMFL GMI Base Prospectus Supplement (No.4), the CGMFL

GMI Base Prospectus Supplement (No.5) and this Supplement will be obtainable free of charge in electronic form, for so long as the Programme remains in effect or any Securities remain outstanding, at the specified office of the Fiscal Agent and each of the other Paying Agents and all documents incorporated by reference into the CGMFL GMI Base Prospectus 2025 will be available on the website specified for each such document in the CGMFL GMI Base Prospectus.

To the extent that there is any inconsistency between (a) any statement in this Supplement or any statement incorporated by reference into the CGMFL GMI Base Prospectus 2025 by this Supplement and (b) any statement in the CGMFL GMI Base Prospectus or otherwise incorporated by reference into the CGMFL GMI Base Prospectus 2025, the statements in (a) above will prevail.

Withdrawal rights

In accordance with Article 23(2) of the EU Prospectus Regulation, investors who have already agreed to purchase or subscribe for securities pursuant to the CGMFL GMI Base Prospectus before this Supplement is published, and for whom any of the information in this Supplement relates to the issue of the relevant securities (within the meaning of Article 23(4) of the EU Prospectus Regulation), have the right, exercisable within three working days after the publication of this Supplement, to withdraw their acceptances, provided that the significant new factor, material mistake or material inaccuracy to which this Supplement relates arose or was noted before the closing of the offer period or the delivery of the securities, whichever occurs first. Investors may contact the relevant distributor of such securities in connection therewith should they wish to exercise such right of withdrawal. The final date of such right of withdrawal is 28 May 2026.

SCHEDULE 1

**ALTERNATIVE PERFORMANCE MEASURES
(CGMFL Guarantor 2025 Annual Report)**

In relation to the CGMFL GMI Base Prospectus, the CGMFL Guarantor 2025 Annual Report contains the additional alternative performance measures (APMs) as shown in the table below:

APM	Components of APM	Basis of calculation (including any assumptions)	Reconciliation with financial statements	Explanation of why use of APM provides useful information	Comparatives and reconciliations for corresponding previous reporting period
<u>In the CGMFL Guarantor 2025 Annual Report:</u>					
Other Income and Expenses (contained in the Strategic Report) for the period ended 31 December 2025	"Net finance income on pension" and "Other Income" in the Income Statement for the period ended 31 December 2025	"Net finance income on pension" and "Other Income" in the Income Statement for the period ended 31 December 2025	"Net finance income on pension" and "Other Income" in the Income Statement	Acts as a subtotal / summary	Other Income and Expenses was presented in the Strategic Report in the CGMFL Guarantor 2024 Annual Report and was calculated in the same manner

SCHEDULE 2

SERIES OF NOTES RELATING TO THE CGMHI RELEVANT SERIES SUPPLEMENT

- (i) Issue of Up to 20,000 Units of Euro 1,000 Fixed Coupon Autocall Certificates Based Upon the Worst Performing of Enel S.p.A. and UniCredit S.p.A. (Series: GMTCH38150; ISIN: XS3125683659)

SCHEDULE 3

SERIES OF NOTES RELATING TO THE CGMFL RELEVANT SERIES SUPPLEMENT

- (i) Issue of up to EUR 10,000,000 Memory Coupon Barrier Autocall Notes linked to the MerQube Partners Group Holding AG 42.0 Point Decrement (CHF) Index, due June 2033 (Series: CGMFL169131; ISIN: XS3164439740)
- (ii) Issue of Up to 20,000 Units of Euro 1,000 Fixed Coupon Autocall Certificates Based Upon UniCredit S.p.A. (Series: CGMFL167385; ISIN: XS3127878067)
- (iii) Issue of up to PLN 200,000,000 Capital Protected Autocall Notes linked to the shares of Enel SpA, Engie S.A. and RWE AG, due June 2029 (Series: CGMFL165539; ISIN: XS3163737045)
- (iv) Issue of up to PLN 40,000,000 Snowballing Autocall Notes linked to Advanced Micro Devices, Inc., due June 2029 (Series: CGMFL164960; ISIN: XS3163807863)
- (v) Issue of up to USD 10,000,000 Snowballing Autocall Notes linked to Advanced Micro Devices, Inc., due June 2029 (Series: CGMFL164963; ISIN: XS3163807277)
- (vi) Issue of Up to 20,000 Units of Euro 1,000 Memory Coupon Barrier Autocall Certificates Based Upon the Worst Performing of Banco BPM S.p.A., BPER Banca S.p.A. and Enel S.p.A. (Series: CGMFL165870; ISIN: XS3127859604)
- (vii) Issue of Up to 1,000 Units of Euro 20,000 Memory Coupon Barrier Autocall Certificates Based Upon the Worst Performing of Banco BPM S.p.A., Intesa Sanpaolo S.p.A and UniCredit S.p.A. (Series: CGMFL169142; ISIN: XS3127859356)
- (viii) Issue of EUR 30,000,000 Snowballing Autocall Notes linked to the MerQube BNP 4.6 Index Point Decrement (EUR) Index, due July 2038 (Series: CGMFL168759; ISIN: FRC764210163)
- (ix) Issue of EUR 30,000,000 Memory Coupon Barrier Autocall Notes linked to 12-month EURIBOR, due July 2038 (Series: CGMFL164674; ISIN: FRC764210056)
- (x) Issue of EUR 30,000,000 Snowballing Autocall Notes linked to the MerQube Transatlantic 40 50 Point Decrement Index (EUR), due July 2036 (Series: CGMFL162658; ISIN: FRC764201626)
- (xi) Issue of EUR 30,000,000 Coupon Barrier Autocall Notes linked to 12-month EURIBOR, due June 2038 (Series: CGMFL158198; ISIN: FRC764201493)

SCHEDULE 4

AMENDMENTS TO GENERAL DESCRIPTION OF THE PROGRAMME

The sub-section entitled "*Credit Ratings*" on pages 34 to 36 of the Base Prospectus under the section of the Base Prospectus entitled "*General Description of the Programme*" shall be amended as follows:

"CREDIT RATINGS

Citigroup Inc. has a long term/short term senior debt rating of BBB+/A-2 by Standard & Poor's Financial Services LLC ("**S&P**"), A3/P-2 by Moody's Investors Service, Inc. ("**Moody's**") and A/F1 by Fitch Ratings, Inc. ("**Fitch**").¹

CGMHI has a long term/short term senior debt rating of A/A-1 by S&P, A2/P-1 by Moody's and ~~A+AA-/F1F1+~~ by Fitch.²

CGMFL has a long term/short term senior debt rating of A+/A-1 by S&P; and a long term senior debt rating of A1 by Moody's, and CGMFL also has a senior unsecured debt rating of AA- by Fitch based on an unconditional, irrevocable guarantee by CGML.³

¹ "BBB+" by S&P: An obligor rated "BBB" has adequate capacity to meet its financial commitments. However, adverse economic conditions or changing circumstances are more likely to weaken the obligor's capacity to meet its financial commitments. The addition of a plus sign shows the relative standing within the rating category (source: www.standardandpoors.com).

"A-2" by S&P: An obligor rated "A-2" has satisfactory capacity to meet its financial commitments. However, it is somewhat more susceptible to the adverse effects of changes in circumstances and economic conditions than obligors in the highest rating category (source: www.standardandpoors.com).

"A3" by Moody's: Obligations rated "A" are judged to be upper-medium grade and are subject to low credit risk. The modifier 3 indicates a ranking in the lower end of that generic rating category (source: www.moodys.com).

"P-2" by Moody's: Issuers (or supporting institutions) rated "Prime-2" have a strong ability to repay short-term debt obligations (source: www.moodys.com).

"A" by Fitch: "A" ratings denote expectations of low default risk. The capacity for payment of financial commitments is considered strong. This capacity may, nevertheless, be more vulnerable to adverse business or economic conditions than is the case for higher ratings (source: www.fitchratings.com).

"F1" by Fitch: Indicates the strongest intrinsic capacity for timely payment of financial commitments (source: www.fitchratings.com).

² "A" by S&P: An obligor rated "A" has strong capacity to meet its financial commitments but is somewhat more susceptible to the adverse effects of changes in circumstances and economic conditions than obligors in higher-rated categories (source: www.standardandpoors.com).

"A-1" by S&P: An obligor rated "A-1" has strong capacity to meet its financial commitments. It is rated in the highest category by S&P Global Ratings (source: www.standardandpoors.com).

"A2" by Moody's: Obligations rated "A" are judged to be upper-medium grade and are subject to low credit risk. The modifier 2 indicates a mid-range ranking (source: www.moodys.com).

"P-1" by Moody's: Issuers (or supporting institutions) rated "Prime-1" have a superior ability to repay short-term debt obligations (source: www.moodys.com).

~~"A+" by Fitch: "A" ratings denote expectations of low default risk. The capacity for payment of financial commitments is considered strong. This capacity may, nevertheless, be more vulnerable to adverse business or economic conditions than is the case for higher ratings. The modifiers '+' or '-' may be appended to a rating to denote relative status within major rating categories (source: www.fitchratings.com).~~

"AA-" by Fitch: "AA" ratings denote expectations of a very low level of default risk. The modifiers '+' or '-' may be appended to a rating to denote relative status within major rating categories (source: www.fitchratings.com).

~~"F1" by Fitch: Indicates the strongest intrinsic capacity for timely payment of financial commitments (source: www.fitchratings.com).~~

CGML has a long term/short term senior debt rating of A+/A-1 by S&P, A1/P-1 by Moody's and ~~A+AA-/F1F1+~~ by Fitch.⁴

The rating of a certain Tranche of Notes may be specified in the applicable Issue Terms.

S&P is not established in the EEA or the United Kingdom and has not applied for registration under Regulation (EC) No. 1060/2009 (as amended or superseded) (the "**EU CRA Regulation**") or the EU CRA Regulations as it forms part of domestic law by virtue of the EUWA and regulations made thereunder (the "**UK CRA Regulation**"). The S&P ratings have been endorsed by S&P Global Ratings Europe Limited ("**SPGRE**"). SPGRE is established in the EEA and registered under the EU CRA Regulation. As such SPGRE is included in the list of credit rating agencies published by the ESMA on its website (at <http://www.esma.europa.eu/page/List-registered-and-certified-CRAs>) in accordance with the EU CRA Regulation. ESMA has indicated that ratings issued in the United States of America which have been endorsed by SPGRE may be used in the EEA by the relevant market participants. On 1 January 2021, a new UK credit rating agency, S&P Global Ratings UK Limited ("**SPGRUK**") has been registered with the Financial Conduct Authority (the "**FCA**") so that the credit ratings issued or endorsed by SPGRUK may be usable for certain regulatory purposes in the UK under the UK CRA Regulation. As such,

["F1+" by Fitch: "F1" indicates the strongest capacity for timely payment of financial commitments and a "+" is added to the assigned rating where the liquidity profile is particularly strong \(source: \[www.fitchratings.com\]\(http://www.fitchratings.com\)\).](#)

³ "A+" by S&P: An obligor rated "A" has strong capacity to meet its financial commitments but is somewhat more susceptible to the adverse effects of changes in circumstances and economic conditions than obligors in higher-rated categories. The addition of a plus sign shows the relative standing within the rating category (source: www.standardandpoors.com).

"A-1" by S&P: An obligor rated "A-1" has strong capacity to meet its financial commitments. It is rated in the highest category by S&P Global Ratings (source: www.standardandpoors.com).

"A1" by Moody's: Obligations rated "A" are judged to be upper-medium grade and are subject to low credit risk. The modifier 1 indicates that the obligation ranks in the higher end of its generic rating category (source: www.moodys.com).

["AA-" by Fitch: "AA" ratings denote expectations of a very low level of default risk. The modifiers '+' or '-' may be appended to a rating to denote relative status within major rating categories \(source: \[www.fitchratings.com\]\(http://www.fitchratings.com\)\).](#)

⁴ "A+" by S&P: An obligor rated "A" has strong capacity to meet its financial commitments but is somewhat more susceptible to the adverse effects of changes in circumstances and economic conditions than obligors in higher-rated categories. The addition of a plus sign shows the relative standing within the rating category (source: www.standardandpoors.com).

"A-1" by S&P: An obligor rated "A-1" has strong capacity to meet its financial commitments. It is rated in the highest category by S&P Global Ratings (source: www.standardandpoors.com).

"A1" by Moody's: Obligations rated "A" are judged to be upper-medium grade and are subject to low credit risk. The modifier 1 indicates that the obligation ranks in the higher end of its generic rating category (source: www.moodys.com).

"P-1" by Moody's: Issuers (or supporting institutions) rated "Prime-1" have a superior ability to repay short-term debt obligations (source: www.moodys.com).

~~"A+" by Fitch: "A" ratings denote expectations of low default risk. The capacity for payment of financial commitments is considered strong. This capacity may, nevertheless, be more vulnerable to adverse business or economic conditions than is the case for higher ratings. The modifiers '+' or '-' may be appended to a rating to denote relative status within major rating categories (source: www.fitchratings.com).~~

["AA-" by Fitch: "AA" ratings denote expectations of a very low level of default risk. The modifiers '+' or '-' may be appended to a rating to denote relative status within major rating categories \(source: \[www.fitchratings.com\]\(http://www.fitchratings.com\)\).](#)

~~"F1" by Fitch: Indicates the strongest intrinsic capacity for timely payment of financial commitments (source: www.fitchratings.com).~~

["F1+" by Fitch: "F1" indicates the strongest capacity for timely payment of financial commitments and a "+" is added to the assigned rating where the liquidity profile is particularly strong \(source: \[www.fitchratings.com\]\(http://www.fitchratings.com\)\).](#)

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