



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)

CGMHI GMI Base Prospectus Supplement (No.9)

This base prospectus supplement ("**CGMHI GMI Base Prospectus Supplement (No.9)**") (the "**Supplement**") 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 (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)**"), a CGMHI GMI Base Prospectus Supplement (No.5) dated 29 April 2026 (the "**CGMHI GMI Base Prospectus Supplement (No.5)**"), a CGMHI GMI Base Prospectus Supplement (No.6) dated 22 May 2026 (the "**CGMHI GMI Base Prospectus Supplement (No.6)**"), a CGMHI GMI Base Prospectus Supplement (No.7) dated 31 July 2026 (the "**CGMHI GMI Base Prospectus Supplement (No.7)**") and a CGMHI GMI Base Prospectus Supplement (No.8) dated 24 August 2026 (the "**CGMHI GMI Base Prospectus Supplement (No.8)**"), 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), the CGMHI GMI Base Prospectus Supplement (No.5), the CGMHI GMI Base Prospectus Supplement (No.6), the CGMHI GMI Base Prospectus Supplement (No.7) and the CGMHI GMI Base Prospectus Supplement (No.8), together the "**CGMHI GMI Base Prospectus**" or the "**Base Prospectus**") with respect to the Citi Global Medium Term Note Programme (the "**Programme**").

In addition to the other matters described in the CGMHI GMI Base Prospectus Supplement (No.9), the CGMHI GMI Base Prospectus Supplement (No.9) also supplements each series of securities described in the Schedule 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**").

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 CGMHI GMI Base Prospectus Supplement (No.9) as Base Listing Particulars Supplement (the "**CGMHI GMI Base Listing Particulars Supplement (No.9)**" or 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" and "CGMHI GMI Base Prospectus Supplement (No.9)" shall be construed to be to "Base Listing Particulars Supplement" and "CGMHI GMI Base Listing Particulars Supplement (No.9)", respectively.

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

Responsibility Statements

CGMHI: CGMHI accepts responsibility for the information contained in this Supplement. To the best of the knowledge of CGMHI, the information contained in this Supplement 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. To the best of the knowledge of the CGMHI Guarantor, the information contained in this Supplement 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 incorporate by reference the CGMHI 2026 Half-Yearly Financial Report (as defined below) in the CGMHI 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 CGMHI GMI BASE PROSPECTUS

Publication of the Half-Yearly Financial Report of Citigroup Global Markets Holdings Inc. (CGMHI) on 31 August 2026

On 31 August 2026, CGMHI published its half-yearly financial report containing its unaudited consolidated interim financial statements as of and for the six month period ended 30 June 2026 (the "**CGMHI 2026 Half-Yearly Financial Report**"). A copy of the CGMHI 2026 Half-Yearly Financial Report has been filed with the *Commission de Surveillance du Secteur Financier*, 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/202609/f4391c47-e64d-4148-a1c5-f45f87ccc637.pdf>) and on the website of the Luxembourg Stock Exchange (www.luxse.com). CGMHI is an Issuer under the Programme. By virtue of this Supplement, the CGMHI 2026 Half-Yearly Financial Report is incorporated by reference into, and forms part of, the CGMHI GMI Base Prospectus.

The following information appears on the page(s) of the CGMHI 2026 Half-Yearly Financial Report as set out below:

1. The unaudited consolidated financial statements of CGMHI as of and for the six month period ended 30 June 2026, as set out in the CGMHI 2026 Half-Yearly Financial Report:

	Page(s) of the pdf
A. Consolidated Statements of Income	36
B. Consolidated Statements of Comprehensive Income	37
C. Consolidated Statements of Financial Condition	38-39
D. Consolidated Statements of Changes in Stockholder's Equity	40
E. Consolidated Statement of Cash Flows	41
F. Notes to Consolidated Financial Statements	42-72

2. The Management Report of CGMHI, as set out in the CGMHI 2026 Half-Yearly Financial Report:

	Page(s) of the pdf
A. Management Report	3-33

Any information not specified in the cross-reference list above but included in the CGMHI 2026 Half-Yearly Financial 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 the Schedule hereto, the Issuer has determined to amend the key financial information of CGMHI 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, and from the unaudited consolidated interim financial statements of the Issuer for the period ended 30 June 2026.

Summary information – income statement				
	Year ended 31 December 2025 (audited)	Year ended 31 December 2024 (audited)	Six months ended 30 June 2026 (unaudited)	Six months ended 30 June 2025 (unaudited)
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)	1,148	1,075
Summary information – balance sheet				
	Year ended 31 December 2025 (audited)	Year ended 31 December 2024 (audited)	As at 30 June 2026 (unaudited)	
Net financial debt (long term debt plus short term debt minus cash) <i>(in millions of U.S. dollars)</i>	229,792	199,672	250,300	
Current ratio (current assets/current liabilities)	1.24	1.26	1.20	
Debt to equity ratio (total liabilities/total shareholder equity)	22.65	18.89	25.42	
Interest cover ratio (operating income/interest expense)	1.03	0.96	1.08	
Summary information – cash flow statement				
	Year ended 31 December 2025 (audited)	Year ended 31 December 2024 (audited)	Six months ended 30 June 2026 (unaudited)	Six months ended 30 June 2025 (unaudited)
Net cash flows from operating activities <i>(in millions of U.S. dollars)</i>	(29,093)	(39,249)	(35,879)	(37,169)
Net cash flows from financing activities <i>(in millions of U.S. dollars)</i>	117,808	(33,813)	75,252	85,740
Net cash flows from investing activities <i>(in millions of U.S. dollars)</i>	(83,720)	68,770	(43,150)	(43,935)

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.

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 financial performance of CGMHI and its subsidiaries as a whole since 30 June 2026 (the date of the most recently published unaudited interim 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).

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 and Note 13 to the Consolidated Financial Statements included in the CGMHI 2026 Half-Yearly Financial Report. For a discussion of Citigroup Inc.'s material legal and regulatory matters, of which the matters discussed in Note 17 (as specified above) is 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 Q2 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.

General

Save as disclosed in this Supplement (including any document 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.8).

This Supplement and the document 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), the CGMHI GMI Base Prospectus Supplement (No.6), the CGMHI GMI Base Prospectus Supplement (No.7), the CGMHI GMI Base Prospectus Supplement (No.8) 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 21 September 2026.

SCHEDULE

SERIES OF NOTES RELATING TO THE CGMHI RELEVANT SERIES SUPPLEMENT

- (i) Issue of up to EUR 20,000,000 Quanto Call Notes linked to a Basket of Underlyings, due October 2030
(Series: GMTCH43249; ISIN: XS3331870512)