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

Notes issued by Citigroup Global Markets Holdings Inc. only will be unconditionally and irrevocably guaranteed by
CITIGROUP INC.
(incorporated in Delaware)

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

Approvals

This Supplement constitutes a supplement for the purposes of Part IV of the Luxembourg Law dated 16 July 2019 relating to prospectuses for securities (the "**Luxembourg Prospectus Law**") and has 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 has not been approved by and will not be submitted for approval to the *Commission de Surveillance du Secteur Financier* of Luxembourg.

Application has been made to the Irish Stock Exchange plc, trading as Euronext Dublin ("**Euronext Dublin**") for the approval of the CGMHI Offering Circular (No.2) Supplement (No.2) as a Base Listing Particulars Supplement (the "**CGMHI Offering Circular (No.2) Base Listing Particulars Supplement (No.2)**"). Save where expressly provided or the context otherwise requires, where Notes are to be admitted to trading on the Global Exchange Market references herein to "Supplement" and "CGMHI Offering Circular (No.2) Supplement (No.2)" shall be construed to be to "Base Listing Particulars Supplement" and "CGMHI Offering Circular (No.2) Supplement (No.2)", respectively.

This Supplement constitutes supplementary admission particulars in respect of the Offering Circular (No.2) (as defined below) for the purposes of the International Securities Market Rulebook. This

Supplement has not been approved by and will not be submitted for approval to the Financial Conduct Authority of the United Kingdom.

This Supplement (as defined below) will be approved by SIX Exchange Regulation AG as review body under the Swiss Financial Services Act (FinSA) on or around 16 September 2026.

CGMHI Offering Circular (No.2) Supplement (No.2)

This offering circular supplement ("**CGMHI Offering Circular (No.2) Supplement** (**No.2**)") is supplemental to, and must be read in conjunction with, the Offering Circular (No.2) dated 24 July 2026 ("**CGMHI Offering Circular (No.2) 2026**") as supplemented by CGMHI Offering Circular (No.2) Supplement (No.1) dated 24 August 2026 ("**CGMHI Offering Circular (No.2) Supplement (No.1)**"), prepared by Citigroup Global Markets Holdings Inc. ("**CGMHI**") and Citigroup Inc. in its capacity as the CGMHI Guarantor ("**CGMHI Guarantor**") (CGMHI Offering Circular (No.2) 2026 as supplemented by CGMHI Offering Circular (No.2) Supplement (No.1), the "**CGMHI Offering Circular (No.2)**" or the "**Offering Circular (No.2)**") with respect to the Citi Global Medium Term Note Programme (the "**Programme**").

Reference in this document to the "**Supplement**" are to the CGMHI Offering Circular (No.2) Supplement (No.2).

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.

Defined Terms

Terms defined in the Offering Circular (No.2) shall, unless the context otherwise requires, have the same meaning when used in this Supplement.

INFORMATION RELATING TO THE CGMHI OFFERING CIRCULAR (No.2)

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 Central Bank of Ireland, Euronext Dublin and the *Commission de Surveillance du Secteur Financier* (the "**CSSF**") and has been published on the website of the London Stock Exchange (https://docs.londonstockexchange.com/sites/default/files/documents/CGMHI%202026%20Half-Yearly%20Financial%20Report.pdf). 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 Offering Circular (No.2).

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 section entitled "Consolidated Financial Statements"
A.	Consolidated Statements of Income	1
B.	Consolidated Statements of Comprehensive Income	2
C.	Consolidated Statements of Financial Condition	3-4
D.	Consolidated Statements of Changes in Stockholder's Equity	5
E.	Consolidated Statement of Cash Flows	6
F.	Notes to Consolidated Financial Statements	7-37

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

		Page(s) of the section entitled "Management Report"
A.	Management Report	1-30

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 Offering Circular (No.2) or is not relevant for investors.

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 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 Offering Circular (No.2) since the publication of the CGMHI Offering Circular (No.2) Supplement (No.1).

Copies of the CGMHI Offering Circular (No.2) 2026, the CGMHI Offering Circular (No.2) Supplement (No.1) and this Supplement will be obtainable free of charge in electronic form, for so long as the Programme remains in effect or any Notes remain outstanding, at the specified office of the Fiscal Agent and each of the other Paying Agents. Copies of the CGMHI Offering Circular (No.2) 2026, the CGMHI Offering Circular (No.2) Supplement (No.1) and this Supplement have also been filed with and are available for viewing on the website of the Luxembourg Stock Exchange (www.luxse.com).

To the extent that there is any inconsistency between (a) any statement in this Supplement or any statement incorporated by reference into the CGMHI Offering Circular (No.2) 2026 by this Supplement and (b) any statement in the CGMHI Offering Circular (No.2) or otherwise incorporated by reference into the CGMHI Offering Circular (No.2) 2026, the statements in (a) above will prevail.