CITIGROUP INC. GMI BASE PROSPECTUS SUPPLEMENT (No.9) dated 29 October 2026;
CGMHI GMI BASE PROSPECTUS SUPPLEMENT (No.10) dated 29 October 2026; and
CGMFL GMI BASE PROSPECTUS SUPPLEMENT (No.10) dated 29 October 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.9)

This base prospectus supplement ("**Citigroup Inc. GMI Base Prospectus Supplement (No.9)**") 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)**"), a Citigroup Inc. GMI Base Prospectus Supplement (No.5) dated 29 April 2026 (the "**Citigroup Inc. GMI Base Prospectus Supplement (No.5)**"), a Citigroup Inc. GMI Base Prospectus Supplement (No.6) dated 22 May 2026 (the "**Citigroup Inc. GMI Base Prospectus Supplement (No.6)**"), a Citigroup Inc. GMI Base Prospectus Supplement (No.7) dated 31 July 2026 (the "**Citigroup Inc. GMI Base Prospectus Supplement (No.7)**") and a Citigroup Inc. GMI Base Prospectus Supplement (No.8) dated 24 August 2026 (the "**Citigroup Inc. GMI Base Prospectus Supplement (No.8)**"), 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), the Citigroup Inc. GMI Base Prospectus Supplement (No.5), the Citigroup Inc. GMI Base Prospectus Supplement (No.6), the Citigroup Inc. GMI Base Prospectus Supplement (No.7) and the Citigroup Inc. GMI Base Prospectus Supplement (No.8), 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.10)

This base prospectus supplement ("**CGMHI GMI Base Prospectus Supplement (No.10)**") 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)**"), 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)**"), a CGMHI GMI Base Prospectus Supplement (No.8) dated 24 August 2026 (the "**CGMHI GMI Base Prospectus Supplement (No.8)**") and a CGMHI GMI Base Prospectus Supplement (No.9) dated 16 September 2026 (the "**CGMHI GMI Base Prospectus Supplement (No.9)**"), 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), the CGMHI GMI Base Prospectus Supplement (No.8) and the CGMHI GMI Base Prospectus Supplement (No.9), together the "**CGMHI GMI Base Prospectus**") with respect to the Programme.

CGMFL GMI Base Prospectus Supplement (No.10)

This base prospectus supplement ("**CGMFL GMI Base Prospectus Supplement (No.10)"** and, together with the Citigroup Inc. GMI Base Prospectus Supplement (No.9) and the CGMHI GMI Base Prospectus Supplement (No.10), 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)**"), a CGMFL GMI Base Prospectus Supplement (No.5) dated 29 April 2026 (the "**CGMFL GMI Base Prospectus Supplement (No.5)**"), a CGMFL GMI Base Prospectus Supplement (No.6) dated 22 May 2026 (the "**CGMFL GMI Base Prospectus Supplement (No.6)**"), a CGMFL GMI Base Prospectus Supplement (No.7) dated 31 July 2026 (the "**CGMFL GMI Base Prospectus Supplement (No.7)**"), a CGMFL GMI Base Prospectus Supplement in respect of the Amended and Restated Final Terms CGMFL182338 dated 14 August 2026 (the "**CGMFL182338 Supplement**"), a CGMFL GMI Base Prospectus Supplement (No.8) dated 24 August 2026 (the "**CGMFL GMI Base Prospectus Supplement (No.8)**") and a CGMFL GMI Base

Prospectus Supplement (No.9) dated 15 October 2026 (the "**CGMFL GMI Base Prospectus Supplement (No.9)**"), 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**" or "**CGML**") (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), the CGMFL GMI Base Prospectus Supplement (No.6), the CGMFL GMI Base Prospectus Supplement (No.7), the CGMFL182338 Supplement, the CGMFL GMI Base Prospectus Supplement (No.8) and the CGMFL GMI Base Prospectus Supplement (No.9), 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.

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.9), the CGMHI GMI Base Prospectus Supplement (No.10) and the CGMFL GMI Base Prospectus Supplement (No.10) as Base Listing Particulars Supplements (respectively, the "**Citigroup Inc. GMI Base Listing Particulars Supplement (No.9)**", the "**CGMHI GMI Base Listing Particulars Supplement (No.10)**" and the "**CGMFL GMI Base Listing Particulars Supplement (No.10)**" 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.9)", "CGMHI GMI Base Prospectus Supplement (No.10)" and "CGMFL GMI Base Prospectus Supplement (No.10)" shall be construed to be to "Base Listing Particulars Supplement", "Citigroup Inc. GMI Base Listing Particulars Supplement (No.9)", "CGMHI GMI Base Listing Particulars Supplement (No.10)" and "CGMFL GMI Base Listing Particulars Supplement (No.10)", respectively.

This 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 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 incorporate by reference the Citigroup Inc. 2026 Q3 Form 8-K (as defined below) in each of the Citigroup Inc. GMI Base Prospectus, the CGMHI GMI Base Prospectus and 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 Q3 Form 8-K of Citigroup Inc. on 13 October 2026

On 13 October 2026, Citigroup Inc. filed a Current Report on Form 8-K (the "**Citigroup Inc. 2026 Q3 Form 8-K**") with the Securities and Exchange Commission of the United States (the "**SEC**") in connection with the publication of its Quarterly Financial Data Supplement for the quarter ended 30 September 2026. A copy of the Citigroup Inc. 2026 Q3 Form 8-K 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/202610/c384e461-31d3-45d1-8bdf-50942e8a92e0.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 Q3 Form 8-K is incorporated by reference into, and forms part of, the Citigroup Inc. GMI Base Prospectus.

The following information appears on the page(s) (page number references are to the PDF document) of the Citigroup Inc. 2026 Q3 Form 8-K as set out below:

		Page(s)
(a)	Press Release, dated 13 October 2026, issued by Citigroup Inc.	Exhibit Number 99.1 on pages 4-14
(b)	Citigroup Inc. Quarterly Financial Data Supplement for the quarter ended 30 September 2026.	Exhibit Number 99.2 on pages 15-45

Any information not specified in the cross-reference list above but included in the Citigroup Inc. 2026 Q3 Form 8-K is not incorporated by reference and is either covered elsewhere in the Base Prospectus or is not relevant for investors.

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 Citigroup Inc. GMI Base Prospectus since the publication of the Citigroup Inc. 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 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), the Citigroup Inc. GMI Base Prospectus Supplement (No.6), the Citigroup Inc. GMI Base Prospectus Supplement (No.7), the Citigroup Inc. 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 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 3 November 2026.

INFORMATION RELATING TO THE CGMHI GMI BASE PROSPECTUS

Publication of the 2026 Q3 Form 8-K of Citigroup Inc. on 13 October 2026

On 13 October 2026, Citigroup Inc. filed a Current Report on Form 8-K (the "**Citigroup Inc. 2026 Q3 Form 8-K**") with the Securities and Exchange Commission of the United States (the "**SEC**") in connection with the publication of its Quarterly Financial Data Supplement for the quarter ended 30 September 2026. A copy of the Citigroup Inc. 2026 Q3 Form 8-K 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/202610/c384e461-31d3-45d1-8bdf-50942e8a92e0.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 Q3 Form 8-K is incorporated by reference into, and forms part of, the CGMHI GMI Base Prospectus.

The following information appears on the page(s) (page number references are to the PDF document) of the Citigroup Inc. 2026 Q3 Form 8-K as set out below:

		Page(s)
(a)	Press Release, dated 13 October 2026, issued by Citigroup Inc.	Exhibit Number 99.1 on pages 4-14
(b)	Citigroup Inc. Quarterly Financial Data Supplement for the quarter ended 30 September 2026.	Exhibit Number 99.2 on pages 15-45

Any information not specified in the cross-reference list above but included in the Citigroup Inc. 2026 Q3 Form 8-K is not incorporated by reference and is either covered elsewhere in the Base Prospectus or is not relevant for investors.

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.9).

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), the CGMHI GMI Base Prospectus Supplement (No.9) 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 3 November 2026.

INFORMATION RELATING TO THE CGMFL GMI BASE PROSPECTUS

Publication of the 2026 Q3 Form 8-K of Citigroup Inc. on 13 October 2026

On 13 October 2026, Citigroup Inc. filed a Current Report on Form 8-K (the "**Citigroup Inc. 2026 Q3 Form 8-K**") with the Securities and Exchange Commission of the United States (the "**SEC**") in connection with the publication of its Quarterly Financial Data Supplement for the quarter ended 30 September 2026. A copy of the Citigroup Inc. 2026 Q3 Form 8-K 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/202610/c384e461-31d3-45d1-8bdf-50942e8a92e0.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 Q3 Form 8-K is incorporated by reference into, and forms part of, the CGMFL GMI Base Prospectus.

The following information appears on the page(s) (page number references are to the PDF document) of the Citigroup Inc. 2026 Q3 Form 8-K as set out below:

		Page(s)
(a)	Press Release, dated 13 October 2026, issued by Citigroup Inc.	Exhibit Number 99.1 on pages 4-14
(b)	Citigroup Inc. Quarterly Financial Data Supplement for the quarter ended 30 September 2026.	Exhibit Number 99.2 on pages 15-45

Any information not specified in the cross-reference list above but included in the Citigroup Inc. 2026 Q3 Form 8-K is not incorporated by reference and is either covered elsewhere in the Base Prospectus or is not relevant for investors.

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 CGMFL GMI Base Prospectus since the publication of the CGMFL GMI Base Prospectus Supplement (No.9).

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 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), the CGMFL GMI Base Prospectus Supplement (No.6), the CGMFL GMI Base Prospectus Supplement (No.7), the CGMFL GMI Base Prospectus Supplement (No.8), the CGMFL GMI Base Prospectus Supplement (No.9) 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 3 November 2026.