

CITIGROUP INC. REGIONAL STRUCTURED NOTES BASE PROSPECTUS NO. 2 (UK) SUPPLEMENT (No.5) dated 30 July 2025;
CGMHI REGIONAL STRUCTURED NOTES BASE PROSPECTUS NO. 2 (UK) SUPPLEMENT (No.5) dated 30 July 2025; and
CGMFL REGIONAL STRUCTURED NOTES BASE PROSPECTUS NO. 2 (UK) SUPPLEMENT (No.5) dated 30 July 2025



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

Securities 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)

Base Prospectus Supplements

Citigroup Inc. Regional Structured Notes Base Prospectus No. 2 (UK) Supplement (No.5)

This base prospectus supplement ("**Citigroup Inc. Regional Structured Notes Base Prospectus No. 2 (UK) Supplement (No.5)**") 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 is supplemental to, and must be read in conjunction with, the Regional Structured Notes Base Prospectus No. 2 (UK) dated 29 November 2024 (the "**Citigroup Inc. Regional Structured Notes Base Prospectus No. 2 (UK) 2024**"), as supplemented by a Citigroup Inc. Regional Structured Notes Base Prospectus No. 2 (UK) Supplement (No.1) dated 31 January 2025 (the "**Citigroup Inc. Regional Structured Notes Base Prospectus No. 2 (UK) Supplement (No.1)**"), a Citigroup Inc. Regional Structured Notes Base Prospectus No. 2 (UK) Supplement (No.2) dated 12 March 2025 (the "**Citigroup Inc. Regional Structured Notes Base Prospectus No. 2 (UK) Supplement (No.2)**"), a Citigroup Inc. Regional Structured Notes Base Prospectus No. 2 (UK) Supplement (No.3) dated 7 May 2025 (the "**Citigroup Inc. Regional Structured Notes Base Prospectus No. 2 (UK) Supplement (No.3)**") and a Citigroup

Inc. Regional Structured Notes Base Prospectus No. 2 (UK) Supplement (No.4) dated 28 May 2025 (the "**Citigroup Inc. Regional Structured Notes Base Prospectus No. 2 (UK) Supplement (No.4)**"), in each case, prepared by Citigroup Inc. (the Citigroup Inc. Regional Structured Notes Base Prospectus No. 2 (UK) 2024, the Citigroup Inc. Regional Structured Notes Base Prospectus No. 2 (UK) Supplement (No.1), the Citigroup Inc. Regional Structured Notes Base Prospectus No. 2 (UK) Supplement (No.2), the Citigroup Inc. Regional Structured Notes Base Prospectus No. 2 (UK) Supplement (No.3) and the Citigroup Inc. Regional Structured Notes Base Prospectus No. 2 (UK) Supplement (No.4), together the "**Citigroup Inc. Regional Structured Notes Base Prospectus No. 2 (UK)**") with respect to the Citi Global Medium Term Note Programme (the "**Programme**").

CGMHI Regional Structured Notes Base Prospectus No. 2 (UK) Supplement (No.5)

This base prospectus supplement ("**CGMHI Regional Structured Notes Base Prospectus No. 2 (UK) Supplement (No.5)**") also constitutes a supplement for the purposes of Part IV of the Luxembourg Prospectus Law and is supplemental to, and must be read in conjunction with, the Regional Structured Notes Base Prospectus No. 2 (UK) dated 29 November 2024 (the "**CGMHI Regional Structured Notes Base Prospectus No. 2 (UK) 2024**"), as supplemented by a CGMHI Regional Structured Notes Base Prospectus No. 2 (UK) Supplement (No.1) dated 31 January 2025 (the "**CGMHI Regional Structured Notes Base Prospectus No. 2 (UK) Supplement (No.1)**"), a CGMHI Regional Structured Notes Base Prospectus No. 2 (UK) Supplement (No.2) dated 12 March 2025 (the "**CGMHI Regional Structured Notes Base Prospectus No. 2 (UK) Supplement (No.2)**"), a CGMHI Regional Structured Notes Base Prospectus No. 2 (UK) Supplement (No.3) dated 7 May 2025 (the "**CGMHI Regional Structured Notes Base Prospectus No. 2 (UK) Supplement (No.3)**") and a CGMHI Regional Structured Notes Base Prospectus No. 2 (UK) Supplement (No.4) dated 28 May 2025 (the "**CGMHI Regional Structured Notes Base Prospectus No. 2 (UK) Supplement (No.4)**"), in each case, prepared by Citigroup Global Markets Holdings Inc. ("**CGMHI**") and Citigroup Inc. in its capacity as the CGMHI Guarantor (the CGMHI Regional Structured Notes Base Prospectus No. 2 (UK) 2024, the CGMHI Regional Structured Notes Base Prospectus No. 2 (UK) Supplement (No.1), the CGMHI Regional Structured Notes Base Prospectus No. 2 (UK) Supplement (No.2), the CGMHI Regional Structured Notes Base Prospectus No. 2 (UK) Supplement (No.3) and the CGMHI Regional Structured Notes Base Prospectus No. 2 (UK) Supplement (No.4), together the "**CGMHI Regional Structured Notes Base Prospectus No. 2 (UK)**") with respect to the Programme.

CGMFL Regional Structured Notes Base Prospectus No. 2 (UK) Supplement (No.5)

This base prospectus supplement ("**CGMFL Regional Structured Notes Base Prospectus No. 2 (UK) Supplement (No.5)**") and, together with the Citigroup Inc. Regional Structured Notes Base Prospectus No. 2 (UK) Supplement (No.5) and the CGMHI Regional Structured Notes Base Prospectus No. 2 (UK) Supplement (No.5), the "**Supplement**") also constitutes a supplement for the purposes of Part IV of the Luxembourg Prospectus Law and is supplemental to, and must be read in conjunction with, the Regional Structured Notes Base Prospectus No. 2 (UK) dated 29 November 2024 ("**CGMFL Regional Structured Notes Base Prospectus No. 2 (UK) 2024**"), as supplemented by a CGMFL Regional Structured Notes Base Prospectus No. 2 (UK) Supplement (No.1) dated 31 January 2025 (the "**CGMFL Regional Structured Notes Base Prospectus No. 2 (UK) Supplement (No.1)**"), a CGMFL Regional Structured Notes Base Prospectus No. 2 (UK) Supplement (No.2) dated 12 March 2025 (the "**CGMFL Regional Structured Notes Base Prospectus No. 2 (UK) Supplement (No.2)**"), a CGMFL Regional Structured Notes Base Prospectus No. 2 (UK) Supplement (No.3) dated 7 May 2025 (the "**CGMFL Regional Structured Notes Base Prospectus No. 2 (UK) Supplement (No.3)**") and a CGMFL Regional Structured Notes Base Prospectus No. 2 (UK) Supplement (No.4) dated 28 May 2025 (the "**CGMFL Regional Structured Notes Base Prospectus No. 2 (UK) Supplement (No.4)**"), 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 (the CGMFL Regional Structured Notes Base Prospectus No. 2 (UK) 2024, the CGMFL Regional Structured Notes Base Prospectus No. 2 (UK)

Supplement (No.1), the CGMFL Regional Structured Notes Base Prospectus No. 2 (UK) Supplement (No.2), the CGMFL Regional Structured Notes Base Prospectus No. 2 (UK) Supplement (No.3) and the CGMFL Regional Structured Notes Base Prospectus No. 2 (UK) Supplement (No.4), together the "**CGMFL Regional Structured Notes Base Prospectus No. 2 (UK)**" and, together with the Citigroup Inc. Regional Structured Notes Base Prospectus No. 2 (UK) and the CGMHI Regional Structured Notes Base Prospectus No. 2 (UK), the "**Base Prospectus**") with respect to the Programme.

Approvals

This Supplement constitutes a supplement for the purposes of Article 23 of Regulation (EU) 2017/1129 as it forms part of United Kingdom ("**UK**") domestic law by virtue of the European Union (Withdrawal) Act 2018 (as amended, the "**EUWA**") and regulations made thereunder (the "**UK Prospectus Regulation**") and has been approved by the UK Financial Conduct Authority (the "**FCA**"), as competent authority under the UK Prospectus Regulation. The FCA only approves this Supplement as meeting the standards of completeness, comprehensibility and consistency imposed by the UK Prospectus Regulation. Such approval should not be considered an endorsement of the Issuers or the Guarantors, or of the quality of the Securities that are the subject of the Base Prospectus (as defined below). Investors should make their own assessment as to the suitability of investing in the Securities. Such approval relates to Securities which are to be admitted to trading on the London Stock Exchange's regulated market (i.e. a UK regulated market for the purposes of Regulation (EU) No.600/2014 as it forms part of UK domestic law by virtue of the EUWA) and to the Official List of the FCA and/or which are to be offered to the public in the UK.

This Supplement also constitutes supplementary admission particulars in respect of the Base Prospectus for the purposes of the International Securities Market Rulebook.

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.

Application has been made to the Irish Stock Exchange plc, trading as Euronext Dublin ("**Euronext Dublin**") for the approval of the Citigroup Inc. Regional Structured Notes Base Prospectus No. 2 (UK) Supplement (No.5), the CGMHI Regional Structured Notes Base Prospectus No. 2 (UK) Supplement (No.5) and the CGMFL Regional Structured Notes Base Prospectus No. 2 (UK) Supplement (No.5) as Base Listing Particulars Supplements (respectively, the "**Citigroup Inc. Regional Structured Notes Base Listing Particulars Supplement (No.5)**", the "**CGMHI Regional Structured Notes Base Listing Particulars Supplement (No.5)**" and the "**CGMFL Regional Structured Notes Base Listing Particulars Supplement (No.5)**" 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. Regional Structured Notes Base Prospectus No. 2 (UK) Supplement (No.5)", "CGMHI Regional Structured Notes Base Prospectus No. 2 (UK) Supplement (No.5)" and "CGMFL Regional Structured Notes Base Prospectus No. 2 (UK) Supplement (No.5)" shall be construed to be to "Base Listing Particulars Supplement", "Citigroup Inc. Regional Structured Notes Base Listing Particulars Supplement (No.5)", "CGMHI Regional Structured Notes Base Listing Particulars Supplement (No.5)" and "CGMFL Regional Structured Notes Base Listing Particulars Supplement (No.5)", respectively.

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 Regional Structured Notes Base Prospectus No. 2 (UK)*" and "*Information relating to the CGMFL Regional Structured Notes Base Prospectus No. 2 (UK)*" 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. Regional Structured Notes Base Prospectus No. 2 (UK)*" and "*Information relating to the CGMFL Regional Structured Notes Base Prospectus No. 2 (UK)*" 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. Regional Structured Notes Base Prospectus No. 2 (UK)*" and "*Information relating to the CGMFL Regional Structured Notes Base Prospectus No. 2 (UK)*" 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. Regional Structured Notes Base Prospectus No. 2 (UK)*" and "*Information relating to the CGMHI Regional Structured Notes Base Prospectus No. 2 (UK)*" 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. Regional Structured Notes Base Prospectus No. 2 (UK)*" and "*Information relating to the CGMHI Regional Structured Notes Base Prospectus No. 2 (UK)*" below (together, the "**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. 2025 Q2 Form 8-K (as defined below) in each of the Citigroup Inc. Regional Structured Notes Base Prospectus No. 2 (UK), the CGMHI Regional Structured Notes Base Prospectus No. 2 (UK) and the CGMFL Regional Structured Notes Base Prospectus No. 2 (UK).

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. REGIONAL STRUCTURED NOTES BASE PROSPECTUS NO. 2 (UK)

Publication of the 2025 Q2 Form 8-K of Citigroup Inc. on 15 July 2025

On 15 July 2025, Citigroup Inc. filed a Current Report on Form 8-K (the "**Citigroup Inc. 2025 Q2 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 June 2025. A copy of the Citigroup Inc. 2025 Q2 Form 8-K has been filed with the FCA, Euronext Dublin and has been published on the website of the London Stock Exchange (<https://docs.londonstockexchange.com/sites/default/files/documents/Citigroup%20Inc.%202025%20Q2%20Form%208-K.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. 2025 Q2 Form 8-K is incorporated by reference in, and forms part of, the Citigroup Inc. Regional Structured Notes Base Prospectus No. 2 (UK).

The following information appears on the page(s) (page number references are to the PDF document) of the Citigroup Inc. 2025 Q2 Form 8-K as set out below:

	Page(s)
(a) Press Release, dated 15 July 2025, issued by Citigroup Inc.	Exhibit Number 99.1 on pages 4-19
(b) Citigroup Inc. Quarterly Financial Data Supplement for the quarter ended 30 June 2025.	Exhibit Number 99.2 on pages 20-42

Any information not specified in the cross-reference list above but included in the Citigroup Inc. 2025 Q2 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 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. Regional Structured Notes Base Prospectus No. 2 (UK) since the publication of the Citigroup Inc. Regional Structured Notes Base Prospectus No. 2 (UK) Supplement (No.4).

Copies of the Citigroup Inc. Regional Structured Notes Base Prospectus No. 2 (UK) 2024, the Citigroup Inc. Regional Structured Notes Base Prospectus No. 2 (UK) Supplement (No.1), the Citigroup Inc. Regional Structured Notes Base Prospectus No. 2 (UK) Supplement (No.2), the Citigroup Inc. Regional Structured Notes Base Prospectus No. 2 (UK) Supplement (No.3), the Citigroup Inc. Regional Structured Notes Base Prospectus No. 2 (UK) Supplement (No.4) 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 in the Citigroup Inc. Regional Structured Notes Base Prospectus No. 2 (UK) 2024 will be available on the website specified for each such document in the Citigroup Inc. Regional Structured Notes Base Prospectus No. 2 (UK).

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. Regional Structured Notes Base Prospectus No. 2 (UK) by this Supplement and (b) any statement in the Citigroup Inc. Regional Structured Notes

Base Prospectus No. 2 (UK) 2024 or otherwise incorporated by reference into the Citigroup Inc. Regional Structured Notes Base Prospectus No. 2 (UK) 2024, the statements in (a) above will prevail.

Withdrawal rights

In accordance with Article 23 of the UK Prospectus Regulation and Rule 3.4.1 of the UK Prospectus Regulation Rules, investors who have already agreed to purchase or subscribe for securities pursuant to the Citigroup Inc. Regional Structured Notes Base Prospectus No. 2 (UK) 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 UK Prospectus Regulation), have the right, exercisable within two 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 1 August 2025.

**INFORMATION RELATING TO THE CGMHI REGIONAL STRUCTURED NOTES BASE
PROSPECTUS NO. 2 (UK)**

Publication of the 2025 Q2 Form 8-K of Citigroup Inc. on 15 July 2025

On 15 July 2025, Citigroup Inc. filed a Current Report on Form 8-K (the "**Citigroup Inc. 2025 Q2 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 June 2025. A copy of the Citigroup Inc. 2025 Q2 Form 8-K has been filed with the FCA, Euronext Dublin and has been published on the website of the London Stock Exchange (<https://docs.londonstockexchange.com/sites/default/files/documents/Citigroup%20Inc.%202025%20Q2%20Form%208-K.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. 2025 Q2 Form 8-K is incorporated by reference in, and forms part of, the CGMHI Regional Structured Notes Base Prospectus No. 2 (UK).

The following information appears on the page(s) (page number references are to the PDF document) of the Citigroup Inc. 2025 Q2 Form 8-K as set out below:

	Page(s)
(a) Press Release, dated 15 July 2025, issued by Citigroup Inc.	Exhibit Number 99.1 on pages 4-19
(b) Citigroup Inc. Quarterly Financial Data Supplement for the quarter ended 30 June 2025.	Exhibit Number 99.2 on pages 20-42

Any information not specified in the cross-reference list above but included in the Citigroup Inc. 2025 Q2 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 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 Regional Structured Notes Base Prospectus No. 2 (UK) since the publication of the CGMHI Regional Structured Notes Base Prospectus No. 2 (UK) Supplement (No.4).

Copies of the CGMHI Regional Structured Notes Base Prospectus No. 2 (UK) 2024, the CGMHI Regional Structured Notes Base Prospectus No. 2 (UK) Supplement (No.1), the CGMHI Regional Structured Notes Base Prospectus No. 2 (UK) Supplement (No.2), the CGMHI Regional Structured Notes Base Prospectus No. 2 (UK) Supplement (No.3), the CGMHI Regional Structured Notes Base Prospectus No. 2 (UK) Supplement (No.4) 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 in the CGMHI Regional Structured Notes Base Prospectus No. 2 (UK) 2024 will be available on the website specified for each such document in the CGMHI Regional Structured Notes Base Prospectus No. 2 (UK).

To the extent that there is any inconsistency between (a) any statement in this Supplement or any statement incorporated by reference into the CGMHI Regional Structured Notes Base Prospectus No. 2 (UK) 2024 by this Supplement and (b) any statement in the CGMHI Regional Structured Notes Base

Prospectus No. 2 (UK) or otherwise incorporated by reference into the CGMHI Regional Structured Notes Base Prospectus No. 2 (UK) 2024, the statements in (a) above will prevail.

Withdrawal rights

In accordance with Article 23 of the UK Prospectus Regulation and Rule 3.4.1 of the UK Prospectus Regulation Rules, investors who have already agreed to purchase or subscribe for securities pursuant to the CGMHI Regional Structured Notes Base Prospectus No. 2 (UK) 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 UK Prospectus Regulation), have the right, exercisable within two 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 1 August 2025.

INFORMATION RELATING TO THE CGMFL REGIONAL STRUCTURED NOTES BASE PROSPECTUS NO. 2 (UK)

Publication of the 2025 Q2 Form 8-K of Citigroup Inc. on 15 July 2025

On 15 July 2025, Citigroup Inc. filed a Current Report on Form 8-K (the "**Citigroup Inc. 2025 Q2 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 June 2025. A copy of the Citigroup Inc. 2025 Q2 Form 8-K has been filed with the FCA, Euronext Dublin and has been published on the website of the London Stock Exchange (<https://docs.londonstockexchange.com/sites/default/files/documents/Citigroup%20Inc.%202025%20Q2%20Form%208-K.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. 2025 Q2 Form 8-K is incorporated by reference in, and forms part of, the CGMFL Regional Structured Notes Base Prospectus No. 2 (UK).

The following information appears on the page(s) (page number references are to the PDF document) of the Citigroup Inc. 2025 Q2 Form 8-K as set out below:

	Page(s)
(a) Press Release, dated 15 July 2025, issued by Citigroup Inc.	Exhibit Number 99.1 on pages 4-19
(b) Citigroup Inc. Quarterly Financial Data Supplement for the quarter ended 30 June 2025.	Exhibit Number 99.2 on pages 20-42

Any information not specified in the cross-reference list above but included in the Citigroup Inc. 2025 Q2 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 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 Regional Structured Notes Base Prospectus No. 2 (UK) since the publication of the CGMFL Regional Structured Notes Base Prospectus No. 2 (UK) Supplement (No.4).

Copies of the CGMFL Regional Structured Notes Base Prospectus No. 2 (UK) 2024, the CGMFL Regional Structured Notes Base Prospectus No. 2 (UK) Supplement (No.1), the CGMFL Regional Structured Notes Base Prospectus No. 2 (UK) Supplement (No.2), the CGMFL Regional Structured Notes Base Prospectus No. 2 (UK) Supplement (No.3), the CGMFL Regional Structured Notes Base Prospectus No. 2 (UK) Supplement (No.4) 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 in the CGMFL Regional Structured Notes Base Prospectus No. 2 (UK) 2024 will be available on the website specified for each such document in the CGMFL Regional Structured Notes Base Prospectus No. 2 (UK).

To the extent that there is any inconsistency between (a) any statement in this Supplement or any statement incorporated by reference into the CGMFL Regional Structured Notes Base Prospectus No. 2 (UK) 2024 by this Supplement and (b) any statement in the CGMFL Regional Structured Notes Base

Prospectus No. 2 (UK) or otherwise incorporated by reference into the CGMFL Regional Structured Notes Base Prospectus No. 2 (UK) 2024, the statements in (a) above will prevail.

Withdrawal rights

In accordance with Article 23 of the UK Prospectus Regulation and Rule 3.4.1 of the UK Prospectus Regulation Rules, investors who have already agreed to purchase or subscribe for securities pursuant to the CGMFL Regional Structured Notes Base Prospectus No. 2 (UK) 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 UK Prospectus Regulation), have the right, exercisable within two 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 1 August 2025.