

CITIGROUP INC. RATES BASE PROSPECTUS SUPPLEMENT (No.3) dated 31 October 2023;
CGMHI RATES BASE PROSPECTUS SUPPLEMENT (No.4) dated 31 October 2023;
CGMFL RATES BASE PROSPECTUS SUPPLEMENT (No.4) dated 31 October 2023



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)

Citigroup Inc. Rates Base Prospectus Supplement (No.3)

This base prospectus supplement ("**Citigroup Inc. Rates Base Prospectus Supplement (No.3)**") constitutes a supplement for the purposes of Article 23 of Regulation (EU) 2017/1129 (as amended, the "**EU Prospectus Regulation**") and is supplemental to, and must be read in conjunction with, the Rates Base Prospectus dated 7 July 2023 ("**Citigroup Inc. Rates Base Prospectus 2023**"), as supplemented by a Citigroup Inc. Rates Base Prospectus Supplement (No.1) dated 1 August 2023 (the "**Citigroup Inc. Rates Base Prospectus Supplement (No.1)**") and a Citigroup Inc. Rates Base Prospectus Supplement (No.2) dated 22 August 2023 (the "**Citigroup Inc. Rates Base Prospectus Supplement (No.2)**"), in each case, prepared by Citigroup Inc. (the Citigroup Inc. Rates Base Prospectus 2023, as supplemented by the Citigroup Inc. Rates Base Prospectus Supplement (No.1) and the Citigroup Inc. Rates Base Prospectus Supplement (No.2) the "**Citigroup Inc. Rates Base Prospectus**"), with respect to the Citi Global Medium Term Note Programme (the "**Programme**").

CGMHI Rates Base Prospectus Supplement (No.4)

This base prospectus supplement ("**CGMHI Rates Base Prospectus Supplement (No.4)**") also constitutes a supplement for the purposes of Article 23 of the EU Prospectus Regulation and is supplemental to, and must be read in conjunction with, the Rates Base Prospectus dated 7 July 2023 (the "**CGMHI Rates Base Prospectus 2023**"), as supplemented by a CGMHI Rates Base Prospectus

Supplement (No.1) dated 1 August 2023 (the "**CGMHI Rates Base Prospectus Supplement (No.1)**"), a CGMHI Rates Base Prospectus Supplement (No.2) dated 22 August 2023 (the "**CGMHI Rates Base Prospectus Supplement (No.2)**") and a CGMHI Rates Base Prospectus Supplement (No.3) dated 12 September 2023 (the "**CGMHI Rates Base Prospectus Supplement (No.3)**") in each case, prepared by Citigroup Global Markets Holdings Inc. ("**CGMHI**") and Citigroup Inc. in its capacity as the CGMHI Guarantor (the CGMHI Rates Base Prospectus 2023, as supplemented by the CGMHI Rates Base Prospectus Supplement (No.1), the CGMHI Rates Base Prospectus Supplement (No.2) and the CGMHI Rates Base Prospectus Supplement (No.3) the "**CGMHI Rates Base Prospectus**"), with respect to the Programme.

CGMFL Rates Base Prospectus Supplement (No.4)

This base prospectus supplement ("**CGMFL Rates Base Prospectus Supplement (No.4)**") and, together with the Citigroup Inc. Rates Base Prospectus Supplement (No.3) and the CGMHI Rates Base Prospectus Supplement (No.4), the "**Supplement**") also constitutes a supplement for the purposes of Article 23 of the EU Prospectus Regulation and is supplemental to, and must be read in conjunction with, the Rates Base Prospectus dated 7 July 2023 (the "**CGMFL Rates Base Prospectus 2023**"), as supplemented by CGMFL Rates Base Prospectus Supplement (No.1) dated 1 August 2023 (the "**CGMFL Rates Base Prospectus Supplement (No.1)**"), a CGMFL Rates Base Prospectus Supplement (No.2) dated 22 August 2023 (the "**CGMFL Rates Base Prospectus Supplement (No.2)**") and a CGMFL Rates Base Prospectus Supplement (No.3) dated 17 October 2023 (the "**CGMFL Rates Base Prospectus Supplement (No.3)**") 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 Rates Base Prospectus 2023, as supplemented by the CGMFL Rates Base Prospectus Supplement (No.1), the CGMFL Rates Base Prospectus Supplement (No.2) and the CGMFL Rates Base Prospectus Supplement (No.3) the "**CGMFL Rates Base Prospectus**" and, together with the Citigroup Inc. Rates Base Prospectus and the CGMHI Rates Base Prospectus, the "**Base Prospectus**"), with respect to the Programme.

Approvals

This Supplement has been approved by the Central Bank of Ireland (the "**Central Bank**"), as competent authority under the EU Prospectus Regulation. The Central Bank 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 Notes that are the subject of the Base Prospectus. Investors should make their own assessment as to the suitability of investing in the Notes.

Application has been made to the Irish Stock Exchange plc, trading as Euronext Dublin ("**Euronext Dublin**") for the approval of the Citigroup Inc. Rates Base Prospectus Supplement (No.3), the CGMHI Rates Base Prospectus Supplement (No.4) and the CGMFL Rates Base Prospectus Supplement (No.4) as Base Listing Particulars Supplements (the "**Citigroup Inc. Rates Base Listing Particulars Supplement (No.3)**", the "**CGMHI Rates Base Listing Particulars Supplement (No.4)**" and the "**CGMFL Rates Base Listing Particulars Supplement (No.4)**", respectively, and together, the "**Base Listing Particulars Supplement**"). 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", "Citigroup Inc. Rates Base Prospectus Supplement (No.3)", "CGMHI Rates Base Prospectus Supplement (No.4)" and "CGMFL Rates Base Prospectus Supplement (No.4)" shall be construed to be to, respectively, "Base Listing Particulars Supplement", "Citigroup Inc. Rates Base Listing Particulars Supplement (No.3)", "CGMHI Rates Base Listing Particulars Supplement (No.4)" and "CGMFL Rates Base Listing Particulars Supplement (No.4)".

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 Rates Base Prospectus*" and "*Information relating to the CGMFL Rates 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. Rates Base Prospectus*" and "*Information relating to the CGMFL Rates 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. Rates Base Prospectus*" and "*Information relating to the CGMFL Rates 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. Rates Base Prospectus*" and "*Information relating to the CGMHI Rates 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. Rates Base Prospectus*" and "*Information relating to the CGMHI Rates 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.

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. RATES BASE PROSPECTUS

Publication of the 2023 Q3 Form 8-K of Citigroup Inc. on 13 October 2023

On 13 October 2023, Citigroup Inc. filed a Current Report on Form 8-K (the "**Citigroup Inc. 2023 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 2023. A copy of the Citigroup Inc. 2023 Q3 Form 8-K has been filed with the Central Bank, Euronext Dublin and the *Commission de Surveillance du Secteur Financier* and has been published on the website of Euronext Dublin (<https://ise-prodnr-eu-west-1-data-integration.s3-eu-west-1.amazonaws.com/202310/739045b8-1539-4465-a72c-12187c1c8cb1.pdf>). Citigroup Inc. is an Issuer under the Programme. By virtue of this Supplement, the Citigroup Inc. 2023 Q3 Form 8-K is incorporated by reference in, and forms part of, the Citigroup Inc. Rates Base Prospectus.

The following information appears on the page(s) of the Citigroup Inc. 2023 Q3 Form 8-K as set out below:

	Page(s)
(a) Press Release, dated 13 October 2023, issued by Citigroup Inc.	Exhibit Number 99.1 on pages 4-15
(b) Citigroup Inc. Quarterly Financial Data Supplement for the quarter ended 30 September 2023.	Exhibit Number 99.2 on pages 16-34

Any information not specified in the cross-reference list above but included in the Citigroup Inc. 2023 Q3 Form 8-K 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.

Amendments to Introduction to this Document

The information set out in the cover pages of the Citigroup Inc. Rates Base Prospectus entitled "*What type of Notes does this Base Prospectus relate to?*" shall be amended as set out in Schedule 2 to this Supplement.

Amendments to Valuation and Settlement Schedule

The information set out under the heading "*Valuation and Settlement Schedule*" in the Citigroup Inc. Rates Base Prospectus entitled shall be amended as set out in Schedule 3 to this Supplement.

Amendments to the Pro Forma Final Terms

The Pro Forma Final Terms set out in Section H.3 of the Citigroup Inc. Rates Base Prospectus entitled "*Pro Forma Final Terms*" shall be amended as set out in Schedule 4 to this Supplement.

Amendments to the Pro Forma Pricing Supplement

The Pro Forma Pricing Supplement set out in Section H.4 of the Citigroup Inc. Rates Base Prospectus entitled "*Pro Forma Pricing Supplement*" shall be amended as set out in Schedule 5 to this Supplement.

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. Rates Base Prospectus since the publication of the Citigroup Inc. Rates Base Prospectus Supplement (No.2).

Copies of the Citigroup Inc. Rates Base Prospectus 2023, the Citigroup Inc. Rates Base Prospectus Supplement (No.1), the Citigroup Inc. Rates Base Prospectus Supplement (No.2) 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 and all documents incorporated by reference in the Citigroup Inc. Rates Base Prospectus 2023 will be available on the website specified for each such document in the Citigroup Inc. Rates 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. Rates Base Prospectus 2023 by this Supplement and (b) any statement in the Citigroup Inc. Rates Base Prospectus or otherwise incorporated by reference into the Citigroup Inc. Rates Base Prospectus 2023, the statements in (a) above will prevail.

Withdrawal rights

In accordance with Article 23 of the EU Prospectus Regulation, investors who have already agreed to purchase or subscribe for securities pursuant to the Citigroup Inc. Rates 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 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 2 November 2023.

INFORMATION RELATING TO THE CGMHI RATES BASE PROSPECTUS

Publication of the 2023 Q3 Form 8-K of Citigroup Inc. on 13 October 2023

On 13 October 2023, Citigroup Inc. filed a Current Report on Form 8-K (the "**Citigroup Inc. 2023 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 2023. A copy of the Citigroup Inc. 2023 Q3 Form 8-K has been filed with the Central Bank, Euronext Dublin and the *Commission de Surveillance du Secteur Financier* and has been published on the website of Euronext Dublin (<https://isc-prodnr-eu-west-1-data-integration.s3-eu-west-1.amazonaws.com/202310/739045b8-1539-4465-a72c-12187c1c8cb1.pdf>). Citigroup Inc. is CGMHI Guarantor under the Programme. By virtue of this Supplement, the Citigroup Inc. 2023 Q3 Form 8-K is incorporated by reference in, and forms part of, the CGMHI Rates Base Prospectus.

The following information appears on the page(s) of the Citigroup Inc. 2023 Q3 Form 8-K as set out below:

	Page(s)
(a) Press Release, dated 13 October 2023, issued by Citigroup Inc.	Exhibit Number 99.1 on pages 4-15
(b) Citigroup Inc. Quarterly Financial Data Supplement for the quarter ended 30 September 2023.	Exhibit Number 99.2 on pages 16-34

Any information not specified in the cross-reference list above but included in the Citigroup Inc. 2023 Q3 Form 8-K 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.

Amendments to Introduction to this Document

The information set out in the cover pages of the CGMHI Rates Base Prospectus entitled "*What type of Notes does this Base Prospectus relate to?*" shall be amended as set out in Schedule 2 to this Supplement.

Amendments to Valuation and Settlement Schedule

The information set out under the heading "*Valuation and Settlement Schedule*" in the CGMHI Rates Base Prospectus entitled shall be amended as set out in Schedule 3 to this Supplement.

Amendments to the Pro Forma Final Terms

The Pro Forma Final Terms set out in Section H.3 of the CGMHI Rates Base Prospectus entitled "*Pro Forma Final Terms*" shall be amended as set out in Schedule 4 to this Supplement.

Amendments to the Pro Forma Pricing Supplement

The Pro Forma Pricing Supplement set out in Section H.4 of the CGMHI Rates Base Prospectus entitled "*Pro Forma Pricing Supplement*" shall be amended as set out in Schedule 5 to this Supplement.

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 Rates Base Prospectus since the publication of the CGMHI Rates Base Prospectus Supplement (No.3).

Copies of the CGMHI Rates Base Prospectus 2023, the CGMHI Rates Base Prospectus Supplement (No.1), the CGMHI Rates Base Prospectus Supplement (No.2), the CGMHI Rates Base Prospectus Supplement (No.3) 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 and all documents incorporated by reference in the CGMHI Rates Base Prospectus 2023 will be available on the website specified for each such document in the CGMHI Rates 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 Rates Base Prospectus 2023 by this Supplement and (b) any statement in the CGMHI Rates Base Prospectus or otherwise incorporated by reference into the CGMHI Rates Base Prospectus 2023, the statements in (a) above will prevail.

Withdrawal rights

In accordance with Article 23 of the EU Prospectus Regulation, investors who have already agreed to purchase or subscribe for securities pursuant to the CGMHI Rates 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 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 2 November 2023.

INFORMATION RELATING TO THE CGMFL RATES BASE PROSPECTUS

Publication of the 2023 Q3 Form 8-K of Citigroup Inc. on 13 October 2023

On 13 October 2023, Citigroup Inc. filed a Current Report on Form 8-K (the "**Citigroup Inc. 2023 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 2023. A copy of the Citigroup Inc. 2023 Q3 Form 8-K has been filed with the Central Bank, Euronext Dublin and the *Commission de Surveillance du Secteur Financier* and has been published on the website of Euronext Dublin (<https://isc-prodnr-eu-west-1-data-integration.s3-eu-west-1.amazonaws.com/202310/739045b8-1539-4465-a72c-12187c1c8cb1.pdf>). Citigroup Inc. is the indirect parent company of CGMFL. By virtue of this Supplement, the Citigroup Inc. 2023 Q3 Form 8-K is incorporated by reference in, and forms part of, the CGMFL Rates Base Prospectus.

The following information appears on the page(s) of the Citigroup Inc. 2023 Q3 Form 8-K as set out below:

	Page(s)
(a) Press Release, dated 13 October 2023, issued by Citigroup Inc.	Exhibit Number 99.1 on pages 4-15
(b) Citigroup Inc. Quarterly Financial Data Supplement for the quarter ended 30 September 2023.	Exhibit Number 99.2 on pages 16-34

Any information not specified in the cross-reference list above but included in the Citigroup Inc. 2023 Q3 Form 8-K 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.

Amendments to Introduction to this Document

The information set out in the cover pages of the CGMFL Rates Base Prospectus entitled "*What type of Notes does this Base Prospectus relate to?*" shall be amended as set out in Schedule 2 to this Supplement.

Amendments to Valuation and Settlement Schedule

The information set out under the heading "*Valuation and Settlement Schedule*" in the CGMFL Rates Base Prospectus entitled shall be amended as set out in Schedule 3 to this Supplement.

Amendments to the Pro Forma Final Terms

The Pro Forma Final Terms set out in Section H.3 of the CGMFL Rates Base Prospectus entitled "*Pro Forma Final Terms*" shall be amended as set out in Schedule 4 to this Supplement.

Amendments to the Pro Forma Pricing Supplement

The Pro Forma Pricing Supplement set out in Section H.4 of the CGMFL Rates Base Prospectus entitled "*Pro Forma Pricing Supplement*" shall be amended as set out in Schedule 5 to this Supplement.

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 Rates Base Prospectus since the publication of the CGMFL Rates Base Prospectus Supplement (No.3).

Copies of the CGMFL Rates Base Prospectus 2023, the CGMFL Rates Base Prospectus Supplement (No.1), the CGMFL Rates Base Prospectus Supplement (No.2), the CGMFL Rates Base Prospectus Supplement (No.3) 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 and all documents incorporated by reference in the CGMFL Rates Base Prospectus 2023 will be available on the website specified for each such document in the CGMFL Rates 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 Rates Base Prospectus 2023 by this Supplement and (b) any statement in the CGMFL Rates Base Prospectus or otherwise incorporated by reference into the CGMFL Rates Base Prospectus 2023, the statements in (a) above will prevail.

Withdrawal rights

In accordance with Article 23 of the EU Prospectus Regulation, investors who have already agreed to purchase or subscribe for securities pursuant to the CGMFL Rates 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 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 2 November 2023.

SCHEDULE 1

ALTERNATIVE PERFORMANCE MEASURES (CITIGROUP INC. 2023 Q3 FORM 8-K)

The Citigroup Inc. 2023 Q3 Form 8-K contains the additional alternative performance measures (APMs) as shown in the table below:

APM	Explanation of Why Use of APM Provides Useful Information	Citigroup Inc. 2023 Q3 Form 8-K Page Reference for Basis of Calculation, Components, Reconciliation and Comparatives to Previous Reporting Periods
Results of Operations Excluding marks (Investment Banking revenues)	<p>Investment Banking revenues excluding marks represents reported Investment Banking revenues in each period, excluding the impact of realised and unrealised losses primarily related to loan commitments. Investment Banking revenues in 3Q22 includes a larger amount of such marks while the marks in 3Q23 was minimal. Therefore, if including the marks (GAAP), the YOY increase in IB revenue was 34% and if excluding the marks, the YOY increase would have been 17%, which we believe provides a more meaningful comparison between the two periods.</p> <p>Citi believes the presentation of its results of operations excluding marks provides a more meaningful depiction for investors of the underlying fundamentals of its businesses.</p>	Exhibit 99.1, on page 15

SCHEDULE 2

AMENDMENTS TO "INTRODUCTION TO THIS DOCUMENT"

What type of Notes does this Base Prospectus relate to?

In the section "*Introduction to this Document*" on pages ii to vi of the Base Prospectus, the paragraph set out below shall be inserted on page v after the paragraph beginning "In addition, any of the above Notes (i) ..." under the heading "*What type of Notes does this Base Prospectus relate to?*":

"In addition, if "Multiple Interest Basis" is specified in the applicable Issue Terms in relation to one or more interest periods and/or interest payment dates, the Notes will have more than one interest basis applicable to such interest periods and/or interest payment dates, provided that Multiple Interest Basis shall not apply for any Interest Period or Interest Payment Date to which the Previous Coupon Linked Notes provisions, FX Performance Notes provisions, Reserve Coupon Notes provisions, Global Interest Floor Notes provisions, Global Interest Cap Notes provisions, Restructure Interest Rate Notes provisions or Lock-in Change of Interest Basis provisions apply."

SCHEDULE 3

AMENDMENTS TO VALUATION AND SETTLEMENT SCHEDULE

The following amendments are made to the Valuation and Settlement Schedule set out on pages 823 to 937 of the Base Prospectus:

1. Valuation and Settlement Condition 4(a) (*Interest Provisions – Types of Interest*) is amended by the insertion of the following paragraph after the paragraph beginning "If "Switcher Option", "Automatic Change of Interest Basis" or "Lock-in Change of Interest Basis" is specified to be applicable in the Issue Terms ..." on page 836 of the Base Prospectus:

"If "Multiple Interest Basis" is specified to be applicable in the applicable Issue Terms in relation to one or more Interest Periods (each a "**MIB Interest Period**") or Interest Payment Dates (each a "**MIB Interest Payment Date**"), then the Notes shall have more than one interest basis applicable to each MIB Interest Period(s) and/or MIB Interest Payment Date(s) specified in the applicable Issue Terms and each Interest Amount shall be separately determined (including, but not limited to, for the purposes of determining any Minimum Interest Rate or Maximum Interest Rate) and paid in accordance with the relevant Valuation and Settlement Condition and the Conditions shall be construed accordingly. For the avoidance of doubt, references in the Conditions to "accrued interest" shall be deemed to be references to interest accrued pursuant to all the interest bases applicable to the relevant Interest Period."

2. The final paragraph of Valuation and Settlement Condition 4(b) (*Interest Provisions – Definitions*) is amended by the deletion of the words "Interest Amount" in the first line thereof and the insertion of the words "Interest Amount(s)" therefor.
3. Valuation and Settlement Condition 5(e) (*Interest on Floating Rate Notes and CMS Interest Linked Notes and determination of Forward Rates – Determination and Publication of Interest Rates and Interest Amounts*) and Valuation and Settlement Condition 5(f) (*Interest on Floating Rate Notes and CMS Interest Linked Notes and determination of Forward Rates – Notification of Interest Rate and Interest Amounts*) set out on page 869 are deleted in their entirety and replaced by the following:

"(e) *Determination and Publication of Interest Rates and Interest Amounts*

As soon as practicable after each Interest Determination Date or, as applicable, all the Interest Determination Dates relevant for the determination of the relevant Interest Rate, the Calculation Agent will determine the relevant Interest Rate and calculate the relevant Interest Amounts in respect of each Specified Denomination for the relevant Interest Period. The Interest Amounts and the Interest Rate so published may subsequently be amended (or appropriate alternative arrangements made by way of adjustment) without notice in the event of an extension or shortening of the Interest Period. If the Notes become due and payable under General Condition 9 (*Events of Default*), the interest (if any) and the Interest Rate payable in respect of the Notes shall nevertheless continue to be calculated as previously in accordance with this Valuation and Settlement Condition 5(e) but no publication of the Interest Rate or the Interest Amount so calculated need be made.

(f) *Notification of Interest Rate and Interest Amounts*

The Calculation Agent will cause each Interest Rate and each Interest Amount for each Interest Period and the relevant Interest Payment Date to be notified to the Issuer, the

Fiscal Agent and any stock exchange on which the relevant Notes are for the time being listed and notice thereof to be published in accordance with General Condition 13 (*Notices*) as soon as possible after their determination but in no event later than the fourth London Business Day thereafter. For the purposes of this paragraph, the expression "**London Business Day**" means a day (other than a Saturday or a Sunday) on which banks and foreign exchange markets are open for general business in London."

4. The definition of "TARN MER Condition" set out in Valuation and Settlement Condition 22(c) (*Mandatory Early Redemption Events – TARN MER Condition*) set out on page 924 is deleted in its entirety and replaced by the following:

""**TARN MER Condition**" means, in respect of a Mandatory Early Redemption Date, the sum of the interest payable in respect of the Interest Payment Date falling on or about such Mandatory Early Redemption Date and (ii) each Interest Payment Date falling prior to such Mandatory Early Redemption Date, other than any Excluded Interest Amount specified in the applicable Issue Terms, is equal to or greater than the relevant TARN Rate specified in the applicable Issue Terms."

SCHEDULE 4

PRO FORMA FINAL TERMS

The pro forma Final Terms set out in Section H.3 on pages 938 to 1159 of the Base Prospectus shall be amended as follows:

1. Item 10 (*Automatic Change of Interest Basis and Lock-in Change of Interest Basis*) set out on page 947 shall be deleted in its entirety and replaced by the following:

- "10. Changes in interest basis and/or Multiple Interest Basis: [Applicable/Not Applicable]

(If not applicable, delete the remaining subparagraphs of this paragraph)

- (i) Automatic Change of Interest Basis and Lock-in Change of Interest Basis: [Automatic Change of Interest Basis: Applicable], as set out in the table below (*Specify the Interest Commencement Date, Interest Period End Date(s) and/or Interest Payment Date(s) and Type of Notes by inserting the Interest Basis Table, the form of which is in Drafting Notes Schedule 1*) (*Insert for Automatic Change of Interest Basis*) /

[Lock-in Change of Interest Basis: Applicable - see paragraph 16 below] (*Insert for Lock-in Change of Interest Basis*) /

[Describe changes] / [Not Applicable]

(Where Valuation and Settlement Condition 28 (Interest Linked Redemption Notes) applies, Interest Payment Date(s) should be the last day of an Interest Period)

- (ii) Multiple Interest Basis: [Applicable/Not Applicable]

(Multiple Interest Basis shall not apply for any Interest Period or Interest Payment Date to which the Previous Coupon Linked Notes provisions, FX Performance Notes provisions, Reserve Coupon Notes provisions, Global Interest Floor Notes provisions, Global Interest Cap Notes provisions, Restructure Interest Rate Notes provisions or Lock-in Change of Interest Basis provisions apply)

(If not applicable, delete the remaining subparagraph of this paragraph)

- (A) MIB Interest Period(s) and/or MIB Interest Payment Date(s): [Specify relevant Interest Periods / Interest Payment Dates] [As specified in the table below (*Specify whether Interest Period End Date(s) and/or Interest Payment Date(s) are MIB Interest Periods or MIB Interest Payment Dates by inserting the Interest Basis Table, the form of which is in Drafting Notes Schedule 1*)].

2. Item 20(iv)(E) (*Redemption Provisions – Mandatory Early Redemption – TARN MER Condition*) set out on page 1037 shall be amended by the insertion of the following as a new sub-paragraph at the end of such item:

" • Excluded Interest [Not Applicable] [] / [The Interest Amounts determined by reference to *[specify interest basis]* as set out in item [] above] *[specify relevant period(s)/date(s), where relevant]* shall be Excluded Interest Amount[s] for the purposes of the TARN MER Condition] (*Specify the interest basis and the related Interest Period(s) and/or Interest Payment Date(s) for the Interest Amount(s) which will not be taken into account for the purposes of the TARN MER Condition*)".

3. The Interest Basis Table set out in the Pro Forma Final Terms Drafting Notes Schedule 1 on page 1077 shall be deleted in its entirety and replaced by the following:

"(Insert the table below into paragraph 10 (Automatic Change of Interest Basis) of the Pro Forma Final Terms, as required)

Interest Basis Table			
Interest Commencement Date	[Interest Period End Date(s) / Interest Payment Date(s)]	[MIB [Interest Period End Date(s) / Interest Payment Date(s)]	Type of Notes
<i>[specify date]</i>	<i>[specify date]</i>	[Yes][No]	[Fixed Rate Notes/Floating Rate Notes/Inflation Rate Notes/DIR Inflation Linked Notes [that are DIR Inflation Linked Interest Notes][and][in respect of which a DIR Linked Redemption Amount is applicable]/CMS Interest Linked Notes/Inverse Floating Rate Notes/Range Accrual Notes/Digital [Band] Notes/Spread Notes/Volatility Bond Notes/Synthetic Forward Rate Notes/Previous Coupon Linked Notes/and FX Performance Notes/and Reserve Coupon Notes/and Restructure Interest Rate Notes/and Global Interest Floor Notes/and Global Interest Cap Notes] [The Notes are also Lock-in Redemption Notes] [The Notes are also Rate Linked Redemption Notes] [The Notes are also Interest Linked Redemption Notes] [The Notes are Zero Coupon Notes and do not bear or pay any interest] [The Notes are Credit Linked Notes] [The Notes are [also] Lock-in Redemption Notes/[and] Rate Linked Redemption Notes/[and] Dual

			Currency Notes] (<i>For MIB Interest Period(s) or MIB Interest Payment Date(s), specify each type of interest basis that applies for such period or date</i>)
[<i>specify date</i>] (<i>repeat as required</i>)	[<i>specify date</i>] (<i>repeat as required</i>)	[Yes][No]	[<i>specify</i>] (<i>repeat as required</i>)".

".

SCHEDULE 5

PRO FORMA PRICING SUPPLEMENT

The pro forma Pricing Supplement set out in Section H.4 on pages 1160 to 1382 of the Base Prospectus shall be amended as follows:

1. Item 10 (*Automatic Change of Interest Basis and Lock-in Change of Interest Basis*) set out on pages 1168 to 1169 shall be deleted in its entirety and replaced by the following:

- "10. Changes in interest basis and/or Multiple Interest Basis: [Applicable/Not Applicable]

(If not applicable, delete the remaining subparagraphs of this paragraph)

- (i) Automatic Change of Interest Basis and Lock-in Change of Interest Basis: [Automatic Change of Interest Basis: Applicable], as set out in the table below (*Specify the Interest Commencement Date, Interest Period End Date(s) and/or Interest Payment Date(s) and Type of Notes by inserting the Interest Basis Table, the form of which is in Drafting Notes Schedule 1*) (*Insert for Automatic Change of Interest Basis*) /

[Lock-in Change of Interest Basis: Applicable - see paragraph 16 below] (*Insert for Lock-in Change of Interest Basis*) /

[Describe changes] / [Not Applicable]

(Where Valuation and Settlement Condition 28 (Interest Linked Redemption Notes) applies, Interest Payment Date(s) should be the last day of an Interest Period)

- (ii) Multiple Interest Basis: [Applicable/Not Applicable]

(Multiple Interest Basis shall not apply for any Interest Period or Interest Payment Date to which the Previous Coupon Linked Notes provisions, FX Performance Notes provisions, Reserve Coupon Notes provisions, Global Interest Floor Notes provisions, Global Interest Cap Notes provisions, Restructure Interest Rate Notes provisions or Lock-in Change of Interest Basis provisions apply)

(If not applicable, delete the remaining subparagraphs of this paragraph)

- (A) MIB Interest Period(s) and/or MIB Interest Payment Date(s): [Specify relevant Interest Periods / Interest Payment Dates] [As specified in the table below (*Specify whether Interest Period End Date(s) and/or Interest Payment Date(s) are MIB Interest Periods or MIB Interest Payment Dates by inserting the Interest Basis Table, the form of which is in Drafting Notes Schedule 1*)].

2. Item 20(iv)(E) (*Redemption Provisions – Mandatory Early Redemption – TARN MER Condition*) set out on page 1269 shall be amended by the insertion of the following as a new sub-paragraph at the end of such item:

" • Excluded Interest [Not Applicable] [] / [The Interest Amounts determined by reference to [specify interest basis] as set out in item [] above] [specify relevant period(s)/date(s), where relevant]] shall be Excluded Interest Amount[s] for the purposes of the TARN MER Condition] (*Specify the interest basis and the related Interest Period(s) and/or Interest Payment Date(s) for the Interest Amount(s) which will not be taken into account for the purposes of the TARN MER Condition*)".

3. The Interest Basis Table set out in the Pro Forma Pricing Supplement Drafting Notes Schedule 1 on page 1299 shall be deleted in its entirety and replaced by the following:

"(Insert the table below into paragraph 10 (Automatic Change of Interest Basis) of the Pro Forma Final Terms, as required)

Interest Basis Table			
Interest Commencement Date	[Interest Period End Date(s) / Interest Payment Date(s)]	[MIB Interest Period End Date(s) / Interest Payment Date(s)]	Type of Notes
[specify date]	[specify date]	[Yes][No]	[Fixed Rate Notes/Floating Rate Notes/Inflation Rate Notes/DIR Inflation Linked Notes [that are DIR Inflation Linked Interest Notes][and][in respect of which a DIR Linked Redemption Amount is applicable]/CMS Interest Linked Notes/Inverse Floating Rate Notes/Range Accrual Notes/Digital [Band] Notes/Spread Notes/Volatility Bond Notes/Synthetic Forward Rate Notes/Previous Coupon Linked Notes/and FX Performance Notes/and Reserve Coupon Notes/and Restructure Interest Rate Notes/and Global Interest Floor Notes/and Global Interest Cap Notes] [The Notes are also Lock-in Redemption Notes] [The Notes are also Rate Linked Redemption Notes] [The Notes are also Interest Linked Redemption Notes] [The Notes are Zero Coupon Notes and do not bear or pay any interest] [The Notes are Credit Linked Notes] [The Notes are [also] Lock-in Redemption Notes/[and] Rate Linked Redemption Notes/[and] Dual

			Currency Notes] (<i>For MIB Interest Period(s) or MIB Interest Payment Date(s), specify each type of interest basis that applies for such period or date</i>)
[<i>specify date</i>] (<i>repeat as required</i>)	[<i>specify date</i>] (<i>repeat as required</i>)	[Yes][No]	[<i>specify</i>] (<i>repeat as required</i>)".

".