# Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

# Annual Return/Report of Employee Benefit Plan

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).

▶ **Complete all entries in accordance with the instructions to the Form 5500.**

OMB Nos. 1210-0110
1210-0089

**2021**

**This Form is Open to Public Inspection**

## Part I Annual Report Identification Information

For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

**A** This return/report is for:
- [ ] a multiemployer plan
- [ ] a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.)
- [X] a single-employer plan
- [ ] a DFE (specify) ____

**B** This return/report is:
- [ ] the first return/report
- [ ] the final return/report
- [ ] an amended return/report
- [ ] a short plan year return/report (less than 12 months)

**C** If the plan is a collectively-bargained plan, check here. . . . . ▶ [ ]

**D** Check box if filing under:
- [X] Form 5558
- [ ] automatic extension
- [ ] the DFVC program
- [ ] special extension (enter description)

**E** If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. . . . . ▶ [ ]

## Part II Basic Plan Information—enter all requested information

**1a** Name of plan
CITI RETIREMENT SAVINGS PLAN

**1b** Three-digit plan number (PN) ▶ 004

**1c** Effective date of plan 01/01/1987

**2a** Plan sponsor's name (employer, if for a single-employer plan)
Mailing address (include room, apt., suite no. and street, or P.O. Box)
City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions)
CITIGROUP INC.

750 WASHINGTON BLVD 8TH FLOOR
STAMFORD, CT 06901

**2b** Employer Identification Number (EIN) 52-1568099

**2c** Plan Sponsor's telephone number 718-248-1017

**2d** Business code (see instructions) 523900

**Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.**

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

| | | | |
|---|---|---|---|
| **SIGN HERE** | Filed with authorized/valid electronic signature. | 08/02/2022 | LORI SZERENCSY |
| | **Signature of plan administrator** | Date | Enter name of individual signing as plan administrator |
| **SIGN HERE** | Filed with authorized/valid electronic signature. | 08/02/2022 | JOHN SANTORO |
| | **Signature of employer/plan sponsor** | Date | Enter name of individual signing as employer or plan sponsor |
| **SIGN HERE** | | | |
| | **Signature of DFE** | Date | Enter name of individual signing as DFE |

**3a** Plan administrator's name and address ☐ Same as Plan Sponsor

PLANS ADMIN COMM OF CITIGROUP INC.

P.O. BOX 1407
LINCOLNSHIRE, IL 60069-1407

**3b** Administrator's EIN
52-1568099

**3c** Administrator's telephone number
800-881-3938

**4** If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report:
**a** Sponsor's name
**c** Plan Name

**4b** EIN

**4d** PN

| | | |
|---|---|---|
| **5** Total number of participants at the beginning of the plan year | **5** | 115029 |
| **6** Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines **6a(1), 6a(2), 6b, 6c,** and **6d**). | | |
| **a(1)** Total number of active participants at the beginning of the plan year | **6a(1)** | 68766 |
| **a(2)** Total number of active participants at the end of the plan year | **6a(2)** | 70508 |
| **b** Retired or separated participants receiving benefits | **6b** | 164 |
| **c** Other retired or separated participants entitled to future benefits | **6c** | 46843 |
| **d** Subtotal. Add lines **6a(2)**, **6b**, and **6c** | **6d** | 117515 |
| **e** Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. | **6e** | 1672 |
| **f** Total. Add lines **6d** and **6e** | **6f** | 119187 |
| **g** Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) | **6g** | 113384 |
| **h** Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested | **6h** | 698 |
| **7** Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item) | **7** | |

**8a** If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:

2E 2F 2G 2J 2K 2O 2S 2T 3H

**b** If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:

**9a** Plan funding arrangement (check all that apply)

| | | |
|---|---|---|
| **(1)** | ☐ | Insurance |
| **(2)** | ☐ | Code section 412(e)(3) insurance contracts |
| **(3)** | ☒ | Trust |
| **(4)** | ☐ | General assets of the sponsor |

**9b** Plan benefit arrangement (check all that apply)

| | | |
|---|---|---|
| **(1)** | ☐ | Insurance |
| **(2)** | ☐ | Code section 412(e)(3) insurance contracts |
| **(3)** | ☒ | Trust |
| **(4)** | ☐ | General assets of the sponsor |

**10** Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

**a Pension Schedules**

| | | |
|---|---|---|
| **(1)** | ☒ | **R** (Retirement Plan Information) |
| **(2)** | ☐ | **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary |
| **(3)** | ☐ | **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary |

**b General Schedules**

| | | | |
|---|---|---|---|
| **(1)** | ☒ | | **H** (Financial Information) |
| **(2)** | ☐ | | **I** (Financial Information – Small Plan) |
| **(3)** | ☐ | 0 | **A** (Insurance Information) |
| **(4)** | ☒ | | **C** (Service Provider Information) |
| **(5)** | ☒ | | **D** (DFE/Participating Plan Information) |
| **(6)** | ☐ | | **G** (Financial Transaction Schedules) |

## Part III Form M-1 Compliance Information (to be completed by welfare benefit plans)

**11a** If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) ..... ☐ Yes ☐ No

If "Yes" is checked, complete lines 11b and 11c.

**11b** Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) ..... ☐ Yes ☐ No

**11c** Enter the Receipt Confirmation Code for the 2021 Form M-1 annual report. If the plan was not required to file the 2021 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code_____

| SCHEDULE C (Form 5500) | Service Provider Information | OMB No. 1210-0110 |
|---|---|---|
| Department of the Treasury<br>Internal Revenue Service<br>Department of Labor<br>Employee Benefits Security Administration<br>Pension Benefit Guaranty Corporation | This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).<br>▶ **File as an attachment to Form 5500.** | **2021**<br>**This Form is Open to Public Inspection.** |

For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

**A** Name of plan
CITI RETIREMENT SAVINGS PLAN

**B** Three-digit plan number (PN) ▶ 004

**C** Plan sponsor's name as shown on line 2a of Form 5500
CITIGROUP INC.

**D** Employer Identification Number (EIN)
52-1568099

## Part I Service Provider Information (see instructions)

You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

### 1 Information on Persons Receiving Only Eligible Indirect Compensation

**a** Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions).. . . . . [X] Yes [ ] No

**b** If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

DIMENSIONAL FUND ADVISORS LP

30-0447847

**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

PIMCO

33-0629048

**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

PGIM INVESTMENTS

655 BROAD STREET
NEWARK, NJ 07102

**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

SEI TRUST COMPANY

06-1271230

**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

FIDELITY MANAGEMENT & RESEARCH CO.

04-2033129

**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

NATIXIS DISTRIBUTION, L.P.

888 BOYLSTON STREET
BOSTON, MA 02199

**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

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**2. Information on Other Service Providers Receiving Direct or Indirect Compensation.** Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

**(a)** Enter name and EIN or address (see instructions)

ALIGHT SOLUTIONS LLC

82-1061233

| (b) Service Code(s) | (c) Relationship to employer, employee organization, or person known to be a party-in-interest | (d) Enter direct compensation paid by the plan. If none, enter -0-. | (e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-. | (h) Did the service provider give you a formula instead of an amount or estimated amount? |
|---|---|---|---|---|---|---|
| 15 50 | NONE | 4461837 | Yes [X] No [ ] | Yes [X] No [ ] | 0 | Yes [ ] No [X] |

**(a)** Enter name and EIN or address (see instructions)

BLACKROCK INSTITUTIONAL TRUST CO,NA

94-3112180

| (b) Service Code(s) | (c) Relationship to employer, employee organization, or person known to be a party-in-interest | (d) Enter direct compensation paid by the plan. If none, enter -0-. | (e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-. | (h) Did the service provider give you a formula instead of an amount or estimated amount? |
|---|---|---|---|---|---|---|
| 21 24 28 50 51 | NONE | 3275577 | Yes [X] No [ ] | Yes [X] No [ ] | 0 | Yes [ ] No [X] |

**(a)** Enter name and EIN or address (see instructions)

T ROWE PRICE ASSOCIATES, INC.

52-0556948

| (b) Service Code(s) | (c) Relationship to employer, employee organization, or person known to be a party-in-interest | (d) Enter direct compensation paid by the plan. If none, enter -0-. | (e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-. | (h) Did the service provider give you a formula instead of an amount or estimated amount? |
|---|---|---|---|---|---|---|
| 28 50 51 | NONE | 1032453 | Yes [ ] No [X] | Yes [ ] No [ ] | | Yes [ ] No [ ] |

**2. Information on Other Service Providers Receiving Direct or Indirect Compensation.** Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

**(a)** Enter name and EIN or address (see instructions)

BANK OF NEW YORK MELLON

13-5160382

| (b) Service Code(s) | (c) Relationship to employer, employee organization, or person known to be a party-in-interest | (d) Enter direct compensation paid by the plan. If none, enter -0-. | (e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-. | (h) Did the service provider give you a formula instead of an amount or estimated amount? |
|---|---|---|---|---|---|---|
| 18 21 28 50 51 99 | TRUSTEE | 966613 | Yes [X] No [ ] | Yes [X] No [ ] | 0 | Yes [ ] No [X] |

**(a)** Enter name and EIN or address (see instructions)

WCM INVESTMENT MANAGEMENT, LLC

95-3046237

| (b) Service Code(s) | (c) Relationship to employer, employee organization, or person known to be a party-in-interest | (d) Enter direct compensation paid by the plan. If none, enter -0-. | (e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-. | (h) Did the service provider give you a formula instead of an amount or estimated amount? |
|---|---|---|---|---|---|---|
| 28 50 51 68 | NONE | 851594 | Yes [X] No [ ] | Yes [X] No [ ] | 0 | Yes [ ] No [X] |

**(a)** Enter name and EIN or address (see instructions)

LAZARD ASSET MANAGEMENT LLC

30 ROCKEFELLER PLAZA
NEW YORK, NY 10112

| (b) Service Code(s) | (c) Relationship to employer, employee organization, or person known to be a party-in-interest | (d) Enter direct compensation paid by the plan. If none, enter -0-. | (e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-. | (h) Did the service provider give you a formula instead of an amount or estimated amount? |
|---|---|---|---|---|---|---|
| 26 50 55 63 68 71 | NONE | 747176 | Yes [X] No [ ] | Yes [X] No [ ] | 0 | Yes [ ] No [X] |

**2. Information on Other Service Providers Receiving Direct or Indirect Compensation.** Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

**(a)** Enter name and EIN or address (see instructions)

TT INTERNATIONAL

62 THREADNEEDLE STREET
LONDON, LONDON EC2R 8HP GB

| (b) Service Code(s) | (c) Relationship to employer, employee organization, or person known to be a party-in-interest | (d) Enter direct compensation paid by the plan. If none, enter -0-. | (e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-. | (h) Did the service provider give you a formula instead of an amount or estimated amount? |
|---|---|---|---|---|---|---|
| 28 50 51 68 71 | NONE | 716188 | Yes [X] No [ ] | Yes [X] No [ ] | 0 | Yes [ ] No [X] |

**(a)** Enter name and EIN or address (see instructions)

AEW

601 S. FIGUEROA STREET
SUITE 2150
LOS ANGELES, CA 90017

| (b) Service Code(s) | (c) Relationship to employer, employee organization, or person known to be a party-in-interest | (d) Enter direct compensation paid by the plan. If none, enter -0-. | (e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-. | (h) Did the service provider give you a formula instead of an amount or estimated amount? |
|---|---|---|---|---|---|---|
| 28 50 | NONE | 645843 | Yes [ ] No [X] | Yes [ ] No [ ] | | Yes [ ] No [ ] |

**(a)** Enter name and EIN or address (see instructions)

MFS INSTITUTIONAL ADVISORS

04-3247425

| (b) Service Code(s) | (c) Relationship to employer, employee organization, or person known to be a party-in-interest | (d) Enter direct compensation paid by the plan. If none, enter -0-. | (e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-. | (h) Did the service provider give you a formula instead of an amount or estimated amount? |
|---|---|---|---|---|---|---|
| 28 50 | NONE | 635044 | Yes [X] No [ ] | Yes [ ] No [X] | 0 | Yes [ ] No [X] |

**2. Information on Other Service Providers Receiving Direct or Indirect Compensation.** Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

**(a)** Enter name and EIN or address (see instructions)

STRATEGIC GLOBAL ADVISORS

20-4414459

| (b) Service Code(s) | (c) Relationship to employer, employee organization, or person known to be a party-in-interest | (d) Enter direct compensation paid by the plan. If none, enter -0-. | (e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-. | (h) Did the service provider give you a formula instead of an amount or estimated amount? |
|---|---|---|---|---|---|---|
| 28 50 | NONE | 628607 | Yes [ ] No [X] | Yes [ ] No [ ] | | Yes [ ] No [ ] |

**(a)** Enter name and EIN or address (see instructions)

WILLIAM BLAIR INVESTMENT MGMT, LLC

47-2614791

| (b) Service Code(s) | (c) Relationship to employer, employee organization, or person known to be a party-in-interest | (d) Enter direct compensation paid by the plan. If none, enter -0-. | (e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-. | (h) Did the service provider give you a formula instead of an amount or estimated amount? |
|---|---|---|---|---|---|---|
| 28 50 51 68 | NONE | 628216 | Yes [X] No [ ] | Yes [X] No [ ] | 0 | Yes [ ] No [X] |

**(a)** Enter name and EIN or address (see instructions)

INSIGHT INVESTMENTS

200 PARK AVENUE
7TH FLOOR
NEW YORK, NC 10166

| (b) Service Code(s) | (c) Relationship to employer, employee organization, or person known to be a party-in-interest | (d) Enter direct compensation paid by the plan. If none, enter -0-. | (e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-. | (h) Did the service provider give you a formula instead of an amount or estimated amount? |
|---|---|---|---|---|---|---|
| 28 50 51 | NONE | 472059 | Yes [ ] No [X] | Yes [ ] No [ ] | | Yes [ ] No [ ] |

**2. Information on Other Service Providers Receiving Direct or Indirect Compensation.** Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

**(a)** Enter name and EIN or address (see instructions)

BOSTON PARTNERS

909 THIRD AVENUE, 32ND FLOOR
NEW YORK, NY 10022

| (b) Service Code(s) | (c) Relationship to employer, employee organization, or person known to be a party-in-interest | (d) Enter direct compensation paid by the plan. If none, enter -0-. | (e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-. | (h) Did the service provider give you a formula instead of an amount or estimated amount? |
|---|---|---|---|---|---|---|
| 28 50 51 71 | NONE | 447896 | Yes [X] No [ ] | Yes [X] No [ ] | 0 | Yes [ ] No [X] |

**(a)** Enter name and EIN or address (see instructions)

PRINCIPAL SMALL CAP SELECT

801 GRAND AVE
DES MOINES, IA 50309

| (b) Service Code(s) | (c) Relationship to employer, employee organization, or person known to be a party-in-interest | (d) Enter direct compensation paid by the plan. If none, enter -0-. | (e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-. | (h) Did the service provider give you a formula instead of an amount or estimated amount? |
|---|---|---|---|---|---|---|
| 28 50 51 | NONE | 415410 | Yes [X] No [ ] | Yes [X] No [ ] | 0 | Yes [ ] No [X] |

**(a)** Enter name and EIN or address (see instructions)

MELLON INVESTMENTS CORPORATION

201 WASHINGTON STREET
BOSTON, MA 02108-4408

| (b) Service Code(s) | (c) Relationship to employer, employee organization, or person known to be a party-in-interest | (d) Enter direct compensation paid by the plan. If none, enter -0-. | (e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-. | (h) Did the service provider give you a formula instead of an amount or estimated amount? |
|---|---|---|---|---|---|---|
| 28 50 51 | NONE | 350567 | Yes [ ] No [X] | Yes [ ] No [ ] | | Yes [ ] No [ ] |

**2. Information on Other Service Providers Receiving Direct or Indirect Compensation.** Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

**(a)** Enter name and EIN or address (see instructions)

KPMG

13-5565207

| (b) Service Code(s) | (c) Relationship to employer, employee organization, or person known to be a party-in-interest | (d) Enter direct compensation paid by the plan. If none, enter -0-. | (e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-. | (h) Did the service provider give you a formula instead of an amount or estimated amount? |
|---|---|---|---|---|---|---|
| 10 50 | NONE | 264250 | Yes [ ] No [X] | Yes [ ] No [ ] | | Yes [ ] No [ ] |

**(a)** Enter name and EIN or address (see instructions)

WILLIS TOWERS WATSON

53-0181291

| (b) Service Code(s) | (c) Relationship to employer, employee organization, or person known to be a party-in-interest | (d) Enter direct compensation paid by the plan. If none, enter -0-. | (e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-. | (h) Did the service provider give you a formula instead of an amount or estimated amount? |
|---|---|---|---|---|---|---|
| 17 50 | NONE | 175535 | Yes [ ] No [X] | Yes [ ] No [ ] | | Yes [ ] No [ ] |

**(a)** Enter name and EIN or address (see instructions)

CALLAN HOLDINGS' INC.

82-2748926

| (b) Service Code(s) | (c) Relationship to employer, employee organization, or person known to be a party-in-interest | (d) Enter direct compensation paid by the plan. If none, enter -0-. | (e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-. | (h) Did the service provider give you a formula instead of an amount or estimated amount? |
|---|---|---|---|---|---|---|
| 27 50 51 | NONE | 139630 | Yes [ ] No [X] | Yes [ ] No [ ] | | Yes [ ] No [ ] |

**2. Information on Other Service Providers Receiving Direct or Indirect Compensation.** Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

**(a)** Enter name and EIN or address (see instructions)

WELLINGTON TRUST COMPANY, N.A

04-2755549

| (b) Service Code(s) | (c) Relationship to employer, employee organization, or person known to be a party-in-interest | (d) Enter direct compensation paid by the plan. If none, enter -0-. | (e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-. | (h) Did the service provider give you a formula instead of an amount or estimated amount? |
|---|---|---|---|---|---|---|
| 28 52 68 | NONE | 0 | Yes [X] No [ ] | Yes [X] No [ ] | 133769 | Yes [ ] No [X] |

**(a)** Enter name and EIN or address (see instructions)

CITIGROUP

52-1568099

| (b) Service Code(s) | (c) Relationship to employer, employee organization, or person known to be a party-in-interest | (d) Enter direct compensation paid by the plan. If none, enter -0-. | (e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-. | (h) Did the service provider give you a formula instead of an amount or estimated amount? |
|---|---|---|---|---|---|---|
| 14 50 | SAME | 121075 | Yes [ ] No [X] | Yes [ ] No [ ] | | Yes [ ] No [ ] |

**(a)** Enter name and EIN or address (see instructions)

BROADRIDGE

511 MERCEDES WAY
EDGEWOOD, NY 11717

| (b) Service Code(s) | (c) Relationship to employer, employee organization, or person known to be a party-in-interest | (d) Enter direct compensation paid by the plan. If none, enter -0-. | (e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-. | (h) Did the service provider give you a formula instead of an amount or estimated amount? |
|---|---|---|---|---|---|---|
| 49 50 | NONE | 109688 | Yes [ ] No [X] | Yes [ ] No [ ] | | Yes [ ] No [ ] |

**2. Information on Other Service Providers Receiving Direct or Indirect Compensation.** Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

**(a)** Enter name and EIN or address (see instructions)

VULCAN VALUE PARTNERS, LLC

39-2051712

| (b) Service Code(s) | (c) Relationship to employer, employee organization, or person known to be a party-in-interest | (d) Enter direct compensation paid by the plan. If none, enter -0-. | (e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-. | (h) Did the service provider give you a formula instead of an amount or estimated amount? |
|---|---|---|---|---|---|---|
| 28 50 51 68 | NONE | 82562 | Yes [X] No [ ] | Yes [X] No [ ] | 13921 | Yes [ ] No [X] |

**(a)** Enter name and EIN or address (see instructions)

FIDUCIARY COUNSELORS

22-3709903

| (b) Service Code(s) | (c) Relationship to employer, employee organization, or person known to be a party-in-interest | (d) Enter direct compensation paid by the plan. If none, enter -0-. | (e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-. | (h) Did the service provider give you a formula instead of an amount or estimated amount? |
|---|---|---|---|---|---|---|
| 16 50 | NONE | 79789 | Yes [ ] No [X] | Yes [ ] No [ ] | | Yes [ ] No [ ] |

**(a)** Enter name and EIN or address (see instructions)

BSR

98-0479865

| (b) Service Code(s) | (c) Relationship to employer, employee organization, or person known to be a party-in-interest | (d) Enter direct compensation paid by the plan. If none, enter -0-. | (e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-. | (h) Did the service provider give you a formula instead of an amount or estimated amount? |
|---|---|---|---|---|---|---|
| 49 50 | NONE | 70042 | Yes [ ] No [X] | Yes [ ] No [ ] | | Yes [ ] No [ ] |

**2. Information on Other Service Providers Receiving Direct or Indirect Compensation.** Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

**(a)** Enter name and EIN or address (see instructions)

LOS ANGELES CAP MGMT & EQ RSRCH INC

02-0541198

| (b) Service Code(s) | (c) Relationship to employer, employee organization, or person known to be a party-in-interest | (d) Enter direct compensation paid by the plan. If none, enter -0-. | (e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-. | (h) Did the service provider give you a formula instead of an amount or estimated amount? |
|---|---|---|---|---|---|---|
| 28 50 51 | NONE | 56947 | Yes [ ] No [X] | Yes [ ] No [ ] | | Yes [ ] No [ ] |

**(a)** Enter name and EIN or address (see instructions)

PROSKAUER ROSE

13-1840454

| (b) Service Code(s) | (c) Relationship to employer, employee organization, or person known to be a party-in-interest | (d) Enter direct compensation paid by the plan. If none, enter -0-. | (e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-. | (h) Did the service provider give you a formula instead of an amount or estimated amount? |
|---|---|---|---|---|---|---|
| 29 50 | NONE | 36634 | Yes [ ] No [X] | Yes [ ] No [ ] | | Yes [ ] No [ ] |

**(a)** Enter name and EIN or address (see instructions)

MORGAN, LEWIS AND BOCKIUS LLP

23-0891050

| (b) Service Code(s) | (c) Relationship to employer, employee organization, or person known to be a party-in-interest | (d) Enter direct compensation paid by the plan. If none, enter -0-. | (e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-. | (h) Did the service provider give you a formula instead of an amount or estimated amount? |
|---|---|---|---|---|---|---|
| 29 50 | NONE | 35675 | Yes [ ] No [X] | Yes [ ] No [ ] | | Yes [ ] No [ ] |

## Part I Service Provider Information (continued)

**3.** If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received $1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

| **(a)** Enter service provider name as it appears on line 2 | **(b)** Service Codes (see instructions) | **(c)** Enter amount of indirect compensation |
|---|---|---|
| WELLINGTON TRUST COMPANY, N.A. | 52 | 133769 |

| **(d)** Enter name and EIN (address) of source of indirect compensation | **(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation. |
|---|---|
| WTC-CIF II CITIGROUP<br>280 CONGRESS STREET<br>BOSTON, MA 02210 | INVESTMENT MANAGEMENT FEES |

| **(a)** Enter service provider name as it appears on line 2 | **(b)** Service Codes (see instructions) | **(c)** Enter amount of indirect compensation |
|---|---|---|
| VULCAN VALUE PARTNERS, LLC | 68 | 10772 |

| **(d)** Enter name and EIN (address) of source of indirect compensation | **(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation. |
|---|---|
| JONES TRADING<br>3290 NORTHSIDE PARKWAY<br>ATLANTA, GA 30327 | SOFT DOLLAR CREDITS |

| **(a)** Enter service provider name as it appears on line 2 | **(b)** Service Codes (see instructions) | **(c)** Enter amount of indirect compensation |
|---|---|---|
| VULCAN VALUE PARTNERS, LLC | 68 | 2376 |

| **(d)** Enter name and EIN (address) of source of indirect compensation | **(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation. |
|---|---|
| CANTOR FITZGERALD<br>110 EAST 59TH ST<br>NEW YORK, NY 10022 | SOFT DOLLAR CREDITS |

**Part I Service Provider Information (continued)**

**3.** If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received $1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

| **(a)** Enter service provider name as it appears on line 2 | **(b)** Service Codes (see instructions) | **(c)** Enter amount of indirect compensation |
|---|---|---|
| VULCAN VALUE PARTNERS, LLC | 68 | 773 |

| **(d)** Enter name and EIN (address) of source of indirect compensation | **(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation. |
|---|---|
| BTIG<br>825 THIRD AVENUE, 6TH FL<br>NEW YORK, NY 10022 | SOFT DOLLAR CREDITS |

| **(a)** Enter service provider name as it appears on line 2 | **(b)** Service Codes (see instructions) | **(c)** Enter amount of indirect compensation |
|---|---|---|
| | | |

| **(d)** Enter name and EIN (address) of source of indirect compensation | **(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation. |
|---|---|
| | |

| **(a)** Enter service provider name as it appears on line 2 | **(b)** Service Codes (see instructions) | **(c)** Enter amount of indirect compensation |
|---|---|---|
| | | |

| **(d)** Enter name and EIN (address) of source of indirect compensation | **(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation. |
|---|---|
| | |

## Part II Service Providers Who Fail or Refuse to Provide Information

**4** Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

| **(a)** Enter name and EIN or address of service provider (see instructions) | **(b)** Nature of Service Code(s) | **(c)** Describe the information that the service provider failed or refused to provide |
|---|---|---|
| | | |

| **(a)** Enter name and EIN or address of service provider (see instructions) | **(b)** Nature of Service Code(s) | **(c)** Describe the information that the service provider failed or refused to provide |
|---|---|---|
| | | |

| **(a)** Enter name and EIN or address of service provider (see instructions) | **(b)** Nature of Service Code(s) | **(c)** Describe the information that the service provider failed or refused to provide |
|---|---|---|
| | | |

| **(a)** Enter name and EIN or address of service provider (see instructions) | **(b)** Nature of Service Code(s) | **(c)** Describe the information that the service provider failed or refused to provide |
|---|---|---|
| | | |

| **(a)** Enter name and EIN or address of service provider (see instructions) | **(b)** Nature of Service Code(s) | **(c)** Describe the information that the service provider failed or refused to provide |
|---|---|---|
| | | |

| **(a)** Enter name and EIN or address of service provider (see instructions) | **(b)** Nature of Service Code(s) | **(c)** Describe the information that the service provider failed or refused to provide |
|---|---|---|
| | | |

| **Part III** | **Termination Information on Accountants and Enrolled Actuaries (see instructions)**<br>(complete as many entries as needed) |
|---|---|

**a** Name:

**b** EIN:

**c** Position:

**d** Address:

**e** Telephone:

Explanation:

**a** Name:

**b** EIN:

**c** Position:

**d** Address:

**e** Telephone:

Explanation:

**a** Name:

**b** EIN:

**c** Position:

**d** Address:

**e** Telephone:

Explanation:

**a** Name:

**b** EIN:

**c** Position:

**d** Address:

**e** Telephone:

Explanation:

**a** Name:

**b** EIN:

**c** Position:

**d** Address:

**e** Telephone:

Explanation:

# SCHEDULE D (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

## DFE/Participating Plan Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

**2021**

**This Form is Open to Public Inspection.**

For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

**A** Name of plan
CITI RETIREMENT SAVINGS PLAN

**B** Three-digit plan number (PN) ▶ 004

**C** Plan or DFE sponsor's name as shown on line 2a of Form 5500
CITIGROUP INC.

**D** Employer Identification Number (EIN)
52-1568099

**Part I** **Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs)**
(Complete as many entries as needed to report all interests in DFEs)

**a** Name of MTIA, CCT, PSA, or 103-12 IE: SCHRODER COLLECTIVE INVESTMNT TRUST

**b** Name of sponsor of entity listed in (a): SEI TRUST COMPANY

| **c** EIN-PN | **d** Entity code | **e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) |
|---|---|---|
| 46-4679164-072 | C | 123483208 |

**a** Name of MTIA, CCT, PSA, or 103-12 IE: BLCKRK LIFEPATH INDEX 2055 FUND F

**b** Name of sponsor of entity listed in (a): BLACKROCK INSTITUTIONAL TR CO,N.A.

| **c** EIN-PN | **d** Entity code | **e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) |
|---|---|---|
| 27-2470604-001 | C | 340510372 |

**a** Name of MTIA, CCT, PSA, or 103-12 IE: COLLECTIVE US GOV'T STIF 15

**b** Name of sponsor of entity listed in (a): BANK OF NEW YORK MELLON

| **c** EIN-PN | **d** Entity code | **e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) |
|---|---|---|
| 81-6243181-001 | C | 68382491 |

**a** Name of MTIA, CCT, PSA, or 103-12 IE: BLCKRK LIFEPATH INDEX 2025 FUND F

**b** Name of sponsor of entity listed in (a): BLACKROCK INSTITUTIONAL TR CO,N.A.

| **c** EIN-PN | **d** Entity code | **e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) |
|---|---|---|
| 20-5114920-001 | C | 419722226 |

**a** Name of MTIA, CCT, PSA, or 103-12 IE: BLCKRK LIFEPATH INDEX 2030 FUND F

**b** Name of sponsor of entity listed in (a): BLACKROCK INSTITUTIONAL TR CO,N.A.

| **c** EIN-PN | **d** Entity code | **e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) |
|---|---|---|
| 71-0986424-001 | C | 533438944 |

**a** Name of MTIA, CCT, PSA, or 103-12 IE: BLCKRK LIFEPATH INDEX 2035 FUND F

**b** Name of sponsor of entity listed in (a): BLACKROCK INSTITUTIONAL TR CO,N.A.

| **c** EIN-PN | **d** Entity code | **e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) |
|---|---|---|
| 20-5114956-001 | C | 549936030 |

**a** Name of MTIA, CCT, PSA, or 103-12 IE: BLCKRK LIFEPATH INDEX 2040 FUND F

**b** Name of sponsor of entity listed in (a): BLACKROCK INSTITUTIONAL TR CO,N.A.

| **c** EIN-PN | **d** Entity code | **e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) |
|---|---|---|
| 71-0986419-001 | C | 593087762 |

| | | | |
|---|---|---|---|
| **a** Name of MTIA, CCT, PSA, or 103-12 IE: | BLCKRK LIFEPATH INDEX 2045 FUND F | | |
| **b** Name of sponsor of entity listed in (a): | BLACKROCK INSTITUTIONAL TR CO,N.A. | | |
| **c** EIN-PN 20-5115008-001 | **d** Entity code C | **e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) | 734687163 |
| **a** Name of MTIA, CCT, PSA, or 103-12 IE: | BLCKRK LIFEPATH INDEX 2050 FUND F | | |
| **b** Name of sponsor of entity listed in (a): | BLACKROCK INSTITUTIONAL TR CO,N.A. | | |
| **c** EIN-PN 26-0896020-001 | **d** Entity code C | **e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) | 536543872 |
| **a** Name of MTIA, CCT, PSA, or 103-12 IE: | BLCKRK LIFEPATH INDEX RET FUND F | | |
| **b** Name of sponsor of entity listed in (a): | BLACKROCK INSTITUTIONAL TR CO,N.A. | | |
| **c** EIN-PN 71-0986421-001 | **d** Entity code C | **e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) | 511962175 |
| **a** Name of MTIA, CCT, PSA, or 103-12 IE: | BLCKRK LIFEPATH INDEX 2060 FUND F | | |
| **b** Name of sponsor of entity listed in (a): | BLACKROCK INSTITUTIONAL TR CO,N.A. | | |
| **c** EIN-PN 47-1878775-001 | **d** Entity code C | **e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) | 43771639 |
| **a** Name of MTIA, CCT, PSA, or 103-12 IE: | WELLINGTON CIF II CITI EMERGING MKT | | |
| **b** Name of sponsor of entity listed in (a): | WELLINGTON MANAGEMENT TRUST COMPANY | | |
| **c** EIN-PN 04-6913417-056 | **d** Entity code C | **e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) | 77740770 |
| **a** Name of MTIA, CCT, PSA, or 103-12 IE: | BLCKRK RUSSELL 3000 INDEX FUND F | | |
| **b** Name of sponsor of entity listed in (a): | BLACKROCK INSTITUTIONAL TR CO,N.A. | | |
| **c** EIN-PN 94-3371912-001 | **d** Entity code C | **e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) | 1417628098 |
| **a** Name of MTIA, CCT, PSA, or 103-12 IE: | BLCKRK EMERG MKTS INDEX FUND F | | |
| **b** Name of sponsor of entity listed in (a): | BLACKROCK INSTITUTIONAL TR CO,N.A. | | |
| **c** EIN-PN 45-4544245-001 | **d** Entity code C | **e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) | 450837044 |
| **a** Name of MTIA, CCT, PSA, or 103-12 IE: | BLRCK ROLL SELECT COMM INDEX FUND F | | |
| **b** Name of sponsor of entity listed in (a): | BLACKROCK INSTITUTIONAL TR CO,N.A. | | |
| **c** EIN-PN 82-4114243-001 | **d** Entity code C | **e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) | 74374991 |
| **a** Name of MTIA, CCT, PSA, or 103-12 IE: | BLRCK MID CAP EQUITY INDEX FUND F | | |
| **b** Name of sponsor of entity listed in (a): | BLACKROCK INSTITUTIONAL TR CO,N.A. | | |
| **c** EIN-PN 94-3272818-001 | **d** Entity code C | **e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) | 1129021207 |
| **a** Name of MTIA, CCT, PSA, or 103-12 IE: | BLRCK EAFE EQUTY INDEX FUND F | | |
| **b** Name of sponsor of entity listed in (a): | BLACKROCK INSTITUTIONAL TR CO,N.A. | | |
| **c** EIN-PN 94-3358162-001 | **d** Entity code C | **e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) | 1187099463 |

**a** Name of MTIA, CCT, PSA, or 103-12 IE: BLCKRK EQUITY INDEX FUND F

**b** Name of sponsor of entity listed in (a): BLACKROCK INSTITUTIONAL TR CO,N.A.

| **c** EIN-PN 94-3262720-001 | **d** Entity code C | **e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 4967087139 |
|---|---|---|

**a** Name of MTIA, CCT, PSA, or 103-12 IE: BLACKROCK US TIPS FUND F

**b** Name of sponsor of entity listed in (a): BLACKROCK INSTITUTIONAL TR CO,N.A.

| **c** EIN-PN 36-4495972-001 | **d** Entity code C | **e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 285768877 |
|---|---|---|

**a** Name of MTIA, CCT, PSA, or 103-12 IE: BLCKRK RUSSELL 2000 INDEX FUND F

**b** Name of sponsor of entity listed in (a): BLACKROCK INSTITUTIONAL TR CO,N.A.

| **c** EIN-PN 94-3318704-001 | **d** Entity code C | **e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 731009941 |
|---|---|---|

**a** Name of MTIA, CCT, PSA, or 103-12 IE: BLCKRK MSCI ACWI ESG FOCUS INDEX FD

**b** Name of sponsor of entity listed in (a): BLACKROCK INSTITUTIONAL TR CO,N.A.

| **c** EIN-PN 83-1496408-001 | **d** Entity code C | **e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 43061217 |
|---|---|---|

**a** Name of MTIA, CCT, PSA, or 103-12 IE: BLACKROCK US DEBT INDEX FUND F

**b** Name of sponsor of entity listed in (a): BLACKROCK INSTITUTIONAL TR CO,N.A.

| **c** EIN-PN 94-3291425-001 | **d** Entity code C | **e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1225667006 |
|---|---|---|

**a** Name of MTIA, CCT, PSA, or 103-12 IE:

**b** Name of sponsor of entity listed in (a):

| **c** EIN-PN | **d** Entity code | **e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) |
|---|---|---|

**a** Name of MTIA, CCT, PSA, or 103-12 IE:

**b** Name of sponsor of entity listed in (a):

| **c** EIN-PN | **d** Entity code | **e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) |
|---|---|---|

**a** Name of MTIA, CCT, PSA, or 103-12 IE:

**b** Name of sponsor of entity listed in (a):

| **c** EIN-PN | **d** Entity code | **e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) |
|---|---|---|

**a** Name of MTIA, CCT, PSA, or 103-12 IE:

**b** Name of sponsor of entity listed in (a):

| **c** EIN-PN | **d** Entity code | **e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) |
|---|---|---|

**a** Name of MTIA, CCT, PSA, or 103-12 IE:

**b** Name of sponsor of entity listed in (a):

| **c** EIN-PN | **d** Entity code | **e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) |
|---|---|---|

**Part II** **Information on Participating Plans (to be completed by DFEs)**
(Complete as many entries as needed to report all participating plans)

| | |
|---|---|
| **a** Plan name | |
| **b** Name of plan sponsor | **c** EIN-PN |
| **a** Plan name | |
| **b** Name of plan sponsor | **c** EIN-PN |
| **a** Plan name | |
| **b** Name of plan sponsor | **c** EIN-PN |
| **a** Plan name | |
| **b** Name of plan sponsor | **c** EIN-PN |
| **a** Plan name | |
| **b** Name of plan sponsor | **c** EIN-PN |
| **a** Plan name | |
| **b** Name of plan sponsor | **c** EIN-PN |
| **a** Plan name | |
| **b** Name of plan sponsor | **c** EIN-PN |
| **a** Plan name | |
| **b** Name of plan sponsor | **c** EIN-PN |
| **a** Plan name | |
| **b** Name of plan sponsor | **c** EIN-PN |
| **a** Plan name | |
| **b** Name of plan sponsor | **c** EIN-PN |
| **a** Plan name | |
| **b** Name of plan sponsor | **c** EIN-PN |
| **a** Plan name | |
| **b** Name of plan sponsor | **c** EIN-PN |
| **a** Plan name | |
| **b** Name of plan sponsor | **c** EIN-PN |

# SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

## Financial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

**2021**

**This Form is Open to Public Inspection**

For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

**A** Name of plan
CITI RETIREMENT SAVINGS PLAN

**B** Three-digit plan number (PN) ▶ 004

**C** Plan sponsor's name as shown on line 2a of Form 5500
CITIGROUP INC.

**D** Employer Identification Number (EIN)
52-1568099

## Part I Asset and Liability Statement

**1** Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

| Assets | | (a) Beginning of Year | (b) End of Year |
|---|---|---|---|
| **a** Total noninterest-bearing cash | 1a | | |
| **b** Receivables (less allowance for doubtful accounts): | | | |
| **(1)** Employer contributions | 1b(1) | 412595682 | 434579876 |
| **(2)** Participant contributions | 1b(2) | 280095 | 296013 |
| **(3)** Other | 1b(3) | 5466569 | 5710424 |
| **c** General investments: | | | |
| **(1)** Interest-bearing cash (include money market accounts & certificates of deposit) | 1c(1) | 3847626 | 2288595 |
| **(2)** U.S. Government securities | 1c(2) | | |
| **(3)** Corporate debt instruments (other than employer securities): | | | |
| **(A)** Preferred | 1c(3)(A) | | |
| **(B)** All other | 1c(3)(B) | | |
| **(4)** Corporate stocks (other than employer securities): | | | |
| **(A)** Preferred | 1c(4)(A) | | |
| **(B)** Common | 1c(4)(B) | 933911749 | 1032897059 |
| **(5)** Partnership/joint venture interests | 1c(5) | | |
| **(6)** Real estate (other than employer real property) | 1c(6) | | |
| **(7)** Loans (other than to participants) | 1c(7) | | |
| **(8)** Participant loans | 1c(8) | 208094290 | 201654860 |
| **(9)** Value of interest in common/collective trusts | 1c(9) | 13432606425 | 16044821635 |
| **(10)** Value of interest in pooled separate accounts | 1c(10) | | |
| **(11)** Value of interest in master trust investment accounts | 1c(11) | | |
| **(12)** Value of interest in 103-12 investment entities | 1c(12) | | |
| **(13)** Value of interest in registered investment companies (e.g., mutual funds) | 1c(13) | 962073497 | 864648648 |
| **(14)** Value of funds held in insurance company general account (unallocated contracts) | 1c(14) | | |
| **(15)** Other | 1c(15) | 1293546504 | 1198770841 |

| | | | **(a)** Beginning of Year | **(b)** End of Year |
|---|---|---|---|---|
| **1d** | Employer-related investments: | | | |
| | **(1)** Employer securities | 1d(1) | 671763561 | 630752559 |
| | **(2)** Employer real property | 1d(2) | | |
| **e** | Buildings and other property used in plan operation | 1e | | |
| **f** | Total assets (add all amounts in lines 1a through 1e) | 1f | 17924185998 | 20416420510 |
| | **Liabilities** | | | |
| **g** | Benefit claims payable | 1g | | |
| **h** | Operating payables | 1h | 3452970 | 4420383 |
| **i** | Acquisition indebtedness | 1i | | |
| **j** | Other liabilities | 1j | 6727427 | 4147246 |
| **k** | Total liabilities (add all amounts in lines 1g through1j) | 1k | 10180397 | 8567629 |
| | **Net Assets** | | | |
| **l** | Net assets (subtract line 1k from line 1f) | 1l | 17914005601 | 20407852881 |

## Part II Income and Expense Statement

**2** Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

| | **Income** | | **(a)** Amount | **(b)** Total |
|---|---|---|---|---|
| **a** | **Contributions:** | | | |
| | **(1)** Received or receivable in cash from: **(A)** Employers | 2a(1)(A) | 434647937 | |
| | **(B)** Participants | 2a(1)(B) | 642031902 | |
| | **(C)** Others (including rollovers) | 2a(1)(C) | 87533153 | |
| | **(2)** Noncash contributions | 2a(2) | | |
| | **(3)** Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)** | 2a(3) | | 1164212992 |
| **b** | **Earnings on investments:** | | | |
| | **(1)** Interest: | | | |
| | **(A)** Interest-bearing cash (including money market accounts and certificates of deposit) | 2b(1)(A) | -1744 | |
| | **(B)** U.S. Government securities | 2b(1)(B) | | |
| | **(C)** Corporate debt instruments | 2b(1)(C) | | |
| | **(D)** Loans (other than to participants) | 2b(1)(D) | | |
| | **(E)** Participant loans | 2b(1)(E) | 10286035 | |
| | **(F)** Other | 2b(1)(F) | 21157463 | |
| | **(G)** Total interest. Add lines **2b(1)(A)** through **(F)** | 2b(1)(G) | | 31441754 |
| | **(2)** Dividends: **(A)** Preferred stock | 2b(2)(A) | | |
| | **(B)** Common stock | 2b(2)(B) | 24550143 | |
| | **(C)** Registered investment company shares (e.g. mutual funds) | 2b(2)(C) | 56641 | |
| | **(D)** Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)** | 2b(2)(D) | | 24606784 |
| | **(3)** Rents | 2b(3) | | |
| | **(4)** Net gain (loss) on sale of assets: **(A)** Aggregate proceeds | 2b(4)(A) | 162463592 | |
| | **(B)** Aggregate carrying amount (see instructions) | 2b(4)(B) | 145342001 | |
| | **(C)** Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result | 2b(4)(C) | | 17121591 |
| | **(5)** Unrealized appreciation (depreciation) of assets: **(A)** Real estate | 2b(5)(A) | | |
| | **(B)** Other | 2b(5)(B) | -20141834 | |
| | **(C)** Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)** | 2b(5)(C) | | -20141834 |

| | | (a) Amount | (b) Total |
|---|---|---|---|
| **(6)** Net investment gain (loss) from common/collective trusts | 2b(6) | | 1861687005 |
| **(7)** Net investment gain (loss) from pooled separate accounts | 2b(7) | | |
| **(8)** Net investment gain (loss) from master trust investment accounts | 2b(8) | | |
| **(9)** Net investment gain (loss) from 103-12 investment entities | 2b(9) | | |
| **(10)** Net investment gain (loss) from registered investment companies (e.g., mutual funds) | 2b(10) | | 645434126 |
| **c** Other income | 2c | | |
| **d** Total income. Add all **income** amounts in column (b) and enter total | 2d | | 3724362418 |
| **Expenses** | | | |
| **e** Benefit payment and payments to provide benefits: | | | |
| **(1)** Directly to participants or beneficiaries, including direct rollovers | 2e(1) | 1210559068 | |
| **(2)** To insurance carriers for the provision of benefits | 2e(2) | | |
| **(3)** Other | 2e(3) | 617902 | |
| **(4)** Total benefit payments. Add lines **2e(1)** through **(3)** | 2e(4) | | 1211176970 |
| **f** Corrective distributions (see instructions) | 2f | | 24829 |
| **g** Certain deemed distributions of participant loans (see instructions) | 2g | | -504729 |
| **h** Interest expense | 2h | | |
| **i** Administrative expenses: **(1)** Professional fees | 2i(1) | 623702 | |
| **(2)** Contract administrator fees | 2i(2) | 5464983 | |
| **(3)** Investment advisory and management fees | 2i(3) | 13528519 | |
| **(4)** Other | 2i(4) | 200864 | |
| **(5)** Total administrative expenses. Add lines **2i(1)** through **(4)** | 2i(5) | | 19818068 |
| **j** Total expenses. Add all **expense** amounts in column (b) and enter total | 2j | | 1230515138 |
| **Net Income and Reconciliation** | | | |
| **k** Net income (loss). Subtract line **2j** from line **2d** | 2k | | 2493847280 |
| **l** Transfers of assets: | | | |
| **(1)** To this plan | 2l(1) | | |
| **(2)** From this plan | 2l(2) | | |

## Part III Accountant's Opinion

**3** Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

**a** The attached opinion of an independent qualified public accountant for this plan is (see instructions):

**(1)** [X] Unmodified **(2)** [ ] Qualified **(3)** [ ] Disclaimer **(4)** [ ] Adverse

**b** Check the appropriate box(es) to indicate whether the IQPA performed an ERISA section 103(a)(3)(C) audit. Check both boxes (1) and (2) if the audit was performed pursuant to both 29 CFR 2520.103-8 and 29 CFR 2520.103-12(d). Check box (3) if pursuant to neither.

**(1)** [ ] DOL Regulation 2520.103-8 **(2)** [ ] DOL Regulation 2520.103-12(d) **(3)** [X] neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

**c** Enter the name and EIN of the accountant (or accounting firm) below:

**(1)** Name: KPMG LLP **(2)** EIN: 13-5565207

**d** The opinion of an independent qualified public accountant is **not attached** because:

**(1)** [ ] This form is filed for a CCT, PSA, or MTIA. **(2)** [ ] It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

## Part IV Compliance Questions

**4** CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l.

During the plan year:

| | | Yes | No | Amount |
|---|---|---|---|---|
| **a** Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.) | 4a | | X | |

| | | | Yes | No | Amount |
|---|---|---|---|---|---|
| **b** | Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.) | **4b** | | X | |
| **c** | Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.) | **4c** | | X | |
| **d** | Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.) | **4d** | | X | |
| **e** | Was this plan covered by a fidelity bond? | **4e** | X | | 300000000 |
| **f** | Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty? | **4f** | | X | |
| **g** | Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser? | **4g** | | X | |
| **h** | Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser? | **4h** | | X | |
| **i** | Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.) | **4i** | X | | |
| **j** | Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.) | **4j** | | X | |
| **k** | Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC? | **4k** | | X | |
| **l** | Has the plan failed to provide any benefit when due under the plan? | **4l** | | X | |
| **m** | If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.) | **4m** | | X | |
| **n** | If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3 | **4n** | | | |

**5a** Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? ☐ Yes ☒ No

If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.

**5b** If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

| **5b(1)** Name of plan(s) | **5b(2)** EIN(s) | **5b(3)** PN(s) |
|---|---|---|
| | | |
| | | |
| | | |
| | | |

**5c** Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ☐ Yes ☐ No ☐ Not determined

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____.

# SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

## Retirement Plan Information

This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

**2021**

**This Form is Open to Public Inspection.**

For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

**A** Name of plan
CITI RETIREMENT SAVINGS PLAN

**B** Three-digit plan number (PN) ▶ 004

**C** Plan sponsor's name as shown on line 2a of Form 5500
CITIGROUP INC.

**D** Employer Identification Number (EIN)
52-1568099

## Part I Distributions

**All references to distributions relate only to payments of benefits during the plan year.**

**1** Total value of distributions paid in property other than in cash or the forms of property specified in the instructions ..... **1** 0

**2** Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):

EIN(s): 25-1926855

**Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.**

**3** Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year ..... **3**

## Part II Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)

**4** Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

**If the plan is a defined benefit plan, go to line 8.**

**5** If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____

**If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.**

**6 a** Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived) ..... **6a**

**b** Enter the amount contributed by the employer to the plan for this plan year ..... **6b**

**c** Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount) ..... **6c**

**If you completed line 6c, skip lines 8 and 9.**

**7** Will the minimum funding amount reported on line 6c be met by the funding deadline? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

**8** If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

## Part III Amendments

**9** If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box. ..... ☐ **Increase** ☐ **Decrease** ☐ **Both** ☐ **No**

## Part IV ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.

**10** Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ..... ☐ **Yes** ☒ **No**

**11 a** Does the ESOP hold any preferred stock? ..... ☐ **Yes** ☒ **No**

**b** If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ..... ☐ **Yes** ☒ **No**

**12** Does the ESOP hold any stock that is not readily tradable on an established securities market? ..... ☐ **Yes** ☒ **No**

## Part V Additional Information for Multiemployer Defined Benefit Pension Plans

**13** Enter the following information for each employer that contributed more than 5% of total contributions to the plan during the plan year (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

**a** Name of contributing employer

**b** EIN **c** Dollar amount contributed by employer

**d** Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

**e** Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

**a** Name of contributing employer

**b** EIN **c** Dollar amount contributed by employer

**d** Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

**e** Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

**a** Name of contributing employer

**b** EIN **c** Dollar amount contributed by employer

**d** Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

**e** Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

**a** Name of contributing employer

**b** EIN **c** Dollar amount contributed by employer

**d** Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

**e** Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

**a** Name of contributing employer

**b** EIN **c** Dollar amount contributed by employer

**d** Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

**e** Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

**a** Name of contributing employer

**b** EIN **c** Dollar amount contributed by employer

**d** Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

**e** Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

**14** Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:

| | | |
|---|---|---|
| **a** The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment) | **14a** | |
| **b** The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment) | **14b** | |
| **c** The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment) | **14c** | |

**15** Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

| | | |
|---|---|---|
| **a** The corresponding number for the plan year immediately preceding the current plan year | **15a** | |
| **b** The corresponding number for the second preceding plan year | **15b** | |

**16** Information with respect to any employers who withdrew from the plan during the preceding plan year:

| | | |
|---|---|---|
| **a** Enter the number of employers who withdrew during the preceding plan year | **16a** | |
| **b** If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers | **16b** | |

**17** If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐

## Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

**18** If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐

**19** If the total number of participants is 1,000 or more, complete lines (a) through (c)

**a** Enter the percentage of plan assets held as:
Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____%

**b** Provide the average duration of the combined investment-grade and high-yield debt:
☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more

**c** What duration measure was used to calculate line 19(b)?
☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify):

**20** **PBGC missed contribution reporting requirements.** If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.

**a** Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☐ No

**b** If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:

☐ Yes.

☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.

☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.

☐ No. Other. Provide explanation _____

# CITI RETIREMENT SAVINGS PLAN

Financial Statements and Supplemental Schedule

December 31, 2021 and 2020

(With Independent Auditors' Report Thereon)

**CITI RETIREMENT SAVINGS PLAN**

Financial Statements and Supplemental Schedule

December 31, 2021 and 2020

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* Other schedules required by Form 5500 which are not applicable have been omitted

KPMG LLP
345 Park Avenue
New York, NY 10154-0102

# Independent Auditors' Report

To the Plan Participants and Plan Administrator
Citi Retirement Savings Plan:

*Opinion*

We have audited the financial statements of Citi Retirement Savings Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), which comprise the statements of net assets available for benefits as of December 31, 2021 and 2020, and the related statements of changes in net assets available for benefits for the years ended December 31, 2021 and 2020, and the related notes to the financial statements.

In our opinion, the accompanying financial statements present fairly, in all material respects, the net assets available for benefits of the Plan as of December 31, 2021 and 2020, and the changes in its net assets available for benefits for the years ended December 31, 2021 and 2020, in accordance with U.S. generally accepted accounting principles.

*Basis for Opinion*

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

*Responsibilities of Management for the Financial Statements*

Management is responsible for the preparation and fair presentation of the financial statements in accordance with U.S. generally accepted accounting principles, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for one year after the date that the financial statements are available to be issued.

Management is also responsible for maintaining a current plan instrument, including all plan amendments, administering the plan, and determining that the plan's transactions that are presented and disclosed in the financial statements are in conformity with the plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.

*Auditors' Responsibilities for the Audit of the Financial Statements*

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when

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it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

*Supplemental Schedules Required by ERISA*

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedule H Line 4i – Schedule of Assets (Held at End of Year) as of December 31, 2021 is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS.

In forming our opinion on the supplemental schedule, we evaluated whether the supplemental schedule, including its form and content, is presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion, the information in the accompanying schedules is fairly stated, in all material respects, in relation to the financial statements as a whole, and the form and content are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

KPMG LLP

New York, New York
June 23, 2022

**CITI RETIREMENT SAVINGS PLAN**
**Statements of Net Assets Available for Benefits**
**December 31, 2021 and 2020**

| | 2021 | 2020 |
|---|---|---|
| Assets: | | |
| Investments, at fair value | $ 18,574,877,752 | $ 16,003,697,092 |
| Investments in fully benefit-responsive investment contracts, at contract value | 1,184,360,975 | 1,240,490,005 |
| Total investments | 19,759,238,727 | 17,244,187,097 |
| Receivables: | | |
| Employer contributions | 434,579,876 | 412,595,682 |
| Interest and dividends | 4,339,147 | 4,350,142 |
| Receivable for securities sold | 1,371,277 | 1,116,427 |
| Participant contributions | 296,013 | 280,095 |
| Participant loans | 201,654,860 | 208,094,290 |
| Total receivables | 642,241,173 | 626,436,636 |
| Total assets | 20,401,479,900 | 17,870,623,733 |
| Liabilities: | | |
| Payable for securities purchased | 2,312,555 | 3,600,949 |
| Other investment liabilities | 1,834,691 | 3,126,478 |
| Payable for trustee, administrative fees and other | 4,420,383 | 3,452,970 |
| Total liabilities | 8,567,629 | 10,180,397 |
| Net assets available for benefits | $ 20,392,912,271 | $ 17,860,443,336 |

See accompanying notes to financial statements.

**CITI RETIREMENT SAVINGS PLAN**
**Statements of Changes in Net Assets Available for Benefits**
**Years Ended December 31, 2021 and 2020**

| | 2021 | 2020 |
|---|---|---|
| Additions to net assets attributable to: | | |
| Investment income: | | |
| Dividends | $ 28,510,074 | $ 51,652,428 |
| Interest | 21,194,840 | 28,133,351 |
| Net appreciation in fair value of investments | 2,538,780,132 | 1,753,373,085 |
| Net investment income | 2,588,485,046 | 1,833,158,864 |
| Interest income on loans receivable from participants | 10,286,035 | 11,576,001 |
| Contributions: | | |
| Employer | 434,647,937 | 412,635,925 |
| Participants | 642,031,902 | 580,330,063 |
| Rollover | 87,533,153 | 53,897,843 |
| Total contributions | 1,164,212,992 | 1,046,863,831 |
| Total additions to net assets | 3,762,984,073 | 2,891,598,696 |
| Deductions from net assets attributable to: | | |
| Distributions to participants | 1,210,079,168 | 1,091,754,385 |
| Trustee and administrative expenses | 19,818,068 | 13,187,648 |
| Dividends paid directly to participants | 617,902 | 20,874,833 |
| Total deductions from net assets | 1,230,515,138 | 1,125,816,866 |
| Net increase | 2,532,468,935 | 1,765,781,830 |
| Net assets available for benefits at: | | |
| Beginning of year | 17,860,443,336 | 16,094,661,506 |
| End of year | $20,392,912,271 | $17,860,443,336 |

See accompanying notes to financial statements.

## (1) Description of the Plan

The following brief description of the Citi Retirement Savings Plan (the Plan) is provided for general information purposes only. Participants should refer to the Plan's Summary Plan Description and legal plan document for a more complete description of the Plan.

### *(a) General*

The Plan was established in 1987 and is a defined contribution plan designed to encourage savings on the part of eligible employees. The Plan covers eligible employees of Citigroup Inc. (the Company), its subsidiaries and affiliates. The Company is the Plan Sponsor, as defined by the Plan document. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended (ERISA), and the Internal Revenue Code of 1986, as amended (the Code). The Plan is designed to comply with Section 404(c) of ERISA and the related regulations. The Plan provides for participant-directed accounts, which permit participant or beneficiary to exercise control over the assets in the account and make investment decisions. As a result, the Plan's fiduciaries may be released from liability for any losses that result from the participant's individual investment decisions.

The Plan was initially designed as an Employee Stock Ownership Plan (ESOP) within the meaning of Section 4975(e)(7) of the Code. Effective March 1, 2003, the Plan consists of a non-leveraged ESOP component and a non-ESOP component. The ESOP component consists of any amount invested in the Citigroup Common Stock Fund under the Plan.

Bank of New York Mellon is the trustee and the custodian of the Plan. The Plan is administered by Alight Solutions Inc. a third-party administrator.

### *(b) Eligibility*

Eligible employees generally include (1) employees working in the U.S. and paid from a Company payroll or (2) U.S. citizens or lawful permanent residents of the U.S. performing services overseas in an expatriate employment classification in each case who are performing services for the Company and participating subsidiaries, as defined in the Plan document.

During 2020, full-time employees or part-time employees scheduled to work 20 or more hours a week were eligible to participate on the first day of the first pay period after the participant became an employee of the Company. Part-time employees scheduled to work fewer than 20 hours a week were eligible to participate in the Plan on January 1 or July 1 after the employee was credited with at least 1,000 hours of service during the first 12 months with the Company or at least 1,000 hours of service in any calendar year beginning after the employee’s date of hire.

On and after January 1, 2021, full-time and part-time employees are eligible to participate on the first day of the first pay period after the participant becomes an employee of the Company.

### *(c) Employee Contributions*

Eligible employees may defer on a before-tax and/or Roth basis through payroll deductions up to 50% (in 1% increments) of their eligible pay subject to certain legal limitations. Eligible pay generally includes base salary, overtime, commissions, shift differential pay, and periodic incentive bonuses. The maximum annual eligible pay under the Plan does not exceed the applicable statutory limit.

Newly hired and rehired eligible employees are automatically enrolled in the Plan at a 6% before-tax contribution rate unless they otherwise enroll themselves or opt out of the Plan. Participants who are automatically enrolled in the Plan, but do not make an investment election, are invested in the Plan's default investment, which is the Plan's "target retirement date" fund consistent with the participant's projected year of retirement. Further, unless the participant elects a different rate, for employees who are automatically enrolled, their contribution rate is automatically increased by 1% annually until they reach a before-tax contribution rate of 15%.

Participants who are age 50 or older by the end of the Plan year are permitted to make additional contributions up to 49% of their eligible pay, known as "catch-up" contributions, up to the applicable statutory limit. There is no automatic enrollment for catch-up contributions.

***(d) Employer Contributions***

During 2021 and 2020, employer contributions consisted of three components: the Company matching contribution, fixed contribution, and transition contribution. A one-time Company contribution is also provided to certain grandfathered participants on a limited basis when they become eligible.

The Company matching contribution was equal to 100% of the participant's before-tax and/or Roth contributions up to 6% of the participant's eligible compensation (up to the annual compensation maximum set by the Code) for eligible employees at all compensation levels. Company matching contributions did not exceed the lesser of the participant's contribution or 6% of the participant's eligible compensation up to the statutory limit. Catch-up contributions are not subject to matching contributions. Participants must contribute to the Plan to receive Company matching contributions.

A fixed contribution of up to 2% of eligible pay is credited to the Plan accounts of eligible employees whose qualifying annual compensation, as defined in the Plan, is $100,000 or less.

An annual transition contribution is credited to the Plan accounts of certain employees who were eligible to receive benefits under the Plan, the Citigroup Pension Plan, and the Citigroup Ownership Program in 2007, prior to the Plans' redesign. If an employee's total benefit opportunity under the three programs was greater than his or her benefit opportunity under the Plan, an additional transition contribution is credited. Participants receiving this transition contribution generally have long service and must be continuously employed by the Company since December 31, 2006.

Matching, fixed and transition contributions are invested in the same manner as a participant's contributions or, in the Plan's qualified default investment alternative in the absence of such an election.

At December 31, 2021, the employer contribution receivable was $434.6 million; whereas, at December 31, 2020, the employer contribution receivable was $412.6 million. Company contributions relating to 2021 and 2020 were received and credited to participant accounts during the first quarter of 2022 and 2021, respectively.

***(e) Participant Accounts***

The Plan maintains a separate account for each participant, to which contributions, expenses, investment gains and losses are allocated.

Participants may elect to invest their account balance among the investment fund options offered under the Plan in whole increments of 1%.

A participant may elect to suspend or resume his or her contributions, subject to the Plan's notice requirements. In addition, a participant may change the rate of his or her contributions, subject to the Plan's notice requirements, and may elect to change the allocation of future contributions among the funds daily. A participant may also elect to transfer the value of his or her contributions in whole increments of 1% to other Plan investment funds, subject to certain restrictions.

Changes requested by participants are implemented as soon as administratively practicable, in accordance with the Plan document.

***(f) Rollover and Transfer Contributions***

The Plan accepts qualifying rollover contributions made by participants in cash from qualified retirement plans or Individual Retirement Accounts (IRA). Such transfers or rollovers to the Plan may only be made with the approval of the Plan's management and do not affect any other contributions made by or on behalf of a participant.

Of the participant contributions reported in 2021 and 2020, $87.5 million and $53.9 million, respectively, related to rollover contributions into the Plan.

***(g) Investment Options***

Plan assets are held in a trust fund and are invested in the investment options offered under the Plan at the direction of Plan participants, in accordance with the Plan document.

Subject to certain restrictions, Plan participants may move a portion or all of their account balances among the Plan's investment options through a fund transfer, reallocation or rebalance, generally not more frequently than once every seven calendar days.

Restrictions are subject to change at any time depending on generally applicable Plan rules or the requirements of the funds.

To the extent required by the compliance procedures of a mutual fund to ensure the fund's adherence to the market timing rules mandated by the Securities and Exchange Commission and upon request by a mutual fund, the Plan may provide reports to the fund detailing Plan participants' trading activity in that particular fund. The Company also may restrict the ability of certain Plan participants to invest in or divest from the Citigroup Common Stock Fund.

In general, no investment-related transaction costs are associated with the Plan, though the funds have the right to impose redemption fees, should they decide to do so.

The Plan does not directly participate in securities lending programs; however, there are investment funds that engage in securities lending which are available to Plan participants. The investment manager for an investment option determines the terms of, and the extent to which, securities lending is used. Engaging in securities lending is intended to benefit Plan participants investing in such investment offering.

***(h) Vesting***

The rights of a participant to his or her own contributions, matching contributions and any earnings thereon are at all times fully vested and non-forfeitable.

Company fixed and transition contributions, as described in note 1(d), vest according to the following schedule:

- Upon completion of three years of service, any fixed and/or transition contributions made on a participant's behalf will be immediately vested;
- If a participant reaches age 55, dies or becomes disabled while in service;
- In the case of a full or partial termination of the Plan or complete discontinuance of contributions under the Plan.

Once a participant is vested in his or her Company contributions, those contributions are available for distribution or rollover once he or she leaves the Company or is otherwise eligible to take a distribution, as more fully described in notes 1(k) and (l).

***(i) Forfeited Accounts***

Forfeitures may be used to offset expenses of the Plan. During 2021 and 2020, $15,492 and $714,038, respectively, of forfeitures were used to offset Plan expenses. As of December 31, 2021 and 2020, unallocated forfeitures were $416,987 and $119,292, respectively.

***(j) Loans Receivable from Participants***

Subject to the Plan's provisions and the requirements contained within ERISA and the Code, participants may apply for up to two loans from the Plan at a fixed annual interest rate equal to the prime rate, as published in *The Wall Street Journal* for the fifteenth business day of the month in which the loan application is initiated, plus 1%. Loans may be made for a minimum amount of $1,000, the maximum of which would be the lesser of 50% of the participant's vested account balance or $50,000, less the highest outstanding loan balance in the previous twelve months. Loans receivable from participants as of December 31, 2021 and 2020 bore interest rates from 4.25% to 10.25% and 4.25% to 10.50%, respectively. Loan terms range from 1 to 5 years for general-purpose loans or up to 20 years for the purchase of a primary residence.

Loans receivable from participants are valued at unpaid principal plus any accrued but unpaid interest.

Each loan is secured through the vested balance in the participant's Plan account. If a participant defaults on his or her loan by failing to make timely repayments, the outstanding principal and interest due on the loan is treated as a deemed distribution and reported as a taxable distribution to the participant as soon as administratively practicable in the year of default. If the participant has an outstanding loan and takes a distribution of his or her Plan benefit, the outstanding principal and interest due on the loan is deducted from the account balance before an amount is distributed to the participant.

A participant applying for a loan through the Plan will be charged a $50 loan application fee. The loan application fee is nonrefundable and will be used to offset the administrative expenses associated with the loan. The fee will be deducted from the participant's Plan account at the time his or her loan request is processed. Plan participants who reside in Florida may be subject to a nominal tax imposed by Florida law, which is deducted from the participant's Plan account at the time his or her loan request is processed as soon as administratively practicable.

***(k) Withdrawals***

Prior to termination of employment, a participant may withdraw, subject to the Plan's notice requirements, all or a portion of the vested value of his or her participant account if the participant has attained age 59½ or becomes totally and permanently disabled, or a certain portion of the value of his or her participant account in the event of demonstrated financial hardship, subject to the Plan's

provisions. Withdrawals to which a participant is entitled are the amounts that can be provided by the contributions and income thereon (including net realized and unrealized investment gains and losses) allocated to each participant's account, less allocated expenses. Withdrawals from the Citigroup Common Stock Fund and the State Street Common Stock Fund may be paid in either shares of common stock or cash at the discretion of the participant, with the exception of a hardship withdrawal, which must be paid in cash. Fractional shares and withdrawals from other funds are paid in cash.

### *(l) Distributions*

A participant, after leaving the Company, can have the total of his or her vested account distributed in accordance with the provisions of the Plan. The value of this distribution will be based on the value of the participant's vested account at the valuation date that coincides with the distribution to the extent administratively practicable.

If the value of a participant's account exceeds $5,000, the participant may elect to defer the commencement of his or her distribution until the date he or she must take the first required minimum distribution (RMD). If the participant is still employed at RMD age, minimum distributions must commence when the participant retires or otherwise separates from service.

If the value of a participant's account is at least $1,000 and does not exceed $5,000, the Plan will automatically roll the participant's account over to an IRA, if the participant does not elect otherwise within 90 days of receiving a notice from the Plan. However, if the Plan participant is age 65 or older and his or her account balance is $5,000 or less, the Plan will distribute his or her account as a lump-sum distribution and withhold the applicable taxes. If the value of a participant's account is less than $1,000, the Plan will distribute the participant's account upon termination of employment, unless otherwise instructed.

Distributions to which a participant is entitled are the vested amounts that can be provided by the contributions and income thereon (including net realized and unrealized investment gains and losses) allocated to each participant's account, less allocated expenses. Fractional shares and distributions from other funds are paid in cash.

## (2) Summary of Significant Accounting Policies

### *(a) Basis of Accounting*

The accompanying financial statements have been prepared under the accrual basis of accounting and displayed in US dollars.

### *(b) Use of Estimates*

The preparation of the financial statements in conformity with U.S. generally accepted accounting principles (GAAP) requires the Plan's management to make estimates and assumptions that affect the reported amounts of assets and liabilities, changes therein, and disclosure of contingent assets and liabilities at the date the financial statements are prepared. Actual results could differ from those estimates and assumptions. Significant estimates inherent in the preparation of the financial statements include the fair value of investments.

### *(c) Investment Valuation and Income Recognition*

Investments held by the Plan are generally stated at fair value with the exception of fully benefit-responsive investment contracts, which according to GAAP are stated at contract value.

Cash equivalents and short-term investments are valued at cost, which approximates fair value.

Equity investments traded on national securities exchanges are valued at their closing market prices. When no trades are reported, they are valued at the most recent bid quotation; securities traded in the over-the-counter market are valued at their last sale or bid price. This includes U.S. and non-U.S. equities in separately managed accounts.

The shares of common stock held by the Citigroup Common Stock Fund and the State Street Common Stock Fund (removed from the Plan effective July 31, 2021) are valued at the last reported sale price on the New York Stock Exchange on the last business day of the year.

Mutual funds are valued at the net asset value (NAV) as reported by the underlying fund or its agent. Exchange-traded funds are valued at last sale price.

Collective trust funds are determined to have readily determinable fair values and valued based on NAV. Participant-directed redemptions from these collective trust funds generally can be made daily, subject to a Plan imposed 7-day minimum holding period on investments (other than BNY Mellon Stable Value Fund related investments which have a longer holding period).

Purchases and sales of investments are recorded on a trade-date basis. Securities purchased or sold near year-end may result in payments on these securities not being made or received until after the Plan's year-end. The amounts of such payments are recorded as payables or receivables as of year-end in the statements of net assets available for benefits. Interest income is recorded as earned on the accrual basis. Dividend income is recorded on the ex-dividend date.

Pending foreign exchange purchases are marked to market based upon year-end forward exchange rates.

***(d) Fair Value of Other Assets and Liabilities***

The carrying value of other assets and liabilities approximates fair value because of the short-term nature of these items.

***(e) Payment of Benefits***

Benefits are recorded when paid.

**(3) Guaranteed Investment Contracts (GIC)**

The Plan's BNY Mellon Stable Value Fund (Fund) is a custom investment vehicle that invests in fully benefit-responsive investment contracts, which are synthetic GICs issued by insurance companies.

The Plan's GICs consist of the underlying investments, which are fixed-income securities owned directly by the Plan and "wrapper" contracts purchased from the insurance companies. The wrapper contracts guarantee full payment of principal and interest and provide an interest crediting rate of not less than zero. The wrapper contracts amortize the realized and unrealized gains and losses on the underlying fixed income investments over the duration of the investments, through adjustments to the future interest crediting rate. These investments are credited with earnings on the underlying investments and charged for participant withdrawals and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value.

There are no reserves against contract value for credit risk of the contract issuers or otherwise.

An investment contract is considered fully benefit-responsive if all of the following criteria are met:

- The investment contract is between the Fund and the issuer and the contract cannot be sold or assigned.
- The contract issuer must be obligated to repay principal and interest to participants in the Fund or provide prospective crediting rate adjustments that cannot result in an interest crediting rate less than zero.
- All permitted participant-initiated transactions occur at contract value, without limitations.
- An event that limits the ability of the participant to transact at contract value is not probable.
- The Fund must allow participants reasonable access to their funds.

The Plan's management has concluded that the GICs are fully benefit-responsive investment contracts and has reported such contracts at contract value, as shown in the table below:

| | 2021 | 2020 |
|---|---|---|
| Synthetic GICs | $ 1,184,360,975 | $ 1,240,490,005 |

In addition, the Fund owns units of the Bank of New York Mellon Short-Term Investment Fund, which serves as the Fund's short-term liquidity vehicle, included in the fair value hierarchy table in cash equivalents and short-term investments.

## (4) Fair Value Measurements

FASB Accounting Standards Codification (ASC) 820, *Fair Value Measurement*, provides a framework for measuring fair value, which provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy are described below:

- Level 1 – Quoted prices for identical instruments in active markets.
- Level 2 – Quoted prices for similar instruments in active markets; quoted prices for identical or similar instruments in markets that are not active; and model-derived valuations in which all significant inputs and significant value drivers are observable in active markets.
- Level 3 – Valuations derived from valuation techniques in which one or more significant inputs or significant value drivers are unobservable.

This hierarchy requires the Plan's management to use observable market data, when available, and to minimize the use of unobservable inputs when determining fair value. As required by ASC 820, assets are classified in their entirety based on the lowest level of input that is significant to the fair value measurement.

The methods described above may produce a fair value measurement that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

The table below categorizes the Plan's investments by level within the fair value hierarchy as of December 31, 2021.

| | December 31, 2021 | | |
|---|---|---|---|
| | Level 1 | Level 2 | Total |
| Investments, at fair value: | | | |
| Cash equivalents and short-term investments | $ 28,888 | $ 70,111,454 | $ 70,140,342 |
| Collective trust funds | — | 15,976,439,144 | 15,976,439,144 |
| U.S. equities | 1,002,332,996 | — | 1,002,332,996 |
| Non-U.S. equities | 661,316,622 | — | 661,316,622 |
| Mutual funds and other registered investment companies | 864,648,648 | — | 864,648,648 |
| Investments, at fair value | $ 2,528,327,154 | $ 16,046,550,598 | $ 18,574,877,752 |
| Other investment liabilities | $ (83,600) | $ (1,751,091) | $ (1,834,691) |

The table below categorizes the Plan's investments by level within the fair value hierarchy as of December 31, 2020.

| | December 31, 2020 | | |
|---|---|---|---|
| | Level 1 | Level 2 | Total |
| Investments, at fair value: | | | |
| Cash equivalents and short-term investments | $ 404,319 | $ 76,428,116 | $ 76,832,435 |
| Collective trust funds | — | 13,359,115,850 | 13,359,115,850 |
| U.S. equities | 965,934,685 | — | 965,934,685 |
| Non-U.S. equities | 639,740,625 | — | 639,740,625 |
| Mutual funds and other registered investment companies | 962,073,497 | — | 962,073,497 |
| Investments, at fair value | $ 2,568,153,126 | $ 13,435,543,966 | $ 16,003,697,092 |
| Other investment liabilities | $ (284,996) | $ (2,841,482) | $ (3,126,478) |

There were no transfers or reclassifications of investments between levels within the fair value hierarchy during the years ended December 31, 2021 and 2020, and there were no changes in valuation methodologies used to measure the fair value of the Plan's investments as of and for the years ended December 31, 2021 and 2020.

## (5) Administrative Expenses

Plan provisions allow for administrative expenses, including, but not limited to, audit fees, custodial and trustee fees, investment manager fees, and recordkeeping fees to be paid by the Plan and allocated to participant accounts. Expenses related to monthly investment service fees and loan fees are charged to participants' investment balances and are reflected in the value of their participant accounts. These expenses are reported in trustee and administrative expenses in the statements of changes in net assets

available for benefits, or if paid by the investment funds, are included in net appreciation in fair value of investments.

Any expenses not borne by the Plan are paid by the Company.

## (6) Risks and Uncertainties

The Plan invests in a variety of investment securities. Investment securities, in general, are exposed to various risks, such as interest rate, credit, foreign exchange and overall market volatility risk. Due to the level of risk associated with certain investment securities, it is reasonable to expect that changes in the values of investment securities will occur in the near term and that such changes could materially affect participant account balances and the net assets available for plan benefits.

The Plan's exposure to a concentration of credit risk is limited by the diversification of investments across participant-directed fund elections and one election that is closed to new contributions. Additionally, the investments within each investment fund option are further diversified into varied financial instruments, with the exception of the Citigroup Common Stock Fund and State Street Common Stock Fund (removed from the Plan effective July 31, 2021), which primarily invest in the securities of a single issuer. At December 31, 2021 and 2020, approximately 3% and 4% of the Plan's total investments were invested in Citigroup common stock, respectively.

Plan investments include a variety of investments that may directly or indirectly invest in securities with contractual cash flows. The value, liquidity, and related income of these securities are sensitive to changes in economic conditions and may be adversely affected by shifts in the market's perception of the issuers and changes in interest rates.

## (7) Party-in-Interest Transactions

Certain Plan investments are units of the Citigroup Common Stock Fund, which consists of common stock issued by the Company. The Plan's investment in the Citigroup Common Stock Fund was $630.8 million and $671.8 million at December 31, 2021 and December 31, 2020, respectively.

The Plan held no direct investments through other investment options in the Company's common stock at December 31, 2021 and December 31, 2020. However, certain of the collective trust funds and mutual funds may have invested in Citigroup common stock if consistent with the fund's objective. In 2021 and 2020, the Company paid $21.2 million and $20.9 million, respectively, to the participants for dividends on common stocks held directly.

At December 31, 2021 and 2020, the Plan held $67.8 million and $73.0 million, respectively, of the Bank of New York Mellon Short-Term Investment Fund. At December 31, 2021 and 2020, the Plan also held through its investment in synthetic GICs valued at $667,987 and $648,474, respectively, of Bank of New York Mellon corporate bonds, and the Bank of New York Mellon Short-Term Investment Fund.

These transactions qualify as exempt party-in-interest transactions.

## (8) Tax Status

The Internal Revenue Service (the IRS) has determined and informed the Plan by a letter dated April 8, 2016 that the Plan as amended and restated effective January 1, 2014 and related trust are established in accordance with applicable sections of the Code and, therefore, the Plan qualifies as tax-exempt under Section 401(a) of the Code. Although the Plan has been amended since receiving the favorable determination letter, the Plan's management and the Plan's legal counsel believe that the Plan, as amended, continues to be qualified as tax-exempt and continues to operate in compliance with the applicable

requirements of the Code. Therefore, no provision for income taxes is included in the Plan's financial statements.

GAAP requires the Plan's management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan's management has concluded that, as of December 31, 2021 and 2020, there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements.

The Plan is subject to audits by taxing jurisdictions. An examination of the Plan by the U.S. Department of Labor, Employee Benefits Security Administration (DOL), which commenced on March 20, 2019, was closed by the DOL with no findings on July 13, 2021. The Company believes the Plan is no longer subject to tax examination for years prior to 2018.

## (9) Plan Termination

Although it has not expressed any intention to do so, the Plan Sponsor reserves the right under the Plan to amend or discontinue its contributions at any time and to amend or terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, either full or partial, all amounts credited to the impacted participants' accounts will become 100% vested and, therefore, will not be subject to forfeiture.

## (10) Subsequent Events

The Plan's management evaluated subsequent events through the date on which the financial statements were issued, and determined that, other than those disclosed throughout the financial statements, no additional disclosures were required.

## (11) Reconciliation of Financial Statements to Form 5500

The following is a reconciliation of amounts reported in the financial statements to amounts reported on Form 5500 as of and for the years ended December 31, 2021 and 2020:

| | 2021 | 2020 |
|---|---|---|
| Net assets available for benefits per the financial statements | $ 20,392,912,271 | $ 17,860,443,336 |
| Adjustment from contract value to fair value for fully benefit-responsive investment contracts | 14,940,610 | 53,562,265 |
| Net assets available for benefits per the Form 5500 | $ 20,407,852,881 | $ 17,914,005,601 |
| Net increase in net assets available for benefits per the financial statements | $ 2,532,468,935 | $ 1,765,781,830 |
| Prior year adjustment from contract value to fair value for fully benefit-responsive investment contracts | (53,562,265) | (19,131,782) |
| Current year adjustment from contract value to fair value for fully benefit-responsive investment contracts | 14,940,610 | 53,562,265 |
| Net increase in net assets per Form 5500 | $ 2,493,847,280 | $ 1,800,212,313 |

## (12) Coronavirus Aid, Relief, and Economic Security (CARES) Act

On March 27, 2020, the CARES Act was signed into law and, among other things, included several relief provisions available to tax-qualified retirement plans and their participants. Plan management evaluated the relief provisions available to plan participants under the CARES Act and implemented the following provisions:

- Special coronavirus distributions up to $100,000 beginning on or after January 1, 2020 and before December 31, 2020
- Increased the available loan amount for loans made from March 27, 2020 to September 22, 2020 to the lesser of $100,000 or 100% of the participant's vested account balance
- Extended the period for loan repayments, that were originally due between March 27, 2020 to December 31, 2020 for up to one year.

# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099 Plan No. 004

December 31, 2021

| | Identity of issuer | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|---|---|---|---|---|---|---|
| | Cash equivalents and short-term investments: | | | | | |
| | Australian Dollar | | | 13,699 | | $ 9,960 |
| | Bny Mellon Cash Reserve | | | 28,790 | | 28,790 |
| | Brazil Real | | | 177,375 | | 31,845 |
| | Canadian Dollar | | | 29,886 | | 23,660 |
| | Chinese Yuan Renminbi | | | 8 | | 1 |
| | Danish Krone | | | 2,845 | | 435 |
| | Euro Currency Unit | | | 26,286 | | 29,894 |
| | Hong Kong Dollar | | | 245,929 | | 31,545 |
| | Indian Rupee | | | 1,612,084 | | 21,687 |
| | Japanese Yen | | | 53,247,064 | | 462,394 |
| | Mexican Peso | | | 11 | | 1 |
| | New Taiwan Dollar | | | 3,697,293 | | 133,635 |
| | New Zealand Dollar | | | 5,880 | | 4,025 |
| | Polish Zloty | | | 30 | | 7 |
| | Pound Sterling | | | 30,904 | | 41,856 |
| | Qatari Riyal | | | 93 | | 26 |
| | South African Rand | | | 292 | | 18 |
| | Swedish Krona | | | 335,683 | | 37,076 |
| | Swiss Franc | | | 2,679 | | 2940 |
| | Thailand Baht | | | 777,870 | | 23,285 |
| | Turkish Lira | | | 34 | | 3 |
| | U.S. Dollar | | | 1,405,512 | | 1,405,512 |
| * | Collective Us Gov'T Stif 15 | — % | | 67,851,747 | | 67,851,747 |
| | Total cash equivalents and short-term investments | | | | | $ 70,140,342 |
| | Collective trust funds: | | | | | |
| | Blackrock Lifepath Index 2025 Fund F | | | 15,601,607 | | $ 419,722,226 |
| | Blackrock Lifepath Index 2030 Fund F | | | 17,401,141 | | 533,438,944 |
| | Blackrock Lifepath Index 2035 Fund F | | | 18,181,386 | | 549,936,030 |
| | Blackrock Lifepath Index 2040 Fund F | | | 17,314,662 | | 593,087,762 |
| | Blackrock Lifepath Index 2045 Fund F | | | 22,460,835 | | 734,687,163 |
| | Blackrock Lifepath Index 2050 Fund F | | | 19,706,968 | | 536,543,872 |
| | Blackrock Lifepath Index 2055 Fund F | | | 9,609,328 | | 340,510,372 |
| | Blackrock Lifepath Index 2060 Fund F | | | 2,121,161 | | 43,771,639 |
| | Blackrock Lifepath Index Retirement Fund F | | | 19,549,122 | | 511,962,175 |
| | Blackrock EAFE Equity Index Fund F | | | 21,653,113 | | 1,187,099,463 |

*Party-in-interest, as defined by ERISA

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# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099 Plan No. 004

December 31, 2021

| Identity of issuer | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|---|---|---|---|---|---|
| Blackrock Emerging Markets Index Fund F | | | 31,271,428 | | 450,837,044 |
| Blackrock Msci Acwi Esg Focus Index Fund F | | | 2,532,938 | | 43,061,217 |
| Blackrock Roll Select Commodity Index Fund F | | | 6,142,226 | | 74,374,991 |
| Blackrock Russell 2000 Index Fund F | | | 10,198,939 | | 731,009,941 |
| Blackrock Russell 3000 Index Fund F | | | 14,806,938 | | 1,417,628,098 |
| Blackrock Mid Capitalization Equity Index Fund F | | | 8,005,544 | | 1,129,021,207 |
| Blackrock Equity Index Fund F | | | 51,799,527 | | 4,967,087,139 |
| Blackrock US Debt Index Fund F | | | 34,182,657 | | 1,225,667,006 |
| Blackrock US TIPS Fund F | | | 10,942,333 | | 285,768,877 |
| Schroder Collective Investment Trust | | | 8,388,805 | | 123,483,208 |
| Wellington CIF II Citigroup Emerging Markets Debt | | | 6,174,268 | | 77,740,770 |
| Total collective trust funds | | | | | $ 15,976,439,144 |
| | | | | | |
| Mutual funds: | | | | | |
| BlackRock Cash Funds: Treasury | | | 563,476,241 | | $ 563,476,241 |
| Blackrock Hi Yield Bond Port-K | | | 10,004,137 | | 78,432,438 |
| Dimensional Emrg Mrkts Ii | | | 3,748,535 | | 78,306,888 |
| Fidelity Advisor Total Bond-Z | | | 929,765 | | 10,273,905 |
| Ishares Msci Eafe Small-Cap | | | 14,372 | | 1,050,465 |
| Natixis Ls Core Pl Bnd-Y | | | 761,026 | | 10,319,511 |
| PGIM High Yield-R6 | | | 7,135,820 | | 39,175,652 |
| Pimco Income Fund-Institutional | | | 432,718 | | 5,166,658 |
| T Rowe Price Institutional High Yield | | | 8,884,132 | | 78,446,890 |
| Total mutual funds | | | | | $ 864,648,648 |
| | | | | | |
| Non-U.S. equities: | | | | | |
| 360 Digitech Inc | | | 61,886 | | $ 1,419,045 |
| 3I Group Plc | | | 93,300 | | 1,831,096 |
| Aalberts Nv | | | 4,957 | | 328,386 |
| Aarti Industries Ltd | | | 18,599 | | 251,349 |
| Abb Ltd | | | 66,003 | | 2,528,130 |
| Abcam Plc | | | 35,649 | | 836,785 |
| Academedia Ab | | | 41,341 | | 253,420 |
| Accenture Plc | | | 10,997 | | 4,558,951 |
| Accton Technology Corp | | | 23,902 | | 224,617 |
| Adc Therapeutics Sa | | | 10,484 | | 211,774 |
| Adidas Ag | | | 2,839 | | 817,539 |

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# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099 Plan No. 004

December 31, 2021

| Identity of issuer | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|---|---|---|---|---|---|
| Adient Plc | | | 2,621 | | 125,492 |
| Advantech Co Ltd | | | 21,807 | | 312,526 |
| Adyen Nv | | | 1,022 | | 2,685,161 |
| Aedas Homes Sa | | | 10,464 | | 286,791 |
| Affle India Ltd | | | 12,936 | | 196,199 |
| African Rainbow Minerals Ltd | | | 29,118 | | 421,845 |
| Afry Ab | | | 5,792 | | 163,143 |
| Aia Group Ltd | | | 558,005 | | 5,625,638 |
| Aida Engineering Ltd | | | 17,877 | | 165,951 |
| Aiful Corp | | | 142,314 | | 439,962 |
| Air Arabia Pjsc | | | 461,830 | | 182,316 |
| Air Liquide Sa | | | 34,145 | | 5,953,386 |
| Airtac International Group | | | 22,696 | | 836,728 |
| Airtel Africa Plc | | | 190,751 | | 345,430 |
| Aixtron Se | | | 37,921 | | 770,630 |
| Aj Bell Plc | | | 41,663 | | 214,095 |
| Akzo Nobel Nv | | | 8,060 | | 884,547 |
| Alcon Inc | | | 39,882 | | 3,534,116 |
| Alibaba Group Holding Ltd | | | 195,013 | | 4,573,775 |
| A-Living Smart City Services | | | 381,683 | | 651,127 |
| Alkermes Plc | | | 5,106 | | 118,769 |
| Also Holding Ag | | | 1,209 | | 398,206 |
| Altus Group Ltd | | | 6,861 | | 385,487 |
| Amadeus It Group Sa | | | 60,925 | | 4,132,125 |
| Ambea Ab | | | 32,217 | | 215,637 |
| Amber Enterprises India Ltd | | | 4,622 | | 206,194 |
| Ambev Sa | | | 118,439 | | 331,628 |
| Ambu A/S | | | 13,438 | | 355,468 |
| Americanas Sa | | | 151,170 | | 857,085 |
| Amplifon Spa | | | 28,838 | | 1,556,119 |
| Ams-Osram Ag | | | 20,790 | | 378,650 |
| Anglo American Plc | | | 28,531 | | 1,165,511 |
| Anima Holding Spa | | | 58,923 | | 300,862 |
| Anritsu Corp | | | 25,966 | | 400,692 |
| Anta Sports Products Ltd | | | 27,886 | | 418,124 |
| Aon Plc | | | 17,191 | | 5,166,971 |
| Apl Apollo Tubes Ltd | | | 22,973 | | 308,978 |
| Apollo Hospitals Enterprise Ltd | | | 10,028 | | 676,305 |

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# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099 Plan No. 004

December 31, 2021

| Identity of issuer | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|---|---|---|---|---|---|
| Applus Services Sa | | | 34,690 | | 318,946 |
| Ara Logos Logistics Trust | | | 352,539 | | 235,349 |
| Arca Continental Sab De Cv | | | 264,395 | | 1,679,776 |
| Arcelormittal Sa | | | 39,887 | | 1,276,657 |
| Arcland Service Holdings Co Ltd | | | 18,076 | | 355,390 |
| Arco Platform Ltd | | | 11,485 | | 239,921 |
| Arcticzymes Technologies Asa | | | 20,373 | | 217,173 |
| Aritzia Inc | | | 9,388 | | 389,065 |
| Aruhi Corp | | | 14,082 | | 127,787 |
| Ascential Plc | | | 205,597 | | 1,120,568 |
| Ascom Holding Ag | | | 18,935 | | 244,393 |
| Ase Technology Holding Co Ltd | | | 345,581 | | 1,330,264 |
| Asiainfo Technologies Ltd | | | 97,073 | | 158,379 |
| Asian Paints Ltd | | | 12,667 | | 576,464 |
| Askul Corp | | | 11,485 | | 152,994 |
| Asm Pacific Technology Ltd | | | 72,702 | | 785,642 |
| Asmedia Technology Inc | | | 3,984 | | 262,054 |
| Asml Holding Nv | | | 5,900 | | 4,697,068 |
| Asos Plc | | | 14,915 | | 483,005 |
| Aspeed Technology Inc | | | 7,967 | | 1,026,616 |
| Assured Guaranty Ltd | | | 18,023 | | 904,765 |
| Astral Ltd | | | 9,374 | | 287,729 |
| Atlas Copco Ab | | | 47,482 | | 3,281,975 |
| Atlassian Corp Plc | | | 6,746 | | 2,572,146 |
| Atul Ltd | | | 1,603 | | 194,973 |
| Auction Technology Group Plc | | | 17,921 | | 367,971 |
| Auto1 Group Se | | | 6,104 | | 134,353 |
| Autohome Inc | | | 30,857 | | 909,675 |
| Avanza Bank Holding Ab | | | 15,053 | | 552,330 |
| Axfood Ab | | | 37,099 | | 1,066,999 |
| Axis Capital Holdings Ltd | | | 11,888 | | 647,522 |
| Azimut Holding Spa | | | 30,510 | | 856,300 |
| Bajaj Finance Ltd | | | 6,539 | | 613,779 |
| Balkrishna Industries Ltd | | | 8,987 | | 280,897 |
| Baltic Classifieds Group Plc | | | 103,718 | | 355,418 |
| Banco Bradesco Sa | | | 452,732 | | 1,548,342 |
| Bandai Namco Holdings Inc | | | 11,859 | | 926,260 |
| Bank Central Asia Tbk Pt | | | 2,636,775 | | 1,350,530 |

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# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099 Plan No. 004

December 31, 2021

| Identity of issuer | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|---|---|---|---|---|---|
| Bank Jago Tbk Pt | | | 250,073 | | 280,734 |
| Bank Mandiri Persero Tbk Pt | | | 3,130,326 | | 1,542,922 |
| Bank Of Georgia Group Plc | | | 20,624 | | 465,943 |
| Bank Of Ningbo Co Ltd | | | 62,716 | | 376,686 |
| Bank Of Nt Butterfield & Son | | | 21,317 | | 812,396 |
| Bank Rakyat Indonesia Persero | | | 4,997,358 | | 1,441,088 |
| Barclays Plc | | | 448,503 | | 1,135,977 |
| Barco Nv | | | 8,701 | | 189,576 |
| Bawag Group Ag | | | 13,883 | | 855,687 |
| Baycurrent Consulting Inc | | | 1,099 | | 424,524 |
| Bayer Ag | | | 25,377 | | 1,356,366 |
| Beiersdorf Ag | | | 19,299 | | 1,983,547 |
| Beijer Ref Ab | | | 10,378 | | 226,853 |
| Best World International Ltd | | | 358,631 | | 361,784 |
| Biogaia Ab | | | 4,065 | | 232,554 |
| Biohaven Pharmaceutical Holding | | | 1,915 | | 263,913 |
| Biomerieux | | | 1,278 | | 181,569 |
| Bml Inc | | | 8,389 | | 260,439 |
| Boa Vista Servicos Sa | | | 79,301 | | 85,423 |
| Bp Plc | | | 294,135 | | 1,316,683 |
| Bridgepoint Group Plc | | | 39,321 | | 262,561 |
| Brp Inc | | | 11,949 | | 1,048,141 |
| Brunello Cucinelli Spa | | | 4,416 | | 304,844 |
| Bucher Industries Ag | | | 649 | | 321,316 |
| Bufab Ab | | | 5,513 | | 272,174 |
| Burckhardt Compression Holding | | | 1,049 | | 496,607 |
| Bure Equity Ab | | | 8,229 | | 398,290 |
| Bw Lpg Ltd | | | 92,701 | | 526,142 |
| Bwp Trust | | | 135,494 | | 408,820 |
| Bytes Technology Group Plc | | | 47,683 | | 366,513 |
| Cae Inc | | | 73,809 | | 1,864,573 |
| Cairn Homes Plc | | | 242,279 | | 312,404 |
| Canaccord Genuity Group Inc | | | 43,054 | | 513,993 |
| Canadian National Railway Co | | | 20,227 | | 2,485,059 |
| Canadian Pacific Railway Ltd | | | 57,523 | | 4,138,209 |
| Canadian Western Bank | | | 8,000 | | 229,888 |
| Cancom Se | | | 4,862 | | 327,407 |
| Capgemini Se | | | 18,274 | | 4,478,454 |

*Party-in-interest, as defined by ERISA

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# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099 Plan No. 004

December 31, 2021

| Identity of issuer | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|---|---|---|---|---|---|
| Capitec Bank Holdings Ltd | | | 6,399 | | 817,803 |
| Capri Holdings Ltd | | | 3,195 | | 207,392 |
| Carel Industries Spa | | | 27,297 | | 825,731 |
| Carlsberg As | | | 15,360 | | 2,652,568 |
| Cellectis Sa | | | 24,462 | | 198,634 |
| Cemex Sab De Cv | | | 300,919 | | 2,040,228 |
| Centre Testing International | | | 63,738 | | 268,720 |
| Centrica Plc | | | 272,644 | | 264,037 |
| Cewe Stiftung & Co Kgaa | | | 1,987 | | 290,194 |
| Chailease Holding Co Ltd | | | 103,923 | | 989,764 |
| Charter Hall Group | | | 85,476 | | 1,278,955 |
| Check Point Software Technology | | | 11,033 | | 1,286,033 |
| Chicony Power Technology Co Lt | | | 65,914 | | 186,065 |
| China Feihe Ltd | | | 688,829 | | 924,176 |
| China Longyuan Power Group Cor | | | 869,025 | | 2,028,687 |
| China Meidong Auto Holdings Ltd | | | 69,714 | | 359,465 |
| China Merchants Bank Co Ltd | | | 137,934 | | 1,071,263 |
| China Resources Mixc Lifestyle | | | 81,893 | | 381,823 |
| China Tourism Group Duty Free | | | 5,577 | | 191,998 |
| Chroma Ate Inc | | | 33,861 | | 244,775 |
| Chunbo Co Ltd | | | 695 | | 203,851 |
| Cia De Saneamento Basico Do Es | | | 138,725 | | 1,000,713 |
| Cicc Fin Trad Ltd 0% Nts | | | 115,655 | | 895,240 |
| Cie Automotive Sa | | | 7,117 | | 221,427 |
| Cie Financiere Richemont Sa | | | 22,334 | | 3,356,833 |
| Cie Generale Des Etablissement | | | 5,505 | | 902,445 |
| Clarivate Plc | | | 51,893 | | 1,220,531 |
| Clicks Group Ltd | | | 14,891 | | 294,393 |
| Clinuvel Pharmaceuticals Ltd | | | 13,622 | | 269,488 |
| Coca-Cola Bottlers Japan Holding | | | 4,294 | | 49,226 |
| Coca-Cola Europacific Partners | | | 41,310 | | 2,310,445 |
| Cochlear Ltd | | | 2,341 | | 367,832 |
| Coforge Ltd | | | 4,725 | | 374,377 |
| Cogeco Communications Inc | | | 19,918 | | 1,588,347 |
| Collins Foods Ltd | | | 18,011 | | 175,083 |
| Com7 Pcl | | | 101,683 | | 248,841 |
| Compass Group Plc | | | 151,534 | | 3,388,604 |
| Computacenter Plc | | | 28,048 | | 1,105,511 |

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December 31, 2021

| Identity of issuer | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|---|---|---|---|---|---|
| Computer Age Management Service | | | 6,752 | | 242,175 |
| Constellium Se | | | 12,064 | | 216,070 |
| Contemporary Amperex Technology | | | 17,727 | | 1,635,499 |
| Continental Ag | | | 15,314 | | 1,621,473 |
| Cosmo Energy Holdings Co Ltd | | | 34,255 | | 668,714 |
| Country Garden Services Holding | | | 216,536 | | 1,297,054 |
| Cranswick Plc | | | 5,992 | | 300,458 |
| Crispr Therapeutics Ag | | | 1,141 | | 86,483 |
| Croda International Plc | | | 4,590 | | 629,153 |
| Crompton Greaves Consumer Electric | | | 50,516 | | 297,274 |
| Cropenergies Ag | | | 25,547 | | 356,173 |
| Csl Ltd | | | 17,887 | | 3,780,689 |
| Cvs Group Plc | | | 10,568 | | 320,635 |
| Dabur India Ltd | | | 35,633 | | 278,046 |
| Daewoo Engineering & Construct | | | 87,725 | | 425,805 |
| Daihen Corp | | | 9,188 | | 380,988 |
| Daikin Industries Ltd | | | 10,663 | | 2,415,966 |
| Daiwa House Industry Co Ltd | | | 40,791 | | 1,171,793 |
| Daiwabo Holdings Co Ltd | | | 29,162 | | 465,962 |
| Danel Adir Yeoshua Ltd | | | 775 | | 175,296 |
| Dassault Syst Shs | | | 16,441 | | 978,008 |
| Dbs Group Holdings Ltd | | | 115,824 | | 2,805,915 |
| De' Longhi Spa | | | 13,323 | | 477,542 |
| Dechra Pharmaceuticals Plc | | | 4,174 | | 301,015 |
| Definity Financial Corp | | | 7,685 | | 179,659 |
| Delta Electronics Inc | | | 211,133 | | 2,098,588 |
| Denka Co Ltd | | | 3,795 | | 123,914 |
| Denso Corp | | | 13,952 | | 1,154,538 |
| Dentalcorp Holdings Ltd | | | 17,777 | | 228,974 |
| Derwent London Plc | | | 8,639 | | 399,579 |
| Descartes Sys Group Inc | | | 7,167 | | 593,574 |
| Descartes Systems Group Inc | | | 3,512 | | 290,338 |
| Deutsche Boerse Ag | | | 13,068 | | 2,186,086 |
| Dexerials Corp | | | 15,979 | | 576,555 |
| Diageo Plc | | | 41,405 | | 2,263,443 |
| Diagnosticos Da America Sa | | | 88,537 | | 536,306 |
| Dic Corp | | | 9,987 | | 251,159 |
| Digital Holdings Inc | | | 10,187 | | 116,591 |

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| Identity of issuer | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|---|---|---|---|---|---|
| Dino Polska Sa | | | 7,049 | | 642,398 |
| Dios Fastigheter Ab | | | 41,764 | | 548,011 |
| Disco Corp | | | 4,686 | | 1,430,380 |
| Diversey Holdings Ltd | | | 115,322 | | 1,534,939 |
| Divi'S Laboratories Ltd | | | 6,302 | | 396,615 |
| Dixon Technologies India Ltd | | | 5,706 | | 422,881 |
| Dksh Holding Ag | | | 4,889 | | 404,009 |
| Dl E&C Co Ltd | | | 5,345 | | 535,068 |
| Dlocal Ltd/Uruguay | | | 9,028 | | 322,207 |
| Domino'S Pizza Group Plc | | | 61,919 | | 384,779 |
| Dr Lal Pathlabs Ltd | | | 5,772 | | 296,805 |
| Dr. Martens Plc | | | 48,952 | | 283,777 |
| Dsv A/S | | | 18,676 | | 4,361,864 |
| Dts Corp | | | 12,384 | | 271,432 |
| Dundee Precious Metals Inc | | | 58,524 | | 362,312 |
| E.Sun Financial Holding Co Ltd | | | 566,381 | | 574,221 |
| East Money Information Co Ltd | | | 67,124 | | 390,844 |
| Ecopro Bm Co Ltd | | | 421 | | 177,474 |
| Edenred | | | 5,270 | | 243,143 |
| Edita Food Industries Sae | | | 12,484 | | 27,464 |
| E-Finance For Digital & Financ | | | 165,446 | | 213,679 |
| Eiken Chemical Co Ltd | | | 15,879 | | 266,136 |
| Electric Power Development Co | | | 23,270 | | 308,564 |
| Elite Material Co Ltd | | | 30,873 | | 310,217 |
| Ememory Technology Inc | | | 5,975 | | 472,992 |
| Emis Group Plc | | | 13,435 | | 247,488 |
| Enel Spa | | | 219,594 | | 1,759,545 |
| Enerplus Corp | | | 35,088 | | 371,230 |
| Engie Sa | | | 227,063 | | 3,360,419 |
| Eni Spa | | | 54,561 | | 758,214 |
| Enn Energy Holdings Ltd | | | 70,658 | | 1,330,453 |
| Equinor Asa | | | 45,072 | | 1,205,721 |
| Erex Co Ltd | | | 31,159 | | 552,265 |
| Ergomed Plc | | | 13,049 | | 265,112 |
| Ermenegildo Zegna Holditalia | | | 21,971 | | 230,259 |
| Escorts Ltd | | | 9,715 | | 249,453 |
| Esker Sa | | | 763 | | 313,669 |
| Esr Cayman Ltd | | | 659,542 | | 2,229,126 |

*Party-in-interest, as defined by ERISA

**The cost of participant-directed investments is not required to be disclosed

See accompanying independent auditors' report

# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099 Plan No. 004

December 31, 2021

| Identity of issuer | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|---|---|---|---|---|---|
| Essent Group Ltd | | | 11,000 | | 500,832 |
| Essilorluxottica Sa | | | 8,171 | | 1,739,851 |
| Eurofins Scientific Se | | | 8,673 | | 1,073,046 |
| Europris Asa | | | 108,583 | | 868,093 |
| Evertec Inc | | | 7,913 | | 395,482 |
| Evolution Ab | | | 25,239 | | 3,585,423 |
| Evotec Se | | | 5,946 | | 287,387 |
| Evraz Plc | | | 81,314 | | 662,574 |
| Experian Plc | | | 128,468 | | 6,319,815 |
| Fabrinet | | | 1,756 | | 208,068 |
| Faes Farma Sa | | | 119,844 | | 249,403 |
| Fd Technologies Plc | | | 10,795 | | 293,885 |
| Feng Tay Enterprise Co Ltd | | | 27,886 | | 233,328 |
| Ferguson Plc | | | 13,217 | | 2,345,982 |
| Ferrari Nv | | | 14,326 | | 3,706,311 |
| Ferrexpo Plc | | | 160,687 | | 651,622 |
| Ferronordic Ab | | | 4,145 | | 154,269 |
| Fila Holdings Corp | | | 11,914 | | 359,312 |
| Finecobank Banca Fineco Spa | | | 30,549 | | 536,218 |
| First International Bank Of Is | | | 20,071 | | 835,100 |
| Fisher & Paykel Healthcare Corp | | | 33,422 | | 749,634 |
| Fix Price Group Ltd | | | 90,196 | | 679,625 |
| Flatexdegiro Ag | | | 17,102 | | 393,627 |
| Fluidra Sa | | | 16,966 | | 679,132 |
| Formula Systems 1985 Ltd | | | 2,477 | | 302,234 |
| Fresh Del Monte Produce Inc | | | 13,043 | | 359,984 |
| Frontier Developments Plc | | | 10,316 | | 248,699 |
| Fujimi Inc | | | 7,290 | | 490,653 |
| Fujitec Co Ltd | | | 12,184 | | 266,631 |
| Fujitsu General Ltd | | | 14,082 | | 333,957 |
| Fujitsu Ltd | | | 8,969 | | 1,536,748 |
| Fukui Computer Holdings Inc | | | 5,293 | | 158,579 |
| Fukuoka Financial Group Inc | | | 11,385 | | 194,868 |
| Fullcast Holdings Co Ltd | | | 11,585 | | 247,683 |
| Funding Circle Holdings Plc | | | 142,768 | | 216,577 |
| G-7 Holdings Inc | | | 21,971 | | 322,066 |
| Galp Energia Sgps Sa | | | 192,231 | | 1,862,515 |
| Gazprom Pjsc | | | 184,828 | | 1,698,571 |

*Party-in-interest, as defined by ERISA

**The cost of participant-directed investments is not required to be disclosed

See accompanying independent auditors' report

| Identity of issuer | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|---|---|---|---|---|---|
| Genuit Group Plc | | | 40,310 | | 319,946 |
| Genus Plc | | | 12,797 | | 855,917 |
| Getinge Ab | | | 12,495 | | 545,254 |
| Glencore Plc | | | 182,718 | | 927,935 |
| Globalwafers Co Ltd | | | 8,963 | | 287,683 |
| Globant Sa | | | 7,222 | | 2,268,467 |
| Globeride Inc | | | 9,088 | | 249,390 |
| Glory Ltd | | | 9,587 | | 182,250 |
| Godrej Properties Ltd | | | 9,230 | | 232,418 |
| Golden Agri-Resources Ltd | | | 1,729,739 | | 314,346 |
| Grupo Aeroportuario Del Surest | | | 1,298 | | 267,658 |
| Grupo Financiero Banorte Sab D | | | 137,629 | | 895,579 |
| Grupo Sbf Sa | | | 50,834 | | 205,433 |
| Gujarat Gas Ltd | | | 20,363 | | 173,910 |
| Gvs Spa | | | 21,216 | | 254,541 |
| Haier Smart Home Co Ltd | | | 97,073 | | 410,266 |
| Hansol Chemical Co Ltd | | | 1,119 | | 287,679 |
| Hanwa Co Ltd | | | 20,573 | | 582,418 |
| Havells India Ltd | | | 23,497 | | 441,574 |
| Hazama Ando Corp | | | 74,902 | | 562,636 |
| Hdfc Bank Ltd | | | 115,126 | | 4,843,274 |
| Headhunter Group Plc | | | 7,890 | | 403,084 |
| Heiwa Real Estate Co Ltd | | | 8,689 | | 291,998 |
| Helen Of Troy Ltd | | | 671 | | 164,031 |
| Helios Towers Plc | | | 166,930 | | 388,889 |
| Hera Spa | | | 169,891 | | 707,305 |
| Hikari Tsushin Inc | | | 2,796 | | 430,058 |
| Hilan Ltd | | | 3,915 | | 262,258 |
| Hindustan Unilever Ltd | | | 8,303 | | 263,617 |
| Hitachi Ltd | | | 70,957 | | 3,838,848 |
| Hong Kong Exchanges & Clearing | | | 16,831 | | 983,132 |
| Hope Education Group Co Ltd | | | 1,460,092 | | 280,920 |
| Horiba Ltd | | | 3,895 | | 228,645 |
| Horizon Therapeutics Plc | | | 25,627 | | 2,761,619 |
| Hoshino Resorts Reit Inc | | | 71 | | 402,088 |
| Housing Development Finance Co | | | 27,468 | | 955,735 |
| Howden Joinery Group Plc | | | 33,883 | | 413,583 |
| Hoya Corp | | | 15,746 | | 2,339,591 |

*Party-in-interest, as defined by ERISA

**The cost of participant-directed investments is not required to be disclosed

See accompanying independent auditors' report

| Identity of issuer | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|---|---|---|---|---|---|
| Hyosung Tnc Corp | | | 549 | | 240,737 |
| Hypoport Se | | | 553 | | 321,514 |
| Hyundai Motor Co | | | 12,151 | | 1,719,868 |
| Icici Bank Ltd | | | 268,594 | | 5,315,483 |
| Icon Plc | | | 12,799 | | 3,963,906 |
| Idec Corp/Japan | | | 10,986 | | 265,876 |
| Idp Education Ltd | | | 12,596 | | 317,310 |
| Ig Group Holdings Plc | | | 29,701 | | 327,060 |
| Iguatemi Sa | | | 10,202 | | 33,096 |
| I-Mab | | | 5,574 | | 264,138 |
| Imcd Nv | | | 3,000 | | 664,256 |
| Imi Plc | | | 52,894 | | 1,243,707 |
| Immunocore Holdings Plc | | | 6,889 | | 235,892 |
| Impala Platinum Holdings Ltd | | | 86,669 | | 1,221,840 |
| Impro Precision Industries Ltd | | | 416,456 | | 98,822 |
| Indian Energy Exchange Ltd | | | 83,939 | | 285,460 |
| Indraprastha Gas Ltd | | | 26,300 | | 166,428 |
| Infineon Technologies Ag | | | 22,330 | | 1,035,026 |
| Info Edge India Ltd | | | 4,907 | | 368,115 |
| Infocom Corp | | | 27,764 | | 526,077 |
| Infroneer Holdings Inc | | | 50,134 | | 456,263 |
| Ing Groep Nv | | | 87,140 | | 1,213,124 |
| Ingenia Communities Group | | | 196,743 | | 889,721 |
| Inghams Group Ltd | | | 124,837 | | 317,669 |
| Inmobiliaria Colonial Socimi | | | 42,269 | | 396,561 |
| Intact Financial Corp | | | 5,563 | | 724,111 |
| Integrated Diagnostics Holding | | | 154,252 | | 198,214 |
| Intermediate Capital Group Plc | | | 30,050 | | 892,977 |
| International Container Terminal | | | 62,742 | | 246,085 |
| International Game Technology | | | 6,009 | | 173,713 |
| International Games System Co | | | 6,991 | | 200,374 |
| Interroll Holding Ag | | | 102 | | 458,940 |
| Intertrust Nv | | | 13,188 | | 293,944 |
| Intesa Sanpaolo Spa | | | 521,437 | | 1,348,432 |
| Intrum Ab | | | 20,893 | | 538,595 |
| Ipsos | | | 3,675 | | 172,402 |
| Iqe Plc | | | 521,261 | | 243,930 |
| Itoham Yonekyu Holdings Inc | | | 43,343 | | 247,666 |

*Party-in-interest, as defined by ERISA

**The cost of participant-directed investments is not required to be disclosed

See accompanying independent auditors' report

| Identity of issuer | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|---|---|---|---|---|---|
| Janus Henderson Group Plc | | | 32,051 | | 1,344,202 |
| Japan Tobacco Inc | | | 38,169 | | 769,817 |
| Jd.Com Inc | | | 26,093 | | 917,031 |
| Jk Cement Ltd | | | 4,569 | | 208,920 |
| Jost Werke Ag | | | 8,705 | | 489,995 |
| Jpm -Cw22 China Three | | | 1,185,035 | | 1,400,166 |
| Jpm -Cw22 Contemporary | | | 8,465 | | 783,116 |
| Jpm Cw22 Eve Energy Co | | | 53,173 | | 988,649 |
| Jpm -Cw22 Guangdong Jia | | | 35,837 | | 707,874 |
| Jpm Cw22 Hebei Chengde | | | 513,094 | | 875,861 |
| Jpm Cw22 Pylon Technology | | | 29,386 | | 910,796 |
| Jpm Cw22 Wuliangye Yib | | | 24,997 | | 875,681 |
| Jpm -Cw22 Yunnan Energy | | | 32,660 | | 1,286,645 |
| Jpm Struct.Prod.Bv Lepw | | | 149,292 | | 227,833 |
| Jpm-Cw22 Pharmaron Bei | | | 23,902 | | 531,240 |
| J-Stream Inc | | | 17,178 | | 110,982 |
| Julius Baer Group Ltd | | | 14,838 | | 996,325 |
| Just Eat Takeaway.Com Nv | | | 5,748 | | 316,857 |
| Justsystems Corp | | | 6,791 | | 317,279 |
| Jyp Entertainment Corp | | | 5,647 | | 240,836 |
| Kajaria Ceramics Ltd | | | 14,726 | | 255,533 |
| Kakao Corp | | | 13,431 | | 1,271,060 |
| Kakaobank Corp | | | 7,875 | | 390,836 |
| Kanamoto Co Ltd | | | 22,670 | | 474,453 |
| Kanzhun Ltd | | | 21,525 | | 750,787 |
| Kaspi.Kz Jsc | | | 2,873 | | 333,292 |
| Kb Financial Group Inc | | | 17,932 | | 829,644 |
| Kbc Group Nv | | | 11,926 | | 1,023,422 |
| Kendrion Nv | | | 3,909 | | 93,571 |
| Keyence Corp | | | 6,019 | | 3,778,227 |
| Keywords Studios Plc | | | 17,661 | | 703,751 |
| Kfc Holdings Japan Ltd | | | 28,563 | | 718,066 |
| Kindred Group Plc | | | 52,754 | | 627,535 |
| Kingdee International Software | | | 45,812 | | 141,027 |
| Kingsoft Cloud Holdings Ltd | | | 29,136 | | 458,898 |
| Kintetsu World Express Inc | | | 14,581 | | 378,594 |
| Knaus Tabbert Ag | | | 3,261 | | 205,059 |
| Kobe Bussan Co Ltd | | | 30,197 | | 1,168,216 |

*Party-in-interest, as defined by ERISA

**The cost of participant-directed investments is not required to be disclosed

See accompanying independent auditors' report

| Identity of issuer | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|---|---|---|---|---|---|
| Koito Manufacturing Co Ltd | | | 15,746 | | 832,736 |
| Koninklijke Dsm Nv | | | 9,014 | | 2,029,674 |
| Koninklijke Philips Nv | | | 40,101 | | 1,494,167 |
| Kose Corp | | | 7,574 | | 858,335 |
| Kubota Corp | | | 81,621 | | 1,809,892 |
| Kureha Corp | | | 4,394 | | 313,671 |
| Kyocera Corp | | | 20,928 | | 1,306,170 |
| Kyoritsu Maintenance Co Ltd | | | 6,791 | | 237,959 |
| Laboratorios Farmaceuticos Rov | | | 24,289 | | 2,038,400 |
| Larsen & Toubro Infotech Ltd | | | 4,324 | | 426,517 |
| Lasertec Corp | | | 14,914 | | 4,570,475 |
| Leeno Industrial Inc | | | 2,052 | | 342,232 |
| Legrand Sa | | | 11,616 | | 1,359,307 |
| Leovegas Ab | | | 106,389 | | 411,744 |
| Lg Chem Ltd | | | 1,009 | | 521,933 |
| Lg Household & Health Care Ltd | | | 742 | | 685,154 |
| Li Ning Co Ltd | | | 338,449 | | 3,705,180 |
| Life Corp | | | 13,083 | | 386,846 |
| Lime Technologies Ab | | | 5,765 | | 219,186 |
| Linamar Corp | | | 5,103 | | 302,729 |
| Linde Plc | | | 4,665 | | 1,623,352 |
| Linea Directa Aseguradora Sa C | | | 84,734 | | 154,995 |
| Localiza Rent A Car Sa | | | 28,483 | | 271,024 |
| Locaweb Servicos De Internet S | | | 56,070 | | 132,474 |
| Lojas Renner Sa | | | 172,719 | | 757,854 |
| London Stock Exchange Group Pl | | | 6,784 | | 636,748 |
| Lonking Holdings Ltd | | | 731,044 | | 205,352 |
| Lonza Group Ag | | | 4,290 | | 3,586,129 |
| L'Oreal Sa | | | 2,794 | | 1,324,996 |
| Lotes Co Ltd | | | 12,201 | | 335,595 |
| Lotus Bakeries Nv | | | 22 | | 139,670 |
| Luceco Plc | | | 40,158 | | 189,554 |
| Lvmh Moet Hennessy Louis Vuitt | | | 8,714 | | 7,204,388 |
| Mabuchi Motor Co Ltd | | | 5,293 | | 174,666 |
| Macnica Fuji Electronics Holdi | | | 20,673 | | 494,048 |
| Majorel Group Luxembourg Sa | | | 9,134 | | 289,597 |
| Makita Corp | | | 50,427 | | 2,138,308 |
| Man Group Plc/Jersey | | | 201,295 | | 619,992 |

*Party-in-interest, as defined by ERISA

**The cost of participant-directed investments is not required to be disclosed

See accompanying independent auditors' report

| Identity of issuer | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|---|---|---|---|---|---|
| Marcopolo Sa | | | 377,460 | | 206,688 |
| Marfrig Global Foods Sa | | | 36,952 | | 146,414 |
| Masonite International Corp | | | 14,994 | | 1,768,529 |
| Matsukiyococokara & Co | | | 5,393 | | 199,505 |
| Mayr Melnhof Karton Ag | | | 1,332 | | 267,557 |
| Media Do Co Ltd | | | 6,292 | | 224,014 |
| Mediatek Inc | | | 71,706 | | 3,084,169 |
| Medtronic Plc | | | 19,628 | | 2,030,496 |
| Meituan | | | 16,930 | | 489,480 |
| Melexis Nv | | | 3,116 | | 371,352 |
| Merck Kgaa | | | 16,681 | | 4,306,079 |
| Metawater Co Ltd | | | 11,884 | | 208,782 |
| Metropolis Healthcare Ltd | | | 5,111 | | 236,582 |
| Minda Industries Ltd | | | 11,148 | | 183,693 |
| Mineral Resources Ltd | | | 13,353 | | 543,646 |
| Mips Ab | | | 1,803 | | 236,335 |
| Mirait Holdings Corp | | | 42,245 | | 695,917 |
| Mitsui Mining & Smelting Co Ltd | | | 10,886 | | 296,356 |
| Mitsui-Soko Holdings Co Ltd | | | 9,188 | | 198,353 |
| Modec Inc | | | 15,480 | | 185,104 |
| Molten Ventures Plc | | | 65,432 | | 902,203 |
| Momo.Com Inc | | | 6,374 | | 374,362 |
| Moneysupermarket.Com Group Plc | | | 160,667 | | 470,049 |
| Montana Aerospace Ag | | | 13,674 | | 508,005 |
| Montea Nv | | | 1,947 | | 292,776 |
| Morgan Advanced Materials Plc | | | 71,906 | | 349,154 |
| Morgan Sindall Group Plc | | | 15,205 | | 518,983 |
| Mr Price Group Ltd | | | 66,711 | | 833,883 |
| Mtu Aero Engines Ag | | | 8,516 | | 1,737,349 |
| Musashi Seimitsu Industry Co Ltd | | | 20,473 | | 340,465 |
| Myt Netherlands Parent Bv | | | 8,389 | | 177,931 |
| Nagarro Se | | | 1,209 | | 277,821 |
| Nakanishi Inc | | | 13,083 | | 240,629 |
| National Energy Services Reuni | | | 11,833 | | 111,820 |
| National Express Group Plc | | | 92,146 | | 321,002 |
| Naura Technology Group Co Ltd | | | 4,382 | | 238,594 |
| Naver Corp | | | 3,683 | | 1,172,636 |
| Nestle India Ltd | | | 903 | | 239,454 |

*Party-in-interest, as defined by ERISA

**The cost of participant-directed investments is not required to be disclosed

See accompanying independent auditors' report

| Identity of issuer | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|---|---|---|---|---|---|
| Nestle Sa | | | 59,332 | | 8,298,583 |
| Net One Systems Co Ltd | | | 13,782 | | 371,014 |
| Netease Inc | | | 44,486 | | 898,710 |
| Network International Holdings | | | 40,148 | | 158,892 |
| New Horizon Health Ltd | | | 13,482 | | 38,218 |
| New Wave Group Ab | | | 38,539 | | 714,258 |
| New Work Se | | | 1,129 | | 279,130 |
| Nexity Sa | | | 19,181 | | 901,731 |
| Nexon Co Ltd | | | 36,774 | | 710,222 |
| Nextage Co Ltd | | | 39,349 | | 812,223 |
| Ngk Spark Plug Co Ltd | | | 14,082 | | 244,935 |
| Nice Information Service Co Ltd | | | 3,816 | | 57,787 |
| Nifco Inc/Japan | | | 6,492 | | 203,503 |
| Ninety One Plc | | | 21,727 | | 81,573 |
| Nippon Ceramic Co Ltd | | | 5,493 | | 134,321 |
| Nippon Seiki Co Ltd | | | 22,071 | | 222,523 |
| Nippon Soda Co Ltd | | | 11,485 | | 330,123 |
| Nippon Suisan Kaisha Ltd | | | 109,856 | | 518,015 |
| Nipro Corp | | | 41,146 | | 389,112 |
| Nitto Boseki Co Ltd | | | 4,294 | | 109,826 |
| Nof Corp | | | 10,287 | | 518,995 |
| Nojima Corp | | | 14,881 | | 311,166 |
| Nomad Foods Ltd | | | 22,202 | | 563,703 |
| Nordea Bank Abp | | | 117,646 | | 1,435,843 |
| Norma Group Se | | | 6,855 | | 264,113 |
| Nova Ljubljanska Banka Dd | | | 44,001 | | 753,077 |
| Novanta Inc | | | 2,266 | | 399,477 |
| Novartis Ag | | | 19,359 | | 1,705,667 |
| Novo Nordisk A/S | | | 48,963 | | 5,502,554 |
| Nrw Holdings Ltd | | | 138,819 | | 178,138 |
| Nsk Ltd | | | 36,352 | | 232,974 |
| Ntg Nordic Transport Group A/S | | | 4,404 | | 359,599 |
| Obara Group Inc | | | 8,189 | | 246,059 |
| Ocado Group Plc | | | 35,360 | | 803,646 |
| Oci Nv | | | 56,777 | | 1,486,347 |
| Olink Holding Ab | | | 16,991 | | 309,233 |
| Olympus Corp | | | 76,139 | | 1,751,823 |
| Ooh!Media Ltd | | | 144,814 | | 177,935 |

*Party-in-interest, as defined by ERISA

**The cost of participant-directed investments is not required to be disclosed

See accompanying independent auditors' report

| Identity of issuer | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|---|---|---|---|---|---|
| Ordina Nv | | | 60,920 | | 284,042 |
| Ortho Clinical Diagnostics Holding | | | 28,999 | | 620,295 |
| Osstem Implant Co Ltd | | | 12,835 | | 1,540,747 |
| Otp Bank Nyrt | | | 13,425 | | 687,609 |
| Oxford Instruments Plc | | | 12,054 | | 429,397 |
| Oxford Nanopore Technologies | | | 29,711 | | 280,891 |
| Oz Minerals Ltd | | | 18,684 | | 383,338 |
| Ozon Holdings Plc | | | 4,247 | | 125,767 |
| Paltac Corp | | | 4,095 | | 168,366 |
| Parex Resources Inc | | | 12,683 | | 216,988 |
| Pasona Group Inc | | | 8,489 | | 243,267 |
| Patria Investments Ltd | | | 13,371 | | 216,612 |
| Peab Ab | | | 34,348 | | 433,247 |
| Pepco Group Nv | | | 42,273 | | 487,880 |
| Pernod Ricard Sa | | | 24,212 | | 5,823,443 |
| Persol Holdings Co Ltd | | | 11,086 | | 321,528 |
| Pet Center Comercio E Particip | | | 41,655 | | 122,422 |
| Pharma Mar Sa | | | 3,595 | | 233,131 |
| Pharmaron Beijing Co Ltd | | | 9,063 | | 139,843 |
| Pharming Group Nv | | | 136,821 | | 120,585 |
| Phoenix Holdings Ltd/The | | | 34,095 | | 440,708 |
| Pi Advanced Materials Co Ltd | | | 4,810 | | 222,961 |
| Pi Industries Ltd | | | 5,261 | | 214,758 |
| Pidilite Industries Ltd | | | 12,557 | | 416,038 |
| Playtech Plc | | | 15,603 | | 154,799 |
| Plus500 Ltd | | | 8,451 | | 155,728 |
| Polycab India Ltd | | | 6,020 | | 199,757 |
| Polymetal International Plc | | | 56,190 | | 989,512 |
| Polypeptide Group Ag | | | 2,378 | | 357,539 |
| Premier Investments Ltd | | | 22,351 | | 492,704 |
| Pressance Corp | | | 11,785 | | 214,396 |
| Prima Meat Packers Ltd | | | 10,386 | | 224,045 |
| Prothena Corp Plc | | | 1,832 | | 90,509 |
| Proya Cosmetics Co Ltd | | | 6,274 | | 205,071 |
| Prudential Plc | | | 57,372 | | 990,375 |
| Qatar National Bank Qpsc | | | 145,112 | | 804,674 |
| Qiagen Nv | | | 21,245 | | 1,183,604 |
| Qol Holdings Co Ltd | | | 13,283 | | 161,484 |

*Party-in-interest, as defined by ERISA

**The cost of participant-directed investments is not required to be disclosed

See accompanying independent auditors' report

| Identity of issuer | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|---|---|---|---|---|---|
| Qt Group Oyj | | | 3,829 | | 581,739 |
| Raia Drogasil Sa | | | 74,096 | | 323,255 |
| Randstad Nv | | | 16,884 | | 1,152,810 |
| Realtek Semiconductor Corp | | | 30,873 | | 647,215 |
| Reckitt Benckiser Group Plc | | | 15,011 | | 1,289,400 |
| Reliance Industries Ltd | | | 126,532 | | 5,878,826 |
| Relx Plc | | | 168,644 | | 5,486,666 |
| Renew Energy Global Plc | | | 140,405 | | 1,092,348 |
| Renewi Plc | | | 20,773 | | 212,988 |
| Rengo Co Ltd | | | 44,542 | | 336,515 |
| Renishaw Plc | | | 5,609 | | 363,120 |
| Resorttrust Inc | | | 33,157 | | 541,022 |
| Rheinmetall Ag | | | 4,890 | | 461,852 |
| Rightmove Plc | | | 65,283 | | 702,956 |
| Rio Tinto Plc | | | 16,100 | | 1,066,773 |
| Roche Holding Ag | | | 9,901 | | 4,119,528 |
| Rolls-Royce Holdings Plc | | | 431,139 | | 717,565 |
| Rotork Plc | | | 56,056 | | 271,203 |
| Round One Corp | | | 9,987 | | 118,294 |
| Royal Unibrew A/S | | | 4,510 | | 508,367 |
| Rws Holdings Plc | | | 23,769 | | 209,260 |
| Ryanair Holdings Plc | | | 19,960 | | 2,042,574 |
| Safaricom Plc | | | 575,689 | | 193,083 |
| Safestore Holdings Plc | | | 34,812 | | 664,369 |
| Sakata Inx Corp | | | 33,157 | | 286,203 |
| Samsung Biologics Co Ltd | | | 537 | | 407,762 |
| Samsung Electronics Co Ltd | | | 165,289 | | 10,581,805 |
| Samsung Sdi Co Ltd | | | 1,422 | | 783,610 |
| Sandfire Resources Ltd | | | 55,041 | | 262,515 |
| Sandvik Ab | | | 72,585 | | 2,025,116 |
| Sanofi | | | 27,255 | | 2,745,452 |
| Sanwa Holdings Corp | | | 28,862 | | 307,533 |
| Sap Se | | | 19,331 | | 2,745,678 |
| Sapiens International Corp Nv | | | 4,563 | | 157,194 |
| Sberbank Of Russia Pjsc | | | 150,233 | | 590,792 |
| Schneider Electric Se | | | 23,362 | | 4,581,794 |
| Schouw & Co A/S | | | 2,956 | | 257,183 |

*Party-in-interest, as defined by ERISA

**The cost of participant-directed investments is not required to be disclosed

See accompanying independent auditors' report

# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099 Plan No. 004

December 31, 2021

| Identity of issuer | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|---|---|---|---|---|---|
| Scout24 Se | | | 7,485 | | 522,819 |
| Screen Holdings Co Ltd | | | 6,092 | | 654,409 |
| Sea Ltd | | | 3,679 | | 823,006 |
| Sega Sammy Holdings Inc | | | 22,371 | | 351,040 |
| Semperit Ag Holding | | | 5,293 | | 176,365 |
| Sensirion Holding Ag | | | 1,343 | | 196,662 |
| Serco Group Plc | | | 269,648 | | 491,592 |
| Shandong Weigao Group Medical | | | 163,786 | | 204,409 |
| Shenzhen Inovance Technology C | | | 50,961 | | 548,520 |
| Shenzhou International Group H | | | 127,757 | | 2,456,393 |
| Shimano Inc | | | 5,780 | | 1,538,980 |
| Shin-Etsu Chemical Co Ltd | | | 4,584 | | 793,013 |
| Shop Apotheke Europe Nv | | | 5,217 | | 672,206 |
| Shopify Inc | | | 3,514 | | 4,840,733 |
| Signify Nv | | | 6,423 | | 297,848 |
| Sika Ag | | | 14,153 | | 5,905,918 |
| Silergy Corp | | | 9,959 | | 1,808,817 |
| Simplo Technology Co Ltd | | | 23,969 | | 284,588 |
| Sinbon Electronics Co Ltd | | | 28,881 | | 296,466 |
| Sitc International Holdings Co | | | 105,862 | | 382,912 |
| Sk Hynix Inc | | | 41,709 | | 4,596,235 |
| Skan Group Ag | | | 631 | | 61,375 |
| Skc Co Ltd | | | 6,328 | | 928,909 |
| Sky Perfect Jsat Holdings Inc | | | 72,206 | | 263,353 |
| Smc Corp | | | 1,993 | | 1,342,977 |
| Smiths Group Plc | | | 27,584 | | 590,110 |
| Softcat Plc | | | 12,713 | | 310,642 |
| Sony Group Corp | | | 14,650 | | 1,841,488 |
| Sophia Genetics Sa | | | 13,379 | | 188,649 |
| Sparebank 1 Nord Norge | | | 19,798 | | 252,800 |
| Spie Sa | | | 16,810 | | 434,324 |
| Spin Master Corp | | | 13,163 | | 499,564 |
| Spirax-Sarco Engineering Plc | | | 2,405 | | 522,790 |
| Srf Ltd | | | 17,460 | | 568,445 |
| Ssp Group Plc | | | 79,750 | | 259,349 |
| Stanley Electric Co Ltd | | | 8,888 | | 222,219 |
| Stantec Inc | | | 14,561 | | 819,260 |
| Starts Corp Inc | | | 7,890 | | 172,038 |

*Party-in-interest, as defined by ERISA

**The cost of participant-directed investments is not required to be disclosed

See accompanying independent auditors' report

| Identity of issuer | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|---|---|---|---|---|---|
| Steadfast Group Ltd | | | 115,012 | | 439,001 |
| Steris Plc | | | 12,762 | | 3,106,298 |
| Stoneco Ltd | | | 12,909 | | 217,648 |
| Strabag Se | | | 3,605 | | 150,263 |
| Sumitomo Seika Chemicals Co Lt | | | 5,393 | | 146,819 |
| Sun Frontier Fudousan Co Ltd | | | 19,674 | | 171,363 |
| Suncor Energy Inc | | | 97,537 | | 2,443,929 |
| Sungrow Power Supply Co Ltd | | | 14,540 | | 332,631 |
| Suzhou Maxwell Technologies Co | | | 3,386 | | 341,248 |
| Swcc Showa Holdings Co Ltd | | | 10,986 | | 158,648 |
| Syncona Ltd | | | 73,633 | | 211,432 |
| Systena Corp | | | 75,901 | | 283,421 |
| Tag Immobilien Ag | | | 64,306 | | 1,799,698 |
| Taiheiyo Cement Corp | | | 20,473 | | 404,113 |
| Taiwan Semiconductor Manufacturing | | | 518,526 | | 24,397,560 |
| Taiyo Yuden Co Ltd | | | 5,093 | | 292,805 |
| Takara Bio Inc | | | 12,284 | | 282,044 |
| Takuma Co Ltd | | | 12,284 | | 152,009 |
| Tamron Co Ltd | | | 8,689 | | 215,415 |
| Tata Consultancy Services Ltd | | | 27,778 | | 1,396,958 |
| Tata Consumer Products Ltd | | | 25,092 | | 250,951 |
| Tata Elxsi Ltd | | | 5,035 | | 397,485 |
| Tcs Group Holding Plc | | | 12,934 | | 1,090,587 |
| Tecan Group Ag | | | 834 | | 509,018 |
| Telekom Austria Ag | | | 31,755 | | 275,176 |
| Telenor Asa | | | 56,139 | | 882,351 |
| Telkom Indonesia Persero Tbk P | | | 50,113 | | 1,452,788 |
| Tencent Holdings Ltd | | | 156,798 | | 9,187,098 |
| Terumo Corp | | | 38,668 | | 1,631,928 |
| Tesco Plc | | | 916,356 | | 3,598,117 |
| Tessenderlo Group Sa | | | 6,372 | | 241,650 |
| Texhong Textile Group Ltd | | | 141,815 | | 187,357 |
| Thg Plc | | | 45,820 | | 142,244 |
| Thule Group Ab | | | 17,301 | | 1,047,196 |
| Tikehau Capital Sca | | | 9,486 | | 250,798 |
| Tmx Group Ltd | | | 12,108 | | 1,229,302 |
| Toei Animation Co Ltd | | | 2,796 | | 278,044 |
| Toei Co Ltd | | | 3,296 | | 501,988 |

*Party-in-interest, as defined by ERISA

**The cost of participant-directed investments is not required to be disclosed

See accompanying independent auditors' report

| Identity of issuer | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|---|---|---|---|---|---|
| Tokmanni Group Corp | | | 34,418 | | 769,104 |
| Tokyo Tatemono Co Ltd | | | 29,861 | | 435,643 |
| Tokyotokeiba Co Ltd | | | 8,489 | | 314,404 |
| Tonies Se | | | 9,537 | | 121,463 |
| Toronto Dominion Bank | | | 17,618 | | 1,352,621 |
| Totvs Sa | | | 59,755 | | 307,249 |
| Toyo Tire Corp | | | 21,472 | | 334,511 |
| Trainline Plc | | | 97,085 | | 366,876 |
| Trelleborg Ab | | | 18,587 | | 488,181 |
| Trent Ltd | | | 13,326 | | 190,925 |
| Tricon Residential Inc | | | 271,777 | | 4,152,750 |
| Tsingtao Brewery Co Ltd | | | 37,950 | | 355,345 |
| Tsugami Corp | | | 56,027 | | 854,839 |
| Turk Telekomunikasyon As | | | 202,735 | | 147,016 |
| Ubs Group Ag | | | 129,683 | | 2,337,041 |
| Uchida Yoko Co Ltd | | | 3,795 | | 173,678 |
| Unilever Plc | | | 34,491 | | 1,843,189 |
| Unimicron Technology Corp | | | 156,358 | | 1,305,480 |
| Uniqure Nv | | | 1,687 | | 34,997 |
| United Laboratories Internatio | | | 265,653 | | 148,564 |
| Upl Ltd | | | 34,846 | | 350,214 |
| Usinas Siderurgicas De Minas G | | | 462,900 | | 1,259,885 |
| Valmet Oyj | | | 28,767 | | 1,233,983 |
| Valora Holding Ag | | | 1,256 | | 214,828 |
| Value Partners Group Ltd | | | 611,201 | | 304,962 |
| Van Lanschot Kempen Nv | | | 7,997 | | 200,061 |
| Varun Beverages Ltd | | | 20,167 | | 240,995 |
| V-Cube Inc | | | 15,779 | | 144,975 |
| Verallia Sa | | | 11,479 | | 404,149 |
| Vestas Wind Systems A/S | | | 26,976 | | 824,912 |
| Victorian Plumbing Group Plc | | | 60,305 | | 96,873 |
| Victrex Plc | | | 12,751 | | 422,104 |
| Vidrala Sa | | | 3,799 | | 374,135 |
| Vimian Group Ab | | | 15,970 | | 139,966 |
| Vinci Partners Investments Ltd | | | 15,156 | | 162,167 |
| Vitrolife Ab | | | 12,743 | | 788,203 |
| Vnet Group Inc | | | 105,896 | | 956,243 |
| Voltas Ltd | | | 14,115 | | 231,495 |

*Party-in-interest, as defined by ERISA

**The cost of participant-directed investments is not required to be disclosed

See accompanying independent auditors' report

# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099 Plan No. 004

December 31, 2021

| Identity of issuer | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|---|---|---|---|---|---|
| Voltronic Power Technology Cor | | | 7,738 | | 432,124 |
| Vonovia Se | | | 21,875 | | 1,206,504 |
| Wal-Mart De Mexico Sab De Cv | | | 235,220 | | 876,056 |
| Watches Of Switzerland Group | | | 35,399 | | 680,831 |
| Watkin Jones Plc | | | 120,842 | | 428,009 |
| Weg Sa | | | 65,451 | | 387,537 |
| Weir Group Plc/The | | | 12,775 | | 296,150 |
| White Mountains Insurance Group | | | 529 | | 536,540 |
| Wiwynn Corp | | | 7,967 | | 321,088 |
| Wix.Com Ltd | | | 2,560 | | 403,888 |
| Wizz Air Holdings Plc | | | 9,924 | | 562,947 |
| Wuliangye Yibin Co Ltd | | | 9,959 | | 347,933 |
| Wuxi Apptec Co Ltd | | | 30,324 | | 525,079 |
| Wuxi Biologics Cayman Inc | | | 244,954 | | 2,907,849 |
| Wuxi Lead Intelligent Equipment | | | 30,973 | | 361,419 |
| Xero Ltd | | | 3,487 | | 358,627 |
| Xp Inc | | | 26,530 | | 762,475 |
| Yageo Corp | | | 81,665 | | 1,415,341 |
| Yamaha Corp | | | 19,832 | | 976,493 |
| Ya-Man Ltd | | | 28,762 | | 240,280 |
| Yandex Nv | | | 31,477 | | 1,904,345 |
| Yangzijiang Shipbuilding Holding | | | 383,099 | | 380,783 |
| Yellow Hat Ltd | | | 19,974 | | 286,717 |
| Yougov Plc | | | 40,740 | | 882,879 |
| Zealand Pharma A/S | | | 10,844 | | 240,578 |
| Zenkoku Hosho Co Ltd | | | 12,284 | | 534,432 |
| Zhangzhou Pientzehuang Pharmaceutical | | | 4,681 | | 321,056 |
| Zhejiang Jingsheng Mechanical | | | 32,666 | | 356,215 |
| Zhongsheng Group Holdings Ltd | | | 64,236 | | 500,951 |
| Zijin Mining Group Co Ltd | | | 1,001,887 | | 1,192,554 |
| Zim Integrated Shipping Service | | | 4,604 | | 270,990 |
| Zurich Insurance Group Ag | | | 3,692 | | 1,622,587 |
| Zylox-Tonbridge Medical Techno | | | 5,992 | | 19,599 |
| Zymeworks Inc | | | 1,271 | | 20,832 |
| Total non-U.S. equities | | | | | $ 661,316,622 |
| | | | | | |
| U.S. equities: | | | | | |
| Aaon Inc | | | 1,603 | | $ 127,289 |

*Party-in-interest, as defined by ERISA

**The cost of participant-directed investments is not required to be disclosed

See accompanying independent auditors' report

# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099 Plan No. 004

December 31, 2021

| Identity of issuer | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|---|---|---|---|---|---|
| Abercrombie & Fitch Co | | | 3,230 | | 112,502 |
| Abm Industries Inc | | | 46,966 | | 1,918,585 |
| Academy Sports & Outdoors Inc | | | 2,329 | | 102,261 |
| Acadia Pharmaceuticals Inc | | | 4,077 | | 95,151 |
| Acco Brands Corp | | | 28,074 | | 231,889 |
| Accolade Inc | | | 14,777 | | 389,527 |
| Aci Worldwide Inc | | | 5,675 | | 196,931 |
| Adaptive Biotechnologies Corp | | | 18,601 | | 521,925 |
| Addus Homecare Corp | | | 11,864 | | 1,109,469 |
| Advanced Energy Industries Inc | | | 2,007 | | 182,749 |
| Agios Pharmaceuticals Inc | | | 2,160 | | 70,988 |
| Agree Realty Corp | | | 73,213 | | 5,224,522 |
| Alarm.Com Holdings Inc | | | 1,158 | | 98,228 |
| Albany International Corp | | | 2,098 | | 185,547 |
| Alcoa Corp | | | 6,530 | | 389,053 |
| Alector Inc | | | 1,590 | | 32,824 |
| Alexandria Real Estate Equities | | | 21,335 | | 4,756,936 |
| Allegro Microsystems Inc | | | 52,319 | | 1,892,914 |
| Allison Transmission Holdings | | | 6,623 | | 240,738 |
| Allogene Therapeutics Inc | | | 1,623 | | 24,223 |
| Altair Engineering Inc | | | 1,943 | | 150,233 |
| Altra Industrial Motion Corp | | | 2,834 | | 146,130 |
| Amedisys Inc | | | 1,538 | | 248,911 |
| American Eagle Outfitters Inc | | | 6,334 | | 160,383 |
| Ameris Bancorp | | | 46,834 | | 2,326,703 |
| Amicus Therapeutics Inc | | | 8,285 | | 95,694 |
| Amn Healthcare Services Inc | | | 3,337 | | 408,198 |
| Apa Corp | | | 4,963 | | 133,464 |
| Apellis Pharmaceuticals Inc | | | 2,100 | | 99,277 |
| Arconic Corp | | | 2,796 | | 92,286 |
| Ares Commercial Real Estate Co | | | 8,356 | | 121,498 |
| Array Technologies Inc | | | 35,146 | | 551,438 |
| Artisan Partners Asset Managem | | | 8,027 | | 382,388 |
| Arvinas Inc | | | 1,317 | | 108,176 |
| Asbury Automotive Group Inc | | | 1,401 | | 241,967 |
| Asgn Inc | | | 8,905 | | 1,098,911 |
| Aspen Technology Inc | | | 1,407 | | 214,120 |
| Atkore Inc | | | 2,467 | | 274,328 |

*Party-in-interest, as defined by ERISA

**The cost of participant-directed investments is not required to be disclosed

See accompanying independent auditors' report

# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099 Plan No. 004

December 31, 2021

| Identity of issuer | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|---|---|---|---|---|---|
| Atricure Inc | | | 1,683 | | 117,047 |
| Avalonbay Communities Inc | | | 18,516 | | 4,676,936 |
| Aveanna Healthcare Holdings In | | | 74,984 | | 554,885 |
| Avidxchange Holdings Inc | | | 19,969 | | 300,736 |
| Avnet Inc | | | 6,985 | | 288,001 |
| Azenta Inc | | | 2,682 | | 276,527 |
| Balchem Corp | | | 609 | | 102,688 |
| Bankunited Inc | | | 12,912 | | 546,311 |
| Belden Inc | | | 11,179 | | 734,780 |
| Bellring Brands Inc | | | 3,594 | | 102,550 |
| Berry Global Group Inc | | | 2,203 | | 162,508 |
| Bigcommerce Holdings Inc | | | 6,889 | | 243,677 |
| Bill.Com Holdings Inc | | | 629 | | 156,723 |
| Bj'S Wholesale Club Holdings I | | | 5,166 | | 345,969 |
| Blackbaud Inc | | | 1,576 | | 124,439 |
| Blackline Inc | | | 801 | | 82,911 |
| Blackstone Mortgage Trust Inc | | | 15,435 | | 472,626 |
| Bloomin' Brands Inc | | | 29,619 | | 621,413 |
| Blueprint Medicines Corp | | | 2,077 | | 222,446 |
| Booz Allen Hamilton Holding Co | | | 2,189 | | 185,574 |
| Boston Beer Co Inc/The | | | 491 | | 248,127 |
| Box Inc | | | 6,091 | | 159,513 |
| Boyd Gaming Corp | | | 4,856 | | 318,376 |
| Bright Health Group Inc | | | 33,033 | | 113,634 |
| Bright Horizons Family Solutio | | | 756 | | 95,144 |
| Brightview Holdings Inc | | | 16,773 | | 236,166 |
| Brinker International Inc | | | 4,031 | | 147,487 |
| Brink'S Co/The | | | 6,150 | | 403,224 |
| Bristow Group Inc | | | 7,758 | | 245,697 |
| Brixmor Property Group Inc | | | 205,278 | | 5,216,120 |
| Broadridge Financial Solutions | | | 562 | | 102,769 |
| Bruker Corp | | | 1,242 | | 104,223 |
| Brunswick Corp/De | | | 3,421 | | 344,570 |
| Builders Firstsource Inc | | | 4,542 | | 389,295 |
| Burlington Stores Inc | | | 783 | | 228,192 |
| Cable One Inc | | | 156 | | 274,675 |
| Caci International Inc | | | 1,118 | | 301,051 |
| Cactus Inc | | | 2,877 | | 109,683 |

*Party-in-interest, as defined by ERISA

**The cost of participant-directed investments is not required to be disclosed

See accompanying independent auditors' report

# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099 Plan No. 004

December 31, 2021

| | Identity of issuer | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|---|---|---|---|---|---|---|
| | Caesars Entertainment Inc | | | 17,773 | | 1,662,271 |
| | Callaway Golf Co | | | 20,536 | | 563,517 |
| | Caredx Inc | | | 1,817 | | 82,646 |
| | Carter'S Inc | | | 1,647 | | 166,756 |
| | Casella Waste Systems Inc | | | 6,485 | | 553,949 |
| | Casey'S General Stores Inc | | | 715 | | 141,085 |
| | Catalent Inc | | | 2,170 | | 277,781 |
| | Cavco Industries Inc | | | 605 | | 192,200 |
| | Cboe Global Markets Inc | | | 385 | | 50,257 |
| | Central Garden & Pet Co | | | 16,275 | | 778,754 |
| | Certara Inc | | | 2,120 | | 60,243 |
| | Championx Corp | | | 104,658 | | 2,115,131 |
| | Change Healthcare Inc | | | 35,221 | | 753,019 |
| | Charles River Laboratories Intl | | | 598 | | 225,344 |
| | Chase Corp | | | 1,088 | | 108,353 |
| | Chemed Corp | | | 139 | | 73,423 |
| | Chemocentryx Inc | | | 11,799 | | 429,595 |
| | Choice Hotels International Inc | | | 1,954 | | 304,803 |
| | Churchill Downs Inc | | | 1,836 | | 442,333 |
| | Cirrus Logic Inc | | | 1,640 | | 150,956 |
| * | Citigroup Inc | | | 10,444,652 | | 630,752,559 |
| | Clear Secure Inc | | | 9,871 | | 309,646 |
| | Clearway Energy Inc | | | 3,452 | | 124,364 |
| | Cleveland-Cliffs Inc | | | 59,686 | | 1,299,364 |
| | Cmc Materials Inc | | | 817 | | 156,561 |
| | Cno Financial Group Inc | | | 51,920 | | 1,237,772 |
| | Coca-Cola Consolidated Inc | | | 383 | | 237,403 |
| | Cogent Communications Holdings | | | 2,009 | | 147,012 |
| | Cognex Corp | | | 2,256 | | 175,389 |
| | Collegium Pharmaceutical Inc | | | 34,946 | | 652,794 |
| | Columbia Banking System Inc | | | 4,779 | | 156,357 |
| | Comfort Systems Usa Inc | | | 2,417 | | 239,165 |
| | Commscope Holding Co Inc | | | 18,464 | | 203,837 |
| | Commvault Systems Inc | | | 2,455 | | 169,213 |
| | Concentrix Corp | | | 13,713 | | 2,449,391 |
| | Conmed Corp | | | 1,137 | | 161,216 |
| | Consensus Cloud Solutions Inc | | | 672 | | 38,887 |
| | Core & Main Inc | | | 46,129 | | 1,399,550 |

*Party-in-interest, as defined by ERISA

**The cost of participant-directed investments is not required to be disclosed

See accompanying independent auditors' report

# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099 Plan No. 004

December 31, 2021

| Identity of issuer | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|---|---|---|---|---|---|
| Corvel Corp | | | 1,206 | | 250,877 |
| Cousins Properties Inc | | | 55,583 | | 2,238,896 |
| Crocs Inc | | | 8,003 | | 1,026,102 |
| Csw Industrials Inc | | | 642 | | 77,593 |
| Curtiss-Wright Corp | | | 6,055 | | 839,601 |
| Darling Ingredients Inc | | | 24,867 | | 1,723,011 |
| Deciphera Pharmaceuticals Inc | | | 1,301 | | 12,711 |
| Deckers Outdoor Corp | | | 1,288 | | 471,813 |
| Delek Us Holdings Inc | | | 14,076 | | 211,004 |
| Denali Therapeutics Inc | | | 2,726 | | 121,571 |
| Design Therapeutics Inc | | | 18,671 | | 399,751 |
| Dick'S Sporting Goods Inc | | | 1,198 | | 137,776 |
| Digital Realty Trust Inc | | | 14,556 | | 2,574,504 |
| Digital Turbine Inc | | | 3,624 | | 221,053 |
| Digitalocean Holdings Inc | | | 18,971 | | 1,523,920 |
| Diodes Inc | | | 2,141 | | 235,070 |
| Domino'S Pizza Inc | | | 88 | | 49,585 |
| Doubleverify Holdings Inc | | | 10,053 | | 334,580 |
| Douglas Dynamics Inc | | | 1,377 | | 53,781 |
| Doximity Inc | | | 10,684 | | 535,565 |
| Dycom Industries Inc | | | 21,167 | | 1,984,652 |
| Eagle Materials Inc | | | 1,828 | | 304,319 |
| Eastgroup Properties Inc | | | 30,707 | | 6,996,588 |
| Ecovyst Inc | | | 12,977 | | 132,884 |
| Ehealth Inc | | | 742 | | 18,917 |
| Element Solutions Inc | | | 6,679 | | 162,159 |
| Emcor Group Inc | | | 4,056 | | 516,662 |
| Emergent Biosolutions Inc | | | 1,060 | | 46,094 |
| Employers Holdings Inc | | | 4,474 | | 185,138 |
| Encore Capital Group Inc | | | 8,387 | | 520,921 |
| Energizer Holdings Inc | | | 15,875 | | 636,569 |
| Enersys | | | 22,262 | | 1,760,008 |
| Enfusion Inc | | | 21,367 | | 447,426 |
| Ensign Group Inc/The | | | 4,742 | | 398,112 |
| Entegris Inc | | | 15,596 | | 2,161,287 |
| Envestnet Inc | | | 2,480 | | 196,777 |
| Envista Holdings Corp | | | 18,986 | | 855,497 |
| Epam Systems Inc | | | 5,117 | | 3,420,780 |

*Party-in-interest, as defined by ERISA

**The cost of participant-directed investments is not required to be disclosed

See accompanying independent auditors' report

# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099 Plan No. 004

December 31, 2021

| Identity of issuer | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|---|---|---|---|---|---|
| Eplus Inc | | | 986 | | 53,151 |
| Equinix Inc | | | 12,711 | | 10,751,894 |
| Equity Lifestyle Properties In | | | 34,999 | | 3,068,048 |
| Essex Property Trust Inc | | | 19,740 | | 6,953,094 |
| Euronet Worldwide Inc | | | 2,260 | | 269,267 |
| Eventbrite Inc | | | 63,901 | | 1,114,442 |
| Evercore Inc | | | 5,960 | | 809,640 |
| Everi Holdings Inc | | | 3,658 | | 78,106 |
| Exact Sciences Corp | | | 1,463 | | 113,845 |
| Exelixis Inc | | | 4,503 | | 82,316 |
| Exlservice Holdings Inc | | | 2,145 | | 310,487 |
| Exponent Inc | | | 4,130 | | 482,052 |
| Extra Space Storage Inc | | | 40,677 | | 9,222,650 |
| Factset Research Systems Inc | | | 280 | | 135,873 |
| Fair Isaac Corp | | | 522 | | 226,460 |
| Fate Therapeutics Inc | | | 2,139 | | 125,136 |
| Federal Agricultural Mortgage | | | 3,197 | | 396,213 |
| Federal Realty Investment Trust | | | 14,556 | | 1,984,262 |
| Federal Signal Corp | | | 1,498 | | 64,910 |
| First American Financial Corp | | | 2,364 | | 184,963 |
| First Bancorp/Southern Pines N | | | 2,466 | | 112,755 |
| First Foundation Inc | | | 31,052 | | 771,956 |
| First Hawaiian Inc | | | 21,900 | | 598,533 |
| First Industrial Realty Trust | | | 36,957 | | 2,446,555 |
| First Merchants Corp | | | 31,062 | | 1,301,192 |
| Five9 Inc | | | 1,156 | | 158,772 |
| Floor & Decor Holdings Inc | | | 3,118 | | 405,396 |
| Flywire Corp | | | 14,178 | | 539,620 |
| Focus Financial Partners Inc | | | 40,737 | | 2,432,825 |
| Foot Locker Inc | | | 12,296 | | 536,476 |
| Formfactor Inc | | | 5,837 | | 266,868 |
| Fortinet Inc | | | 480 | | 172,605 |
| Freshworks Inc | | | 11,982 | | 314,635 |
| Frontdoor Inc | | | 9,212 | | 337,612 |
| Fti Consulting Inc | | | 3,641 | | 558,661 |
| Gartner Inc | | | 374 | | 125,177 |
| Generation Bio Co | | | 2,327 | | 16,478 |
| Gibraltar Industries Inc | | | 2,369 | | 157,988 |

*Party-in-interest, as defined by ERISA

**The cost of participant-directed investments is not required to be disclosed

See accompanying independent auditors' report

# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099 Plan No. 004

December 31, 2021

| Identity of issuer | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|---|---|---|---|---|---|
| Global Blood Therapeutics Inc | | | 2,449 | | 71,689 |
| Global Medical Reit Inc | | | 132,997 | | 2,360,700 |
| Globus Medical Inc | | | 3,606 | | 260,385 |
| Graco Inc | | | 2,135 | | 172,100 |
| Graftech International Ltd | | | 20,042 | | 237,098 |
| Graphic Packaging Holding Co | | | 118,705 | | 2,314,747 |
| Gray Television Inc | | | 9,461 | | 190,742 |
| Green Dot Corp | | | 986 | | 35,750 |
| Gxo Logistics Inc | | | 3,191 | | 289,846 |
| H&R Block Inc | | | 5,489 | | 129,310 |
| Haemonetics Corp | | | 4,134 | | 219,247 |
| Hain Celestial Group Inc/The | | | 3,883 | | 165,455 |
| Halozyme Therapeutics Inc | | | 6,464 | | 259,919 |
| Hanesbrands Inc | | | 20,078 | | 335,705 |
| Hanover Insurance Group Inc | | | 12,086 | | 1,583,908 |
| Harley-Davidson Inc | | | 18,211 | | 686,370 |
| Harsco Corp | | | 16,890 | | 282,231 |
| Hb Fuller Co | | | 1,580 | | 127,945 |
| Healthcare Trust Of America In | | | 50,348 | | 1,681,103 |
| Heidrick & Struggles International | | | 19,869 | | 868,887 |
| Helmerich & Payne Inc | | | 11,836 | | 280,507 |
| Herc Holdings Inc | | | 990 | | 155,059 |
| Hexcel Corp | | | 2,869 | | 148,592 |
| Hillenbrand Inc | | | 5,255 | | 273,202 |
| Hilton Grand Vacations Inc | | | 3,074 | | 160,200 |
| Hollyfrontier Corp | | | 14,961 | | 490,419 |
| Honest Co Inc/The | | | 60,906 | | 492,730 |
| Host Hotels & Resorts Inc | | | 188,828 | | 3,283,720 |
| Hub Group Inc | | | 2,601 | | 219,107 |
| Hydrofarm Holdings Group Inc | | | 354 | | 10,027 |
| Iaa Inc | | | 4,667 | | 236,234 |
| Icf International Inc | | | 9,585 | | 982,965 |
| Icu Medical Inc | | | 1,205 | | 286,028 |
| Igm Biosciences Inc | | | 778 | | 22,813 |
| Independence Realty Trust Inc | | | 131,176 | | 3,388,268 |
| Ingevity Corp | | | 6,260 | | 448,867 |
| Innovative Industrial Properties | | | 699 | | 183,754 |
| Insight Enterprises Inc | | | 11,084 | | 1,181,545 |

*Party-in-interest, as defined by ERISA

**The cost of participant-directed investments is not required to be disclosed

See accompanying independent auditors' report

# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099 Plan No. 004

December 31, 2021

| Identity of issuer | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|---|---|---|---|---|---|
| Insmed Inc | | | 31,522 | | 858,670 |
| Insperity Inc | | | 2,185 | | 258,027 |
| Inspire Medical Systems Inc | | | 936 | | 215,234 |
| Intellia Therapeutics Inc | | | 2,085 | | 246,505 |
| Inter Parfums Inc | | | 998 | | 106,735 |
| Interdigital Inc | | | 6,822 | | 488,694 |
| Investors Bancorp Inc | | | 19,363 | | 293,352 |
| Invitae Corp | | | 5,519 | | 84,283 |
| Invitation Homes Inc | | | 84,145 | | 3,815,140 |
| Ionis Pharmaceuticals Inc | | | 2,430 | | 73,953 |
| Iovance Biotherapeutics Inc | | | 20,329 | | 388,074 |
| Iridium Communications Inc | | | 3,534 | | 145,900 |
| J & J Snack Foods Corp | | | 1,156 | | 182,636 |
| Jamf Holding Corp | | | 20,868 | | 793,186 |
| John B Sanfilippo & Son Inc | | | 973 | | 87,771 |
| John Bean Technologies Corp | | | 1,912 | | 293,615 |
| Kadant Inc | | | 992 | | 228,744 |
| Kar Auction Services Inc | | | 33,212 | | 518,768 |
| Karuna Therapeutics Inc | | | 558 | | 73,116 |
| Kilroy Realty Corp | | | 39,680 | | 2,637,120 |
| Knowbe4 Inc | | | 55,598 | | 1,275,425 |
| Kodiak Sciences Inc | | | 2,304 | | 195,371 |
| Korn Ferry | | | 2,483 | | 188,051 |
| Kosmos Energy Ltd | | | 105,067 | | 363,532 |
| Kulicke & Soffa Industries Inc | | | 2,416 | | 146,281 |
| Kymera Therapeutics Inc | | | 699 | | 44,375 |
| Kyndryl Holdings Inc | | | 3,894 | | 70,481 |
| Landstar System Inc | | | 1,817 | | 325,315 |
| Lantheus Holdings Inc | | | 692 | | 19,990 |
| Lattice Semiconductor Corp | | | 5,474 | | 421,793 |
| Lci Industries | | | 5,462 | | 851,452 |
| Legalzoom.Com Inc | | | 706 | | 11,344 |
| Lgi Homes Inc | | | 1,643 | | 253,883 |
| Life Storage Inc | | | 52,541 | | 8,048,209 |
| Life Time Group Holdings Inc | | | 119,815 | | 2,062,021 |
| Lifestance Health Group Inc | | | 77,181 | | 734,763 |
| Lincoln Electric Holdings Inc | | | 1,010 | | 140,926 |
| Lindblad Expeditions Holdings | | | 28,856 | | 450,146 |

*Party-in-interest, as defined by ERISA

**The cost of participant-directed investments is not required to be disclosed

See accompanying independent auditors' report

| Identity of issuer | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|---|---|---|---|---|---|
| Littelfuse Inc | | | 1,007 | | 317,023 |
| Louisiana-Pacific Corp | | | 3,202 | | 250,882 |
| Lpl Financial Holdings Inc | | | 1,956 | | 313,134 |
| Lululemon Athletica Inc | | | 8,617 | | 3,373,319 |
| Lulu'S Fashion Lounge Holdings | | | 44,631 | | 456,577 |
| Lumentum Holdings Inc | | | 1,134 | | 119,970 |
| Macerich Co/The | | | 257,321 | | 4,446,500 |
| Madrigal Pharmaceuticals Inc | | | 303 | | 25,637 |
| Magnolia Oil & Gas Corp | | | 13,276 | | 250,509 |
| Manhattan Associates Inc | | | 3,125 | | 485,935 |
| Maravai Lifesciences Holdings | | | 3,205 | | 134,292 |
| Marketaxess Holdings Inc | | | 548 | | 225,440 |
| Matador Resources Co | | | 997 | | 36,826 |
| Maximus Inc | | | 2,919 | | 232,517 |
| Maxlinear Inc | | | 3,619 | | 272,868 |
| Mcgrath Rentcorp | | | 715 | | 57,378 |
| Medifast Inc | | | 3,295 | | 690,055 |
| Medpace Holdings Inc | | | 2,083 | | 453,298 |
| Mercadolibre Inc | | | 1,435 | | 1,935,000 |
| Mercury Systems Inc | | | 881 | | 48,488 |
| Merit Medical Systems Inc | | | 3,592 | | 223,810 |
| Meritage Homes Corp | | | 3,010 | | 367,444 |
| Metropolitan Bank Holding Corp | | | 300 | | 31,910 |
| Mettler-Toledo International Inc | | | 2,180 | | 3,699,134 |
| Middlesex Water Co | | | 2,066 | | 248,518 |
| Minerals Technologies Inc | | | 2,001 | | 146,367 |
| Mirati Therapeutics Inc | | | 1,247 | | 182,934 |
| Mirion Technologies Inc Cw25 | | | 40,338 | | 100,845 |
| Mks Instruments Inc | | | 1,521 | | 264,853 |
| Modine Manufacturing Co | | | 36,444 | | 367,718 |
| Modivcare Inc | | | 866 | | 128,370 |
| Molina Healthcare Inc | | | 1,040 | | 330,929 |
| Monolithic Power Systems Inc | | | 324 | | 160,085 |
| Moog Inc | | | 1,444 | | 116,902 |
| Morphic Holding Inc | | | 599 | | 28,384 |
| Mr Cooper Group Inc | | | 8,158 | | 339,472 |
| Msa Safety Inc | | | 1,063 | | 160,525 |
| Murphy Usa Inc | | | 722 | | 143,829 |

*Party-in-interest, as defined by ERISA

**The cost of participant-directed investments is not required to be disclosed

See accompanying independent auditors' report

# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099 Plan No. 004

December 31, 2021

| Identity of issuer | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|---|---|---|---|---|---|
| Myr Group Inc | | | 13,180 | | 1,457,014 |
| Natera Inc | | | 28,256 | | 2,638,869 |
| National Vision Holdings Inc | | | 3,060 | | 146,863 |
| Navient Corp | | | 27,358 | | 580,533 |
| Ncino Inc | | | 900 | | 49,353 |
| Ncr Corp | | | 21,200 | | 852,212 |
| Nelnet Inc | | | 3,567 | | 348,376 |
| Neogenomics Inc | | | 6,417 | | 218,952 |
| Neurocrine Biosciences Inc | | | 1,082 | | 92,182 |
| Nevro Corp | | | 17,585 | | 1,425,607 |
| Nexstar Media Group Inc | | | 5,486 | | 828,207 |
| Nextera Energy Partners Lp | | | 1,564 | | 131,967 |
| Nextier Oilfield Solutions Inc | | | 26,973 | | 95,756 |
| Nmi Holdings Inc | | | 14,874 | | 324,998 |
| Nurix Therapeutics Inc | | | 817 | | 23,645 |
| Nuvasive Inc | | | 984 | | 51,666 |
| Omnicell Inc | | | 2,318 | | 418,337 |
| Onto Innovation Inc | | | 1,765 | | 178,699 |
| Ormat Technologies Inc | | | 687 | | 54,474 |
| Osi Systems Inc | | | 322 | | 29,964 |
| Pacira Biosciences Inc | | | 1,402 | | 84,349 |
| Pacwest Bancorp | | | 8,855 | | 399,996 |
| Palomar Holdings Inc | | | 1,097 | | 71,073 |
| Papa John'S International Inc | | | 2,006 | | 267,728 |
| Parade Technologies Ltd | | | 9,959 | | 761,323 |
| Paramount Group Inc | | | 40,269 | | 335,844 |
| Patrick Industries Inc | | | 3,385 | | 273,118 |
| Paylocity Holding Corp | | | 814 | | 192,174 |
| Paymentus Holdings Inc | | | 15,975 | | 558,819 |
| Pdc Energy Inc | | | 46,103 | | 2,248,901 |
| Pebblebrook Hotel Trust | | | 66,997 | | 1,498,717 |
| Pegasystems Inc | | | 1,052 | | 117,677 |
| Pennant Group Inc/The | | | 3,544 | | 81,785 |
| Pennymac Financial Services In | | | 4,571 | | 318,961 |
| Penumbra Inc | | | 828 | | 237,822 |
| Perficient Inc | | | 1,598 | | 206,546 |
| Performance Food Group Co | | | 21,004 | | 963,902 |
| Petco Health & Wellness Co Inc | | | 52,719 | | 1,043,304 |

*Party-in-interest, as defined by ERISA

**The cost of participant-directed investments is not required to be disclosed

See accompanying independent auditors' report

| Identity of issuer | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|---|---|---|---|---|---|
| Petiq Inc | | | 14,491 | | 329,083 |
| Phreesia Inc | | | 1,308 | | 54,491 |
| Piedmont Lithium Inc | | | 7,389 | | 387,606 |
| Piper Sandler Cos | | | 8,387 | | 1,497,176 |
| Planet Fitness Inc | | | 3,351 | | 303,519 |
| Pmv Pharmaceuticals Inc | | | 21,267 | | 491,273 |
| Pool Corp | | | 577 | | 326,644 |
| Portillo'S Inc | | | 20,269 | | 760,889 |
| Portland General Electric Co | | | 29,854 | | 1,579,872 |
| Power Integrations Inc | | | 3,432 | | 318,771 |
| Pra Group Inc | | | 7,066 | | 354,789 |
| Preferred Bank/Los Angeles Ca | | | 2,588 | | 185,793 |
| Primerica Inc | | | 2,791 | | 427,730 |
| Privia Health Group Inc | | | 25,860 | | 669,002 |
| Proassurance Corp | | | 12,890 | | 326,120 |
| Prog Holdings Inc | | | 1,620 | | 73,055 |
| Prologis Inc | | | 96,683 | | 16,277,576 |
| Provident Financial Services Inc | | | 34,846 | | 843,977 |
| Ptc Inc | | | 1,213 | | 146,971 |
| Ptc Therapeutics Inc | | | 2,693 | | 107,256 |
| Purple Innovation Inc | | | 47,826 | | 634,655 |
| Quaker Chemical Corp | | | 869 | | 200,470 |
| Qualys Inc | | | 1,912 | | 262,372 |
| Quanterix Corp | | | 984 | | 41,742 |
| Quidel Corp | | | 535 | | 72,243 |
| R1 Rcm Inc | | | 8,695 | | 221,625 |
| Rackspace Technology Inc | | | 7,819 | | 105,321 |
| Range Resources Corp | | | 2,436 | | 43,438 |
| Ranpak Holdings Corp | | | 1,636 | | 61,499 |
| Rapid7 Inc | | | 1,816 | | 213,749 |
| Rbc Bearings Inc | | | 1,041 | | 210,330 |
| Realogy Holdings Corp | | | 20,681 | | 347,650 |
| Reata Pharmaceuticals Inc | | | 667 | | 17,581 |
| Red Rock Resorts Inc | | | 2,348 | | 129,184 |
| Regal Rexnord Corp | | | 5,510 | | 937,713 |
| Repay Holdings Corp | | | 2,272 | | 41,519 |
| Repligen Corp | | | 1,727 | | 457,468 |
| Replimune Group Inc | | | 1,688 | | 45,756 |

*Party-in-interest, as defined by ERISA

**The cost of participant-directed investments is not required to be disclosed

See accompanying independent auditors' report

# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099 Plan No. 004

December 31, 2021

| Identity of issuer | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|---|---|---|---|---|---|
| Resideo Technologies Inc | | | 10,895 | | 283,602 |
| Resmed Inc | | | 16,399 | | 4,271,574 |
| Retail Opportunity Investments | | | 44,366 | | 869,566 |
| Revolve Group Inc | | | 20,269 | | 1,135,861 |
| Rh | | | 432 | | 231,705 |
| Rocket Pharmaceuticals Inc | | | 1,614 | | 35,223 |
| Rush Enterprises Inc | | | 25,261 | | 1,405,525 |
| Ryman Hospitality Properties I | | | 33,984 | | 3,125,180 |
| Sage Therapeutics Inc | | | 1,198 | | 50,969 |
| Saia Inc | | | 1,574 | | 530,342 |
| Sally Beauty Holdings Inc | | | 85,716 | | 1,582,314 |
| Sanderson Farms Inc | | | 633 | | 120,958 |
| Sarepta Therapeutics Inc | | | 1,715 | | 154,468 |
| Sba Communications Corp | | | 5,782 | | 2,249,503 |
| Scholar Rock Holding Corp | | | 1,512 | | 37,550 |
| Schweitzer-Mauduit Internation | | | 11,336 | | 338,932 |
| Science Applications Internati | | | 6,716 | | 561,361 |
| Scotts Miracle-Gro Co/The | | | 936 | | 150,625 |
| Seagen Inc | | | 5,033 | | 778,139 |
| Seaworld Entertainment Inc | | | 2,364 | | 153,352 |
| Selectquote Inc | | | 2,097 | | 18,997 |
| Sentinelone Inc | | | 10,284 | | 519,247 |
| Shoals Technologies Group Inc | | | 691 | | 16,790 |
| Shockwave Medical Inc | | | 1,247 | | 222,391 |
| Signature Bank/New York Ny | | | 1,046 | | 338,475 |
| Signify Health Inc | | | 26,859 | | 381,929 |
| Simon Property Group Inc | | | 13,559 | | 2,166,310 |
| Simply Good Foods Co/The | | | 1,398 | | 58,108 |
| Siteone Landscape Supply Inc | | | 1,707 | | 413,661 |
| Sitime Corp | | | 9,128 | | 2,670,284 |
| Six Flags Entertainment Corp | | | 1,341 | | 57,097 |
| Skechers Usa Inc | | | 7,854 | | 340,859 |
| Slm Corp | | | 59,213 | | 1,164,734 |
| Southstate Corp | | | 2,079 | | 166,532 |
| Southwest Gas Holdings Inc | | | 17,872 | | 1,251,965 |
| Spectrum Brands Holdings Inc | | | 5,337 | | 542,857 |
| Spirit Realty Capital Inc | | | 82,716 | | 3,986,059 |
| Sprout Social Inc | | | 15,276 | | 1,385,421 |

*Party-in-interest, as defined by ERISA

**The cost of participant-directed investments is not required to be disclosed

See accompanying independent auditors' report

# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099 Plan No. 004

December 31, 2021

| Identity of issuer | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|---|---|---|---|---|---|
| Sps Commerce Inc | | | 2,574 | | 366,413 |
| Spx Corp | | | 2,629 | | 156,896 |
| Ss&C Technologies Holdings Inc | | | 2,265 | | 185,644 |
| Staar Surgical Co | | | 3,295 | | 300,826 |
| Standard Motor Products Inc | | | 2,983 | | 156,300 |
| Starwood Property Trust Inc | | | 18,388 | | 446,820 |
| Steelcase Inc | | | 13,980 | | 163,851 |
| Stepan Co | | | 634 | | 78,803 |
| Sterling Bancorp/De | | | 103,840 | | 2,678,031 |
| Sterling Check Corp | | | 31,712 | | 650,415 |
| Steven Madden Ltd | | | 11,330 | | 526,483 |
| Stride Inc | | | 20,288 | | 676,190 |
| Sun Communities Inc | | | 22,881 | | 4,804,260 |
| Sun Country Airlines Holdings | | | 20,069 | | 546,882 |
| Supernus Pharmaceuticals Inc | | | 2,226 | | 64,898 |
| Surgery Partners Inc | | | 1,791 | | 95,670 |
| Synaptics Inc | | | 669 | | 193,673 |
| Syneos Health Inc | | | 30,580 | | 3,139,940 |
| Synovus Financial Corp | | | 11,573 | | 554,007 |
| Tandem Diabetes Care Inc | | | 2,604 | | 391,952 |
| Targa Resources Corp | | | 2,400 | | 125,392 |
| Taylor Morrison Home Corp | | | 37,442 | | 1,308,982 |
| Td Synnex Corp | | | 13,568 | | 1,551,646 |
| Techtarget Inc | | | 1,935 | | 185,104 |
| Tegna Inc | | | 28,780 | | 534,150 |
| Teledyne Technologies Inc | | | 451 | | 197,170 |
| Tempur Sealy International Inc | | | 16,559 | | 778,745 |
| Teradata Corp | | | 3,818 | | 162,155 |
| Terex Corp | | | 6,258 | | 275,054 |
| Terminix Global Holdings Inc | | | 4,079 | | 184,480 |
| Terreno Realty Corp | | | 72,955 | | 6,222,338 |
| Texas Pacific Land Corp | | | 276 | | 344,158 |
| Texas Roadhouse Inc | | | 2,826 | | 252,273 |
| Tg Therapeutics Inc | | | 2,787 | | 52,975 |
| Thredup Inc | | | 24,163 | | 308,317 |
| Thryv Holdings Inc | | | 2,097 | | 86,240 |
| Titan Machinery Inc | | | 27,558 | | 928,413 |
| Toll Brothers Inc | | | 3,304 | | 239,170 |

*Party-in-interest, as defined by ERISA

**The cost of participant-directed investments is not required to be disclosed

See accompanying independent auditors' report

# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099 Plan No. 004

December 31, 2021

| Identity of issuer | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|---|---|---|---|---|---|
| Topbuild Corp | | | 1,968 | | 542,982 |
| Toro Co/The | | | 2,135 | | 213,279 |
| Travel + Leisure Co | | | 10,349 | | 571,992 |
| Trex Co Inc | | | 2,479 | | 334,763 |
| Ttec Holdings Inc | | | 6,065 | | 549,154 |
| Turning Point Brands Inc | | | 4,498 | | 169,937 |
| Turning Point Therapeutics Inc | | | 1,685 | | 80,394 |
| Twist Bioscience Corp | | | 1,211 | | 93,730 |
| 2Seventy Bio Inc | | | 1 | | 9 |
| Tyler Technologies Inc | | | 420 | | 226,128 |
| Ubiquiti Inc | | | 495 | | 151,889 |
| Udr Inc | | | 98,003 | | 5,879,210 |
| Ufp Industries Inc | | | 3,156 | | 290,396 |
| Ultra Clean Holdings Inc | | | 8,520 | | 488,699 |
| Ultragenyx Pharmaceutical Inc | | | 3,377 | | 283,955 |
| Umpqua Holdings Corp | | | 17,477 | | 336,259 |
| Unifirst Corp/Ma | | | 398 | | 83,820 |
| Unisys Corp | | | 19,899 | | 409,329 |
| United Community Banks Inc/Ga | | | 66,298 | | 2,382,743 |
| Universal Corp/Va | | | 6,297 | | 345,847 |
| Upwork Inc | | | 1,839 | | 62,826 |
| Us Physical Therapy Inc | | | 1,437 | | 137,285 |
| Vail Resorts Inc | | | 825 | | 270,428 |
| Valley National Bancorp | | | 31,172 | | 428,614 |
| Valvoline Inc | | | 27,849 | | 1,038,492 |
| Ventas Inc | | | 99,897 | | 5,106,756 |
| Viad Corp | | | 2,463 | | 105,400 |
| Vici Properties Inc | | | 230,801 | | 6,949,416 |
| Victoria'S Secret & Co | | | 1,098 | | 61,000 |
| Viper Energy Partners Lp | | | 17,668 | | 376,500 |
| Vital Farms Inc | | | 26,260 | | 474,247 |
| Vroom Inc | | | 31,551 | | 340,439 |
| Wabash National Corp | | | 11,115 | | 216,962 |
| Walker & Dunlop Inc | | | 4,778 | | 720,850 |
| Watsco Inc | | | 513 | | 160,573 |
| Watts Water Technologies Inc | | | 1,281 | | 248,737 |
| Welltower Inc | | | 27,218 | | 2,334,450 |
| Wendy'S Co/The | | | 9,368 | | 223,416 |

*Party-in-interest, as defined by ERISA

**The cost of participant-directed investments is not required to be disclosed

See accompanying independent auditors' report

# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099 Plan No. 004

December 31, 2021

| Identity of issuer | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|---|---|---|---|---|---|
| Werner Enterprises Inc | | | 3,541 | | 168,742 |
| Wesco International Inc | | | 20,475 | | 2,694,363 |
| West Pharmaceutical Services I | | | 598 | | 280,505 |
| Western Alliance Bancorp | | | 3,284 | | 353,516 |
| Whiting Petroleum Corp | | | 3,391 | | 219,315 |
| Wintrust Financial Corp | | | 2,044 | | 185,622 |
| Woodward Inc | | | 1,249 | | 136,724 |
| Workiva Inc | | | 1,166 | | 152,178 |
| World Fuel Services Corp | | | 39,696 | | 1,050,774 |
| Xencor Inc | | | 2,653 | | 106,435 |
| Xometry Inc | | | 529 | | 27,121 |
| Xpo Logistics Inc | | | 1,707 | | 132,201 |
| Yelp Inc | | | 12,390 | | 449,010 |
| Yum China Holdings Inc | | | 34,530 | | 1,720,964 |
| Zebra Technologies Corp | | | 358 | | 213,348 |
| Zentalis Pharmaceuticals Inc | | | 796 | | 66,893 |
| Ziff Davis Inc | | | 1,365 | | 151,312 |
| Zurn Water Solutions Corp | | | 24,562 | | 894,062 |
| Zynga Inc | | | 21,884 | | 140,059 |
| Total U.S. equities | | | | | $ 1,002,332,996 |
| Synthetic guaranteed investment contracts (GICs): | | | | | |
| Voya Retirement Ins & Annuity Co 60266 | | | | | |
| 1-3 Year Credit Bond Index Fund | | | 1,293,006 | | $ 17,003,502 |
| Asset-Backed Securities Index Fund | | | 1,196,707 | | 45,329,913 |
| Commercial Mortgage-Backed Securities Index Fund | | | 528,261 | | 17,699,436 |
| GOV1-3A (#101089) | | | 304,496 | | 38,250,376 |
| Intermediate Government Bond Index Fund | | | 300,066 | | 14,161,693 |
| Intermediate Term Credit Bond Index Fund | | | 1,268,392 | | 80,715,545 |
| Mortgage-Backed Securities (MBS) Index Fund | | | 1,238,729 | | 70,060,924 |
| Total Voya Retirement Ins & Annuity Co 60266 | | | | | $ 283,221,389 |
| Prudential GA-62194 | | | | | |
| Abb Fin Usa Inc | 2.88 % | 5/8/2022 | 39,945 | | $ 40,441 |
| Abbvie Inc | 3.20 % | 11/21/2029 | 853,830 | | 917,966 |
| Aep Texas Inc | 2.10 % | 7/1/2030 | 559,234 | | 545,561 |

*Party-in-interest, as defined by ERISA

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# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099 Plan No. 004

December 31, 2021

| | Identity of issuer | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|---|---|---|---|---|---|---|
| | Aetna Inc | 2.75 % | 11/15/2022 | 134,815 | | 137,047 |
| | Altria Grp Inc | 4.00 % | 1/31/2024 | 239,672 | | 257,033 |
| | Ameren Illinois Co | 3.80 % | 5/15/2028 | 269,631 | | 299,100 |
| | American Intl Grp Inc | 3.75 % | 7/10/2025 | 199,726 | | 217,796 |
| | American Intl Grp Inc | 3.90 % | 4/1/2026 | 344,528 | | 377,527 |
| | Amgen Inc | 2.60 % | 8/19/2026 | 59,918 | | 63,049 |
| | Anheuser Busch Inbev Worldwide Inc | 4.75 % | 1/23/2029 | 369,494 | | 438,219 |
| | Anthem Inc | 3.65 % | 12/1/2027 | 219,699 | | 241,762 |
| | Anthem Inc | 2.25 % | 5/15/2030 | 194,733 | | 195,110 |
| | Apple Inc | 3.25 % | 2/23/2026 | 129,822 | | 140,412 |
| | Arch Cap Fin Llc | 4.01 % | 12/15/2026 | 24,966 | | 27,474 |
| | Ascension Hlth | 2.53 % | 11/15/2029 | 119,836 | | 125,361 |
| | At&T Inc | 2.30 % | 6/1/2027 | 254,651 | | 260,069 |
| | At&T Inc | 2.55 % | 12/1/2033 | 307,579 | | 302,345 |
| | Atlantic City Elec Co | 2.30 % | 3/15/2031 | 84,884 | | 86,091 |
| | Automatic Data Processing Inc | 1.70 % | 5/15/2028 | 94,870 | | 94,899 |
| | Autonation Inc | 1.95 % | 8/1/2028 | 69,904 | | 68,947 |
| | Autozone Inc | 2.88 % | 1/15/2023 | 99,863 | | 102,738 |
| | Autozone Inc | 3.75 % | 4/18/2029 | 49,932 | | 55,066 |
| | Avangrid Inc | 3.20 % | 4/15/2025 | 374,487 | | 396,595 |
| | Banco Santander Sa | 3.80 % | 2/23/2028 | 399,453 | | 438,819 |
| | Banco Santander Sa | 3.49 % | 5/28/2030 | 399,453 | | 424,598 |
| | Bank Of Amer Corp | 4.00 % | 1/22/2025 | 179,754 | | 195,367 |
| | Bank Of Amer Corp | 3.95 % | 4/21/2025 | 409,439 | | 440,995 |
| | Bank Of Amer Corp | 3.97 % | 3/5/2029 | 1,133,447 | | 1,257,063 |
| | Bank Of Amer Corp | 3.97 % | 2/7/2030 | 249,658 | | 279,561 |
| | Bank Of Amer Corp | 2.50 % | 2/13/2031 | 923,734 | | 936,996 |
| | Bank Of Amer Corp | 2.69 % | 4/22/2032 | 24,966 | | 25,521 |
| * | Bank Of Ny Mellon Corp | 3.40 % | 5/15/2024 | 129,822 | | 137,243 |
| | Bank_19-Bn22 | 2.73 % | 11/15/2062 | 474,350 | | 493,468 |
| | Bank_21-Bn31 | 1.77 % | 2/15/2054 | 998,632 | | 971,217 |
| | Bank_21-Bn37 | 2.37 % | 11/15/2064 | 599,179 | | 609,208 |
| | Barclays Plc | 4.34 % | 1/10/2028 | 374,487 | | 417,894 |
| | Barclays Plc | 4.97 % | 5/16/2029 | 109,850 | | 126,477 |
| | Barclays Plc | 3.93 % | 5/7/2025 | 499,316 | | 528,555 |
| | Bat Cap Corp | 3.56 % | 8/15/2027 | 59,918 | | 63,690 |
| | Bat Cap Corp | 4.70 % | 4/2/2027 | 54,925 | | 61,179 |
| | Bbcms_19-C4 | 2.66 % | 8/15/2052 | 599,179 | | 615,309 |
| | Bbcms_20-C8 | 1.62 % | 10/15/2053 | 848,837 | | 831,806 |
| | Becton Dickinson & Co | 3.73 % | 12/15/2024 | 159,781 | | 170,165 |

*Party-in-interest, as defined by ERISA

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See accompanying independent auditors' report

# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099 Plan No. 004

December 31, 2021

| Identity of issuer | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|---|---|---|---|---|---|
| Berkshire Hathaway Inc | 2.75 % | 3/15/2023 | 294,596 | | 303,410 |
| Berry Global Inc | 1.57 % | 1/15/2026 | 99,863 | | 98,470 |
| Bmark_20-B17 | 2.04 % | 3/15/2053 | 1,198,358 | | 1,187,726 |
| Bmark_20-B18 | 1.67 % | 7/15/2053 | 699,042 | | 671,221 |
| Boeing Co | 2.25 % | 6/15/2026 | 104,856 | | 105,573 |
| Boeing Co | 3.10 % | 5/1/2026 | 29,959 | | 31,395 |
| Boeing Co | 2.70 % | 2/1/2027 | 424,419 | | 437,741 |
| Boeing Co | 4.51 % | 5/1/2023 | 99,863 | | 104,808 |
| Boeing Co | 2.20 % | 2/4/2026 | 249,658 | | 251,857 |
| Broadcom Inc | 4.11 % | 9/15/2028 | 525,280 | | 583,251 |
| Broadcom Inc | 3.15 % | 11/15/2025 | 58,919 | | 62,115 |
| Broadcom Inc | 3.42 % | 4/15/2033 | 190,739 | | 200,701 |
| Broadstone Net Lease Inc | 2.60 % | 9/15/2031 | 194,733 | | 191,589 |
| Burlington Northern Santa Fe Llc | 3.40 % | 9/1/2024 | 154,788 | | 165,114 |
| Capital One Bk Usa Na | 3.38 % | 2/15/2023 | 144,802 | | 150,624 |
| Carlisle Cos Inc | 2.20 % | 3/1/2032 | 289,603 | | 281,055 |
| Cash | — % | | 1,140,375 | | 1,140,375 |
| Cenovus Energy Inc | 2.65 % | 1/15/2032 | 99,863 | | 98,701 |
| Centerpoint Energy Houston Elec | 2.25 % | 8/1/2022 | 84,884 | | 86,175 |
| Centerpoint Energy Inc | 2.95 % | 3/1/2030 | 149,795 | | 156,386 |
| Chait_12-A7 | 2.16 % | 9/15/2024 | 798,906 | | 809,355 |
| Charter Comms Operating Llc Cap | 4.46 % | 7/23/2022 | 349,521 | | 361,598 |
| Charter Comms Operating Llc Cap | 5.05 % | 3/30/2029 | 314,569 | | 365,893 |
| Charter Comms Operating Llc Cap | 2.80 % | 4/1/2031 | 374,487 | | 374,386 |
| Chevron Corp | 2.36 % | 12/5/2022 | 124,829 | | 126,609 |
| Chubb Ina Hldgs Inc | 2.70 % | 3/13/2023 | 254,651 | | 262,515 |
| Cigna Corp | 4.50 % | 2/25/2026 | 464,364 | | 521,973 |
| Cigna Corp | 2.40 % | 3/15/2030 | 429,412 | | 435,929 |
| Cintas Corp No 2 | 3.70 % | 4/1/2027 | 124,829 | | 137,850 |
| Cleveland Elec Illuminating Co | 5.50 % | 8/15/2024 | 149,795 | | 168,441 |
| Cna Finl Corp | 3.95 % | 5/15/2024 | 204,720 | | 217,141 |
| Comcast Corp | 3.70 % | 4/15/2024 | 109,850 | | 117,562 |
| Comcast Corp | 4.15 % | 10/15/2028 | 69,904 | | 80,033 |
| Comm_15-Cr25 | 3.51 % | 8/10/2048 | 546,965 | | 568,498 |
| Comm_15-Pc1 | 3.62 % | 7/10/2050 | 384,381 | | 395,815 |
| Comm_16-Dc2 | 3.50 % | 2/10/2049 | 622,472 | | 661,961 |
| Comm_16-Dc2 | 3.77 % | 2/10/2049 | 699,042 | | 752,570 |
| Commonwealth Edison Co | 3.70 % | 8/15/2028 | 159,781 | | 178,042 |
| Conocophillips | 4.30 % | 8/15/2028 | 99,863 | | 114,104 |
| Constellation Brands Inc | 3.70 % | 12/6/2026 | 79,891 | | 86,851 |
| Constellation Brands Inc | 4.40 % | 11/15/2025 | 59,918 | | 66,309 |
| Constellation Brands Inc | 2.25 % | 8/1/2031 | 144,802 | | 143,069 |

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# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099 Plan No. 004

December 31, 2021

| Identity of issuer | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|---|---|---|---|---|---|
| Continental Airlines Inc | 4.15 % | 4/11/2024 | 20,330 | | 21,221 |
| Continental Airlines Inc | 4.00 % | 10/29/2024 | 63,039 | | 65,915 |
| Credit Suisse Grp Fdg Guernsey Ltd | 4.55 % | 4/17/2026 | 524,282 | | 582,360 |
| Csail_15-C3 | 3.45 % | 8/15/2048 | 470,274 | | 490,144 |
| Csail_16-C5 | 3.76 % | 11/15/2048 | 369,494 | | 396,588 |
| Csail_16-C7 | 3.21 % | 11/15/2049 | 482,070 | | 503,442 |
| Cubesmart Lp | 2.25 % | 12/15/2028 | 84,884 | | 85,362 |
| Cvs Hlth Corp | 4.30 % | 3/25/2028 | 156,785 | | 178,006 |
| Diamondback Energy Inc | 3.50 % | 12/1/2029 | 4,993 | | 5,312 |
| Diamondback Energy Inc | 3.13 % | 3/24/2031 | 204,720 | | 213,080 |
| Discover Finl Svcs | 3.85 % | 11/21/2022 | 364,501 | | 375,763 |
| Discovery Comm Llc | 3.95 % | 3/20/2028 | 719,015 | | 789,545 |
| Dowdupont Inc | 4.49 % | 11/15/2025 | 174,761 | | 194,105 |
| Dte Elec Co | 2.25 % | 3/1/2030 | 134,815 | | 136,474 |
| Dte Energy Co | 2.53 % | 10/1/2024 | 144,802 | | 150,210 |
| Duke Energy Carolinas Llc | 3.95 % | 11/15/2028 | 239,672 | | 268,326 |
| Duke Energy Fl Llc | 1.75 % | 6/15/2030 | 149,795 | | 144,516 |
| Eastman Chemical Co | 3.80 % | 3/15/2025 | 64,911 | | 70,080 |
| Emera Us Fin Lp | 3.55 % | 6/15/2026 | 274,624 | | 292,608 |
| Emera Us Fin Lp | 2.64 % | 6/15/2031 | 224,692 | | 223,210 |
| Energy Transfer Lp | 4.75 % | 1/15/2026 | 331,546 | | 370,003 |
| Energy Transfer Lp | 3.90 % | 7/15/2026 | 449,384 | | 492,850 |
| Entergy Louisiana Llc | 2.40 % | 10/1/2026 | 99,863 | | 102,984 |
| Enterprise Products Operating Llc | 3.35 % | 3/15/2023 | 379,480 | | 392,407 |
| Enterprise Products Operating Llc | 3.13 % | 7/31/2029 | 199,726 | | 215,009 |
| Eog Resources Inc | 3.15 % | 4/1/2025 | 34,952 | | 37,018 |
| Equifax Inc | 2.60 % | 12/1/2024 | 269,631 | | 279,663 |
| Equifax Inc | 2.35 % | 9/15/2031 | 274,624 | | 273,887 |
| Evergy Inc | 2.90 % | 9/15/2029 | 299,590 | | 310,252 |
| Eversource Energy | 1.65 % | 8/15/2030 | 54,925 | | 51,845 |
| Expedia Grp Inc | 4.63 % | 8/1/2027 | 249,658 | | 283,769 |
| Fgold 15Yr | 4.00 % | 6/1/2026 | 53,848 | | 56,926 |
| Fgold 15Yr | 4.00 % | 7/1/2026 | 33,357 | | 35,264 |
| Fgold 15Yr | 2.50 % | 8/1/2028 | 88,023 | | 91,347 |
| Fgold 15Yr | 3.00 % | 8/1/2029 | 121,926 | | 128,207 |
| Fgold 15Yr | 2.50 % | 4/1/2031 | 132,414 | | 137,772 |
| Fgold 15Yr | 2.50 % | 7/1/2031 | 104,159 | | 108,464 |
| Fgold 15Yr Giant | 3.00 % | 1/1/2032 | 230,597 | | 243,389 |
| Fgold 15Yr Giant | 2.00 % | 1/1/2032 | 132,978 | | 136,582 |
| Fgold 15Yr Giant | 2.50 % | 12/1/2031 | 94,763 | | 98,494 |
| Fgold 20Yr | 3.00 % | 1/1/2037 | 103,761 | | 109,163 |
| Fgold 20Yr | 3.50 % | 11/1/2037 | 84,319 | | 90,092 |

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# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099 Plan No. 004

December 31, 2021

| Identity of issuer | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|---|---|---|---|---|---|
| Fgold 20Yr | 3.00 % | 12/1/2037 | 75,935 | | 79,742 |
| Fgold 30Yr | 3.00 % | 12/1/2042 | 212,145 | | 224,167 |
| Fgold 30Yr | 3.00 % | 10/1/2042 | 124,185 | | 131,222 |
| Fgold 30Yr | 3.00 % | 1/1/2043 | 385,988 | | 407,862 |
| Fgold 30Yr | 4.00 % | 11/1/2040 | 75,379 | | 82,443 |
| Fgold 30Yr | 4.00 % | 12/1/2040 | 228,191 | | 249,577 |
| Fgold 30Yr | 5.00 % | 8/1/2041 | 218,891 | | 246,854 |
| Fgold 30Yr | 5.00 % | 7/1/2041 | 41,122 | | 46,375 |
| Fgold 30Yr Giant | 5.50 % | 1/1/2035 | 27,131 | | 30,932 |
| Fgold 30Yr Giant | 4.50 % | 6/1/2039 | 32,290 | | 35,700 |
| Fgold 30Yr Giant | 4.00 % | 11/1/2039 | 106,945 | | 116,961 |
| Fgold 30Yr Giant | 4.50 % | 12/1/2039 | 61,132 | | 67,589 |
| Fgold 30Yr Giant | 5.50 % | 1/1/2040 | 34,439 | | 39,367 |
| Fgold 30Yr Giant | 4.00 % | 12/1/2040 | 82,336 | | 90,053 |
| Fgold 30Yr Giant | 4.00 % | 12/1/2040 | 90,241 | | 98,699 |
| Fgold 30Yr Giant | 4.00 % | 2/1/2041 | 179,986 | | 196,855 |
| Fgold 30Yr Giant | 4.50 % | 4/1/2041 | 281,375 | | 311,192 |
| Fgold 30Yr Giant | 3.00 % | 6/1/2042 | 107,090 | | 113,159 |
| Fgold 30Yr Giant | 3.50 % | 9/1/2042 | 186,865 | | 202,310 |
| Fgold 30Yr Giant | 3.50 % | 7/1/2047 | 222,457 | | 236,429 |
| Fgold 30Yr Giant | 4.00 % | 8/1/2047 | 117,679 | | 126,448 |
| Fgold 30Yr Giant | 4.50 % | 8/1/2047 | 132,953 | | 144,369 |
| Fgold 30Yr Giant | 3.50 % | 10/1/2047 | 110,820 | | 117,780 |
| Fgold 30Yr Giant | 3.50 % | 1/1/2048 | 132,847 | | 141,191 |
| Fgold 30Yr Giant | 5.50 % | 6/1/2038 | 148,849 | | 170,553 |
| Fgold 30Yr Giant | 4.50 % | 10/1/2039 | 137,288 | | 151,788 |
| Fgold 30Yr Giant | 4.50 % | 11/1/2039 | 26,476 | | 29,272 |
| Fgold 30Yr Giant | 3.50 % | 5/1/2045 | 294,318 | | 315,167 |
| Fgold 30Yr Giant | 4.00 % | 11/1/2045 | 190,206 | | 206,308 |
| Fgold 30Yr Giant | 3.50 % | 12/1/2045 | 468,085 | | 501,242 |
| Fgold 30Yr Giant | 4.00 % | 12/1/2046 | 152,916 | | 165,633 |
| Fgold 30Yr Giant | 3.00 % | 1/1/2047 | 268,566 | | 281,997 |
| Fgold 30Yr Giant | 3.00 % | 2/1/2047 | 594,827 | | 624,574 |
| Fhlmc 20Yr Umbs | 2.00 % | 6/1/2040 | 419,236 | | 424,773 |
| Fhlmc 30Yr Umbs | 3.00 % | 1/1/2050 | 256,987 | | 267,194 |
| Fhlmc 30Yr Umbs | 2.50 % | 10/1/2051 | 2,526,948 | | 2,591,621 |
| Fhlmc 30Yr Umbs Mirror | 2.50 % | 10/1/2046 | 67,435 | | 69,525 |
| Fhlmc 30Yr Umbs Mirror | 4.00 % | 7/1/2048 | 22,914 | | 24,475 |
| Fhlmc 30Yr Umbs Mirror | 4.50 % | 12/1/2048 | 168,000 | | 180,565 |
| Fhlmc 30Yr Umbs Super | 2.00 % | 9/1/2050 | 448,742 | | 449,319 |
| Fhlmc 30Yr Umbs Super | 1.50 % | 11/1/2050 | 424,245 | | 412,081 |
| Fhlmc 30Yr Umbs Super | 2.00 % | 12/1/2050 | 1,767,005 | | 1,769,279 |

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# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099 Plan No. 004

December 31, 2021

| Identity of issuer | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|---|---|---|---|---|---|
| Fhlmc 30Yr Umbs Super | 2.00 % | 3/1/2051 | 486,673 | | 486,559 |
| Fhlmc 30Yr Umbs Super | 2.50 % | 4/1/2051 | 1,608,877 | | 1,646,932 |
| Fhlmc 30Yr Umbs Super | 2.00 % | 5/1/2051 | 515,175 | | 515,055 |
| Fhlmc Gold 15Yr Cash Issuance | 3.00 % | 6/1/2029 | 192,131 | | 202,024 |
| Fhlmc Gold 15Yr Cash Issuance | 3.00 % | 6/1/2029 | 293,925 | | 308,997 |
| Fhlmc Gold 30Yr | 2.50 % | 1/1/2043 | 164,041 | | 169,677 |
| Fhlmc Gold 30Yr | 3.00 % | 2/1/2043 | 319,473 | | 339,201 |
| Fhlmc Gold 30Yr | 3.50 % | 9/1/2043 | 274,775 | | 295,571 |
| Fhlmc Gold 30Yr | 3.50 % | 12/1/2046 | 104,492 | | 112,070 |
| Fhlmc Gold 30Yr | 4.50 % | 7/1/2047 | 66,110 | | 71,787 |
| Fhlmc Gold 30Yr | 4.00 % | 1/1/2048 | 218,115 | | 234,363 |
| Fhms_K082 | 3.92 % | 9/25/2028 | 164,774 | | 187,088 |
| Fiserv Inc | 3.50 % | 10/1/2022 | 78,892 | | 80,697 |
| Fiserv Inc | 3.85 % | 6/1/2025 | 154,788 | | 165,951 |
| Fiserv Inc | 2.75 % | 7/1/2024 | 19,973 | | 20,938 |
| Fmc Corp | 3.45 % | 10/1/2029 | 299,590 | | 322,198 |
| Fnma | 0.50 % | 6/17/2025 | 444,391 | | 435,754 |
| Fnma | 1.63 % | 1/7/2025 | 264,637 | | 271,487 |
| Fnma 15Yr | 3.00 % | 5/1/2027 | 177,427 | | 186,080 |
| Fnma 20Yr | 4.50 % | 6/1/2031 | 83,647 | | 90,924 |
| Fnma 30Yr | 5.50 % | 5/1/2037 | 38,546 | | 43,942 |
| Fnma 30Yr | 5.50 % | 6/1/2033 | 52,347 | | 59,316 |
| Fnma 30Yr | 5.50 % | 10/1/2033 | 65,867 | | 74,591 |
| Fnma 30Yr | 4.00 % | 12/1/2040 | 120,029 | | 131,236 |
| Fnma 30Yr | 4.00 % | 1/1/2041 | 154,428 | | 168,846 |
| Fnma 30Yr | 4.50 % | 2/1/2041 | 341,896 | | 378,014 |
| Fnma 30Yr | 4.00 % | 2/1/2041 | 81,237 | | 89,254 |
| Fnma 30Yr | 4.00 % | 1/1/2042 | 187,075 | | 204,567 |
| Fnma 30Yr | 5.00 % | 12/1/2034 | 119,217 | | 134,588 |
| Fnma 30Yr | 4.50 % | 5/1/2039 | 44,841 | | 49,560 |
| Fnma 30Yr | 5.50 % | 4/1/2034 | 56,391 | | 64,086 |
| Fnma 30Yr | 5.00 % | 4/1/2034 | 265,408 | | 296,840 |
| Fnma 30Yr | 5.50 % | 9/1/2034 | 54,721 | | 62,195 |
| Fnma 30Yr | 5.00 % | 7/1/2035 | 77,996 | | 88,052 |
| Fnma 30Yr | 5.50 % | 2/1/2035 | 96,319 | | 109,232 |
| Fnma 30Yr | 6.50 % | 12/1/2037 | 36,411 | | 42,709 |
| Fnma 30Yr | 6.00 % | 5/1/2038 | 159,229 | | 184,747 |
| Fnma 30Yr | 4.00 % | 9/1/2040 | 75,509 | | 82,558 |
| Fnma 30Yr | 5.50 % | 3/1/2038 | 56,400 | | 64,433 |
| Fnma 30Yr | 4.00 % | 3/1/2039 | 25,362 | | 27,731 |
| Fnma 30Yr | 4.50 % | 2/1/2041 | 338,745 | | 374,530 |
| Fnma 30Yr | 4.50 % | 3/1/2041 | 111,290 | | 123,062 |

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# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099 Plan No. 004

December 31, 2021

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|---|---|---|---|---|---|
| Fnma 30Yr | 3.50 % | 5/1/2042 | 278,117 | | 301,956 |
| Fnma 30Yr | 4.50 % | 9/1/2039 | 43,399 | | 47,967 |
| Fnma 30Yr | 4.00 % | 7/1/2040 | 39,809 | | 43,528 |
| Fnma 30Yr | 3.50 % | 6/1/2039 | 77,720 | | 83,604 |
| Fnma 30Yr | 4.00 % | 10/1/2040 | 30,993 | | 33,887 |
| Fnma 15Yr | 3.00 % | 8/1/2028 | 133,625 | | 140,178 |
| Fnma 15Yr | 3.00 % | 12/1/2030 | 94,576 | | 99,425 |
| Fnma 15Yr | 2.00 % | 8/1/2031 | 153,066 | | 157,161 |
| Fnma 15Yr | 2.50 % | 7/1/2028 | 82,168 | | 85,248 |
| Fnma 15Yr | 2.50 % | 8/1/2028 | 97,434 | | 101,086 |
| Fnma 15Yr | 2.50 % | 8/1/2028 | 8,644 | | 8,968 |
| Fnma 15Yr | 3.00 % | 11/1/2028 | 76,648 | | 80,407 |
| Fnma 15Yr | 2.50 % | 2/1/2029 | 49,866 | | 51,735 |
| Fnma 15Yr | 2.50 % | 7/1/2030 | 64,017 | | 66,497 |
| Fnma 15Yr | 3.50 % | 12/1/2030 | 48,443 | | 51,332 |
| Fnma 15Yr | 3.50 % | 3/1/2033 | 72,353 | | 76,705 |
| Fnma 15Yr | 3.50 % | 5/1/2033 | 171,034 | | 181,321 |
| Fnma 15Yr Umbs | 2.00 % | 5/1/2036 | 904,107 | | 928,298 |
| Fnma 20Yr | 3.00 % | 11/1/2036 | 269,477 | | 283,352 |
| Fnma 20Yr Umbs | 2.00 % | 8/1/2040 | 479,782 | | 486,109 |
| Fnma 20Yr Umbs | 2.00 % | 1/1/2041 | 1,360,941 | | 1,378,765 |
| Fnma 20Yr Umbs | 2.00 % | 2/1/2041 | 508,540 | | 515,200 |
| Fnma 20Yr Umbs | 2.00 % | 5/1/2041 | 5,623,273 | | 5,699,056 |
| Fnma 20Yr Umbs | 2.50 % | 5/1/2041 | 1,620,768 | | 1,675,523 |
| Fnma 20Yr Umbs | 2.50 % | 6/1/2041 | 1,971,217 | | 2,037,811 |
| Fnma 30Yr | 3.00 % | 10/1/2043 | 23,488 | | 24,791 |
| Fnma 30Yr | 3.50 % | 8/1/2042 | 310,470 | | 335,996 |
| Fnma 30Yr | 3.50 % | 5/1/2042 | 509,258 | | 547,787 |
| Fnma 30Yr | 3.00 % | 12/1/2042 | 158,865 | | 169,420 |
| Fnma 30Yr | 3.00 % | 1/1/2043 | 318,914 | | 338,438 |
| Fnma 30Yr | 3.00 % | 2/1/2043 | 337,937 | | 356,686 |
| Fnma 30Yr | 3.00 % | 7/1/2043 | 166,816 | | 176,071 |
| Fnma 30Yr | 3.50 % | 3/1/2043 | 268,668 | | 290,749 |
| Fnma 30Yr | 3.00 % | 10/1/2043 | 71,801 | | 75,785 |
| Fnma 30Yr | 4.00 % | 9/1/2044 | 115,088 | | 125,577 |
| Fnma 30Yr | 4.00 % | 7/1/2045 | 99,056 | | 107,407 |
| Fnma 30Yr | 3.50 % | 5/1/2045 | 305,484 | | 328,456 |
| Fnma 30Yr | 3.50 % | 6/1/2045 | 387,431 | | 414,755 |
| Fnma 30Yr | 4.00 % | 12/1/2045 | 170,104 | | 184,444 |
| Fnma 30Yr | 3.50 % | 4/1/2046 | 182,342 | | 194,808 |
| Fnma 30Yr | 4.00 % | 7/1/2046 | 50,312 | | 54,468 |
| Fnma 30Yr | 2.50 % | 9/1/2046 | 190,393 | | 196,290 |

*Party-in-interest, as defined by ERISA

**The cost of participant-directed investments is not required to be disclosed

See accompanying independent auditors' report

# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099 Plan No. 004

December 31, 2021

| Identity of issuer | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|---|---|---|---|---|---|
| Fnma 30Yr | 3.00 % | 11/1/2046 | 234,718 | | 246,358 |
| Fnma 30Yr | 3.00 % | 12/1/2046 | 66,445 | | 69,740 |
| Fnma 30Yr | 3.50 % | 12/1/2046 | 295,535 | | 315,740 |
| Fnma 30Yr | 3.00 % | 1/1/2047 | 727,811 | | 763,903 |
| Fnma 30Yr | 4.00 % | 2/1/2047 | 319,468 | | 345,860 |
| Fnma 30Yr | 3.00 % | 9/1/2043 | 56,016 | | 59,124 |
| Fnma 30Yr | 4.00 % | 10/1/2043 | 59,186 | | 64,533 |
| Fnma 30Yr | 3.00 % | 10/1/2046 | 361,378 | | 379,298 |
| Fnma 30Yr | 3.50 % | 9/1/2047 | 235,281 | | 252,609 |
| Fnma 30Yr | 4.00 % | 1/1/2048 | 135,032 | | 145,051 |
| Fnma 30Yr | 4.50 % | 11/1/2048 | 102,804 | | 110,469 |
| Fnma 30Yr | 3.50 % | 8/1/2048 | 83,703 | | 88,587 |
| Fnma 30Yr | 3.50 % | 9/1/2042 | 104,479 | | 112,383 |
| Fnma 30Yr | 3.50 % | 6/1/2042 | 973,856 | | 1,053,612 |
| Fnma 30Yr | 3.00 % | 10/1/2042 | 155,499 | | 164,235 |
| Fnma 30Yr | 3.50 % | 11/1/2042 | 350,942 | | 377,494 |
| Fnma 30Yr | 3.00 % | 12/1/2042 | 283,789 | | 299,732 |
| Fnma 30Yr | 3.00 % | 1/1/2043 | 81,567 | | 86,274 |
| Fnma 30Yr | 3.00 % | 1/1/2043 | 222,674 | | 235,525 |
| Fnma 30Yr | 3.00 % | 1/1/2043 | 249,022 | | 263,012 |
| Fnma 30Yr | 3.00 % | 3/1/2043 | 383,140 | | 408,626 |
| Fnma 30Yr | 3.50 % | 1/1/2046 | 129,174 | | 138,284 |
| Fnma 30Yr | 4.50 % | 12/1/2048 | 63,275 | | 67,993 |
| Fnma 30Yr | 3.00 % | 11/1/2046 | 220,360 | | 231,287 |
| Fnma 30Yr | 3.00 % | 1/1/2047 | 279,598 | | 293,464 |
| Fnma 30Yr | 3.50 % | 8/1/2047 | 158,332 | | 168,220 |
| Fnma 30Yr | 4.00 % | 10/1/2047 | 522,325 | | 561,078 |
| Fnma 30Yr | 3.50 % | 11/1/2047 | 394,603 | | 419,245 |
| Fnma 30Yr | 4.50 % | 3/1/2048 | 82,337 | | 89,378 |
| Fnma 30Yr | 4.00 % | 2/1/2048 | 117,658 | | 126,387 |
| Fnma 30Yr | 4.00 % | 4/1/2048 | 237,988 | | 254,196 |
| Fnma 30Yr Umbs | 3.00 % | 2/1/2050 | 312,992 | | 325,048 |
| Fnma 30Yr Umbs | 3.00 % | 6/1/2050 | 376,628 | | 391,135 |
| Fnma 30Yr Umbs | 2.50 % | 8/1/2050 | 1,590,643 | | 1,627,726 |
| Fnma 30Yr Umbs | 2.00 % | 12/1/2050 | 350,373 | | 350,835 |
| Fnma 30Yr Umbs | 1.50 % | 9/1/2050 | 944,364 | | 917,289 |
| Fnma 30Yr Umbs | 2.00 % | 9/1/2050 | 934,846 | | 936,049 |
| Fnma 30Yr Umbs | 2.50 % | 9/1/2050 | 1,426,457 | | 1,459,712 |
| Fnma 30Yr Umbs | 1.50 % | 10/1/2050 | 80,956 | | 78,635 |
| Fnma 30Yr Umbs | 2.00 % | 10/1/2050 | 859,537 | | 860,643 |
| Fnma 30Yr Umbs | 2.50 % | 10/1/2050 | 2,365,156 | | 2,420,296 |
| Fnma 30Yr Umbs | 2.00 % | 11/1/2050 | 1,307,213 | | 1,308,895 |

*Party-in-interest, as defined by ERISA

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See accompanying independent auditors' report

# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099 Plan No. 004

December 31, 2021

| Identity of issuer | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|---|---|---|---|---|---|
| Fnma 30Yr Umbs | 1.50 % | 1/1/2051 | 960,688 | | 933,145 |
| Fnma 30Yr Umbs | 2.00 % | 1/1/2051 | 446,237 | | 446,811 |
| Fnma 30Yr Umbs | 1.50 % | 12/1/2050 | 1,867,995 | | 1,814,440 |
| Fnma 30Yr Umbs | 2.00 % | 2/1/2051 | 1,936,853 | | 1,939,345 |
| Fnma 30Yr Umbs | 2.00 % | 3/1/2051 | 972,571 | | 972,344 |
| Fnma 30Yr Umbs | 2.50 % | 4/1/2051 | 1,874,845 | | 1,919,173 |
| Fnma 30Yr Umbs | 2.00 % | 5/1/2051 | 506,261 | | 506,143 |
| Fnma 30Yr Umbs Super | 3.50 % | 11/1/2048 | 398,106 | | 422,966 |
| Fnma 30Yr Umbs Super | 2.50 % | 4/1/2051 | 843,508 | | 866,117 |
| Fortis Inc | 3.06 % | 10/4/2026 | 40,944 | | 43,040 |
| General Dynamics Corp | 2.25 % | 11/15/2022 | 139,808 | | 141,776 |
| General Motors Fin Co Inc | 4.00 % | 1/15/2025 | 254,651 | | 275,916 |
| General Motors Fin Co Inc | 3.60 % | 6/21/2030 | 773,940 | | 826,931 |
| Georgia Pwr Co | 2.85 % | 5/15/2022 | 174,761 | | 177,022 |
| Glaxosmithkline Cap Inc | 2.80 % | 3/18/2023 | 14,979 | | 15,474 |
| Gnma 30Yr | 3.50 % | 1/15/2042 | 163,293 | | 174,865 |
| Gnma 30Yr | 4.50 % | 11/15/2039 | 50,999 | | 56,658 |
| Gnma 30Yr | 4.50 % | 4/15/2040 | 119,798 | | 133,164 |
| Gnma 30Yr | 5.00 % | 5/15/2035 | 42,490 | | 47,337 |
| Gnma 30Yr | 5.50 % | 4/15/2038 | 23,695 | | 26,241 |
| Gnma 30Yr | 5.50 % | 6/15/2038 | 79,608 | | 89,308 |
| Gnma 30Yr Platinum | 5.00 % | 7/15/2039 | 60,446 | | 67,831 |
| Gnma 30Yr | 3.00 % | 11/15/2042 | 241,405 | | 255,745 |
| Gnma 30Yr | 3.00 % | 12/20/2049 | 266,986 | | 277,665 |
| Gnma 30Yr | 3.50 % | 5/15/2043 | 98,781 | | 105,799 |
| Gnma 30Yr | 3.00 % | 3/15/2043 | 90,776 | | 96,186 |
| Gnma2 15Yr | 3.00 % | 3/20/2027 | 39,681 | | 41,579 |
| Gnma2 30Yr | 4.00 % | 4/20/2042 | 48,884 | | 53,480 |
| Gnma2 30Yr | 3.00 % | 8/20/2042 | 91,470 | | 97,012 |
| Gnma2 30Yr | 3.50 % | 8/20/2042 | 276,436 | | 297,491 |
| Gnma2 30Yr | 3.00 % | 9/20/2042 | 187,316 | | 198,666 |
| Gnma2 30Yr | 3.50 % | 9/20/2042 | 223,586 | | 240,616 |
| Gnma2 30Yr | 3.50 % | 10/20/2042 | 221,937 | | 238,841 |
| Gnma2 30Yr | 3.00 % | 12/20/2042 | 96,447 | | 102,291 |
| Gnma2 30Yr | 3.00 % | 1/20/2043 | 133,961 | | 142,077 |
| Gnma2 30Yr | 3.50 % | 5/20/2043 | 284,909 | | 307,034 |
| Gnma2 30Yr | 4.50 % | 6/20/2044 | 149,596 | | 166,445 |
| Gnma2 30Yr | 3.50 % | 10/20/2044 | 235,670 | | 250,232 |
| Gnma2 30Yr | 4.00 % | 10/20/2044 | 180,924 | | 196,600 |
| Gnma2 30Yr | 3.00 % | 12/20/2044 | 55,456 | | 58,445 |
| Gnma2 30Yr | 3.50 % | 4/20/2046 | 163,031 | | 172,553 |
| Gnma2 30Yr | 3.50 % | 4/20/2045 | 278,322 | | 295,663 |

*Party-in-interest, as defined by ERISA

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See accompanying independent auditors' report

# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099 Plan No. 004

December 31, 2021

| Identity of issuer | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|---|---|---|---|---|---|
| Gnma2 30Yr | 3.50 % | 6/20/2045 | 112,405 | | 119,409 |
| Gnma2 30Yr | 3.00 % | 8/20/2045 | 135,827 | | 142,841 |
| Gnma2 30Yr | 3.00 % | 9/20/2045 | 130,537 | | 137,278 |
| Gnma2 30Yr | 4.00 % | 12/20/2045 | 299,713 | | 324,479 |
| Gnma2 30Yr | 3.00 % | 5/20/2046 | 187,945 | | 196,940 |
| Gnma2 30Yr | 4.00 % | 5/20/2046 | 146,489 | | 158,593 |
| Gnma2 30Yr | 3.00 % | 7/20/2046 | 432,940 | | 453,661 |
| Gnma2 30Yr | 3.50 % | 7/20/2046 | 126,228 | | 133,600 |
| Gnma2 30Yr | 3.50 % | 8/20/2046 | 143,426 | | 151,804 |
| Gnma2 30Yr | 3.50 % | 9/20/2046 | 150,594 | | 159,390 |
| Gnma2 30Yr | 3.00 % | 10/20/2046 | 365,172 | | 382,649 |
| Gnma2 30Yr | 4.00 % | 10/20/2046 | 58,392 | | 62,881 |
| Gnma2 30Yr | 3.50 % | 11/20/2046 | 47,518 | | 50,293 |
| Gnma2 30Yr | 4.00 % | 11/20/2046 | 70,097 | | 75,485 |
| Gnma2 30Yr | 2.50 % | 12/20/2046 | 93,220 | | 96,266 |
| Gnma2 30Yr | 3.00 % | 12/20/2046 | 388,069 | | 406,642 |
| Gnma2 30Yr | 3.50 % | 12/20/2046 | 508,393 | | 538,087 |
| Gnma2 30Yr | 4.00 % | 3/20/2047 | 148,630 | | 160,056 |
| Gnma2 30Yr | 3.50 % | 8/20/2048 | 87,823 | | 92,416 |
| Gnma2 30Yr | 3.50 % | 6/20/2047 | 64,927 | | 68,352 |
| Gnma2 30Yr | 3.50 % | 7/20/2047 | 191,192 | | 201,278 |
| Gnma2 30Yr | 4.00 % | 8/20/2047 | 191,185 | | 204,241 |
| Gnma2 30Yr | 3.50 % | 8/20/2047 | 132,204 | | 139,178 |
| Gnma2 30Yr | 4.00 % | 9/20/2047 | 226,926 | | 242,246 |
| Gnma2 30Yr | 3.50 % | 11/20/2047 | 358,111 | | 377,004 |
| Gnma2 30Yr | 4.00 % | 12/20/2047 | 94,106 | | 100,237 |
| Gnma2 30Yr | 3.00 % | 1/20/2048 | 167,629 | | 175,226 |
| Gnma2 30Yr | 4.00 % | 1/20/2048 | 138,476 | | 147,389 |
| Gnma2 30Yr | 4.50 % | 1/20/2048 | 97,273 | | 104,864 |
| Gnma2 30Yr | 4.50 % | 2/20/2048 | 91,242 | | 98,450 |
| Gnma2 30Yr | 3.00 % | 10/20/2049 | 61,445 | | 63,918 |
| Gnma2 30Yr | 3.50 % | 12/20/2048 | 191,591 | | 201,611 |
| Gnma2 30Yr | 3.00 % | 7/20/2049 | 199,923 | | 208,232 |
| Gnma2 30Yr | 3.00 % | 9/20/2049 | 221,041 | | 230,055 |
| Gnma2 30Yr | 3.50 % | 12/20/2049 | 150,234 | | 157,102 |
| Gnma2 30Yr | 2.00 % | 3/20/2051 | 455,953 | | 461,469 |
| Gnma2 30Yr | 2.50 % | 3/20/2051 | 2,638,928 | | 2,712,325 |
| Gnma2 30Yr | 2.50 % | 5/20/2051 | 1,912,517 | | 1,965,711 |
| Gnma2 30Yr | 5.00 % | 8/20/2039 | 31,279 | | 35,639 |
| Gnma2 30Yr | 4.50 % | 5/20/2040 | 120,507 | | 134,552 |
| Gnma2 30Yr | 4.50 % | 7/20/2040 | 75,175 | | 83,937 |
| Gnma2 30Yr | 4.00 % | 9/20/2040 | 89,300 | | 97,807 |

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# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099 Plan No. 004

December 31, 2021

| Identity of issuer | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|---|---|---|---|---|---|
| Gnma2 30Yr | 4.00 % | 10/20/2040 | 140,675 | | 154,075 |
| Gnma2 30Yr | 4.50 % | 10/20/2040 | 87,191 | | 97,353 |
| Gnma2 30Yr | 4.50 % | 12/20/2040 | 126,278 | | 140,996 |
| Gnma2 30Yr | 4.00 % | 2/20/2041 | 31,983 | | 35,030 |
| Gnma2 30Yr | 4.00 % | 1/20/2041 | 57,417 | | 62,886 |
| Gnma2 30Yr | 4.00 % | 3/20/2041 | 92,626 | | 101,422 |
| Gnma2 30Yr | 5.00 % | 4/20/2041 | 111,544 | | 127,063 |
| Gnma2 30Yr | 4.50 % | 8/20/2041 | 109,262 | | 121,911 |
| Gnma2 30Yr | 4.50 % | 7/20/2041 | 36,312 | | 40,515 |
| Goldman Sachs Grp Inc | 3.85 % | 1/26/2027 | 504,309 | | 551,279 |
| Goldman Sachs Grp Inc | 4.22 % | 5/1/2029 | 474,350 | | 530,859 |
| Goldman Sachs Grp Inc | 1.99 % | 1/27/2032 | 514,295 | | 497,185 |
| Goldman Sachs Grp Inc | 2.62 % | 4/22/2032 | 154,788 | | 156,588 |
| Goldman Sachs Grp Inc | 3.50 % | 11/16/2026 | 169,767 | | 181,784 |
| Halliburton Co | 3.80 % | 11/15/2025 | 89,877 | | 97,455 |
| Hcp Inc | 3.00 % | 1/15/2030 | 119,836 | | 127,496 |
| Helmerich & Payne Inc | 2.90 % | 9/29/2031 | 149,795 | | 149,145 |
| Hsbc Hldgs Plc | 4.58 % | 6/19/2029 | 364,501 | | 409,166 |
| Hsbc Hldgs Plc | 2.63 % | 11/7/2025 | 109,850 | | 113,222 |
| Hydro Quebec | 8.05 % | 7/7/2024 | 69,904 | | 83,977 |
| Indonesia Rep Of | 3.50 % | 1/11/2028 | 449,384 | | 492,592 |
| Ingersoll Rand Global Hldg Co Ltd | 4.25 % | 6/15/2023 | 99,863 | | 104,733 |
| Intuit Inc | 1.35 % | 7/15/2027 | 29,959 | | 29,545 |
| Israel St Of | 4.00 % | 6/30/2022 | 199,726 | | 203,278 |
| Italy Rep Of | 2.38 % | 10/17/2024 | 399,453 | | 411,281 |
| Jp Morgan Chase & Co | 4.45 % | 12/5/2029 | 249,658 | | 284,534 |
| Jp Morgan Chase & Co | 2.74 % | 10/15/2030 | 409,439 | | 422,841 |
| Jpmbb_15-C30 | 3.55 % | 7/15/2048 | 798,906 | | 837,964 |
| Jpmcc_19-Cor4 | 3.76 % | 3/10/2052 | 798,906 | | 858,844 |
| Jpmorgan Chase & Co | 3.88 % | 9/10/2024 | 194,733 | | 209,605 |
| Jpmorgan Chase & Co | 3.51 % | 1/23/2029 | 1,477,975 | | 1,608,600 |
| Jpmorgan Chase & Co | 2.58 % | 4/22/2032 | 584,200 | | 594,999 |
| Kinross Gold Corp | 4.50 % | 7/15/2027 | 84,884 | | 96,671 |
| Laboratory Corp Of Amer | 3.60 % | 2/1/2025 | 209,713 | | 224,655 |
| Laboratory Corp Of Amer | 3.25 % | 9/1/2024 | 39,945 | | 42,245 |
| Lincoln Natl Corp | 3.05 % | 1/15/2030 | 44,938 | | 47,559 |
| Lloyds Bkg Grp Plc | 4.38 % | 3/22/2028 | 199,726 | | 226,839 |
| Lyb Intl Fin Iii Llc | 2.25 % | 10/1/2030 | 59,918 | | 60,043 |
| Magellan Midstream Partners Lp | 3.25 % | 6/1/2030 | 119,836 | | 126,466 |
| Markel Corp | 3.35 % | 9/17/2029 | 209,713 | | 228,804 |
| Marriott Intl Inc | 3.13 % | 6/15/2026 | 149,795 | | 156,624 |
| Marsh & Mclennan Cos Inc | 3.50 % | 6/3/2024 | 124,829 | | 132,064 |

*Party-in-interest, as defined by ERISA

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# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099 Plan No. 004

December 31, 2021

| Identity of issuer | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|---|---|---|---|---|---|
| Martin Marietta Materials Inc | 2.50 % | 3/15/2030 | 59,918 | | 60,832 |
| Martin Marietta Materials Inc | 2.40 % | 7/15/2031 | 74,897 | | 75,408 |
| Mcdonalds Corp | 3.70 % | 1/30/2026 | 174,761 | | 191,639 |
| Mexico United Mexican States | 4.00 % | 10/2/2023 | 17,975 | | 19,109 |
| Mexico United Mexican States | 4.50 % | 4/22/2029 | 269,631 | | 302,764 |
| Mitsubishi Ufj Fin Grp Inc | 1.54 % | 7/20/2027 | 349,521 | | 345,962 |
| Morgan Stanley | 4.43 % | 1/23/2030 | 459,371 | | 531,757 |
| Morgan Stanley | 2.70 % | 1/22/2031 | 778,933 | | 808,296 |
| Morgan Stanley | 1.93 % | 4/28/2032 | 559,234 | | 536,861 |
| Morgan Stanley | 3.77 % | 1/24/2029 | 269,631 | | 298,228 |
| Morgan Stanley | 3.88 % | 1/27/2026 | 404,446 | | 445,265 |
| Morgan Stanley | 2.51 % | 10/20/2032 | 44,938 | | 45,189 |
| Morgan Stanley | 1.59 % | 5/4/2027 | 94,870 | | 94,075 |
| Mplx Lp | 4.50 % | 7/15/2023 | 199,726 | | 212,215 |
| Mplx Lp | 4.13 % | 3/1/2027 | 94,870 | | 105,103 |
| Mplx Lp | 4.00 % | 3/15/2028 | 84,884 | | 93,349 |
| Mplx Lp | 4.25 % | 12/1/2027 | 184,747 | | 205,341 |
| Mplx Lp | 2.65 % | 8/15/2030 | 174,761 | | 176,405 |
| Msbam_15-C23 | 3.45 % | 7/15/2050 | 971,406 | | 1,012,648 |
| Msbam_15-C24 | 3.73 % | 5/15/2048 | 998,632 | | 1,067,966 |
| Msbam_15-C25 | 3.37 % | 10/15/2048 | 699,042 | | 736,072 |
| Mylan Inc | 4.55 % | 4/15/2028 | 639,124 | | 722,668 |
| Newmont Corp | 2.25 % | 10/1/2030 | 44,938 | | 44,647 |
| Newmont Corp | 2.60 % | 7/15/2032 | 99,863 | | 100,367 |
| Newmont Goldcorp Corp | 2.80 % | 10/1/2029 | 234,678 | | 243,132 |
| Nextera Energy Cap Hldgs Inc | 2.75 % | 11/1/2029 | 174,761 | | 181,143 |
| Nomura Hldgs Inc | 2.61 % | 7/14/2031 | 199,726 | | 199,579 |
| O Reilly Automotive Inc | 1.75 % | 3/15/2031 | 49,932 | | 47,711 |
| Oncor Elec Delivery Co Llc | 2.95 % | 4/1/2025 | 119,836 | | 125,984 |
| Oneok Inc | 3.40 % | 9/1/2029 | 89,877 | | 94,226 |
| Oneok Inc | 3.10 % | 3/15/2030 | 594,186 | | 612,747 |
| Oneok Partners Lp | 3.38 % | 10/1/2022 | 49,932 | | 50,975 |
| Owens Corning Inc | 4.20 % | 12/1/2024 | 299,590 | | 321,337 |
| Owens Corning Inc | 3.95 % | 8/15/2029 | 74,897 | | 83,189 |
| Pacific Gas & Elec Co | 1.75 % | 6/16/2022 | 149,795 | | 149,801 |
| Pacific Gas & Elec Co | 4.55 % | 7/1/2030 | 199,726 | | 221,417 |
| Pacificorp | 2.70 % | 9/15/2030 | 69,904 | | 72,819 |
| Panama Rep Of | 7.13 % | 1/29/2026 | 299,590 | | 368,592 |
| Peacehealth Obligated Grp | 1.38 % | 11/15/2025 | 24,966 | | 24,887 |
| Pefco | 3.55 % | 1/15/2024 | 144,802 | | 154,428 |
| Pefco | 1.40 % | 7/15/2028 | 1,008,618 | | 991,458 |
| Peru Rep Of | 2.78 % | 1/23/2031 | 38,947 | | 39,274 |

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# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099 Plan No. 004

December 31, 2021

| Identity of issuer | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|---|---|---|---|---|---|
| Phillips 66 | 2.15 % | 12/15/2030 | 149,795 | | 144,632 |
| Pioneer Natural Resources Co | 1.13 % | 1/15/2026 | 449,384 | | 439,560 |
| Plains All Amern Pipeline Lp | 3.55 % | 12/15/2029 | 79,891 | | 83,302 |
| Plains All Amern Pipeline Lp | 3.80 % | 9/15/2030 | 39,945 | | 42,549 |
| Pnc Finl Svcs Grp Inc | 3.90 % | 4/29/2024 | 54,925 | | 58,522 |
| Puget Energy Inc | 3.65 % | 5/15/2025 | 84,884 | | 90,154 |
| Puget Energy Inc | 4.10 % | 6/15/2030 | 139,808 | | 152,092 |
| Puget Energy Inc | 2.38 % | 6/15/2028 | 24,966 | | 24,633 |
| Quebec Province Of | 7.13 % | 2/9/2024 | 124,829 | | 144,163 |
| Raytheon Tech Corp | 4.13 % | 11/16/2028 | 89,877 | | 101,143 |
| Realty Income Corp | 3.10 % | 12/15/2029 | 174,761 | | 186,044 |
| Rogers Comm Inc | 3.00 % | 3/15/2023 | 69,904 | | 71,846 |
| Royal Bk Of Canada | 1.15 % | 6/10/2025 | 424,419 | | 421,151 |
| San Diego Gas & Elec Co | 3.60 % | 9/1/2023 | 119,836 | | 125,684 |
| Sempra Energy | 3.40 % | 2/1/2028 | 144,802 | | 156,448 |
| Simon Property Grp Lp | 3.75 % | 2/1/2024 | 394,460 | | 419,581 |
| Simon Property Grp Lp | 3.50 % | 9/1/2025 | 79,891 | | 86,165 |
| Southern Ca Edison Co | 3.50 % | 10/1/2023 | 519,289 | | 543,098 |
| Southwest Airlines Co | 2.63 % | 2/10/2030 | 149,795 | | 151,501 |
| Southwest Airlines Co | 4.75 % | 5/4/2023 | 74,897 | | 79,028 |
| Southwest Airlines Co | 5.13 % | 6/15/2027 | 119,836 | | 137,539 |
| Stanford Univ | 1.29 % | 6/1/2027 | 399,453 | | 395,516 |
| Steel Dynamics Inc | 3.45 % | 4/15/2030 | 299,590 | | 322,141 |
| Stryker Corp | 3.38 % | 5/15/2024 | 79,891 | | 83,972 |
| Stryker Corp | 3.38 % | 11/1/2025 | 69,904 | | 74,892 |
| Sutter Health | 3.70 % | 8/15/2028 | 289,603 | | 323,229 |
| Suzano Austria Gmbh | 6.00 % | 1/15/2029 | 199,726 | | 236,777 |
| T Mobile Usa Inc | 3.88 % | 4/15/2030 | 169,767 | | 187,311 |
| T Mobile Usa Inc | 2.05 % | 2/15/2028 | 649,111 | | 650,425 |
| Takeda Pharmaceutical Co Ltd | 2.05 % | 3/31/2030 | 239,672 | | 235,138 |
| Tampa Electric Co | 2.40 % | 3/15/2031 | 129,822 | | 132,383 |
| Teledyne Tech Inc | 2.25 % | 4/1/2028 | 244,665 | | 247,122 |
| Total Cap Intl Sa | 2.70 % | 1/25/2023 | 84,884 | | 87,709 |
| Transcontinental Gas Pipe Line Co | 3.25 % | 5/15/2030 | 149,795 | | 158,768 |
| Treasury Strip (Int) | — % | 2/15/2029 | 743,981 | | 668,452 |
| Tva | 1.50 % | 9/15/2031 | 64,911 | | 64,003 |
| Tyson Foods Inc | 4.00 % | 3/1/2026 | 254,651 | | 279,733 |
| Treasury Bond | 6.25 % | 8/15/2023 | 3,924,623 | | 4,370,803 |
| Treasury Note | 2.13 % | 7/31/2024 | 3,724,897 | | 3,876,771 |
| Treasury Note | 3.13 % | 11/15/2028 | 4,808,412 | | 5,368,099 |
| Treasury Note | 2.63 % | 2/15/2029 | 6,805,676 | | 7,430,336 |
| Treasury Note | 2.00 % | 8/15/2025 | 4,374,008 | | 4,545,794 |

*Party-in-interest, as defined by ERISA

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See accompanying independent auditors' report

# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099 Plan No. 004

December 31, 2021

| Identity of issuer | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|---|---|---|---|---|---|
| Treasury Note | 2.25 % | 11/15/2025 | 2,436,662 | | 2,546,388 |
| Treasury Note | 1.63 % | 4/30/2023 | 8,368,535 | | 8,511,831 |
| Treasury Note | 2.13 % | 5/15/2025 | 5,018,125 | | 5,210,766 |
| Treasury Note | 0.50 % | 3/15/2023 | 2,341,792 | | 2,345,738 |
| Treasury Note | 0.38 % | 4/30/2025 | 524,282 | | 513,189 |
| Treasury Note | 0.13 % | 9/15/2023 | 9,117,509 | | 9,037,575 |
| Treasury Note | 0.25 % | 9/30/2025 | 10,181,052 | | 9,869,397 |
| Treasury Note | 0.38 % | 1/31/2026 | 34,952 | | 33,890 |
| Treasury Note | 0.75 % | 3/31/2026 | 11,089,807 | | 10,905,674 |
| Treasury Note | 0.75 % | 4/30/2026 | 8,213,747 | | 8,065,773 |
| Treasury Note | 0.88 % | 6/30/2026 | 2,361,764 | | 2,325,669 |
| Treasury Note | 1.25 % | 8/15/2031 | 2,256,908 | | 2,220,665 |
| Treasury Note | 0.13 % | 8/31/2023 | 6,051,709 | | 6,001,569 |
| Treasury Note | 1.38 % | 11/15/2031 | 3,015,868 | | 2,987,821 |
| Treasury Note | 1.25 % | 11/30/2026 | 3,225,581 | | 3,229,868 |
| Treasury Note | 1.50 % | 11/30/2028 | 1,278,249 | | 1,286,094 |
| Treasury Note | — % | 12/15/2024 | 284,610 | | 285,122 |
| Treasury Note | 1.38 % | 12/31/2028 | 1,567,852 | | 1,562,355 |
| Treasury Note | 1.25 % | 12/31/2026 | 2,246,922 | | 2,246,278 |
| Ubscm_18-C11 | 4.31 % | 6/15/2051 | 524,282 | | 549,529 |
| Ubscm_18-C13 | 4.07 % | 10/15/2051 | 798,906 | | 868,459 |
| Ubscm_18-C8 | 3.72 % | 2/15/2051 | 998,632 | | 1,094,327 |
| Umbs 15Yr Tba(Reg B) | 1.50 % | 1/18/2022 | 1,497,948 | | 1,503,280 |
| Umbs 30Yr Tba(Reg A) | 3.00 % | 1/13/2022 | 1,497,948 | | 1,553,980 |
| Umbs 30Yr Tba(Reg A) | 2.00 % | 1/13/2022 | 499,316 | | 498,166 |
| Umbs 30Yr Tba(Reg A) | 3.00 % | 2/14/2022 | 998,632 | | 1,034,627 |
| Unitedhealth Grp Inc | 3.75 % | 7/15/2025 | 289,603 | | 318,993 |
| University Ca | 3.06 % | 7/1/2025 | 474,350 | | 511,589 |
| Unum Grp | 4.00 % | 6/15/2029 | 474,350 | | 525,807 |
| Uruguay Oriental Rep Of | 4.38 % | 10/27/2027 | 529,275 | | 598,863 |
| Us Bk Na Cincinnati | 3.40 % | 7/24/2023 | 124,829 | | 131,616 |
| Us Bk Na Cincinnati | 2.65 % | 5/23/2022 | 249,658 | | 252,119 |
| Vale Overseas Ltd | 6.25 % | 8/10/2026 | 89,877 | | 106,509 |
| Valero Energy Corp | 4.00 % | 4/1/2029 | 99,863 | | 110,000 |
| Ventas Realty Lp | 3.85 % | 4/1/2027 | 124,829 | | 137,303 |
| Verisk Analytics Inc | 4.13 % | 9/12/2022 | 99,863 | | 103,420 |
| Verizon Comms Inc | 4.02 % | 12/3/2029 | 467,360 | | 525,842 |
| Verizon Communications Inc | 4.33 % | 9/21/2028 | 274,624 | | 315,951 |
| Viacomcbs Inc | 3.88 % | 4/1/2024 | 69,904 | | 74,202 |
| Viatris Inc | 2.70 % | 6/22/2030 | 209,713 | | 210,905 |
| Vulcan Materials Co | 3.50 % | 6/1/2030 | 174,761 | | 189,106 |
| Wabtec Corp | 3.45 % | 11/15/2026 | 199,726 | | 212,626 |

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# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099 Plan No. 004

December 31, 2021

| | Identity of issuer | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|---|---|---|---|---|---|---|
| | Waste Mgmt Inc | 2.90 % | 9/15/2022 | 74,897 | | 76,368 |
| | Wells Fargo & Co | 3.00 % | 10/23/2026 | 284,610 | | 301,051 |
| | Wells Fargo & Co | 4.13 % | 8/15/2023 | 14,979 | | 15,949 |
| | Wells Fargo & Co | 2.57 % | 2/11/2031 | 449,384 | | 463,608 |
| | Weyerhaeuser Co | 4.00 % | 4/15/2030 | 184,747 | | 207,577 |
| | Wfcm_16-C37 | 3.79 % | 12/15/2049 | 604,172 | | 659,316 |
| | Williams Partners Lp | 3.75 % | 6/15/2027 | 149,795 | | 162,113 |
| | Williams Partners Lp | 4.30 % | 3/4/2024 | 194,733 | | 208,630 |
| | Xcel Energy Inc | 4.00 % | 6/15/2028 | 149,795 | | 165,661 |
| | Xcel Energy Inc | 0.50 % | 10/15/2023 | 204,720 | | 203,537 |
| | Yale Univ | 1.48 % | 4/15/2030 | 354,514 | | 347,463 |
| | Total Prudential GA-62194 | | | | | $ 273,238,756 |
| | American General Life Contract No. 725840 | | | | | |
| | 7-Eleven Inc Sr Unsec 144A Smr | 0.80 % | 2/10/2024 | 449,384 | | $ 444,461 |
| | American Intl Group Sr Unsec | 4.20 % | 4/1/2028 | 499,316 | | 557,474 |
| | Andrew W Mellon Foundati Unsec | 0.95 % | 8/1/2027 | 599,179 | | 581,671 |
| | Apple Inc Sr Unsec | 1.70 % | 9/11/2022 | 649,111 | | 655,756 |
| | Arrow Electronics Inc Sr Unsec | 3.25 % | 9/8/2024 | 499,316 | | 521,459 |
| | Atmos Energy Corp Sr Unsec | 0.63 % | 3/9/2023 | 649,111 | | 646,792 |
| | Avangrid Inc Sr Unsec | 3.80 % | 6/1/2029 | 399,453 | | 434,724 |
| | Bank Of America Corp Sr Unsec Sofr | 2.59 % | 4/29/2031 | 1,248,290 | | 1,262,340 |
| | Bank Of America Corp Sr Unsec Sofr | 1.66 % | 3/11/2027 | 1,198,358 | | 1,190,348 |
| | Barclays Plc Sr Unsec | 3.65 % | 3/16/2025 | 499,316 | | 527,988 |
| | Barclays Plc Sr Unsec Sofr | 2.85 % | 5/7/2026 | 649,111 | | 669,990 |
| | Bay Area Ca Toll Auth | 2.57 % | 4/1/2031 | 599,179 | | 617,724 |
| | Bnp Paribas Sr Non-Prefer 144A Sofr | 3.05 % | 1/13/2031 | 599,179 | | 617,001 |
| | Brookfield Finance Inc Sr Unsec | 4.35 % | 4/15/2030 | 748,974 | | 845,377 |
| | Cash Collateral Fut Rdr Usd | — % | 12/31/2060 | 100,363 | | 100,363 |
| | Cash Mgmt Bill | — % | 3/15/2022 | 299,590 | | 299,567 |
| * | Collective Us Govt Stif 15 Bps | — % | 12/1/2030 | 265,372 | | 265,372 |
| | Credit Suisse Group Ag Sr Unsec 144A | 3.87 % | 1/12/2029 | 549,248 | | 588,411 |
| | Credit Suisse Group Ag Srunsec 144A Sofr | 4.19 % | 4/1/2031 | 499,316 | | 551,255 |
| | Daimler Finance Na Llc Sr Unsec 144A Frn | 1.06 % | 2/15/2022 | 499,316 | | 499,768 |
| | Dell Int Llc / Emc Corp | 6.02 % | 6/15/2026 | 249,658 | | 288,854 |
| | Dell Int Llc / Emc Corp | 4.90 % | 10/1/2026 | 249,658 | | 281,374 |
| | Deutsche Bank Ny Sofr Sr Non-Pref | 3.04 % | 5/28/2032 | 699,042 | | 705,012 |
| | Emory University Unsec | 2.14 % | 9/1/2030 | 649,111 | | 658,844 |
| | Enbridge Inc Sr Unsec | 0.66 % | 2/18/2022 | 649,111 | | 649,339 |
| | Entergy Louisiana Llc 1St Mtge Sec | 0.62 % | 11/17/2023 | 499,316 | | 495,488 |

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# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099 Plan No. 004

December 31, 2021

| Identity of issuer | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|---|---|---|---|---|---|
| Equitable Financial Life Sec 144A | 1.80 % | 3/8/2028 | 349,521 | | 343,968 |
| Fed Home Ln Bk Bd (1.331Mmm) | 3.38 % | 12/8/2023 | 848,837 | | 891,941 |
| Fed Home Ln Bk Bd (600Mm) | 1.05 % | 8/13/2026 | 699,042 | | 690,441 |
| Fed Home Ln Bk Disc Nt | — % | 3/16/2022 | 299,590 | | 299,566 |
| Fed Home Ln Bk Glbl Bd (300Mm) | 1.00 % | 7/27/2026 | 1,148,427 | | 1,132,350 |
| Fed Home Ln Mtge Glbl Nt (1.035Mmm) | 0.80 % | 10/28/2026 | 1,348,153 | | 1,311,873 |
| Fed Home Ln Mtge Glbl Nt (850Mm) | 0.65 % | 10/27/2025 | 1,947,332 | | 1,905,582 |
| Fh Arm 1Q1534 H15T1Y+223 10.261 | 2.34 % | 6/1/2037 | 127,039 | | 133,853 |
| Fhlmc Gold 30Yr #Q3-7305 | 3.00 % | 11/1/2045 | 620,273 | | 654,310 |
| Fhlmc Gold 30Yr Gnt #G0-8687 | 3.50 % | 1/1/2046 | 776,142 | | 829,200 |
| Fhlmc Gold 30Yr Gnt #G0-8693 | 3.50 % | 3/1/2046 | 17,728 | | 18,928 |
| Fhlmc Gold 30Yr Gnt #G0-8823 | 3.50 % | 7/1/2048 | 321,035 | | 339,006 |
| Fhlmc Gold 30Yr Gnt #G6-1040 | 3.50 % | 6/1/2047 | 2,671,638 | | 2,850,007 |
| Fin Fut Us Ultra 10Yr Cbt 03/22/22 | 6.00 % | 3/23/2022 | (2,147,059) | | (3,136,886) |
| Fin Fut Us Ultra 30Yr Cbt 03/22/22 | 6.00 % | 3/23/2022 | (599,179) | | (1,175,046) |
| Fn Arm 793029 Us0006M+158.2 10.869 | 1.74 % | 7/1/2034 | 99,995 | | 104,027 |
| Fnma Nt (3Mmm) | 2.00 % | 1/5/2022 | 3,545,143 | | 3,545,527 |
| Fnma Pass Thru 15Yr #Al2222 | 3.00 % | 8/1/2027 | 48,891 | | 51,407 |
| Fnma Pass Thru 15Yr #Fm1796 | 3.50 % | 10/1/2034 | 594,218 | | 628,008 |
| Fnma Pass Thru 15Yr #Fm1843 | 3.50 % | 11/1/2034 | 518,177 | | 548,279 |
| Fnma Pass Thru 15Yr #Fm3869 | 3.00 % | 6/1/2035 | 87,617 | | 91,604 |
| Fnma Pass Thru 20Yr #255075 | 5.50 % | 2/1/2024 | 45,750 | | 50,065 |
| Fnma Pass Thru 20Yr #256600 | 5.50 % | 2/1/2027 | 292 | | 320 |
| Fnma Pass Thru 20Yr #257047 | 5.50 % | 1/1/2028 | 15,018 | | 16,569 |
| Fnma Pass Thru 20Yr #310164 | 5.50 % | 1/1/2026 | 16,711 | | 18,287 |
| Fnma Pass Thru 20Yr #888843 | 5.50 % | 3/1/2027 | 14,391 | | 15,766 |
| Fnma Pass Thru 20Yr #Ad0912 | 5.50 % | 4/1/2029 | 51,149 | | 56,069 |
| Fnma Pass Thru 20Yr #Ae0787 | 5.50 % | 5/1/2028 | 18,290 | | 20,032 |
| Fnma Pass Thru 20Yr #Al6938 | 5.50 % | 4/1/2030 | 18,165 | | 19,878 |
| Fnma Pass Thru 30Yr #357908 | 5.50 % | 7/1/2035 | 6,818 | | 7,769 |
| Fnma Pass Thru 30Yr #756202 | 5.50 % | 12/1/2033 | 5,868 | | 6,651 |
| Fnma Pass Thru 30Yr #802316 | 5.50 % | 11/1/2034 | 5,182 | | 5,691 |
| Fnma Pass Thru 30Yr #808040 | 5.50 % | 2/1/2035 | 97,562 | | 111,221 |
| Fnma Pass Thru 30Yr #817640 | 5.50 % | 11/1/2035 | 70,048 | | 76,803 |
| Fnma Pass Thru 30Yr #831356 | 5.50 % | 3/1/2036 | 50,996 | | 58,138 |
| Fnma Pass Thru 30Yr #849299 | 5.50 % | 1/1/2036 | 93,720 | | 106,782 |
| Fnma Pass Thru 30Yr #865433 | 5.50 % | 2/1/2036 | 3,806 | | 4,223 |
| Fnma Pass Thru 30Yr #889561 | 5.50 % | 6/1/2038 | 63,400 | | 72,679 |
| Fnma Pass Thru 30Yr #940765 | 5.50 % | 6/1/2037 | 43,768 | | 50,083 |
| Fnma Pass Thru 30Yr #995759 | 5.50 % | 11/1/2038 | 171,856 | | 196,820 |
| Fnma Pass Thru 30Yr #Ad0963 | 5.50 % | 9/1/2038 | 22,362 | | 25,633 |
| Fnma Pass Thru 30Yr #Al7579 | 5.50 % | 2/1/2042 | 52,503 | | 60,062 |

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# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099 Plan No. 004

December 31, 2021

| Identity of issuer | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|---|---|---|---|---|---|
| Fnma Pass Thru 30Yr #As0924 | 5.00 % | 11/1/2043 | 422,005 | | 469,441 |
| Fnma Pass Thru 30Yr #Au5386 | 3.00 % | 6/1/2043 | 954,021 | | 1,006,543 |
| Fnma Pass Thru 30Yr #Fm3241 | 3.00 % | 3/1/2050 | 984,538 | | 1,031,423 |
| Fnma Tba 2.5% Mar 30Yr | 2.50 % | 3/14/2052 | 6,041,723 | | 6,135,446 |
| Fnma Tba 3.0% Mar 30Yr | 3.00 % | 3/14/2052 | 499,316 | | 516,161 |
| Fnma Tba 4.0% Feb 30Yr | 4.00 % | 2/14/2052 | 898,769 | | 955,536 |
| Ga Global Funding Trust 144A | 1.00 % | 4/8/2024 | 699,042 | | 692,646 |
| Ga Global Funding Trust Sec 144A | 1.95 % | 9/15/2028 | 349,521 | | 339,930 |
| Ge Capital Intl Funding Sr Unsec | 4.42 % | 11/15/2035 | 649,111 | | 775,688 |
| Gnma Ii Multpl Sgl 30Yr #Ma4587M | 4.00 % | 7/20/2047 | 354,637 | | 378,170 |
| Gnma Ii Multpl Sgl 30Yr #Ma4720M | 4.00 % | 9/20/2047 | 763,296 | | 811,926 |
| Gnma Ii Tba 2.0% Feb 30Yr Jmbo | 2.00 % | 2/22/2052 | 299,590 | | 301,768 |
| Gnma Ii Tba 2.5% Feb 30Yr Jmbo | 2.50 % | 2/22/2052 | 3,595,075 | | 3,673,853 |
| Goldman Sachs Group Inc Sr Unsec | 3.85 % | 1/26/2027 | 1,997,264 | | 2,147,774 |
| Hormel Foods Corp Sr Unsec Smr | 0.65 % | 6/3/2024 | 499,316 | | 495,697 |
| Hsbc Holdings Plc Sr Unsec | 4.58 % | 6/19/2029 | 1,897,401 | | 2,127,276 |
| Hyundai Capital America Sr Unsec 144A | 0.80 % | 4/3/2023 | 499,316 | | 497,216 |
| Industry Pub Facs-A | 4.34 % | 7/1/2024 | 97,367 | | 104,478 |
| Ing Groep Nv Sr Unsec | 4.05 % | 4/9/2029 | 748,974 | | 837,158 |
| Jpmorgan Chase & Co Sr Unsec | 4.01 % | 4/23/2029 | 1,497,948 | | 1,654,703 |
| Jpmorgan Chase & Co Sr Unsec Sofr | 1.58 % | 4/22/2027 | 649,111 | | 641,798 |
| Kinder Morgan Ener Part Sr Unsec | 4.25 % | 9/1/2024 | 848,837 | | 905,514 |
| Lloyds Banking Group Plc Sr Unsec | 3.57 % | 11/7/2028 | 249,658 | | 266,839 |
| Lloyds Banking Group Plc Sr Unsec | 4.55 % | 8/16/2028 | 699,042 | | 795,707 |
| Met Trn Auth-A2-Babs | 5.36 % | 11/15/2023 | 299,590 | | 323,025 |
| Mizuho Financial Group Sr Unsec 144A | 3.48 % | 4/12/2026 | 748,974 | | 799,511 |
| Morgan Stanley Sr Unsec | 3.63 % | 1/20/2027 | 1,298,221 | | 1,408,453 |
| Morgan Stanley Sr Unsec | 3.59 % | 7/22/2028 | 499,316 | | 538,715 |
| New York Life Global Fdg Sec 144A | 0.41 % | 1/21/2022 | 349,521 | | 349,549 |
| Nissan Motor Co Sr Unsec 144A | 4.35 % | 9/17/2027 | 499,316 | | 539,443 |
| Nomura Holdings Inc Sr Unsec | 3.10 % | 1/16/2030 | 399,453 | | 412,203 |
| Nvr Inc Sr Unsec | 3.00 % | 5/15/2030 | 399,453 | | 415,519 |
| Ny St Urban Dev-B | 2.10 % | 3/15/2022 | 424,419 | | 426,023 |
| Nys Twy-Txb-B-Babs | 5.45 % | 4/1/2025 | 848,837 | | 943,947 |
| Olympus Corp Sr Unsec 144A | 2.14 % | 12/8/2026 | 499,316 | | 503,132 |
| Oracle Corp Sr Unsec | 2.95 % | 11/15/2024 | 998,632 | | 1,039,224 |
| Pacific Gas & Electric | 3.00 % | 6/15/2028 | 299,590 | | 301,992 |
| Pacific Gas & Electric Sr Unsec | 4.25 % | 8/1/2023 | 249,658 | | 258,548 |
| Pacific Gas & Electric Sr Unsec | 3.85 % | 11/15/2023 | 399,453 | | 412,742 |
| Pinnacle West Capital Sr Unsec | 1.30 % | 6/15/2025 | 399,453 | | 393,227 |
| Rga Global Funding Sec 144A | 2.00 % | 11/30/2026 | 499,316 | | 501,322 |
| Santander Uk Group Hldgs Sr Unsec | 3.37 % | 1/5/2024 | 499,316 | | 510,253 |

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# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099 Plan No. 004

December 31, 2021

| Identity of issuer | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|---|---|---|---|---|---|
| Santander Uk Group Hldgs Sr Unsec Sofr | 2.90 % | 3/15/2032 | 699,042 | | 706,699 |
| Sba Tower Trust Nt Sec 144A 2A C | 3.87 % | 10/8/2049 | 549,248 | | 569,212 |
| Seattle Children Hosp Unsec | 1.21 % | 10/1/2027 | 449,384 | | 433,929 |
| Slclt 2007-1 A4 3Mlib+6Bp | 0.22 % | 5/15/2029 | 348,955 | | 345,281 |
| Slma 2005-7 A4 3Mlib+15Bp | 0.27 % | 10/25/2029 | 332,488 | | 331,291 |
| Smbc Aviation Capital Fi Sr Unsec 144A | 4.13 % | 7/15/2023 | 499,316 | | 520,437 |
| Southern Cal Edison 1St Mtge Sofr | 0.69 % | 4/3/2023 | 699,042 | | 699,702 |
| Standard Charter Sr Unsec 144A | 2.68 % | 6/29/2032 | 599,179 | | 589,335 |
| Stanford University Unsec | 1.29 % | 6/1/2027 | 349,521 | | 344,434 |
| Sumitomo Mitsui Finl Grp Sr Unsec | 2.13 % | 7/8/2030 | 499,316 | | 485,681 |
| Sutter Health Unsec | 3.70 % | 8/15/2028 | 599,179 | | 661,645 |
| U S Treasury Bills | — % | 1/25/2022 | 399,453 | | 399,449 |
| U S Treasury Bills | — % | 3/8/2022 | 1,398,085 | | 1,397,973 |
| U S Treasury Bills | — % | 3/17/2022 | 499,316 | | 499,265 |
| U S Treasury Bills | — % | 2/10/2022 | 3,445,280 | | 3,445,180 |
| U S Treasury Bills | — % | 2/15/2022 | 299,590 | | 299,582 |
| U S Treasury Bills | — % | 3/31/2022 | 2,446,648 | | 2,446,366 |
| U S Treasury Bills | — % | 4/21/2022 | 1,048,563 | | 1,048,347 |
| U S Treasury Note | 0.13 % | 11/30/2022 | 599,179 | | 597,849 |
| U S Treasury Note | 0.13 % | 12/31/2022 | 15,129,273 | | 15,083,328 |
| U S Treasury Note | 0.38 % | 8/15/2024 | 26,763,334 | | 26,413,111 |
| U S Treasury Note | 0.38 % | 1/31/2026 | 7,489,739 | | 7,247,785 |
| U S Treasury Note | 0.13 % | 4/30/2023 | 7,489,739 | | 7,450,535 |
| U S Treasury Note | 0.25 % | 6/15/2024 | 7,489,739 | | 7,380,319 |
| U S Treasury Note | 0.13 % | 1/15/2024 | 1,697,674 | | 1,676,387 |
| U S Treasury Note | 0.13 % | 5/31/2023 | 8,887,824 | | 8,834,011 |
| U S Treasury Note | 0.13 % | 7/31/2023 | 24,965,797 | | 24,772,702 |
| Ubs Group Ag Sr Unsec 144A | 1.36 % | 1/30/2027 | 998,632 | | 976,551 |
| Ubs Group Funding Sr Unsec 144A | 4.13 % | 9/24/2025 | 174,761 | | 188,847 |
| Ut St-Babs-B | 3.54 % | 7/1/2025 | 1,023,598 | | 1,070,102 |
| Verizon Communications Sr Unsec | 2.55 % | 3/21/2031 | 499,316 | | 504,283 |
| Vm Cash Fut Dom Rdr Usd | — % | 12/31/2060 | 81,702 | | 81,702 |
| Wells Fargo & Company Sr Unsec | 3.20 % | 6/17/2027 | 349,521 | | 368,686 |
| Wells Fargo & Company Sr Unsec | 3.00 % | 4/22/2026 | 624,145 | | 656,257 |
| Wells Fargo & Company Sr Unsec | 3.58 % | 5/22/2028 | 499,316 | | 537,172 |
| Wells Fargo & Company Sr Unsec Sofr | 2.88 % | 10/30/2030 | 649,111 | | 675,483 |
| Yale University Unsec | 0.87 % | 4/15/2025 | 998,632 | | 989,216 |
| Uninvested Cash Plus Receivables | | | — | | 494,419 |
| Net Unsettled Trades | | | — | | (11,568,853) |
| Net Futures Held | | | — | | 4,325,231 |
| Total American General Life Contract No. 725840 | | | | | $ 179,612,688 |

*Party-in-interest, as defined by ERISA

**The cost of participant-directed investments is not required to be disclosed

See accompanying independent auditors' report

# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099 Plan No. 004

December 31, 2021

| | Identity of issuer | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|---|---|---|---|---|---|---|
| | Royal Bank of Canada Contract No. Citigroup01 | | | | | |
| | 7-Eleven Inc Sr Unsec 144A Smr | 0.80 % | 2/10/2024 | 449,384 | | $ 444,461 |
| | American Intl Group Sr Unsec | 4.20 % | 4/1/2028 | 499,316 | | 557,474 |
| | Andrew W Mellon Foundationi Unsec | 0.95 % | 8/1/2027 | 599,179 | | 581,671 |
| | Apple Inc Sr Unsec | 1.70 % | 9/11/2022 | 649,111 | | 655,756 |
| | Arrow Electronics Inc Sr Unsec | 3.25 % | 9/8/2024 | 499,316 | | 521,459 |
| | Atmos Energy Corp Sr Unsec | 0.63 % | 3/9/2023 | 649,111 | | 646,792 |
| | Avangrid Inc Sr Unsec | 3.80 % | 6/1/2029 | 399,453 | | 434,724 |
| | Bank Of America Corp Sr Unsec Sofr | 2.59 % | 4/29/2031 | 1,248,290 | | 1,262,340 |
| | Bank Of America Corp Sr Unsec Sofr | 1.66 % | 3/11/2027 | 1,198,358 | | 1,190,348 |
| | Barclays Plc Sr Unsec | 3.65 % | 3/16/2025 | 499,316 | | 527,988 |
| | Barclays Plc Sr Unsec Sofr | 2.85 % | 5/7/2026 | 649,111 | | 669,990 |
| | Bay Area Ca Toll Auth | 2.57 % | 4/1/2031 | 599,179 | | 617,724 |
| | Bnp Paribas Sr Non-Prefer 144A Sofr | 3.05 % | 1/13/2031 | 599,179 | | 617,001 |
| | Brookfield Finance Inc Sr Unsec | 4.35 % | 4/15/2030 | 748,974 | | 845,377 |
| | Cash Collateral Fut Rdr Usd | — % | 12/31/2060 | 100,363 | | 100,363 |
| | Cash Mgmt Bill | — % | 3/15/2022 | 299,590 | | 299,567 |
| * | Collective Us Govt Stif 15 Bps | — % | 12/1/2030 | 265,372 | | 265,372 |
| | Credit Suisse Group Ag Sr Unsec 144A | 3.87 % | 1/12/2029 | 549,248 | | 588,411 |
| | Credit Suisse Group Ag Srunsec 144A Sofr | 4.19 % | 4/1/2031 | 499,316 | | 551,255 |
| | Daimler Finance Na Llc Sr Unsec 144A Frn | 1.06 % | 2/15/2022 | 499,316 | | 499,768 |
| | Dell Int Llc / Emc Corp | 6.02 % | 6/15/2026 | 249,658 | | 288,854 |
| | Dell Int Llc / Emc Corp | 4.90 % | 10/1/2026 | 249,658 | | 281,374 |
| | Deutsche Bank Ny Sofr Sr Non-Pref | 3.04 % | 5/28/2032 | 699,042 | | 705,012 |
| | Emory University Unsec | 2.14 % | 9/1/2030 | 649,111 | | 658,844 |
| | Enbridge Inc Sr Unsec | 0.66 % | 2/18/2022 | 649,111 | | 649,339 |
| | Entergy Louisiana Llc 1St Mtge Sec | 0.62 % | 11/17/2023 | 499,316 | | 495,488 |
| | Equitable Financial Life Sec 144A | 1.80 % | 3/8/2028 | 349,521 | | 343,968 |
| | Fed Home Ln Bk Bd (1.331Mmm) | 3.38 % | 12/8/2023 | 848,837 | | 891,941 |
| | Fed Home Ln Bk Bd (600Mm) | 1.05 % | 8/13/2026 | 699,042 | | 690,441 |
| | Fed Home Ln Bk Disc Nt | — % | 3/16/2022 | 299,590 | | 299,566 |
| | Fed Home Ln Bk Glbl Bd (300Mm) | 1.00 % | 7/27/2026 | 1,148,427 | | 1,132,350 |
| | Fed Home Ln Mtge Glbl Nt (1.035Mmm) | 0.80 % | 10/28/2026 | 1,348,153 | | 1,311,873 |
| | Fed Home Ln Mtge Glbl Nt (850Mm) | 0.65 % | 10/27/2025 | 1,947,332 | | 1,905,582 |
| | Fh Arm 1Q1534 H15T1Y+223 10.261 | 2.34 % | 6/1/2037 | 127,039 | | 133,853 |
| | Fhlmc Gold 30Yr #Q3-7305 | 3.00 % | 11/1/2045 | 620,273 | | 654,310 |
| | Fhlmc Gold 30Yr Gnt #G0-8687 | 3.50 % | 1/1/2046 | 776,142 | | 829,200 |
| | Fhlmc Gold 30Yr Gnt #G0-8693 | 3.50 % | 3/1/2046 | 17,728 | | 18,928 |
| | Fhlmc Gold 30Yr Gnt #G0-8823 | 3.50 % | 7/1/2048 | 321,035 | | 339,006 |

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# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099 Plan No. 004

December 31, 2021

| Identity of issuer | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|---|---|---|---|---|---|
| Fhlmc Gold 30Yr Gnt #G6-1040 | 3.50 % | 6/1/2047 | 2,671,638 | | 2,850,007 |
| Fin Fut Us Ultra 10Yr Cbt 03/22/22 | 6.00 % | 3/23/2022 | (2,147,059) | | (3,136,886) |
| Fin Fut Us Ultra 30Yr Cbt 03/22/22 | 6.00 % | 3/23/2022 | (599,179) | | (1,175,046) |
| Fn Arm 793029 Us0006M+158.2 10.869 | 1.74 % | 7/1/2034 | 99,995 | | 104,027 |
| Fnma Nt (3Mmm) | 2.00 % | 1/5/2022 | 3,545,143 | | 3,545,527 |
| Fnma Pass Thru 15Yr #Al2222 | 3.00 % | 8/1/2027 | 48,891 | | 51,407 |
| Fnma Pass Thru 15Yr #Fm1796 | 3.50 % | 10/1/2034 | 594,218 | | 628,008 |
| Fnma Pass Thru 15Yr #Fm1843 | 3.50 % | 11/1/2034 | 518,177 | | 548,279 |
| Fnma Pass Thru 15Yr #Fm3869 | 3.00 % | 6/1/2035 | 87,617 | | 91,604 |
| Fnma Pass Thru 20Yr #255075 | 5.50 % | 2/1/2024 | 45,750 | | 50,065 |
| Fnma Pass Thru 20Yr #256600 | 5.50 % | 2/1/2027 | 292 | | 320 |
| Fnma Pass Thru 20Yr #257047 | 5.50 % | 1/1/2028 | 15,018 | | 16,569 |
| Fnma Pass Thru 20Yr #310164 | 5.50 % | 1/1/2026 | 16,711 | | 18,287 |
| Fnma Pass Thru 20Yr #888843 | 5.50 % | 3/1/2027 | 14,391 | | 15,766 |
| Fnma Pass Thru 20Yr #Ad0912 | 5.50 % | 4/1/2029 | 51,149 | | 56,069 |
| Fnma Pass Thru 20Yr #Ae0787 | 5.50 % | 5/1/2028 | 18,290 | | 20,032 |
| Fnma Pass Thru 20Yr #Al6938 | 5.50 % | 4/1/2030 | 18,165 | | 19,878 |
| Fnma Pass Thru 30Yr #357908 | 5.50 % | 7/1/2035 | 6,818 | | 7,769 |
| Fnma Pass Thru 30Yr #756202 | 5.50 % | 12/1/2033 | 5,868 | | 6,651 |
| Fnma Pass Thru 30Yr #802316 | 5.50 % | 11/1/2034 | 5,182 | | 5,691 |
| Fnma Pass Thru 30Yr #808040 | 5.50 % | 2/1/2035 | 97,562 | | 111,221 |
| Fnma Pass Thru 30Yr #817640 | 5.50 % | 11/1/2035 | 70,048 | | 76,803 |
| Fnma Pass Thru 30Yr #831356 | 5.50 % | 3/1/2036 | 50,996 | | 58,138 |
| Fnma Pass Thru 30Yr #849299 | 5.50 % | 1/1/2036 | 93,720 | | 106,782 |
| Fnma Pass Thru 30Yr #865433 | 5.50 % | 2/1/2036 | 3,806 | | 4,223 |
| Fnma Pass Thru 30Yr #889561 | 5.50 % | 6/1/2038 | 63,400 | | 72,679 |
| Fnma Pass Thru 30Yr #940765 | 5.50 % | 6/1/2037 | 43,768 | | 50,083 |
| Fnma Pass Thru 30Yr #995759 | 5.50 % | 11/1/2038 | 171,856 | | 196,820 |
| Fnma Pass Thru 30Yr #Ad0963 | 5.50 % | 9/1/2038 | 22,362 | | 25,633 |
| Fnma Pass Thru 30Yr #Al7579 | 5.50 % | 2/1/2042 | 52,503 | | 60,062 |
| Fnma Pass Thru 30Yr #As0924 | 5.00 % | 11/1/2043 | 422,005 | | 469,441 |
| Fnma Pass Thru 30Yr #Au5386 | 3.00 % | 6/1/2043 | 954,021 | | 1,006,543 |
| Fnma Pass Thru 30Yr #Fm3241 | 3.00 % | 3/1/2050 | 984,538 | | 1,031,423 |
| Fnma Tba 2.5% Mar 30Yr | 2.50 % | 3/14/2052 | 6,041,723 | | 6,135,446 |
| Fnma Tba 3.0% Mar 30Yr | 3.00 % | 3/14/2052 | 499,316 | | 516,161 |
| Fnma Tba 4.0% Feb 30Yr | 4.00 % | 2/14/2052 | 898,769 | | 955,536 |
| Ga Global Funding Trust 144A | 1.00 % | 4/8/2024 | 699,042 | | 692,646 |
| Ga Global Funding Trust Sec 144A | 1.95 % | 9/15/2028 | 349,521 | | 339,930 |
| Ge Capital Intl Funding Sr Unsec | 4.42 % | 11/15/2035 | 649,111 | | 775,688 |
| Gnma Ii Multpl Sgl 30Yr #Ma4587M | 4.00 % | 7/20/2047 | 354,637 | | 378,170 |
| Gnma Ii Multpl Sgl 30Yr #Ma4720M | 4.00 % | 9/20/2047 | 763,296 | | 811,926 |
| Gnma Ii Tba 2.0% Feb 30Yr Jmbo | 2.00 % | 2/22/2052 | 299,590 | | 301,768 |

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# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099 Plan No. 004

December 31, 2021

| Identity of issuer | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|---|---|---|---|---|---|
| Gnma Ii Tba 2.5% Feb 30Yr Jmbo | 2.50 % | 2/22/2052 | 3,595,075 | | 3,673,853 |
| Goldman Sachs Group Inc Sr Unsec | 3.85 % | 1/26/2027 | 1,997,264 | | 2,147,774 |
| Hormel Foods Corp Sr Unsec Smr | 0.65 % | 6/3/2024 | 499,316 | | 495,697 |
| Hsbc Holdings Plc Sr Unsec | 4.58 % | 6/19/2029 | 1,897,401 | | 2,127,276 |
| Hyundai Capital America Sr Unsec 144A | 0.80 % | 4/3/2023 | 499,316 | | 497,216 |
| Industry Pub Facs-A | 4.34 % | 7/1/2024 | 97,367 | | 104,478 |
| Ing Groep Nv Sr Unsec | 4.05 % | 4/9/2029 | 748,974 | | 837,158 |
| Jpmorgan Chase & Co Sr Unsec | 4.01 % | 4/23/2029 | 1,497,948 | | 1,654,703 |
| Jpmorgan Chase & Co Sr Unsec Sofr | 1.58 % | 4/22/2027 | 649,111 | | 641,798 |
| Kinder Morgan Ener Part Sr Unsec | 4.25 % | 9/1/2024 | 848,837 | | 905,514 |
| Lloyds Banking Group Plc Sr Unsec | 3.57 % | 11/7/2028 | 249,658 | | 266,839 |
| Lloyds Banking Group Plc Sr Unsec | 4.55 % | 8/16/2028 | 699,042 | | 795,707 |
| Met Trn Auth-A2-Babs | 5.36 % | 11/15/2023 | 299,590 | | 323,025 |
| Mizuho Financial Group Sr Unsec 144A | 3.48 % | 4/12/2026 | 748,974 | | 799,511 |
| Morgan Stanley Sr Unsec | 3.63 % | 1/20/2027 | 1,298,221 | | 1,408,453 |
| Morgan Stanley Sr Unsec | 3.59 % | 7/22/2028 | 499,316 | | 538,715 |
| New York Life Global Fdg Sec 144A | 0.41 % | 1/21/2022 | 349,521 | | 349,549 |
| Nissan Motor Co Sr Unsec 144A | 4.35 % | 9/17/2027 | 499,316 | | 539,443 |
| Nomura Holdings Inc Sr Unsec | 3.10 % | 1/16/2030 | 399,453 | | 412,203 |
| Nvr Inc Sr Unsec | 3.00 % | 5/15/2030 | 399,453 | | 415,519 |
| Ny St Urban Dev-B | 2.10 % | 3/15/2022 | 424,419 | | 426,023 |
| Nys Twy-Txb-B-Babs | 5.45 % | 4/1/2025 | 848,837 | | 943,947 |
| Olympus Corp Sr Unsec 144A | 2.14 % | 12/8/2026 | 499,316 | | 503,132 |
| Oracle Corp Sr Unsec | 2.95 % | 11/15/2024 | 998,632 | | 1,039,224 |
| Pacific Gas & Electric | 3.00 % | 6/15/2028 | 299,590 | | 301,992 |
| Pacific Gas & Electric Sr Unsec | 4.25 % | 8/1/2023 | 249,658 | | 258,548 |
| Pacific Gas & Electric Sr Unsec | 3.85 % | 11/15/2023 | 399,453 | | 412,742 |
| Pinnacle West Capital Sr Unsec | 1.30 % | 6/15/2025 | 399,453 | | 393,227 |
| Rga Global Funding Sec 144A | 2.00 % | 11/30/2026 | 499,316 | | 501,322 |
| Santander Uk Group Hldgs Sr Unsec | 3.37 % | 1/5/2024 | 499,316 | | 510,253 |
| Santander Uk Group Hldgs Sr Unsec Sofr | 2.90 % | 3/15/2032 | 699,042 | | 706,699 |
| Sba Tower Trust Nt Sec 144A 2A C | 3.87 % | 10/8/2049 | 549,248 | | 569,212 |
| Seattle Children Hosp Unsec | 1.21 % | 10/1/2027 | 449,384 | | 433,929 |
| Slclt 2007-1 A4 3Mlib+6Bp | 0.22 % | 5/15/2029 | 348,955 | | 345,281 |
| Slma 2005-7 A4 3Mlib+15Bp | 0.27 % | 10/25/2029 | 332,488 | | 331,291 |
| Smbc Aviation Capital Fi Sr Unsec 144A | 4.13 % | 7/15/2023 | 499,316 | | 520,437 |
| Southern Cal Edison 1St Mtge Sofr | 0.69 % | 4/3/2023 | 699,042 | | 699,702 |
| Standard Charter Sr Unsec 144A | 2.68 % | 6/29/2032 | 599,179 | | 589,335 |
| Stanford University Unsec | 1.29 % | 6/1/2027 | 349,521 | | 344,434 |
| Sumitomo Mitsui Finl Grp Sr Unsec | 2.13 % | 7/8/2030 | 499,316 | | 485,681 |
| Sutter Health Unsec | 3.70 % | 8/15/2028 | 599,179 | | 661,645 |
| U S Treasury Bills | — % | 1/25/2022 | 399,453 | | 399,449 |

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# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099 Plan No. 004

December 31, 2021

| Identity of issuer | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|---|---|---|---|---|---|
| U S Treasury Bills | — % | 3/8/2022 | 1,398,085 | | 1,397,973 |
| U S Treasury Bills | — % | 3/17/2022 | 499,316 | | 499,265 |
| U S Treasury Bills | — % | 2/10/2022 | 3,445,280 | | 3,445,180 |
| U S Treasury Bills | — % | 2/15/2022 | 299,590 | | 299,582 |
| U S Treasury Bills | — % | 3/31/2022 | 2,446,648 | | 2,446,366 |
| U S Treasury Bills | — % | 4/21/2022 | 1,048,563 | | 1,048,347 |
| U S Treasury Note | 0.13 % | 11/30/2022 | 599,179 | | 597,849 |
| U S Treasury Note | 0.13 % | 12/31/2022 | 15,129,273 | | 15,083,328 |
| U S Treasury Note | 0.38 % | 8/15/2024 | 26,763,334 | | 26,413,111 |
| U S Treasury Note | 0.38 % | 1/31/2026 | 7,489,739 | | 7,247,785 |
| U S Treasury Note | 0.13 % | 4/30/2023 | 7,489,739 | | 7,450,535 |
| U S Treasury Note | 0.25 % | 6/15/2024 | 7,489,739 | | 7,380,319 |
| U S Treasury Note | 0.13 % | 1/15/2024 | 1,697,674 | | 1,676,387 |
| U S Treasury Note | 0.13 % | 5/31/2023 | 8,887,824 | | 8,834,011 |
| U S Treasury Note | 0.13 % | 7/31/2023 | 24,965,797 | | 24,772,702 |
| Ubs Group Ag Sr Unsec 144A | 1.36 % | 1/30/2027 | 998,632 | | 976,551 |
| Ubs Group Funding Sr Unsec 144A | 4.13 % | 9/24/2025 | 174,761 | | 188,847 |
| Ut St-Babs-B | 3.54 % | 7/1/2025 | 1,023,598 | | 1,070,102 |
| Verizon Communications Sr Unsec | 2.55 % | 3/21/2031 | 499,316 | | 504,283 |
| Vm Cash Fut Dom Rdr Usd | — % | 12/31/2060 | 81,702 | | 81,702 |
| Wells Fargo & Company Sr Unsec | 3.20 % | 6/17/2027 | 349,521 | | 368,686 |
| Wells Fargo & Company Sr Unsec | 3.00 % | 4/22/2026 | 624,145 | | 656,257 |
| Wells Fargo & Company Sr Unsec | 3.58 % | 5/22/2028 | 499,316 | | 537,172 |
| Wells Fargo & Company Sr Unsec Sofr | 2.88 % | 10/30/2030 | 649,111 | | 675,483 |
| Yale University Unsec | 0.87 % | 4/15/2025 | 998,632 | | 989,216 |
| Uninvested Cash Plus Receivables | | | | | 494,419 |
| Net Unsettled Trades | | | | | (11,568,853) |
| Net Futures Held | | | | | 4,325,231 |
| Total Royal Bank of Canada Contract No. Citigroup01 | | | | | $ 179,612,688 |
| | | | | | |
| American United Life Insurance Company: S00020 | | | | | |
| Bank 2018-Bn13 A1 | 3.22 % | 5/15/2023 | 1,287,299 | | $ 1,307,512 |
| Cnh 2019-A A3 | 3.01 % | 10/17/2022 | 476,640 | | 481,799 |
| Cnh 2019-C A3 | 2.01 % | 7/17/2023 | 1,447,519 | | 1,462,593 |
| Comm 2014-Cr14 A2 | 3.15 % | 4/11/2022 | 700,498 | | 704,205 |
| Comet 2021-A1 A1 | 0.55 % | 7/15/2024 | 2,022,230 | | 1,993,012 |
| Cgcmt 2019-C7 A1 | 2.08 % | 11/15/2024 | 1,498,994 | | 1,515,986 |
| Comm 2013-Lc6 A4 | 2.94 % | 12/12/2022 | 2,181,765 | | 2,213,976 |
| Duk 1.731 09/01/22 | 1.73 % | 9/1/2022 | 1,910,039 | | 1,926,401 |
| Fnr 2020-47 Ga | 2.00 % | 5/25/2022 | 294,444 | | 294,987 |

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EIN: 52-1568099 Plan No. 004

December 31, 2021

| Identity of issuer | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|---|---|---|---|---|---|
| Fhr 4039 Me | 2.00 % | 9/15/2022 | 59,518 | | 59,780 |
| Fhr 4272 Yg | 2.00 % | 11/15/2023 | 339,757 | | 344,292 |
| Fhr 4297 Ca | 3.00 % | 3/15/2022 | 154,914 | | 155,996 |
| Fhr 4486 Jn | 2.00 % | 4/15/2024 | 308,931 | | 313,281 |
| Fhr 4571 Ca | 2.50 % | 11/17/2025 | 956,609 | | 974,178 |
| Fhr 5057 Ab | 2.50 % | 7/25/2028 | 2,217,871 | | 2,240,134 |
| Gnr 2013-41 Pa | 2.50 % | 6/20/2023 | 549,527 | | 556,654 |
| Gnr 2015-16 Gm | 2.00 % | 10/21/2024 | 647,972 | | 654,318 |
| Gnr 2020-74 Dc | 1.00 % | 10/20/2027 | 2,008,710 | | 2,003,927 |
| Gnr 2021-78 D | 2.50 % | 1/20/2031 | 1,869,859 | | 1,941,494 |
| Narot 2019-C A3 | 1.93 % | 3/15/2023 | 975,338 | | 984,048 |
| Ubscm 2012-C1 A3 | 3.40 % | 1/10/2022 | 49,245 | | 49,343 |
| Wfcm 2012-Lc5 A3 | 2.92 % | 9/15/2022 | 2,819,251 | | 2,847,428 |
| Woart 2019-B A3 | 2.59 % | 9/15/2022 | 1,041,331 | | 1,049,224 |
| Total American United Life Insurance Company: S00020 | | | | | $ 26,074,568 |
| Reinsurance Group of America Contract No. RGA00084 | | | | | |
| Abbvie, Inc. 3.20 11/21/2029 | 3.20 % | 11/21/2029 | 2,896,032 | | $ 3,106,706 |
| American Express Master Trust 2.87 10/15/2024 | 2.87 % | 10/15/2024 | 3,515,184 | | 3,538,414 |
| Anheuser-Busch Inbev Sa/Nv 3.65 02/01/2026 | 3.65 % | 2/1/2026 | 973,666 | | 1,060,184 |
| Anthem, Inc. 2.95 12/01/2022 | 2.95 % | 12/1/2022 | 998,632 | | 1,020,550 |
| At&T, Inc. 2.75 06/01/2031 | 2.75 % | 6/1/2031 | 3,145,690 | | 3,216,610 |
| Bank Of America Corp. 3.004 12/20/2023 | 3.00 % | 12/20/2023 | 428,413 | | 437,661 |
| Bank Of America Corp. 3.593 07/21/2028 | 3.59 % | 7/21/2028 | 399,453 | | 436,302 |
| Bank Of America Corp. 4.183 11/25/2027 | 4.18 % | 11/25/2027 | 449,384 | | 493,571 |
| Bank Of America Corp. 4.20 08/26/2024 | 4.20 % | 8/26/2024 | 2,196,990 | | 2,386,903 |
| Barclays Plc 4.337 01/10/2028 | 4.34 % | 1/10/2028 | 998,632 | | 1,110,849 |
| Bayer Ag 4.375 12/15/2028 | 4.38 % | 12/15/2028 | 923,734 | | 1,033,552 |
| Bayerische Motoren Werke Ag 2.80 04/11/2026 | 2.80 % | 4/11/2026 | 998,632 | | 1,051,062 |
| Bayerische Motoren Werke Ag 3.15 04/18/2024 | 3.15 % | 4/18/2024 | 524,282 | | 550,820 |
| Berkshire Hathaway Energy 2.70 09/15/2030 | 2.70 % | 9/15/2030 | 1,547,879 | | 1,605,847 |
| Bnp Paribas Sa 4.375 05/12/2026 | 4.38 % | 5/12/2026 | 624,145 | | 682,458 |
| Bnp Paribas Sa 4.375 09/28/2025 | 4.38 % | 9/28/2025 | 1,298,221 | | 1,421,203 |
| Bnp Paribas Sa 4.625 03/13/2027 | 4.63 % | 3/13/2027 | 224,692 | | 252,170 |
| Boston Properties, Inc. 3.125 09/01/2023 | 3.13 % | 9/1/2023 | 848,837 | | 881,990 |
| Boston Properties, Inc. 3.25 01/30/2031 | 3.25 % | 1/30/2031 | 374,487 | | 397,455 |
| British American Tobacco Plc 2.726 03/25/2031 | 2.73 % | 3/25/2031 | 1,298,221 | | 1,269,259 |

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EIN: 52-1568099 Plan No. 004

December 31, 2021

| Identity of issuer | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|---|---|---|---|---|---|
| Burlington Northern Santa Fe Llc 3.442 06/16/2028 | 3.44 % | 6/16/2028 | 377,240 | | 410,936 |
| Capital One Financial Corp. 4.20 10/29/2025 | 4.20 % | 10/29/2025 | 499,316 | | 547,497 |
| Cash | 0.01 % | | 2,600,867 | | 2,600,867 |
| Charter Communications, Inc. 4.20 03/15/2028 | 4.20 % | 3/15/2028 | 1,448,016 | | 1,603,688 |
| Charter Communications, Inc. 4.908 07/23/2025 | 4.91 % | 7/23/2025 | 1,348,153 | | 1,513,503 |
| Charter Communications, Inc. 5.05 03/30/2029 | 5.05 % | 3/30/2029 | 249,658 | | 288,995 |
| Cigna Corp. 4.375 10/15/2028 | 4.38 % | 10/15/2028 | 1,098,495 | | 1,258,586 |
| Comcast Corp. 3.95 10/15/2025 | 3.95 % | 10/15/2025 | 549,248 | | 604,210 |
| Conocophillips 4.95 03/15/2026 | 4.95 % | 3/15/2026 | 1,098,495 | | 1,255,289 |
| Cox Enterprises, Inc. 3.85 02/01/2025 | 3.85 % | 2/1/2025 | 1,398,085 | | 1,509,508 |
| Crh Plc 3.875 05/18/2025 | 3.88 % | 5/18/2025 | 948,700 | | 1,017,879 |
| Cvs Health Corp. 4.30 03/25/2028 | 4.30 % | 3/25/2028 | 816,881 | | 926,060 |
| Dominion Energy, Inc. 2.75 03/15/2023 | 2.75 % | 3/15/2023 | 973,666 | | 998,209 |
| Dominion Energy, Inc. 3.375 04/01/2030 | 3.38 % | 4/1/2030 | 1,148,427 | | 1,228,415 |
| Dow, Inc. 4.80 11/30/2028 | 4.80 % | 11/30/2028 | 1,448,016 | | 1,694,980 |
| Exelon Corp. 2.95 08/15/2027 | 2.95 % | 8/15/2027 | 499,316 | | 531,938 |
| Exelon Corp. 3.15 10/15/2025 | 3.15 % | 10/15/2025 | 943,707 | | 1,006,265 |
| Exxon Mobil Corp. 3.482 03/19/2030 | 3.48 % | 3/19/2030 | 1,148,427 | | 1,268,811 |
| Fannie Mae 2.00 01/01/2051 | 2.00 % | 1/1/2051 | 2,566,205 | | 2,574,584 |
| Fannie Mae 2.00 11/01/2050 | 2.00 % | 11/1/2050 | 4,111,028 | | 4,120,634 |
| Fannie Mae 2.50 01/01/2041 | 2.50 % | 1/1/2041 | 2,001,104 | | 2,084,236 |
| Fannie Mae 2.50 08/01/2050 | 2.50 % | 8/1/2050 | 5,311,709 | | 5,471,319 |
| Fannie Mae 2.50 09/01/2040 | 2.50 % | 9/1/2040 | 9,850,941 | | 10,207,580 |
| Fannie Mae 2.50 09/01/2050 | 2.50 % | 9/1/2050 | 7,177,403 | | 7,379,686 |
| Fannie Mae 2.50 12/01/2051 | 2.50 % | 12/1/2051 | 6,367,509 | | 6,564,859 |
| Fannie Mae 2.837 10/01/2047 | 2.84 % | 10/1/2047 | 241,785 | | 251,326 |
| Fannie Mae 3.014 10/01/2047 | 3.04 % | 10/1/2047 | 100,203 | | 104,330 |
| Fannie Mae 3.054 07/01/2047 | 3.06 % | 7/1/2047 | 1,031,474 | | 1,076,443 |
| Fannie Mae 3.085 07/01/2047 | 3.09 % | 7/1/2047 | 1,025,694 | | 1,070,635 |
| Fannie Mae 3.168 06/01/2047 | 3.17 % | 6/1/2047 | 657,055 | | 687,338 |
| Fannie Mae 3.317 10/01/2049 | 3.31 % | 10/1/2049 | 1,109,341 | | 1,150,396 |
| Fannie Mae 3.50 02/01/2037 | 3.50 % | 2/1/2037 | 2,762,492 | | 2,962,434 |
| Fannie Mae 4.50 01/01/2043 | 4.50 % | 1/1/2043 | 2,730,550 | | 2,987,221 |
| Fannie Mae 4.50 06/01/2047 | 4.50 % | 6/1/2047 | 2,059,947 | | 2,241,284 |
| Fannie Mae 4.50 08/01/2040 | 4.50 % | 8/1/2040 | 1,204,258 | | 1,311,514 |
| Fannie Mae 5.00 02/01/2049 | 5.00 % | 2/1/2049 | 201,570 | | 221,136 |
| Fannie Mae 5.00 03/01/2049 | 5.00 % | 3/1/2049 | 716,487 | | 782,887 |
| Fannie Mae 5.00 12/01/2048 | 5.00 % | 12/1/2048 | 781,507 | | 859,060 |
| Ford Motor Credit Co. Llc 4.063 11/01/2024 | 4.06 % | 11/1/2024 | 449,384 | | 475,872 |

*Party-in-interest, as defined by ERISA

**The cost of participant-directed investments is not required to be disclosed

See accompanying independent auditors' report

# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099 Plan No. 004

December 31, 2021

| Identity of issuer | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|---|---|---|---|---|---|
| Ford Motor Credit Co. Llc 4.375 08/06/2023 | 4.38 % | 8/6/2023 | 2,346,785 | | 2,482,996 |
| Freddie Mac 3.148 05/01/2047 | 3.15 % | 5/1/2047 | 107,645 | | 112,426 |
| Freddie Mac 3.337 07/01/2047 | 3.34 % | 7/1/2047 | 100,522 | | 103,100 |
| Freddie Mac 3.38 06/01/2048 | 3.38 % | 6/1/2048 | 113,778 | | 116,564 |
| Freddie Mac Gold 4.00 11/01/2045 | 4.00 % | 11/1/2045 | 277,223 | | 299,852 |
| Freddie Mac Gold 4.50 04/01/2047 | 4.50 % | 4/1/2047 | 1,331,945 | | 1,446,293 |
| Freddie Mac Gold 4.50 07/01/2045 | 4.50 % | 7/1/2045 | 1,912,649 | | 2,113,527 |
| Freddie Mac Gold 4.50 09/01/2044 | 4.50 % | 9/1/2044 | 2,532,851 | | 2,803,376 |
| Freddie Mac Gold 4.50 10/01/2047 | 4.50 % | 10/1/2047 | 351,844 | | 381,420 |
| Freddie Mac Pool 2.00 08/01/2050 | 2.00 % | 8/1/2050 | 5,044,280 | | 5,060,758 |
| Freddie Mac Pool 2.50 02/01/2051 | 2.50 % | 2/1/2051 | 2,129,172 | | 2,188,274 |
| Freddie Mac Pool 2.50 07/01/2041 | 2.50 % | 7/1/2041 | 3,717,841 | | 3,846,267 |
| Freddie Mac Pool 2.50 07/01/2050 | 2.50 % | 7/1/2050 | 4,237,532 | | 4,353,298 |
| Freddie Mac Pool 2.50 08/01/2040 | 2.50 % | 8/1/2040 | 3,542,506 | | 3,686,167 |
| Freddie Mac Pool 2.50 10/01/2040 | 2.50 % | 10/1/2040 | 1,061,068 | | 1,099,365 |
| Freddie Mac Pool 2.50 10/01/2040 | 2.50 % | 10/1/2040 | 2,953,026 | | 3,047,650 |
| Freddie Mac Pool 2.50 10/01/2050 | 2.50 % | 10/1/2050 | 2,994,752 | | 3,090,071 |
| Freddie Mac Pool 2.50 11/01/2050 | 2.50 % | 11/1/2050 | 1,929,371 | | 1,982,420 |
| Freddie Mac Pool 2.50 12/01/2035 | 2.50 % | 12/1/2035 | 6,022,703 | | 6,269,834 |
| Hsbc Holdings Plc 2.848 06/04/2031 | 2.85 % | 6/4/2031 | 998,632 | | 1,012,299 |
| Hsbc Holdings Plc 4.25 08/18/2025 | 4.25 % | 8/18/2025 | 1,273,256 | | 1,389,022 |
| Imperial Brands Plc 3.875 07/26/2029 | 3.88 % | 7/26/2029 | 998,632 | | 1,074,336 |
| Jpmorgan Chase & Co. 2.522 04/22/2031 | 2.52 % | 4/22/2031 | 823,871 | | 836,696 |
| Jpmorgan Chase & Co. 2.956 05/13/2031 | 2.96 % | 5/13/2031 | 549,248 | | 570,841 |
| Jpmorgan Chase & Co. 3.375 05/01/2023 | 3.38 % | 5/1/2023 | 299,590 | | 310,547 |
| Jpmorgan Chase & Co. 3.625 12/01/2027 | 3.63 % | 12/1/2027 | 349,521 | | 377,672 |
| Jpmorgan Chase & Co. 4.493 03/24/2031 | 4.49 % | 3/24/2031 | 1,398,085 | | 1,634,801 |
| Kinder Morgan, Inc. 4.30 06/01/2025 | 4.30 % | 6/1/2025 | 2,346,785 | | 2,544,439 |
| Lloyds Banking Group Plc 4.582 12/10/2025 | 4.58 % | 12/10/2025 | 923,734 | | 1,010,110 |
| Nextera Energy, Inc. 1.90 06/15/2028 | 1.90 % | 6/15/2028 | 1,298,221 | | 1,285,634 |
| Nextera Energy, Inc. 2.85 04/01/2025 | 2.85 % | 4/1/2025 | 449,384 | | 472,458 |
| Occidental Petroleum Corp. 3.20 08/15/2026 | 3.20 % | 8/15/2026 | 1,048,563 | | 1,093,242 |
| Oracle Corp. 2.95 04/01/2030 | 2.95 % | 4/1/2030 | 249,658 | | 254,337 |
| Philip Morris International, Inc. 2.10 05/01/2030 | 2.10 % | 5/1/2030 | 2,546,511 | | 2,500,750 |
| Prosus Nv 3.061 07/13/2031 | 3.06 % | 7/13/2031 | 1,897,401 | | 1,876,649 |
| Prosus Nv 3.68 01/21/2030 | 3.68 % | 1/21/2030 | 1,323,187 | | 1,383,413 |
| Relx Plc 3.00 05/22/2030 | 3.00 % | 5/22/2030 | 998,632 | | 1,050,171 |
| Slm Student Loan Trust 0.29388 07/25/2040 | 0.29 % | 7/25/2040 | 2,586,457 | | 2,513,045 |

*Party-in-interest, as defined by ERISA

**The cost of participant-directed investments is not required to be disclosed

See accompanying independent auditors' report

# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099 Plan No. 004

December 31, 2021

| Identity of issuer | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|---|---|---|---|---|---|
| Slm Student Loan Trust 0.72388 01/25/2041 | 0.72 % | 1/25/2041 | 632,709 | | 632,820 |
| Slm Student Loan Trust 0.75388 01/25/2040 | 0.75 % | 1/25/2040 | 1,398,220 | | 1,398,527 |
| State Street Corp. 3.152 03/30/2031 | 3.15 % | 3/30/2031 | 1,772,572 | | 1,932,825 |
| Target Corp. 2.65 09/15/2030 | 2.65 % | 9/15/2030 | 1,048,563 | | 1,107,254 |
| Tc Energy Corp. 4.10 04/15/2030 | 4.10 % | 4/15/2030 | 1,098,495 | | 1,234,857 |
| The Sherwin-Williams Co. 3.45 06/01/2027 | 3.45 % | 6/1/2027 | 998,632 | | 1,083,271 |
| The Southern Co. 3.70 04/30/2030 | 3.70 % | 4/30/2030 | 1,098,495 | | 1,201,643 |
| The Williams Companies, Inc. 3.25 05/15/2030 | 3.25 % | 5/15/2030 | 1,198,358 | | 1,268,058 |
| T-Mobile U.S., Inc. 2.55 02/15/2031 | 2.55 % | 2/15/2031 | 1,298,221 | | 1,304,198 |
| T-Mobile U.S., Inc. 3.75 04/15/2027 | 3.75 % | 4/15/2027 | 524,282 | | 571,895 |
| Toyota Auto Receivables Owner Trust 1.66 09/15/2025 | 1.66 % | 9/15/2025 | 1,083,516 | | 1,097,810 |
| U.S. Treasury Note/Bond 0.125 01/31/2023 | 0.13 % | 1/31/2023 | 5,991,791 | | 5,974,314 |
| U.S. Treasury Note/Bond 0.125 04/30/2022 | 0.13 % | 4/30/2022 | 3,994,528 | | 3,995,503 |
| U.S. Treasury Note/Bond 0.125 04/30/2023 | 0.13 % | 4/30/2023 | 4,902,284 | | 4,877,099 |
| U.S. Treasury Note/Bond 0.125 05/31/2022 | 0.13 % | 5/31/2022 | 3,899,657 | | 3,899,462 |
| U.S. Treasury Note/Bond 0.125 06/30/2022 | 0.13 % | 6/30/2022 | 3,045,827 | | 3,044,650 |
| U.S. Treasury Note/Bond 0.125 08/31/2023 | 0.13 % | 8/31/2023 | 6,496,100 | | 6,441,759 |
| U.S. Treasury Note/Bond 0.125 09/30/2022 | 0.13 % | 9/30/2022 | 1,712,654 | | 1,710,923 |
| U.S. Treasury Note/Bond 0.125 10/15/2023 | 0.13 % | 10/15/2023 | 289,603 | | 286,785 |
| U.S. Treasury Note/Bond 0.125 11/30/2022 | 0.13 % | 11/30/2022 | 10,485,635 | | 10,462,985 |
| U.S. Treasury Note/Bond 0.25 06/15/2024 | 0.25 % | 6/15/2024 | 1,078,522 | | 1,062,762 |
| U.S. Treasury Note/Bond 0.375 03/31/2022 | 0.38 % | 3/31/2022 | 4,993,159 | | 5,001,339 |
| U.S. Treasury Note/Bond 0.50 11/30/2023 | 0.50 % | 11/30/2023 | 7,494,732 | | 7,469,336 |
| U.S. Treasury Note/Bond 0.75 11/15/2024 | 0.75 % | 11/15/2024 | 5,767,099 | | 5,740,275 |
| U.S. Treasury Note/Bond 0.875 06/30/2026 | 0.88 % | 6/30/2026 | 1,268,262 | | 1,248,179 |
| Umbs Tba 2.50 01/01/2051 | 2.50 % | 1/1/2051 | 6,710,806 | | 6,846,633 |
| United Parcel Service, Inc. 4.45 04/01/2030 | 4.45 % | 4/1/2030 | 973,666 | | 1,157,275 |
| Unitedhealth Group, Inc. 2.95 10/15/2027 | 2.95 % | 10/15/2027 | 998,632 | | 1,071,240 |
| Verizon Communications, Inc. 2.355 03/15/2032 | 2.36 % | 3/15/2032 | 1,074,528 | | 1,065,853 |
| Wells Fargo & Co. 2.879 10/30/2030 | 2.88 % | 10/30/2030 | 249,658 | | 260,759 |
| Wells Fargo & Co. 3.45 02/13/2023 | 3.45 % | 2/13/2023 | 948,700 | | 988,626 |
| Wells Fargo & Co. 4.478 04/04/2031 | 4.48 % | 4/4/2031 | 2,172,024 | | 2,546,789 |

*Party-in-interest, as defined by ERISA

**The cost of participant-directed investments is not required to be disclosed

See accompanying independent auditors' report

# CITI RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1568099 Plan No. 004

December 31, 2021

| | Identity of issuer | Interest rate | Maturity date | Number of shares/units | Cost value** | Current value |
|---|---|---|---|---|---|---|
| | Zoetis, Inc. 4.50 11/13/2025 | 4.50 % | 11/13/2025 | 973,666 | | 1,077,696 |
| | Total Reinsurance Group of America Contract No. RGA00084 | | | | | $ 257,541,496 |
| | Total synthetic GICs | | | | | 1,199,301,585 |
| | Total investments | | | | | $ 19,774,179,337 |
| * | Loans receivables from participants | | | | | |
| | 24773 loans carrying an interest rate of 4.25% to 10.25% with maturity dates through 2041 | | | | | 201,654,860 |
| | Other Investment Liabilities | | | | | |
| | Payable In Brazil Real | | | (53,465) | | (9,599) |
| | Payable In Canadian Dollar | | | (6,648) | | (5,263) |
| | Payable In Euro Currency Unit | | | (8,333) | | (9,476) |
| | Payable In Hong Kong Dollar | | | (579,483) | | (74,328) |
| | Payable In Japanese Yen | | | (15,955,800) | | (138,560) |
| | Payable In Norwegian Krone | | | (76) | | (9) |
| | Payable In Pound Sterling | | | (424) | | (575) |
| | Payable In Russian Ruble (New) | | | (87,526,464) | | (1,161,096) |
| | Payable In U.S. Dollar | | | (435,785) | | (435,785) |
| | Total Other Investment Liabilities | | | | | (1,834,691) |
| | Total | | | | | $ 19,973,999,506 |

*Party-in-interest, as defined by ERISA

**The cost of participant-directed investments is not required to be disclosed

See accompanying independent auditors' report

| | |
|---|---|
| **Plan Name** | **Citi Retirement Savings Plan** |
| **Plan Sponsor EIN** | **52-1568099** |
| **ERISA Plan No.** | **004** |
| **Plan Year End** | **12/31/2021** |

**The required attachment noted below is included within the Accountant's Opinion attachment to the Form 5500 Schedule H, Part III, which consists of the entire Audit report issued by the Plan's Independent Qualified Public Accountant (IQPA).**

| Form/Schedule | Line Item | Description |
|---|---|---|
| 5500 Schedule H | Line 4i | Schedule of Assets (Held at End of Year) |