

Evan S. Gutman CPA, JD
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October 23, 2023

Securities and Exchange Commission
Attn: Commission Chair Gary Gensler
Commissioner Hester M. Pierce
Commissioner Caroline A. Crenshaw
Commissioner Mark T. Uyeda
Commissioner Jaime Lizarraga
100 F Street
Washington, DC 20549

Re: Evan S. Gutman, Petitioner v Citibank, N.A.
U.S. Supreme Court Case #23-333
Palm Beach County Court Case #50-2020-CC-005756-XXXX

Dear SEC Commissioners :

I am sending this letter to each of you separately. Enclosed are copies of the following:

1. U.S. Supreme Court Docketing information for the case of Evan S. Gutman, Petitioner v Citibank, N.A. assigned U.S. Supreme Court Case **#23-333**.
2. Letter to KPMG LLP Audit Engagement Partner, David John Reavy for Citigroup, Inc. Certified Audit.
3. Letter to all members of PCAOB (Public Company Accounting Oversight Board)

As indicated by my letter to Mr. Reavy of KPMG enclosed, it is my position if the U.S. Supreme Court grants my Petition, I predict the Market Price Per Share of Citigroup, Inc. is going to drop dramatically. Roughly speaking, my best guess (for reasons delineated in my letter to Mr. Reavy of KPMG) is a Loss to Citigroup Shareholders of about **\$ 1 Billion Dollars** or so. However, I openly concede that is really nothing more than a "Best Guess." In any event, as indicated in my letter to Mr. Reavy, it is my position KPMG has a professional legal and ethical responsibility to ensure the financial risk to Shareholders of Citigroup, Inc. is adequately reflected in the Certified Financial Statements to present fairly the financial position of Citigroup, Inc. That means the Audit Procedures in their Audit Programs need to be sufficient to assess that Risk. As a former auditor myself, I have made certain Recommendations to Mr. Reavy on how to hopefully assess that Risk.

In turn, it is the responsibility of the SEC and the PCAOB to ensure the audit procedures performed by KPMG, LLC are sufficiently adequate to capture that risk. Further details regarding the pending litigation at the U.S. Supreme Court are included in the letter sent to Mr. Reavy, enclosed herein.

Additionally, you may obtain the full Petition for Writ of Certiorari now docketed on the U.S. Supreme Court Website. It is also available along with other pertinent legal filings on my own Websites at **www.heavensadmissions.com** and **www.gutmanvaluations.com**. This letter to each of you, will also be posted on both of my Websites as soon as possible.

Very truly yours,

Evan S. Gutman CPA, JD

Member State Bar of Commonwealth of Pennsylvania
Member District of Columbia Bar
Admitted to Federal Sixth Circuit Court of Appeals
Admitted to Federal Ninth Circuit Court of Appeals
Admitted to U.S. Tax Court Bar

cc: Kenneth Michael Curtin, Esq. (Lead Counsel for Citibank) (Adams & Reese, LLP)
Donald Allen Mihokovich, Esq. (Appellate Counsel for Citibank) (Adams & Reese, LLP)
David John Reavy, KPMG Audit Engagement Partner for Citigroup, Inc.
Public Company Accounting Oversight Board Members (PCAOB)