

Bank Name	Citibank Europe Plc
LEI Code	N1FBEDJ5J41VKZLO2475
Country Code	IE

Due to the group restructuring, Citibank Europe plc started reporting supervisory data to the European Banking Authority in December 2023. For September 2023, consolidated data for the group refers to Citibank Holdings Ireland Limited.

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.



Key Metrics

(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	14,192	16,957	17,260	17,350	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14,192	16,957	17,260	17,350	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	14,192	16,957	17,260	17,350	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	14,192	16,957	17,260	17,350	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	14,192	16,957	17,260	17,350	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14,192	16,957	17,260	17,350	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	59,467	66,977	63,622	66,770	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	59,467	66,977	63,622	66,770	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	23.86%	25.32%	27.13%	25.99%	CA3 {1}	
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	23.86%	25.32%	27.13%	25.99%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	23.86%	25.32%	27.13%	25.99%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	23.86%	25.32%	27.13%	25.99%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020))/(C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	÷
Total capital (as a percentage of risk exposure amount) - transitional definition	23.86%	25.32%	27.13%	25.99%	CA3 {5}	•
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	23.86%	25.32%	27.13%	25.99%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	141,540	153,380	165,062	171,192	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	10.03%	11.06%	10.46%	10.13%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	14,192	16,957	17,260	17,350	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	14,192	16,957	17,260	17,350	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	141,540	153,380	165,062	171,192	C 47.00 (r0300,c0010)	2015/62 of 10 October 2014 amending CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	141,540	153,380	165,062	171,192	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	10.03%	11.06%	10.46%	10.13%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	10.03%	11.06%	10.46%	10.13%	[A.2]/[B.2]	

Ebal | Europeans | Burshing | 2024 EU-wide Transparency Exercise | Capital | Citibank Europe Pic

			As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
	A	(min EUR., %) OWN FUNDS	14,192	16,957	17,260	17,350	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CFPR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	14,192	16,957	17,260	17,350	C 01.00 (40020,c0010)	Article 50 of CFR
	A1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital	649	1,786	1,825	1,840	C 01.00 (r9030,c0010)	Articles 26(1) points (s) and (b), 27 to 29, 36(1) point (f) and 42 of CSR
	A1.2	instruments) Retained earnings	9,786	10,754	10,959	11,068	C 01.00 (r0110,c0010)	Articles 26(1) point (c), 26(2) and 35 (1) points (a) and (i) of CRR
	A1.3	Accumulated other comprehensive income	-517	-166	-182	-188	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CFR
	_						C 01.00 (0200,c0010)	Addiction 4(117) and 20(1) point (e) of CFR
	A1.4		4,504	4,777	4,883	4,931	C 01.00 (9210,c0010)	Anticins 4(11/) and 20(1) point (4) or Live Articins 4(112), 26(1) point (8) and 36 (1) point (8) of CRR
	A.1.5							
	A.1.6		0	277	275	205	C 01.00 (r0230,c0010)	Article B4 of CFR
	A1.7		-93	-64	-76	-79	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (i) of CRR
	A1.8	(-) Intangible assets (including Goodwill) (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated	-92	-335	-356	-354	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	DTLs	-36	-43	-43	-44	C 01.00 (r0370,c0010)	Articles 30(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Articles 35(1) point (d), 40 and 150 of CRR
	A1.11		0	0	0	0	C 01.00 (+0390,c0010)	Articles 4(109), 35(1) point (e) and 41 of CRR
	A.1.12		0	0	0	0	C 01.00 (r0420,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13		0	0	0	0	C 01.00 (r0440,c0010) C 01.00 (r0450,c0010) + C 01.00 (r0450,c0010) +	Article 35(1) point (j) of CRR Article 4(36), 35(1) point (k) (i) and 80 to 91 of CRR; Article 35(1) point (k) (ii), 243(1) point (b), 244(1)
	A1.14		0	0	0	0	C 01.00 [6470,c0010] + C 01.00 [r0471,c0010]+ C 01.00 [6472,c0010]	point (b) and 258 of CRR Articles 36(1) point k) (ii) and 378(3) of CRR; Articles 36(1) point k) (iv) and 153(6) of CRR and Articles 36(1) point k) (iv) and 153(8) of CRR.
	A.1.14.1		0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 263(1) point (b), 246(1) point (b) and 256 of CRR
	A.1.15	 (-) Holidings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment 	0	0	0	0	C 01.00 (±0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CFR
OWN FUNDS	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entitles where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
Transitional period	A.1.18		0	0	0	0	C 01.00 (40510,c0010)	Article 48 of CRR
	A.1.18A		-5	4	-2	-3	C 01.00 (r0513,c0010)	Article 35(1), point (m) and Article 47c CRR
	A1.18B		0	0	0	0	C 01.00 (40514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C		0	0	0	0	C 01.00 (r0515,c0010)	Article 35(1), point (I) CRR
	A.1.19		-5	-27	-23	-26	C 01.00 (40524,c0010)	Article 3 CRR
	A1.20		0	0	0	0	C 01.00 (r0529,c0010)	-
	A1.21		0	0	0	0	CA1(1.1.6+1.1.8+1.1.26)	
	A.1.21.1		0	0	0	0	C 01.00 (+0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2		0	0	0	0	C 01.00 (r0340,c0010)	Articles 479 and 4800 of CRR
	A.1.21.3		0	0	0	0	C 01.00 (+0520,c0010)	Articles 459 to 472, 476 and 461 of CRR
	A.2		0	0	0	0	C 01.00 (r0530,c0010)	Article G1 of CRIR.
	A2.1		0	0	0	0	C 01.00 (+0540,c0010) + C 01.00 (+0670,c0010)	
	A.2.2		0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3		Ō	0	0	0	C 01.00 (+0650,c0010) + C 01.00 (+0700,c0010) + C 01.00 (+0710,c0010) + C 01.00 (+0740,c0010)	
	A.2.4		0	0	0	0	+ C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010) C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	14,192	16,957	17,260	17,350	C 01.00 (40015,c0010)	Article 25 of CFR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r9750,c0010)	Acticle 71 of CRR
	A4.1	Tier 2 Capital Instruments	0	0	0	0	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
							C 01.00 (r0910,c0010) + C 01.00 (r0920,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0940,c0010) +	
	A.4.2		0	0	0	0	C 01.00 (4950,c0010) + C 01.00 (4055,c0010) + C 01.00 (49570,c0010) + C 01.00 (40574,c0010) + C 01.00 (49570,c0010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0900,c0010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	59,467	66,977	63,622	66,770	C 02.00 (r0010,c0010)	Articles 92(3), 95, 95 and 98 of CRIR
OWN FUNDS REQUIREMENTS	B.1		0	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	23.86%	25.32%	27.13%	25.99%	CA3(1)	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	23.86%	25.32%	27.13%	25.99%	GA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	23.86%	25.32%	27.13%	25.99%	CA3(5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	14,192	16,957	17,260	17,350	[A.1-A.1.13-A.1.21+MNJA.2+A.1.13-A.2.2- A.2.4+MNJA.4+A.2.2-A.4.3,0),0)]	
CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	23.86%	25.32%	27.13%	25.99%	[0.1)(8-8.1)	
Fully loaded ⁴	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (19440,c0040)	
		Aquestiments included in Invast due to Irins 9 that includes all angelinents and on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view a				L		



Overview of Risk exposure amounts

		RWAs			
(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	39,134	43,386	42,467	45,314	C 02.09 (n044, c0110) (C 07.00 (n089, c1220, s001) + C 07.00 (n0110, c1220, s001) + C 07.00 (n0130, c0220, s001) + C 07.00 (n0130, c0220, s001) + C 08.01 (n0400, c2200, s001) + C 08.01 (n0400, c2200, s001) + C 08.01 (n0400, c2200, s002) + C 08.01 (
Of which the standardised approach	39,134	43,386	42,467	45,314	C 02.00 (r0060, c0010)-{C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010)- [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	5,184	5,772	5,276	5,997	C 07.00 (10080, ct220, s001) + C 07.00 (10110, ct220, s001) + C 07.00 (10130, c0220, s001) + C 08.01 (10040, c0280, s002) +
Credit valuation adjustment - CVA	1,702	2,071	2,037	1,473	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	24	129	106	106	C 02.00 (0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	8,396	9,416	7,397	7,477	C 02.00 (r0520, c0010)
Of which the standardised approach	1,433	3,576	2,481	2,754	C 02.00 (r0530, c0010)
Of which IMA	6,963	5,840	4,916	4,723	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (0010, c0601)*12.5+C 20.00 (0010,c0450)*12.5+MAX(C 24.00(0010,c0090),C 24.00(0010,c0100),C 24.00(0010,c0100)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	5,026	6,203	6,340	6,403	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (0000, c0010)
Of which standardised approach	5,026	6,203	6,340	6,403	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0820, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	59,467	66,977	63,622	66,770	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1]] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA). They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.



P&L

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	2,890	4,140	1,339	2,708
Of which debt securities income	360	522	209	431
Of which loans and advances income	2,359	3,364	1,065	2,145
Interest expenses	1,820	2,555	771	1,575
(Of which deposits expenses)	1,679	2,355	722	1,474
(Of which debt securities issued expenses)	0	0	0	0
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	6	6	0	4
Net Fee and commission income	852	1,161	325	660
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	18	15	16	28
Gains or (-) losses on financial assets and liabilities held for trading, net	323	361	97	153
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	3	27	-1	-6
Gains or (-) losses from hedge accounting, net	0	-1	3	2
Exchange differences (gain or (-) loss), net	-15	36	-18	48
Net other operating income /(expenses)	573	815	197	415
TOTAL OPERATING INCOME, NET	2,829	4,004	1,186	2,438
(Administrative expenses)	1,249	1,840	532	1,067
(Cash contributions to resolution funds and deposit guarantee schemes)	47	69	27	38
(Depreciation)	45	69	24	48
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	12	50	39	88
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-34	-35	-8	-1
(Other provisions)	47	85	47	89
Of which pending legal issues and tax litigation ¹	0	13	0	0
Of which restructuring ¹	0	34	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-23	-4	13	-5
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	-23	-4	13	-5
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	2	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,499	1,978	550	1,202
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,220	1,610	447	975
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,220	1,610	447	975
Of which attributable to owners of the parent	1,220	1,597	422	917

⁽¹⁾ Information available only as of end of the year
(2) For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/2023	:			As of 31	/12/2023			As of 31/0	3/2024			As of 30/0	6/2024		
			Fair value hierarch	у			Fair value hierarchy			1	air value hierarch	у			air value hierarch	у	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	37,886				41,155				40,143				43,166				IAS 1.54 (i)
Financial assets held for trading	37,815	9,577	27,816	422	33,424	6,097	27,048	278	32,775	7,318	25,242	215	30,423	5,783	24,412	228	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	810	37	73	700	231	44	0	186	246	37	32	177	253	35	43	176	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	2,641	0	2,641	0	1,885	0	1,885	0	1,776	0	1,776	0	3,670	0	3,670	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	8,455	7,535	920	0	15,389	7,388	8,001	0	17,966	7,973	9,993	0	19,166	8,356	10,809	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	28,278				37,670				39,021				40,031				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	0	0	0	0	2	0	2	0	13	0	13	0	16	0	16	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	16,755				10,186				19,306				19,223				
TOTAL ASSETS	132,640				139,941				151,245				155,949				IAS 1.9(a), IG 6

⁽¹⁾ Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(min 8	EUR)			As of 30/09/20	23					As of 31/	12/2023					As of 31/	03/2024					As of 30/1	06/2024			
		Gross carry	ring amount ⁽²⁾		Acı	cumulated impairme	nt ⁽²⁾	Gr	oss carrying amou	nt ⁽²⁾	Acci	imulated impairms	ent ⁽²⁾	Gros	s carrying amoun	t ⁽²⁾	Acc	umulated impairme	ent ⁽²⁾	Gros	s carrying amount		Accu	mulated impairm	ent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ⁵		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition			Stage 1 Assets without significant increase in credit risk since initial recognition	risk since initial recognition but		increase in credit		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired		Stage 1 Assets without significant increase in credir risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Credit-impaired	References
Financial assets at fair value through other		8,457	0	0	-2	0	0	15,393	0	0	-4	0	0	17,970	0	0	4	0	0	19,170	0	0	-5	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at		0	0	0	0	0	0	230	0	0	0	0	0	232	1	0	0	0	0	232	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	26,107	2,118	167	-22	-49	-42	34,888	2,534	246	-35	-71	-127	36,351	2,451	191	-36	-63	-109	37,922	1,896	146	-38	-49	-83	Annex V.Part 1.32, 44(a)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

^[8] From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods



Breakdown of liabilities

Citibank Europe Plc

(mln EUR)

(mar con)					•
		Carrying	gamount		
LIABILITIES:	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Financial liabilities held for trading	38,643	33,402	30,343	29,528	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	213	0	499	694	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	68,979	80,192	93,764	97,301	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method [‡]	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	0	21	18	23	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	230	350	375	387	IAS 37.10; IAS 1.54(I)
Tax liabilities	232	238	249	148	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	8,521	8,029	7,502	8,761	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	116,819	122,232	132,751	136,842	IAS 1.9(b);IG 6
TOTAL EQUITY	15,821	17,709	18,494	19,107	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	132,640	139,941	151,245	155,949	IAS 1.IG6

⁽¹⁾ Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



Breakdown of liabilities

Citibank Europe Plc

(mln EUR)

			Carrying	g amount]
Breakdown of financial liabilitie	s by instrument and by counterparty sector	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Derivatives		27,609	26,247	23,747	23,257	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Situit pusitions	Debt securities	11,034	7,176	6,613	6,294	Annex V.Part 1.31
	Central banks	463	245	341	516	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	236	122	223	398	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	735	939	1,874	1,893	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	342	604	878	948	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	8,118	10,479	10,441	11,904	Annex V.Part 1.42(c),44(c)
Describe	of which: Current accounts / overnight deposits	6,126	9,102	8,553	10,263	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	14,923	15,295	18,043	23,761	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	13,662	14,042	16,561	19,199	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	29,906	35,822	35,835	32,351	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	23,255	29,072	27,077	26,639	ECB/2013/33 Annex 2.Part 2.9.1
	Households	1,861	6,699	7,010	6,881	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	736	3,229	3,096	2,894	Annex V.Part 1.42(f), 44(c)
Debt securities issued		0	0	0	0	Annex V.Part 1.37, Part 2.98
Of which: Subord	inated Debt securities issued	0	0	0	0	Annex V.Part 1.37
Other financial liabilities		13,188	10,713	20,720	20,689	Annex V.Part 1.38-41
OTAL FINANCIAL LIABILITIES		107,836	113,615	124,624	127,546	



Market Risk Citibank Europe Plc

	SA						М									IM						
			VaR (Memorand	um item)	STRESSED VaR	(Memorandum item)	INCREMEN MIGRATION R	ITAL DEFAULT AND ISK CAPITAL CHARGE	ALL PRICE RIS	IKS CAPITAL CH.	ARGE FOR CTP		VaR (Memora	andum item)	STRESSED Var (M	emorandum item)			ALL PRICE RIS	KS CAPITAL CHA	RGE FOR CTP	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVg)	LATEST AVAILABLE (SVaRt- 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVE)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2023	As of 31/12/2023				As of 30	/09/2023									As of 31/1	2/2023					
Traded Debt Instruments	398	730	179	41	380	110							143	22	324	44						
Of which: General risk	19	345	179	41	380	110							143	22	324	44						
Of which: Specific risk	379	385	0	0	0	0							0	0	0	0						
Equities	0	4	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	1.035	2.842	10	0	17	0							0	0	0	0						
Commodities risk	0	2,042	0	ō	0	0							o o	0	0	o o						
Total	1,433	3,576	138	32	315	94	104	58	0	0	0	6,963	116	15	282	35	69	56	0	0	0	5,840
	As of 31/03/2024	As of 30/06/2024				As of 31	/03/2024									As of 30/0	16/2024					
Fraded Debt Instruments	849	980	105	23	276	93							107	25	266	66						
Of which: General risk	415	551	105	23	276	93							107	25	266	66						
Of which: Specific risk	434	430	0	0	0	0							0	0	0	0						
Equities	5	11	0	0	0	0								0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	5	10	0	0	0	0							0	0	0	0						
Foreign exchange risk	1,628	1,763	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	2,481	2,754	76	16	227	81	66	90	0	0	0	4,916	73	17	213	57	92	78	0	0	0	4,723

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

Ebbal Barrion 2024 EU-wide Transparency Exercise Credit Risk - Standardized Approach

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31/	12/2023	
		Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ⁴	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(minEUR, %)	40,316	41.302	612		45.177	51.681	645	
	Central dovernments or central banks	40,326	41,302	012		40,177	51,081	14	
	Resional sovernments or local authorities Public sector entities	368	320	40		576	481	55	
	Multilateral Development Banks	625	623	108		1.058	1.064	101	
	International Ordanisations	835	835			623	623		
	Institutions	20.242	19.703	5,568		19.504	16,585	4.818	
	Corporates	61,330	37,524	33,884		67.955	41.210	38,099	
	of which: SME	166	148	148		166	130	130	
	Betall	0		0		2.089	868	651	
0	of which: SME	0	0	0		0	0	0	
Consolidated data	Secured by mortstakes on immovable property	1,238	1,149	1,149		2,120	1,910	1,608	
	of which: SME	50	52	52		50	44	44	
	Exposures in default	44	25	36	7	154	57	70	8
	Items associated with particularly high risk	1,278	879	1,319		1,264	915	1,372	
	Covered bands	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	3,866	3,380	1,500		4,949	4,691	1,246	
	Collective investments undertakings (CIUI)	0	0	0		0	0	0	
	Equity					53	53	53	
	Other exposures	76	76	76		435	435	384	
	Standardised Total ²	130,239	105,815	44,291	198	149,089	120,636	49,128	32

14 Starting from the 2023 exercise, value adjustements and provisions for the consolidated data include a	eneral credit risk adjustments, for the consistency with the data per country of counterparty

					Standardised Ap	proach			
			As of 30/09/2	123			As of 31.	12/2023	
	Intel SUR, No	Original Exposure ³	Esposure Value ¹	Pisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	8,872	8,907	0		13,090	13,120	60	
	Regional dovernments or local authorities	0	0	0		0	0	0	
	Public sector entities	122	122	0		182	182		
	Multilateral Development Banks	0							
	International Organisations	4.284	4.284	205		2.011	2.011	114	
	Institutions Corporates	7.318	3,617	3,068		7,779	3,907	3,371	
	of which: SME	.,		0			0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
GERMANY	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0		0	0	0	0
	Items associated with particularly high risk	27	18	27		15	6	9	
	Covered bonds								
1	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CRI)	175	173	100		177	169	80	
	Collective investments undertakinus (CIU) Equity								
	Other exposures	0		0			0		
	Standardised Total ²				21				20

					Standardised Ap	proach			
			As of 30/09/2	023				12/2023	
	(minSUR, N)	Original Exposure ^a	Esposure Value ⁴	fisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central sovernments or central banks	4,370	4,653	0		4,266	4,793	0	
	Resional sovernments or local authorities	0	0	0		0	0	0	
	Public sector entities	167	103	21		177	112	22	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Ordanisations	0	0	0		0	0	0	
	Institutions	1,820	1,647	227		1,112	916	157	
	Corporates	11,339	6,252	4,645		11,695	6,303	4,863	
	of which: SME								
	Retail of which: SME			0			0		
FRANCE	Secured by mortificies on immovable property	105	105	105		107	106	105	
	of which: SME			0			0		
	Exposures in default	17	14	21	3	0	0	0	0
	Items associated with particularly high risk	230	178	268		149	97	145	
	Covered bonds	0	0	0		0	0	0	
I	Claims on institutions and corporates with a ST credit assessment	45	35	12		125	95	33	
I	Collective investments undertakings (CIU)	0	0	0		0	0	0	
I	Equity	0		0			0		
I	Other exposures	1	1	1					
	Standardised Total ²				36				37

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31.	12/2023	
	(min EUR, No	Original Esposure ¹	Exposure Velue ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	2,199	2.122			1,000	8,866	0	
	Regional governments or local authorities	0		0			0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	171	91	22		230	150	34	
	Corporates	5,264	3,085	2,925		5,738	3,258	3,097	
	of which: SME Retail	9		0					
	Retail of which: SME	0		0					
NETHERLANDS	Secured by mortilasies on immovable property	o o					0		
	of which: SME	0		0					
	Exposures in default								
	Items associated with particularly high risk	7	6	9		9	8	11	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	5	4	4		83	72	20	
	Collective investments undertakings (CRII)	0	0	0		0	0	0	
	Equity	0		0		0	0		
	Other exposures	0		0		۰	0		
	Standardised Total ²				11				9

					Standardised Ap	proach				
			As of 30/09/2023 As of 31/12/2023							
		Original Exposure ¹	Original Exposure* Exposure Value* Risk exposure amount Public adjustments and providings* Original Exposure* Exposure Value*							
	(minEUR, %)									
UNITED STATES	Control Association of Land States And State	4.001 0 0 9.311 2.380 0 0 0 0 0 0 0 0.2180 0 0 0.2180	4,000 0 0 9,532 1,821 0 0 4 4 0 0 2,144	0 0 0 0,7524 1,817 0 0 4 4 0 0 51 0	9	4,773 0 0 0 1,234 2,230 0 0 0 1,312 0 1,512 0 1,512	4,937 0 0 0 7,933 1,780 1 0 0 10 3 3 3 3 1,533	0 0 0 2,745 1,579 0 0 10 0 4 4 0 727 727 0 3	0	
	Other exposures	1		1		1	1	1		
	Standardised Total ²	Contractor and Community of			5					

IRELAND

2024 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Citibank Europa Plo

	Citibank Europe Pic								
					Standardised Ap	proach			
			As of 30/09/2	023			As of 31/	12/2023	
		Original Exposure ¹	Esposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(minESR, %) Central governments or central banks	12	37			1.290	5.752	122	
	Regional governments or local authorities					122	62	14	
	Public sector entities	0	0	0		1	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Ordanisations	0	0	0		0	0	0	
	Institutions	116	115	56		2,586	222	64	
	Corporates	327	308	306		4,440	3,388	3,416	
	of which: SME					2.089	868	651	
	Retail of which: SME					2,089	000	601	
POLAND	Secured by morbialisis on immovable property			0		825	712	409	
	of which: SME								
	Exposures in default	0	0	0	0	135	34	34	82
	Items associated with particularly high risk	0	0	0		150	116	174	
	Covered bands	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment			0		0	0		
	Collective investments undertakings (CIUI)	0	0	0			0		
	Equity	l °				249	249	205	
	Other exposures	·		U		249	240	200	129
	Standardised Total ²	* Original expression unities Deposition value in a							179

** Original exposure, unbits Exposure value, is reported before taking into account any effect due to credit conversion factors or credit nisk mitigation techniques (e.g. substitution et

[2] Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments	s.
---	----

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31.	12/2023	
	(minSUR, %)	Original Exposure ¹	Exposure Value ¹	fisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central appearaments or central banks	2,591	2,743	0		2,518	2,592	0	
	Resional sovernments or local authorities	0	0	0		0	0	0	
	Public sector entities	1	1	0		1	1	0	
	Multilateral Development Banks	0		0			0		
	International Organisations	2.193	2.193	345		2.863	2,856	413	
	Institutions Corporates	4,195	2,193	3.293		4,200	2,000	3.073	
	of which: SME	4,220	2	2,223		3	2,000	2,072	
	Retail			0					
LINUTED VINODOM	of which: SME	0		0		0	0	0	
UNITED KINGDOM	Secured by mortifales on immovable property	429	361	361		430	356	356	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	0	0	0	1	1	1	0
	Items associated with particularly high risk	117	75	112		77	40	59	
ĺ	Covered bands	610	0				0		
	Claims on institutions and corporates with a ST credit assessment	610	449	333		403	328	209	
	Collective investments undertakings (CRII) South								
ĺ	Other exposures						0		
ĺ	Standardised Total	, and a			- 11			·	- 11

(** Original exposure, unlike Deposure value, is reported before taking into account any effect due to credit conversion factors or credit/risk miligation techniques (e.g., substitution effects).

			Standardised Ap	proach			
	As of 30/09/2	023			As of 31/	12/2023	
Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
3,406	3,405	512		3,239	3,239	376	
0	0	0			0		
0							
					0		
25	23	11		57	56	18	
1,774	1,294	1,244		2,021	1,509	1,437	
1	1	1		1	1	1	
0	0	0		0	0	0	
0	0	0		0	0	0	
100	98	96		100	98	98	
0	0	0			0		
11	5 24	36	0	13 30	17	10 25	
44	24	36		30	17	26	
7	3	2		2	2	1	
,				i î	ô		
		0			0		
57	57	57		163	163	154	

⁽²⁾ Original exposure, unable Disposure value, in reported before taking into account any effect due to credit conversion factors or credit/mix mitigation inchniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of countercan's excludes those for recurricusion exposures but includes enemeral credit mix adjustments.

					Standardised Ap	proach			
			As of 30/09/2	123			As of 31/	12/2023	
	(min EUR, NJ)	Original Exposure ¹	Esposure Value	Risk exposure amount	Value adjustments and provisions ²	Original Exposure	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	2.734	2.734	0		3,407	3.406		
	Regional dovernments or local authorities			0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	72	72	30		61	61	25	
	Corporates	1,423	1,072	1,061		1,359	976	972	
	of which: SME	76	71	71		73	65	65	
	Retail	0	0	0		0	0	0	
CZECH REPUBLIC	of which: SME	0	0	0		0	0	0	
CZECH REPUBLIC	Secured by mortstates on immovable property	39	36	36		30	29	29	
	of which: SME	33	30	30		28	27	27	
	Exposures in default	0	0	0		0	0	0	0
	Items associated with particularly high risk	46	37	55		25	22	34	
	Covered bonds	0	0	0		٥	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		٥	0	0	
	Collective investments undertakings (CIU)	0	0	0		٥	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	1	1	1		1	1	1	

Criginal exposure, unlike Diposure value, in reported before taking into account any effect due to credit convention factors or credit nik mitigation techniques (e.g., subel (2) Total value adulatments and provisions per country of counterparty excludes those for securitization exposures but includes several credit risk adulatments.

					Standardised Ap	proach				
			As of 30/09/2	1023			As of 31.	/12/2023		
		Original Exposure ^s	Exposure Value ¹	Fisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(minEUR, %)									
	Central sovernments or central banks Resignal sovernments or local authorities			0			0		i e	
	Public sector entities							i i		
	Multilateral Development Banks									
	International Organisations	0	0	0		0	0			
	Institutions	16	16	5		13	12	4		
	Corporates	2,845	2,192	1,835		2,514	1,847	1,670		
	of which: SME	0	0	0		0	0	0		
	Retail	0	0	0		0	0	0		
SWITZERLAND	of which: SME	0	0	0			0	0		
	Secured by mortifales on immovable property	4	4	4		4	4	1 4		
	of which: SME Exposures in default							, °,		
	Exposures in default Items associated with particularly high risk	16	3	10			4	2	·	
	Covered bands		,	0			0			
	Claims on institutions and corporates with a ST credit assessment	133	67	14		349	280	57		
	Collective investments undertakings (CRI)			0		0	0			
	Equity	0	0	0		0	0			
	Other exposures	0	0	0		0	0			
	Phone and the self-self-self-self-self-self-self-self-				- 11					

** Criginal exposure, unblike Diposure value, is reported before taking into account any effect due to credit convention factors or credit raik critiquate in a substitution e

(2) Total value adjustments and crovisions our country of conference vesculates those for securification exposures but includes entered credit risk adjustments.

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31/	12/2023	
	(minSUR-W)	Original Exposure ¹	Exposure Value ¹	fisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	40	40	0		61	61	0	
	Regional governments or local authorities								
	Public sector entities	28	28	6		30	30		
	Multilateral Development Banks International Organizations			0			0		
	Institutions	213	209	26		209	206	102	
	Corporates	3,869	2,205	2.188		3.841	2.169	2.152	
	of which: SME		0	0			0		
	Retail	0	0	0		0	0	0	
SPAIN	of which: SME	0	0	0		0	0	0	
OI 71114	Secured by mortalisis on immovable property	149	145	145		149	144	144	
	of which: SME	0	0	0			0		
	Exposures in default	129	246	369	0	349	259	309	
	Items associated with particularly high risk Covered bonds	323	240	309		349	250	309	
	Claims on institutions and corporates with a ST credit assessment	49	43	31		5	3	ĭ	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	1	1	1					
	Standardised Total ³	-			31				30

2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardise	ed Approach								
				03/2024			As of 30	06/2024						
	(mis DJR, N)	Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions					
	Central sovernments or central banks	49,356	52,850	630		54,384	58,327	656						
	Regional governments or local authorities	111	57	11		123	63	13						
	Public sector entities	608	540	52		1,295	224	155						
	Multilateral Development Banks	1,141	1,138	109		1,085	1,082	12						
	International Organisations	645	645	0		694	624	0						
	Institutions	21,729	18,729	4,861		26,154	22,736	5,968						
	Corporates	66,942	40,620	37,137		70,441	44,417	40,590						
	of which: SME	347	219	218		429 2.112	305	363						
	Retall	2,104	865	640		2,112	887	666						
Consolidated data	of which: SME	14 2,028		5 1,515		2304	4 2,057	1734						
	Secured by mortstates on immovable property of which: SHE	2,026	1,827 118	118		2,304	2,057	1,734						
	of which: SME Exposures in default	147	47	54		186	85	115	75					
	Hems associated with particularly high risk	1.003	779	1.169		754	574	861	-					
	Covered bonds			0		0		0						
	Claims on institutions and corporates with a ST credit assessment	3,635	3.406	1.150										
	Collective investments undertakings (CIU)		0			0	0	0						
	Equity	62	62	62		200	200	200						
1	Other exposures	371	371	321		416	416	314						
	Standardised Total ²	149,884	121,936	47,720	290	160,147	132,534	51,283	261					

					Standardise	ed Approach			
			As of 31/	03/2024			As of 30	/06/2024	
	(mbsDJR, No	Original Exposure ^s	Exposure Value ¹	Rhik exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	11,636	11,863	0		9,858	9,882	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	277	277	0		438	438	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	3,905	3,906	0 174		2.888	2.888	139	
	Institutions	3,906 7,976	3,906 4,229	174 3.631		2,888 8,774	2,888 4.745	139	
	Corporates of which: SME	7,976	4,219	7031		8,774	4,740	4,166	
	of which: SME Retail		0			0			
	of which: SME								
GERMANY	Secured by mortalists on immovable property							0	
	of which: 596					0		0	
	Exposures in default			0		0		0	0
	Items associated with particularly high risk	14	8	12		24	19	29	
	Covered bands	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	174	148	67		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures		0	0		7	7		
	Standardised Total ²				35				2

					Standardise	ed Approach			
			As of 31	03/2024			As of 30	106/2024	
	(min DUR. N)	Original Exposure ⁶	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central dovernments or central banks	4,325	4,905	0		5,758	6,303	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	185	121	24		686	368	118	
	Multilateral Development Banks		0			0		0	
	International Organisations	1185		202		0			
	institutions	1,186	990 6.422	4923		818 11.119	622 6.328	189	
	Corporates of which: \$140	11,569	0,422	4,923		11,119	0,120	4,626	
	of which: SME Retail		0			0		0	
	of which: SME	o o				0		0	
FRANCE	Secured by mortglades on immovable property	93	92	92		78	78	76	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	56	32	47		46	23	34	
1	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	53	30	15		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity		0	0		0		0	
	Other exposures							0	
1	Standardised Total ²				29				16

		разования верителення от решения рег сентую совтенция фисцена това тога технествення от основня верителення.												
					Standardise	ed Approach								
			As of 31	03/2024			As of 30	/06/2024						
	(mb EUR, N)	Original Exposure ^b	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Esposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
NETHERLANDS SI BE CO	Section of processing the control and the cont	9,141 0 0 0 3317 5,966 0 0 0 0 0 0 0	9,541 0 0 0 276 3,331 0 0 0 0 11 0 62 2 0	0 0 0 0 0 0 85 82 2 2 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		11,541 0 0 0 334 6.100 0 0 15 15 0 0 15 0 0	11,540 0 0 0 171 1,002 3 3 0 0 2 3 3 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0						

		(2) Total value adjustments and pro	visions per country of counterparts	excludes those for securitisation e	apposures but includes general cred	Strisk adjustments.			
					Standardis	ed Approach			
			As of 31	03/2024			As of 30	106/2024	
	(min DUR, No.)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
UNITED STATES	Central description of central tasks between control tasks by the control tasks by t	4,541 0 0 0 7,603 2,205 0 0 0 4 4 4 0 2,489	A,637 0 0 0 7,779 1,799 0 0 0 0 0 3 0 0 2,792 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 2,5324 1,537 0 0 0 0 4 4 4 0 547 6 547	۰	4.474 0 0 0 10,5312 3,005 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4,810 0 0 0 10,304 2,309 0 0 8 8 9 4 4 4 0 0 0	0 0 0 3,212 1,842 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
I	Standardised Total ²								6

2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardis	ed Approach			
				03/2024			As of 30	06/2024	
	(min EUR. %)	Original Exposure ^b	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
	Central dovernments or central banks	5,810	8,244	137		5,877	8,683	142	
	Regional governments or local authorities	111	57	11		123	63	13	
	Public sector entities	1	0	0		1	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,863	428	209		3,297	422	54	
	Corporates	4,179 174	3,144	3,141		5,086 247	3,982 164	4,004 162	
	of which: SME Retail	2104	855	649		2.112	104	102	
	Retail of which: SME	2,104	860	600		2,112	007	900	
POLAND	Secured by mortalists on immovable property	802	704	391		870	758	434	
	of which: SME	111	78	76		119	83	83	
	Exposures in default	110	28	28	82	87	25	26	61
	Items associated with particularly high risk	144	115	173		185	158	237	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	53	53	26		0	0	0	
ĺ	Collective investments undertakings (CIU)		0	0					
ĺ	Equity	٥	0	0		22 267	22	22	
	Other exposures	209	209	167			267	177	
	Standardised Total ²				123				101

		(2) Total value adjustments and provisions per country of counterparty excludes those for securitization exposures that includes general credit risk adjustments.												
					Standardise	ed Approach								
			As of 31/	03/2024			As of 30	1/06/2024						
	(minU.R. No	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
	Central sovernments or central banks	2,789	2,807	0		2,987	2,987	0						
	Regional governments or local authorities	°.				0								
	Public sector entities Multilateral Development Banks		1					0						
	Multilateral Development Banks International Organisations	° c	0			0		0						
	Institutions	3,346	3,338	416		4,340	4,332	354						
	Corporates	4349	3,116	3.097		4,805	3,636	3,556						
	of which: SME		1	1		4	1	1						
	Retail		0	0		0		0						
	of which: SME		0	0		0								
UNITED KINGDOM	Secured by mortgages on immovable property	409	331	331		356	287	287						
	of which: SME		0	0		0	0							
	Exposures in default	8	4	4	2	16	12	17						
	Items associated with particularly high risk	65	38	56		60	32	49						
	Covered bonds	0	0	0		0	0	0						
	Claims on institutions and corporates with a ST credit assessment	479	450	273		0	0	0						
	Collective investments undertakings (CIU)	0	0	0		0	0	0						
	Equity	0	0	0		75	75	75						
	Other exposures	۰				0								
	Standardised Total ²				12									

					Standardise	ed Approach			
			As of 31	03/2024			As of 30	06/2024	
	IntelDAR, No	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Rhk exposure amount	Value adjustments and provisions ²
	Central sovernments or central banks	3,295	3,295	384		3,786	3,786	388	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities		0			0		0	
	Multilateral Development Banks					0			
	International Organisations	24	22	11			13		
	Institutions Corporates	2.009	1,522	1.476		2.155	1.559	1,519	
	of which: SME	1	1	1		1	1	1	
	Of WHICH: SPIC	ė ė						0	
	of which: SME	0	0	0		0	0	0	
IRELAND	Secured by mortgages on immovable property	95	90	90		25	91	91	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	11	6	8	0	23	12	18	0
	Items associated with particularly high risk	34	19	29		32	18	27	
	Covered bonds		0			0		0	
ĺ	Claims on institutions and corporates with a ST credit assessment		0	0		0			
ĺ	Collective investments undertakings (CIU)	· °				0			
	Equity Other exposures	143	243	135		120	120	106	
	Standardised Total ²	243	262	120		120	110	200	

					Standardise	d Approach			
			As of 31	03/2024			As of 30	/06/2024	
		Original Exposure ¹	Exposure Value	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, W) Control dovernments or central banks	2.891	2.891			4.325	4.325	0	
	Regional governments or local authorities		0			0			
	Public sector entities		0	0		0			
	Multilateral Development Banks		0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	44	43	17		167	167	43	
	Corporates	1,474	1,033	1,024		1,474	1,027	1,030	
	of which: SME	71	63	63		70	61	61	
	Retail	۰	0	0		0	0	0	
CZECH REPUBLIC	of which: SME								
	Secured by mortsialiss on immovable property	28	28	28		30	30	30	
	of which: \$46 Exposures in default	27	20	20		29	- 24	29	
	Exposures in default Hems associated with particularly high risk	27	25	17		45	40	*0	
	Covered bonds		0			0			
	Claims on institutions and corporates with a ST credit assessment		0	0		0			
	Collective investments undertakinss (CIU)		0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	1	1	1		1	1	1	
	Standardised Total ²				6				

		 (с) новы мамы водителентя или реченного рит сочителуют у ексьмен трем гот восственного в предытил или столого деней сочительного водительного водит											
					Standardis	ed Approach							
			As of 31/	03/2024			As of 30	106/2024					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Expanses ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
SWITZERLAND	Invalida, Valuation of Control of	0 0 0 0 0 0 0 0 0 0 4 0 0 2 2 2 2 3 2 3 3 3 3 3 3 3 3 3 3 3 3	0 0 0 85 2,237 0 0 4 0 1 1 2 2 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2	0 0 0 1.7555 3.0644 0 0 0 7 3 3 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1.755 2.232 0 0 0 0 3 4 0 0 0	0 0 0 2,091 2,091 0 0 0 10 35 0 0 0 0 0 0	o				
	Standardised Total ²				20								

Central transcens			As of 31/	03/2024					
Central troupper					As of 30/	As of 30/06/2024			
Central dovernmen	(minEUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁶	Exposure Value ^k	Risk exposure amount	Value adjustments and provisions ²
Reference section of the section of	mentative central leads mentative site of a shift of the shiften mentative site of the shiften mentative site of the shiften o	96 96 96 96 96 96 96 96 96 96 96 96 96 9	26 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 9 0 0 1331 2,138 0 0 0 144 15 202 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	100 0 84 4 0 0 0 4556 3,754 0 0 0 157 0 0 266 0 0 0 0	100 0 84 0 0 0 55 2,007 0 0 0 344 0 0 17 7 0 0	0 0 17 17 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0



Credit Risk - IRB Approach

							IRB Ap	proach						
				As of 30	/09/2023					As of 31	As of 31/12/2023			
		Origir	al Exposure ¹	Exposure			Value adjustments	Original Exposure ¹		Exposure	Risk expos	sure amount	Value adjustments	
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions	
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	
Canaalidatad data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0		0	0	0	0	0		
	Other non credit-obligation assets				0						0			
	IRB Total ²				0						0			

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

 $^{^{(2)}}$ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 31	/03/2024					As of 30	/06/2024		
		Origina	il Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
0	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



General governments exposures by country of the counterparty

				Citibank Europe Ptc As of 31/12/2023										
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balar	ice sheet	
												Off-balance st	neet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M[Austria	2 0 0 0	2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 0 0 0 0 0 11		0 0 0	0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0		
10 - 3Mf [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Belgium	11	0 0 0	0 0 0 0 0 18		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M[[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Bulgaria	3	0 5 3 3 11 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 5 3 3 3 11 0 0 0 0 0 0 19 19	0 0 0 0	(((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [Cyprus		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Czech Republic	200 225 266 68	0 0 8 8 8 118 205 229 6 6 6 6 8 82 8 82	0 8 2 2 20 22 5 5		0 0 116 0 203 209 245 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [Denmark	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 2 0 0	200 200 200 200	0 0 0		
0 - 3M 1 3M - 1Y 1 1Y - 2Y 1 1Y - 2Y 1 2Y - 3Y 1 3Y - 5Y 1 5Y - 10Y 1 10Y - 10Text	Estonia		0 0	0 0 0 0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		



General governments exposures by country of the counterparty

				Citibank Europe Plc As of 31/12/2023 Direct exposures										
							As of 31/12/2023		_	_		_		
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M[13M-1Y] 11Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Finland			0			0	0 8 12 348 145 157 874 2,162 3,562	9,539 8,550	0 4 4 50 394 1,137 85 1,674	2.580	0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	France	122 5.	0 0 0 128 5 5 0 0 1	0 0 0 0 0 0 0 2265		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 128 53 0	25 15 4 0 2 2 2	1,271 1,438 265 0 75 55 150	0 0 12 1 0 0 0 588	54 777 16 0 0 0 250 1,097	0 0 0 0 12 0		
0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Germany	29	299 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		299 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 33 0 0	500 0 1,640 0 0 0 1,208	0 0 12 34 2 0 4	889 688 736 2,562 78 0 345	0 0 0 0 0		
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Croatia								-			-		
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Greece	1	0 0 0 0 0 11 0 0	0 0 0 0 11 10		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		
[0 - 3M[Hungary	2 20 31: 11: 23: 16: 12: 1:	25 266 266 266 266 267 267 267 267 267 267	0 11 11 45 0 6 13		0 0 193 0 98 0 168 0 158 0 121 0 0 238	25 1 3 2 4 2 0	0 0 4 0 48 54 166	0 0 104 0 680 569 2,176 3,529	0 0 3 0 0 0	0 0 52 0 0 0	0 0 0 0 0 0		21
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Ireland	1 1 1 2 2 2	0 0 0 0 0 0 5 5 9 19 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 5 19 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		
[0 - 3M [Italy	144 888 588 844 956 2,17 2,222 7,282	371 5 539 730 836 1,415	142 896 590 849 959 2,169		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 0 5 0 0 7 98	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		111



General governments exposures by country of the counterparty

				Citibank Europe Plc As of 31/12/2023											
								As of 31/12/2023							
							Dire	ct exposures							
		(mln EUR)			On balance si	neet				Derivat	tives		Off balar	ice sheet	
													Off-balance si	neet exposures	
				7.1.		Non-derivative financial a:	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount
	idual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
	[0-3M[3M-1Y 1Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y 10Y-more	Latvia													
	[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
	[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Luxembourg		0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 4 0 0 0 0		
	[0-3M[[3M-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Y] [10Y-more Total	Malta													
	[0 - 3M [Netherlands	33 36 38	0 0 0 0 0 3 8 3 8 0 0			0 0 0 38 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0
	[0-3M[[3M-1Y[11Y-2Y 12Y-3Y [3Y-5Y [3Y-5Y [10Y-more Total	Poland	99 77 66 1.188 876 22 3	23	20		95 49 53 1,170 888 0	0 0 0 0	0 0 0 0 0 54 0	0 25 10 0 0 1,971 0 0	0	0 4,609 0 0 0 0 0	0 1 21 0		59
	[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal	44 44 44	5 0 0 0 0 3 48 0 48 48	41 41 42 43	5 C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0
	[0-3M[3M-1Y 11Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y 10Y-more	Romania	224 94 366 521 134	134	: 11: 6: 4: 4:	2 (2 (2 (2 (2 (2 (2 (2 (2 (2 (2 (2 (2 (2	0 118 90 326 478 91	0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		12
-	Total		1,401	1,351	29	3	1,102	0	0	0	0	0	0		



General governments exposures by country of the counterparty

Citibank Europe F

				Citibank Europe Ptc As of 31/12/2023										
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off balar	nce sheet	
												Off-balance st	neet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0.3M[13M-1Y 11Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y 10Y-more	Stovakia	3	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 35 0 40 0 0 0 75	0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		
[0 - 3M[Stovenia			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	44	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		
10 - 3Mf 13M - 1Yf [1Y - 2Yf [2Y - 3Yf [3Y - 5Yf [5Y - 10Yf 10Y - more	Spain	1 2 11 26 10 9 9 1.69	3 13 24 24 24 24 25 25 25 25 25 25 25 25 25 25 25 25 25	105 908 269	1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Sweden			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	100	3,384 5 216 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	56 2 0 0 0 0	1,328 200 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	United Kingdom	70	44 704 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 10 10 11 714	0		703 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 1 0 0 0		
[0 - 3M [Iceland	7.	71 /18	0	,	703	11	,		U	U	1		0
Total [0 - 3M [Liechtenstein													
[0-3M[13M - 1Y 11Y - 2Y 2Y - 3Y 3Y - 5Y [5Y - 10Y 10Y - more	Norway		0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	1: 2: 6 5:	1 793 3 755 6 113 7 814 0 0 9 125 0 0	24 4 0	6,185 188 572 424 242 0	0))))))
Total	1	1 -	ol o			0		107	7 2,599	71	7,611	0		



General governments exposures by country of the counterparty

				Citibank Europe Plc As of 31/12/2023										
							As of 31/12/2023			_			_	
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Australia			0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [3Y - 10Y] [10Y - more Total	Canada						·			·				
[0 - 3M[] [3M - 1Y] [1Y - 2Y[] [2Y - 3Y[] [3Y - 5Y[] [5Y - 10Y[] [10Y - more]] [10Y - more] [10H]	Hong Kong													
[0 - 3M[Japan		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	() () () () () () () () () ()	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	u.s.	45 70 1,12 2,06 6 4,45	68 0	0 0 0		0 497 708 0 1,127 0 0 2,067 68 0 0 0 0 0 0 0 0 0	0 0 0 0	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 2 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	China	(0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
1053 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Switzerland		0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	() () () () () () () () () ()	0 0 0 0 0	0 0 0 0 0	0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y [1Y-2Y [2Y-3Y [3Y-5Y [5Y-10Y [10Y-more Total	Other advanced economies non EEA		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 1 0 0 0 0 0		0



General governments exposures by country of the counterparty

							Citibank Europe Plc							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balar	nce sheet	
					Non-derivative financial at	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value	Off-balance si	heet exposures	
						sects by accounting portions		Schlautes mai pos	in tanc	Demanes ma	incoure ion total			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit of loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M[[3M-17] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other Central and eastern Europe countries non EEA	0 0 0 0 2	0 0 0 0	0 0 0 0 0 2 2			0 0 0 0 0	0 0 0 32 0 0	0 0 0 555 0 0	0 0 0 0	0 0 0 0	0		
[0-3M] [0-3M] [3M-1Y] [11-2Y] [11-2Y] [2Y-3Y] [33'-5Y] [5Y-10Y] [10Y-more Total	Middle East	2	0 0	2 0 0 0 0			0 0 0 0 0	32 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
10 - 3M 13M - 1Y	Latin America and the Caribbean	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0			0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [11-2Y] [17-2Y] [2Y-3Y] [33'-5Y] [53'-10Y] [10Y-more Total	Africa	18 0 0 0 0 0 0 20	1 0 0 0 0 20 21	18 0 0 0 0 20 23 38			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
To -3M	Others	38 0 214 0 404 0 20 638	0 0 194 404 0	0 20 0 0 0 20 20		0 0 0 0 1194 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 63 0 0 0 0	0 1,558 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

[1] Information on sovereign exposures is only available for institutions that have zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereigh) on sovereigh credit ink (i), e. CDS, financial guarantees) booked in all the accounting portfolio (on off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereigh) with full or partial government guarantees by central, regional and local governments.

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania. Bosnia and Herzegovina. FYR Macedonia. Montenegro. Serbia and Turkey

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Montinique, Puerto Rica, Saint Barbdéemy, Turls And Circos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(6) The columns Total carrying amount of non-derivative financial assets (net of short positions) provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



General governments exposures by country of the counterparty

			Citibank Europe Pic As of 80/06/2024											
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balan	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M[Austria	6 6 6 7 13	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 12			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0	0 0 0 0	0	0 0 0		
10 - 3Mf [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Belgium	22	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 288			0 0 0 0 0 0 0 0 1 1	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 0 0 0 0		
[0 - 3M[Bulgaria	: G 15 G 31	5 0 5 6 19 0 5 35 0 6 6 6 7 9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		5 5 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	0 0 0 0	(((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0		
[0 - 3M [Cyprus		0 0	0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Czech Republic	238 222 22 24 24 24 4 9	0 0 239 2 204 19 250 5 5 5 951	0 0 37 25 16 29 24 5		0 0 2020 0 197 0 4 0 236 0 218	0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0
[0 - 3M [Denmark	((((((((((((((((((((901 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	0 0 0 100 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0
0 - 3M 1 3M - 1Y 1 1Y - 2Y 1 1Y - 2Y 1 2Y - 3Y 1 3Y - 5Y 1 5Y - 10Y 1 10Y - 10Text	Estonia		0 0	0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		



General governments exposures by country of the counterparty

				Citibank Europe PIc As of 30/06/2024 Direct exposures										
					_		As of 30/06/2024			_		_		
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	h negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Finland			0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 169 5 5 452 1,101 1,779	580 1,813 4,283 4,027	2 8 13 44 176 516 30 789	7,607 1.553	0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	France	121 20 20 221 221	0 0 0 128 8 8 0 1 1	0 0 0 0 0 120 231		0 0 0	0 0 0 128 88 0 0	3 9 3 1 4 7 288	497 411 84 75 89 58 122	3 4 0 2 0 6	235 150 0 47 0 30 125	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Germany	(((((((((((((((((((0 0 548 0 0 1 127	0 0 634 0 234 265 39		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 47 145 29 55 104 70	778 2,140 3,692 391 948 886 1,091	2 56 28 39 41 40 0	374 558 903 685 633 351 15	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Croatia	2,277		2417					Signal and the signal	200	Option of the control			
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Greece		0 0 0 0 0 8 0 0	0 0 0 0 8 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M[Hungary	24 16: 8: 8: 20: 22: 22:	0 2400 25 25 25 25 25 25 25 25 25 25 25 25 25	0 8 2 10 61 23 15		0 233 159 74 205 204 0	0	0 0 2 0 31 27 29	0 0 52 0 340 869 503	0 0 1 0 0 0	0 26 0 0 0 9	0 0 50 0 0		30
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] 110Y - more Total	Ireland	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 19 0 0	0 0 0 0 0 19		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0		
[0-3M[3M-1Y 11Y-2Y 2Y-3Y [3Y-5Y [5Y-10Y Total	Italy	91 181 27, 95 1,56 858	122 936 1,322 818	4 911 155 272 957 1,560 694 4,553		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 151 151	0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		161



General governments exposures by country of the counterparty

				Citibank Europe Pic As of 30/06/2024										
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M[13M-1Y 11Y-2Y 12Y-3Y 13Y-5Y 15Y-10Y 10Y-more	Latvia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Lithuania													
10-3M1 13M-1Y1 [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Luxembourg			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 5 0 0 0	0 0 0 0	
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Malta													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands	33	0 0 0 0 7 7 37 37 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 37 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Poland	8: 11 1: 89: 86: 1:	2 82 10 3 13 2 12 5 1891 84 3 13 5 1,885	1 0 13 10 14 136 13 187	0	50 10 0 3 5 5 728 0 0 1,667	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 11 9 0 0 0 0	87 0 0 0 8 1 96	2,321 10 0 0 0 985 560	78 32 0 1 22 0 0 134	0 0 0 0 0	117
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Portugal	1:	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 12 0 0 47		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0
[0 - 3M] [3M - 1Y] [11 - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Romania	96 56 31 31 50 26 19 11 11	90 90 11 561 55 265 4 504 5 6 182 9 19	10 81 74 32 47 86	(80 480 5 241 473 5 110 0 0 1,602	0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	



General governments exposures by country of the counterparty

Citibank Europe F

				Citibank Europe Pic As of 30/06/2024										
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balar	ice sheet	
												Off-balance st	neet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M[13M-1Y 11Y-2Y 12Y-3Y 13Y-5Y 15Y-10Y 10Y-more	Stovakia	33 5 5 4 4	0 0 35 35 1 1 5 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 35 51 40 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	0 0 0 0 466 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		3
[0.3Mf [3M-1Yf] [1Y-2Yf] [2Y-3Yf] [3Y-5Yf] [5Y-10Yf] [10Y-more	Spain	21: 4: 6: 21: 72: 23: 3:44:	0 0 7 2077 2077 1 1 41 2 2 59 1 1 697 4 221 1 4 2 2 1 1,440	0 217 41 62 217 721 238 1,492		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0		
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	3 1 0 0	448 100 0 0 0 0	17 2 0 0 0 0	1,409 204 0 0 0 0 0	0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom	460 34	8 468 348 349 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0		468 348 0 0 0 0 0 0 817	0 0 0 0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		
Total Total Total	lceland	8.0	8/6	0	,	81/	60		0	0	U	1		
Total [0-3M[[3M-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y[[10Y-more Total	Liechtenstein													
[0-3M[13M-1Y 1Y-2Y 2Y-3Y[3Y-5Y[5Y-10Y 10Y-more	Norway		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	1 8 8 44 6 14	56 424 111 487 0 127	1 0 6 1 0 6	37 0 471 15 0 60	0 0 0 0		
Total	1	1	0		1	0	0	67	1,205	14	583	0)



General governments exposures by country of the counterparty

				Citibank Europe Pic As of 30/06/2024										
				_			As of 30/06/2024		_	_		_		
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M[Australia					0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-10Y] [10Y-more Total	Canada									·				
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hong Kong													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Japan		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	u.s.	411 27 2,34 00 63	700 7 637 5 5	() () () () () () () () () ()		419 275 2,343 700 637 0 0 4,374	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 2 0 0 0	0	3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	China	-	0 0 0	6		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0		
[0 - 3M] [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Switzerland		0 0 0	6		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0) 1 1 3 3 3 3 3 3 3
[0 - 3M] [13M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Other advanced economies non EEA	15 15 16 17 18	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	() () () () () () () () () ()		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 7 7		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 1 0 0 0 0 0 0 0 1 1	0	



General governments exposures by country of the counterparty

							Citibank Europe Plc							
		Direct exposures On balance sheet Derivatives												
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balar	ice sheet	
					Non-derivative financial a	Derivatives with pos	itive fair value	Derivatives with	n negative fair value	Off-balance st				
		Total gross carrying amount of non-derivative financial assets											Risk weighted exposure	
Residual Maturity	Country / Region		Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other Central and eastern Europe countries non EEA	000000000000000000000000000000000000000	0 0 0	0 0 0 0 1 1			0 0 0 0 0	0 0 0 10 0	0 0 0 0 278 0	0 0 0 0	0 0 0 0	0 0 0 0		
10-3M 0-3M 3M-1Y 11'-2Y 2Y-3Y 33'-5Y 15Y-10Y 110Y - more	Middle East	1	0 0 0	1 0 0 0 0 0 0			0 0 0 0 0	0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0		
10-3M 10-3M 13M - 1Y	Latin America and the Caribbean	0	0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 12 12		
10-3M	Africa	27 0 0 0 0 0 12	9 13 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 27 0 0 0 0 10			0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		5
10-3Mf [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Others	39 0 1993 333 141 21 33 722	0 0 0 5 195 333 141 0 4	0 0 0 0 21 227		0 0 0 1995 0 1995 0 141 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 3	0 18 0 0 0 0	0 779 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

[1] Information on sovereign exposures is only available for institutions that have zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereigh) on sovereigh credit ink (i), e. CDS, financial guarantees) booked in all the accounting portfolio (on off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereigh) with full or partial government guarantees by central, regional and local governments.

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania. Bosnia and Herzegovina. FYR Macedonia. Montenegro. Serbia and Turkey

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Montinique, Puerto Rica, Saint Barbdéemy, Turls And Circos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related of which' positions present information on a gross basis.

(?) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of eQ4.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



Performing and non-performing exposures

					As of 30/09/2023								As of 31/12/2023					
		Gross	s carrying amount/ Nominal a	mount		Accumulated impairs credit risk and provis	nent, accumulated negative ch	anges in fair value due to	Collaterals and financial		Gross carrying amount/ Nominal amount				Accumulated impairs credit risk and provis	nent, accumulated negative chions ⁴	nanges in fair value due to	0.50.00
		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ming exposures ²	guarantees received on non- performing exposures		Of which performing but past due > 30 days and <= 90 days		Of which non-performing ¹		On performing exposures ²	On non-performing exposures ²		Collaterals and financial guarantees received on non- performing exposures
(min EUR)				Of which: defaulted	Of which Stage 3 ⁵			Of which Stage 3 ⁸					Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸	
Cash balances at central banks and other demand deposits	37,88	0	5	0		0 :	0		0 0	41,05	2 0		0 0		0 :			
Debt securities (including at amortised cost and fair value)	8,45	7 0				0 :			0 0	15,62	3 0		0 0		0		o .	
Central banks		0 0		0		0			0 0	1,14	9 0		0		0		p	0 0
General governments	8,11	4 0		0		0 :			0	11,01	0		0		0		P	0 0
Credit institutions	33	19 0		0		0 (0 0	3,23	2 0		0 0		0		o e	0 0
Other financial corporations		0 0		0		0			0 0		0 0		0 0		0		p	0 0
Non-financial corporations		4 0		0		0 (0 0	23	2 0		0 0		0		p	0 0
Loans and advances(including at amortised cost and fair value)	31,68	1 1	167	167	16	7 7:	42	4	2 8	39,58	0 5	25	2 252	24	10	123	12	.7 15
Central banks	2,38	1 0		0		0			0 0	2,58	5 0		0 0		0		o .	0 0
General governments	23	18 0		0		0			0 0	34	4 0		0 0		0		o .	0 0
Credit institutions	7,69	1 0		0		0 1			0 0	12,38	3 0		0 0		0			0 0
Other financial corporations	3,28	18 0		0		0 :			0 0	1,66	9 0		0		0		o .	0 0
Non-financial corporations	17,03	10 0	167	167	16	7 54	42	. 4	2 8	19,65	0 0	15	2 152	15	60 64	50	5	a 14
of which: small and medium-sized enterprises	20	13 0	11	11	1	1 2	6		6 1	37	9 0	3	1 31	3	18	14	1	.3 10
of which: Loans collateralised by commercial immovable property	85	3 0	1	7		7	3		3 3	1,48	0	1	3 13	1	1 2			3 7
Households	1,05	4 1		0		0 8			0	2,95	0 5	10	100	9	16 34	71	7	5 1
of which: Loans collateralised by residential immovable property	36	2 0		0		0 :			0	81	1 0		2 2		2		ı	1 1
of which: Credit for consumption	69	12		0		0			0	2,12	1 5	9	8 98	9	94 3:	74	7	4 0
DEBT INSTRUMENTS other than HFT	78,01	8 1	169	167	16	7 74	42	. 4	2 8	96,25	5 5	25	3 253	24	16 11:	127	12	o 15
OFF-BALANCE SHEET EXPOSURES	45,79	95	90	90		0 61	12		2 0	51,75	0	7	8 78	3	74 79			6 0



Performing and non-performing exposures Citibank Europe Plc

	As of \$24,60,0224 As of \$50,004,2204																	
					As of 31/03/2024									As of 30/06/2024				
		Gros	s carrying amount/ Nominal as	mount		Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁴					Gros	s carrying amount/ Nominal a	mount		Accumulated impairm credit risk and provision	ent, accumulated negative char ons ⁴	nges in fair value due to	
		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³		Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-performi	ng exposures ²	Collaterals and financial guarantees received on non- performing exposures
(min EUR)				Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸					Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸	
Cash balances at central banks and other demand deposits	40,047		0			0 2			0 0	43,073	0	1	. 1		1 4	0		0
Debt securities (including at amortised cost and fair value)	18,203	. 0	0			0 4			0 0	19,403	. 0		0		0 5	0		
Central banks	3,630		0			0 0			0 0	4,020	0		0		0 0	0		0
General governments	10,874		0			0 4	0		0 0	13,899			0		0 4	0		0
Credit institutions	3,462		0			0 0	0		0 0	371	. 0		0		0 0	0		0
Other financial corporations		0	0			0 0	0		0 0	1,113			0		0 1	0		0
Non-financial corporations	237		0			0 0	0		0 0	0	0		0		0 0	0		0
Loans and advances (including at amortised cost and fair value)	40,805	4	195	195	19	1 99	109	10	9 13	43,682	: 3	151	151	14	16 87	83	8	15
Central banks	2,136	0	0			0 0	0		0 0	2,835	. 0		0		0 0	0		0
General governments	290	0	0			0 0	0		0 0	460	0		0		0 0	0		0
Credit institutions	12,229	0	0			0 8			0 0	10,695	. 0		0		0 7	0		0
Other financial corporations	4,243		0			0 2			0 0	6,502			3		3 5	2		2 0
Non-financial corporations	19,452	0	94	94	9	4 61	34	3	4 12	20,497		67	67	6	6 53	23	2	15
of which: small and medium-sized enterprises	380	0	25	25	2	5	10	1	0 8	393	0	26	3 26	2	6 5	9		6
of which: Loans collateralised by commercial immovable property	1,474	0	7	7		7 27	2		2 5	1,404	0	10	10		9 15	3		3 6
Households	2,452	4	101	101	9	7 29	75	7	5 1	2,693	3	81	81	7	7 23	57	5	7 1
of which: Loans collateralised by residential immovable property	855	1	3	3		3 3	2		2 1	848		2	3		3 2	2		2 1
of which: Credit for consumption	1,597	4	99	99	9	4 26	73	7	3 0	1,846	3	78	78	7	4 20	56	5	5 0
DEBT INSTRUMENTS other than HFT	99,054	4	196	196	19	1 106	109	10	9 13	106,158	3	151	151	14	97	83	8	15
OFF-BALANCE SHEET EXPOSURES	50,463		54	54	5	0 66	8		8 0	51,437		65	65	6	2 76	6		9

(i) first the state tear tear is a communication of the communication of



Forborne exposures

			As of 30/	09/2023				As of 31/12/2023							
	Gross carryin exposures wi measures	g amount of th forbearance		exposures with	Collateral and financi	ial guarantees received orbearance measures	Gross carryin exposures wi measures	g amount of th forbearance		exposures with		al guarantees received rbearance measures			
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures			
(mln EUR)	_	_							-			-			
Cash balances at central banks and other demand deposits	0	0	0	0		0	0	0	0	0	0	٩			
Debt securities (including at amortised cost and fair value)	0	0	0	0	C	0	0	0	0	0	0	0			
Central banks	0	0	0	0	C		0	0	0	0	0				
General governments	0	0	0	0	C		0	0	0	0	0				
Credit institutions	0	0	0	0	C		0	0	0	0	0				
Other financial corporations	0	0	0	0	C		0	0	0	0	0				
Non-financial corporations	0	0	0	0	C		0	0	0	0	0				
Loans and advances (including at amortised cost and fair value)	154	37	26	16	12	3	189	82	35	28	66	15			
Central banks	0	0	0	0	C	0	0	0	0	0	0	0			
General governments	0	0	0	0	C	0	0	0	0	0	0	0			
Credit institutions	0	0	0	0	C	0	0	0	0	0	0	0			
Other financial corporations	0	0	0	0	C	0	0	0	0	0	0	0			
Non-financial corporations	151	37	25	16	g	3	176	72	31	25	63	14			
of which: small and medium-sized enterprises	31	10	7	6	2		57	19	9	6	33				
Households	3	0	1	0	2	0	13	10	4	3	2	0			
DEBT INSTRUMENTS other than HFT	154	37	26	16	12		189	82	35	28	66				
Loan commitments given	182	32	8	1	0	0	173	16	2	0	0	0			
QUALITY OF FORBEARANCE ²															
Loans and advances that have been forborne more than twice ³	0						0								
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0								

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

^{OP}For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

^{OT} The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances (excluding loans and advances classified as held for sale, cash balances at Learntal banks and other demand deposits) of 5% or



Forborne exposures

Citibank Europe Plc

			As of 31/	03/2024					As of 30/	06/2024		
	Gross carryin exposures wi measures	g amount of th forbearance			Collateral and financi	al guarantees received orbearance measures	Gross carryin exposures wi measures	g amount of th forbearance		r exposures with		al guarantees received orbearance measures
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)									•			
Cash balances at central banks and other demand deposits	0	0	0		o o	0	0	0	0	0	O.	0
Debt securities (including at amortised cost and fair value)	0	0	0	C	ď	0	0	0	0	0	C	0
Central banks	0	0	0	(0		0	0	0	0	C	
General governments	0	0	0	C	O		0	0	0	0	C	
Credit institutions	0	0	0	(a		0	0	0	0	C	
Other financial corporations	0	0	0	C	O		0	0	0	0	C	
Non-financial corporations	0	0	0	C	a		0	0	0	0	C	
Loans and advances (including at amortised cost and fair value)	182	50	22	15	97	11	204	47	25	15	77	4
Central banks	0	0	0	C	o	0	0	0	0	0	C	0
General governments	0	0	0	C	o	0	0	0	0	0	C	0
Credit institutions	0	0	0	C	O	0	0	0	0	0	C	0
Other financial corporations	0	0	0	C	a	0	0	0	0	0	C	0
Non-financial corporations	169	41	19	13	94	10	192	38	23	14	74	4
of which: small and medium-sized enterprises	56	12	7	4	32		65	19	10	7	22	
Households	12	9	3	2	3	0	12	9	3	2	2	0
DEBT INSTRUMENTS other than HFT	182	50	22	15	97		204	47	25	15	77	
Loan commitments given	156	0	5	2	0	0	148	0	2	0	O	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit	0						0					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/461-115 on Supervisory reporting, However, for the off-balance sheet instruments, he same item ('Accumulated impairment, accumulated ranges in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because in the size is convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or



Breakdown of loans and advances to non-financial corporations other than held for trading Citibank Europe Plc

			4	2 100 10000						4 4 4 0 10 00 0					4						4	10010001		
			As of 3	0/09/2023					As of 3	1/12/2023					As of 3	1/03/2024					As of 31	0/06/2024		
	Gross carry	ingamount				Accumulated	Gross carry	ing amount				Accumulated	Gross carry	ing amount				Accumulated	Gross carry	ingamount				Accumulated
		Of which: non- performing	š.	Of which loans and advances subject to	Accumulated	negative changes in fair value due to credit risk on		Of which: non- performing	8	Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which: non- performin	8	Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which: non- performing		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to credit risk on
(min EUR)			of which: defaulted	impairment		non-performing exposures ¹			of which: defaulted	impairment		non-performing exposures ¹			of which: defaulted	impairment		non-performing exposures ¹			of which: defaulted	impairment		non-performing exposures ¹
A Agriculture, forestry and fishing	15	0	0	15	0	0	22	0	0	22	0	0	17	0	0	17	0	0	37	0	0	37	0	0
B Mining and quarrying	210	0	0	210	0	0	146	0	0	146	0	0	147	0	0	147	0	0	338	0	0	338	0	0
C Manufacturing	7,030	16	16	6,990	17	0	7,119	30	30	7,119	25	0	7,332	29	29	7,332	23	0	8,363	27	27	8,363	23	0
D Electricity, gas, steam and air conditioning supply	222	0	0	222	1	0	615	0	0	615	3	0	541	0	0	541	1	0	791	0	0	791	0	0
E Water supply	39	0	0	39	0	0	40	0	0	40	0	0	41	0	0	41	0	0	39	0	0	39	3	0
F Construction	160	1	1	160	2	0	190	5	5	190	2	0	229	6	6	229	2	0	221	5	5	221	2	0
G Wholesale and retail trade	1,959	16	16	1,959	16	0	2,569	23	23	2,569	20	0	2,925	18	18	2,893	18	0	3,223	25	25	3,180	22	0
H Transport and storage	363	3	3	363	2	0	409	3	3	409	3	0	381	2	2	381	2	0	430	3	3	430	2	0
I Accommodation and food service activities	250	0	0	250	0	0	236	0	0	236	0	0	268	0	0	268	0	0	464	0	0	464	0	0
J Information and communication	1,736	117	117	1,723	22	0	2,252	70	70	2,252	19	0	2,129	14	14	2,129	4	0	2,180	0	0	2,180	3	0
K Financial and insurance activities	1,732	0	0	1,287	4	0	2,228	7	7	1,756	11	0	2,182	6	6	1,769	10	0	1,125	0	0	629	2	0
L Real estate activities	1,105	0	0	1,105	20	0	1,449	0	0	1,449	18	0	1,657	0	0	1,657	22	0	1,619	0	0	1,619	10	0
M Professional, scientific and technical activities	1,392	0	0	796	1	0	1,322	1	1	1,322	1	0	659	6	6	659	2	0	824	6	6	824	4	0
N Administrative and support service activities	675	15	15	675	12	0	855	14	14	834	12	0	733	12	12	733	9	0	669	0	0	669	2	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
PEducation	2	0	0	2	0	0	4	0	0	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Q Human health services and social work activities	12	0	0	12	1	0	7	0	0	7	0	0	7	0	0	7	0	0	13	0	0	13	0	0
R Arts, entertainment and recreation	77	0	0	77	0	0	55	0	0	55	0	0	87	0	0	87	1	0	93	0	0	93	1	0
S Other services	53	0	0	53	0	0	132	0	0	132	0	0	116	0	0	116	0	0	67	0	0	67	0	0
Loans and advances	17,030	167	167	15,937	98	0	19,650	152	152	19,157	116	0	19,452	94	94	19,006	94	0	20,497	67	67	19,958	75	0

¹¹The items' accumulated impairment' and 'accumulated negative changes in fair value due to credit fisk on non-performing exposures' are disclosed with a posible sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F06.01), which follows a sign convention based on a credit/debit convention, as explained in Anner V. Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-ITS on Supervisory reporting.