



2024 EU-wide Transparency Exercise

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.

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Key Metrics

Citibank Europe Plc

(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
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

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Leverage ratio

Citibank Europe Plc

		(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
A.1	Tier 1 capital - transitional definition	14,192	16,957	17,260	17,350	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	14,192	16,957	17,260	17,350	C 47.00 (r0310,c0010)	
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)	
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]	

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Capital
Citibank Europe Plc

		(in EUR, %)						
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	14,392	16,957	17,260	17,356	C01.00 (0001,0001)	Article 41 (1) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after transitional adjustments)	14,392	16,957	17,260	17,356	C01.00 (0002,0002)	Article 50 of CRR
	A.1.1	Capital Instruments eligible as CET1 Capital (including share premium and net own capital instruments)	649	1,786	1,825	1,840	C01.00 (0005,0005)	Article 36(1) point (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	9,786	10,754	10,959	11,068	C01.00 (0010,0010)	Article 36(1) point (c), 36(2) and 36(1) point (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-517	-166	-182	-188	C01.00 (0018,0018)	Article 41(10), 26(1) point (e) and 38(1) point (j) of CRR
	A.1.4	Other Reserves	4,504	4,777	4,683	4,951	C01.00 (0020,0020)	Article 41(17) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C01.00 (0025,0025)	Article 41(21), 26(1) point (f) and 36(1) point (j) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	277	275	205	C01.00 (0026,0026)	Article 64 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-93	-64	-76	-79	C01.00 (0028,0028)	Article 32 to 35 and 38(1) point (i) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-92	-355	-356	-354	C01.00 (0030,0030) + C 01.00 (0040,0030)	Article 41(23), 36(1) point (b) and 37 of CRR, Article 41(25), 36(2) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTLs)	-36	-43	-43	-44	C01.00 (0037,0037)	Article 36(1) point (c) and 39 of CRR
	A.1.10	(-) RIB shortfall of credit risk adjustments to expected losses	0	0	0	0	C01.00 (0038,0038)	Article 36(1) point (e), 40 and 130 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C01.00 (0039,0039)	Article 41(10), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C01.00 (0040,0040)	Article 41(22), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C01.00 (0046,0046)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C01.00 (0048,0048) + C 01.00 (0049,0048) + C 01.00 (0047,0048) + C 01.00 (0047,0049) + C 01.00 (0047,0050)	Article 42(6), 36(1) point (h) and 88 to 91 of CRR, Article 36(2) point (a) (a), 34(2) point (b), 24(4) point (b) and 29 of CRR, Article 36(1) point (h) and 77(2) of CRR, Article 36(2) point (a) (a), 131(1) of CRR and Article 36(1) point (i) and 122(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C01.00 (0048,0048)	Article 36(1) point (a) (a), 24(2) point (b), 24(4) point (b) and 29 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C01.00 (0049,0049)	Article 42(7), 36(1) point (h), 43 to 46, 49(2) and (3), and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C01.00 (0050,0050)	Article 36(1) point (c) and 39, Article 40(2) point (a) and 40(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C01.00 (0050,0050)	Article 42(7), 36(1) point (h), 45, 46, 47, 49(2) point (b), 49(2) (a) (2), and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C01.00 (0051,0051)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-5	-1	-2	-3	C01.00 (0053,0053)	Article 36(1) point (n) and Article 67 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C01.00 (0054,0054)	Article 36(1) point (n) and Article 23(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C01.00 (0055,0055)	Article 36(1) point (m) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CSR	-5	-27	-23	-26	C01.00 (0054,0054)	Article 3 of CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C01.00 (0059,0059)	-
	A.1.21	Transitional adjustments	0	0	0	0	NAI (G.1.1.6 + G.1.1.8 + G.1.1.9)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 capital instruments (+/-)	0	0	0	0	C01.00 (0020,0020)	Article 48(2) to (5), and 48A to 48F of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C01.00 (0240,0024)	Article 479 and 480 of CRR
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C01.00 (0020,0020)	Article 480 to 472, 478 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C01.00 (0028,0028)	Article 41 of CRR	
A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C01.00 (0046,0046) + C 01.00 (0047,0046)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C01.00 (0070,0070)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C01.00 (0068,0068) + C 01.00 (0070,0068) + C 01.00 (0070,0069) + C 01.00 (0070,0070) + C 01.00 (0070,0071) + C 01.00 (0070,0072)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C01.00 (0068,0068) + C 01.00 (0069,0068) + C 01.00 (0070,0068)	-	
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	14,392	16,957	17,260	17,356	C01.00 (0015,0015)	Article 29 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C01.00 (0070,0070)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	0	0	0	0	C01.00 (0070,0070) + C 01.00 (0080,0080)	-	
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C01.00 (0050,0050) + C 01.00 (0020,0020) + C 01.00 (0050,0050) + C 01.00 (0046,0046) + C 01.00 (0070,0070) + C 01.00 (0047,0070) + C 01.00 (0047,0071) + C 01.00 (0047,0072)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C01.00 (0080,0080) + C 01.00 (0090,0090) + C 01.00 (0090,0090)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	59,467	66,977	63,627	66,770	C01.00 (0010,0010)	Article 90(3), 95, 98 and 99 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C01.00 (0010,0040)	-
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	23.86%	25.32%	27.13%	25.99%	SA1 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	23.86%	25.32%	27.13%	25.99%	SA1 (2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	23.86%	25.32%	27.13%	25.99%	SA1 (3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	14,392	16,957	17,260	17,356	A.1.A.1.13.A.1.13.MINA.2.A.1.13.A.2.2.A.1.A.MINA.A.1.13.A.1.13.B.1	-
	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	23.86%	25.32%	27.13%	25.99%	SR 11(5 & 1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0040,0040)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0046,0046)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0046,0046)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0040,0040)	-

(2) The fully loaded CET1 ratio is an internal calculation based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulator point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosures

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Overview of Risk exposure amounts

Citibank Europe Plc

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) ¹	39,134	43,386	42,467	45,314	C 02.00 (r0040, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0060, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
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 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
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 (r0480, c0010)
Securitisation exposures in the banking book (after the cap)	24	129	106	106	C 02.00 (r0470, 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 (r0010, c0001)*12.5 + C 20.00 (r0010, c0450)*12.5 - MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*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 (r0600, 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 (r0620, 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.

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P&L

Citibank Europe Plc

(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 subsidiaries, 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 subsidiaries, 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."

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Total Assets: fair value and impairment distribution

Citibank Europe Plc

(mm EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	37,886				41,155				40,143				43,166				IAS 1.54 (f)	
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	5,763	24,412	228	IFRS 7.8(a)(i); 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)(ii); 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(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	28,278				37,670				39,021				40,031				IFRS 7.8(c); 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	16,750				10,190				19,306				19,223					
TOTAL ASSETS	132,640				139,941				151,245				155,949				IAS 1.8(a), 10.6	

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

(mm EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
		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 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	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	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	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	8,457	0	0	-2	0	0	15,383	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)
	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 1.31.44(a)
Financial assets at amortised cost	Debt securities	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)
	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	-63	Annex V Part 1.31.44(a)

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

⁽²⁾ 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.

2024 EU-wide Transparency Exercise

Breakdown of liabilities

Citibank Europe Plc

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
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 ¹	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(l)
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

2024 EU-wide Transparency Exercise

Breakdown of liabilities

Citibank Europe Plc

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
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
	Debt securities	11,034	7,176	6,613	6,294	Annex V.Part 1.31
Deposits	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)
	of which: Current accounts / overnight deposits	6,126	9,102	8,553	10,263	ECB/2013/33 Annex 2.Part 2.9.1
	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: Subordinated 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
TOTAL FINANCIAL LIABILITIES		107,836	113,615	124,624	127,546	

2024 EU-wide Transparency Exercise
Market Risk
Citibank Europe Plc

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (m) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (m) 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		MULTIPLICATION FACTOR (m) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (m) 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		
(min EUR)																							
	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023										As of 31/12/2023										
Traded Debt Instruments	986	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	0	0	0	0	0	0							0	0	0	0							
Of which: Specific risk	0	4	0	0	0	0							0	0	0	0							
Foreign exchange risk	1,036	2,842	10	0	17	0							0	0	0	0							
Commodities risk	0	0	0	0	0	0							0	0	0	0							
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	0	5,840
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024										As of 30/06/2024										
Traded 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	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	2,493	2,764	76	16	227	81	66	90	0	0	0	4,916	73	17	213	67	92	78	0	0	0	0	4,723

Market risk template does not include CUI positions under the particular approach for position risk in CUIs (Articles 348(1), 350(3) (c) and 364(2) (a) CRD), which instead are included in the RWA OI1 template.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Consolidated data								
Total (EUR, %)	49,305	52,805	630		54,364	58,327	606	
Central governments or central banks	311	311	11		323	323	11	
Regional governments or local authorities	909	909	57		1,299	1,299	96	
Public sector entities	1,644	1,644	308		1,663	1,663	117	
Multilateral Development Banks	945	945	0		994	994	0	
International Organisations	23,729	23,729	4,863		26,544	26,728	5,688	
Institutions	66,942	46,020	37,137		70,441	46,417	40,598	
Corporates	247	229	238		429	305	305	
of which: SPE	2,361	863	1,600		3,112	1,017	1,017	
Retail	54	8	0		7	4	0	
Secured by mortgages on immovable property	3,228	1,827	1,310		3,264	1,827	1,310	
of which: SPE	154	119	119		365	127	127	
Exposures in default	347	47	54	65	386	86	116	65
Items associated with particularly high risk	1,003	779	1,199		754	574	863	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Covered bonds	3,838	3,406	1,150		0	0	0	
Collective investments undertakings (CIU)	62	62	62		200	200	200	
Equity	371	371	371		418	418	418	
Other securities								
Standardised Total ²	148,064	128,206	47,720	299	164,847	139,254	53,283	291

(1) Original exposure, unless 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) Standardised Total does not include the securitisation portfolio until the results prior to the 2024 exercise.
(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
GERMANY								
Total (EUR, %)	13,238	13,263	0		9,328	9,323	0	
Central governments or central banks	0	0	0		0	0	0	
Regional governments or local authorities	277	277	0		438	438	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	3,906	3,906	374		2,889	2,889	339	
Corporates	1,916	4,239	4,521		6,714	4,146	4,146	
of which: SPE	0	0	0		0	0	0	
Retail	0	0	0		0	0	0	
Secured by mortgages on immovable property	0	0	0		0	0	0	
of which: SPE	0	0	0		0	0	0	
Exposures in default	0	0	0	0	0	0	0	0
Items associated with particularly high risk	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	14	0	0	0	24	0	0	0
Covered bonds	0	0	0		0	0	0	
Collective investments undertakings (CIU)	344	344	67		0	0	0	
Equity	0	0	0		0	0	0	
Other securities	0	0	0		0	0	0	
Standardised Total ²				30				36

(1) Original exposure, unless 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) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
FRANCE								
Total (EUR, %)	4,395	4,965	0		5,758	6,302	0	
Central governments or central banks	0	0	0		0	0	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	196	121	24		666	368	118	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	1,688	988	202		868	818	188	
Corporates	11,565	6,422	4,922		11,119	6,325	4,828	
of which: SPE	0	0	0		0	0	0	
Retail	0	0	0		0	0	0	
Secured by mortgages on immovable property	0	0	0		0	0	0	
of which: SPE	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	0	46	23	34	0
Claims on institutions and corporates with a ST credit assessment	15	0	0	0	0	0	0	0
Covered bonds	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other securities	0	0	0		0	0	0	
Standardised Total ²				24				16

(1) Original exposure, unless 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) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
NETHERLANDS								
Total (EUR, %)	5,941	5,941	0		11,941	11,946	0	
Central governments or central banks	0	0	0		0	0	0	
Regional governments or local authorities	0	0	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	317	174	58		314	171	56	
Corporates	5,664	5,767	1,334		6,168	5,880	1,688	
of which: SPE	0	0	0		0	0	0	
Retail	0	0	0		0	0	0	
Secured by mortgages on immovable property	0	0	0		0	0	0	
of which: SPE	0	0	0		0	0	0	
Exposures in default	0	0	0	0	0	0	0	0
Items associated with particularly high risk	15	11	16		15	9	13	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Covered bonds	68	62	21		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other securities	0	0	0		0	0	0	
Standardised Total ²				30				17

(1) Original exposure, unless 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) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
UNITED STATES								
Total (EUR, %)	4,548	4,827	0		4,474	4,820	0	
Central governments or central banks	0	0	0		0	0	0	
Regional governments or local authorities	0	0	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	7,892	7,379	2,264		10,312	10,384	3,312	
Corporates	3,205	3,709	1,537		3,900	3,206	1,842	
of which: SPE	0	0	0		0	0	0	
Retail	0	0	0		0	0	0	
Secured by mortgages on immovable property	0	0	0		0	0	0	
of which: SPE	0	0	0		0	0	0	
Exposures in default	0	0	0	0	0	0	0	0
Items associated with particularly high risk	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Covered bonds	4	4	4		0	0	0	
Collective investments undertakings (CIU)	2,489	2,292	547		0	0	0	
Equity	0	0	0		0	0	0	
Other securities	62	62	62		62	62	62	
Standardised Total ²				4				6

(1) Original exposure, unless 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) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Citibank Europe Plc

		IRB Approach									
		As of 30/09/2023					As of 31/12/2023				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	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
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	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											
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.

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Citibank Europe Plc

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	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
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	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											
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.

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Citibank Europe Plc

As of 31/12/2023

(min EUR)		Direct exposures												Risk weighted exposure amount				
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet								
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures								
		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]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]	Slovakia	35	35	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		40	40	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		75	75	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	41	332	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	41	332	0	0	0	0	0	0	0
[0 - 3M]		13	13	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		24	24	24	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]	Spain	112	107	112	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		364	233	264	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		105	73	105	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		908	704	908	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		209	254	209	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		1,696	1,405	1,696	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0	100	3,384	56	1,328	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]	Sweden	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	100	3,384	56	1,328	0	0	0	0	0
[0 - 3M]		704	704	0	0	703	-1	0	0	0	0	0	1,628	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		704	704	0	0	703	-1	0	0	0	0	0	1,628	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]	Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0	11	793	33	6,189	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	23	756	6	188	0	0	0	0	0
13M - 1Y]	Norway	0	0	0	0	0	0	0	0	6	113	5	572	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	57	814	24	424	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	9	125	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	107	2,599	71	7,621	0	0	0	0	14

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Citibank Europe Plc

As of 31/12/2023

		Direct exposures												Off balance sheet		Risk weighted exposure amount	
(min EUR)		On balance sheet				Derivatives				Off balance sheet exposures		Nominal	Provisions				
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)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value							
				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						
[0 - 3M]	Australia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Canada	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Hong Kong	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Japan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	U.S.	-497	497	0	0	-497	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		708	708	0	0	708	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		1,127	1,127	0	0	1,127	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		2,067	2,067	0	0	2,067	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		68	68	0	0	68	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		4,468	4,468	0	0	4,467	1	0	0	0	0	0	0	2	0	0	0
[0 - 3M]	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Citibank Europe Plc

As of 31/12/2023

(min EUR)		Direct exposures												Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures							
		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
[0 - 3M]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	32	565	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		2	0	2	0	0	0	0	0	32	565	0	0	0	0	0	24
[0 - 3M]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	1	1	0	0	0	0	0	0	1	0	0	0	0	0	0	0	
Total		1	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	
Total		20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	0
[0 - 3M]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		314	194	30	194	30	0	0	0	0	63	1,568	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		404	404	0	404	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	20	20	0	20	0	0	0	0	0	0	0	0	0	0	0	0	
Total		638	598	40	598	0	0	0	63	1,568	0	0	0	0	0	0	

Notes and definitions

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 sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(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 counterparties (other than sovereign) on sovereign credit risk (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 counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions

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.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(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 eGAAP

2024 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Citibank Europe Plc

As of 30/06/2024

Residual Maturity	Country / Region	Direct exposures												Risk weighted exposure amount	
		On balance sheet				Derivatives				Off balance sheet					
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				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]	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	
3M - 1Y]		35	35												
1Y - 2Y]		51	51												
2Y - 3Y]		40	40												
3Y - 5Y]		0	0												
5Y - 10Y]		0	0												
10Y - more]	0	0													
Total		127	127	0	0	127	0	0	0	0	0	0	0	0	0
[0 - 3M]	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	
3M - 1Y]		0	0												
1Y - 2Y]		0	0												
2Y - 3Y]		0	0												
3Y - 5Y]		0	0												
5Y - 10Y]		0	0												
10Y - more]	0	0								4	466	0	0	0	
Total		0	0	0	0	0	0	0	4	466	0	0	0	0	0
[0 - 3M]	Spain	0	0	0	0	0	0	0	0	0	0	0	0	0	
3M - 1Y]		217	207	217	0	0	0	0	0	0	0	0	0	0	
1Y - 2Y]		42	42	42	0	0	0	0	0	0	0	0	0	0	
2Y - 3Y]		62	62	59	0	0	0	0	0	0	0	0	0	0	
3Y - 5Y]		217	215	217	0	0	0	0	0	0	0	0	0	0	
5Y - 10Y]		722	697	722	0	0	0	0	0	0	0	0	0	0	
10Y - more]	234	221	234	0	0	0	0	0	0	0	0	0	0		
Total		1,492	1,440	1,492	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Sweden	0	0	0	0	0	0	0	0	3	468	17	1,409	0	
3M - 1Y]		0	0										204	0	
1Y - 2Y]		0	0										0	0	
2Y - 3Y]		0	0										0	0	
3Y - 5Y]		0	0										0	0	
5Y - 10Y]		0	0										0	0	
10Y - more]	0	0										0	0		
Total		0	0	0	0	0	0	0	3	468	17	1,613	0	0	0
[0 - 3M]	United Kingdom	468	468	0	0	468	0	0	0	0	0	0	0	0	
3M - 1Y]		348	348												
1Y - 2Y]		0	0												
2Y - 3Y]		0	0												
3Y - 5Y]		0	0												
5Y - 10Y]		0	0												
10Y - more]	60	60													
Total		876	876	0	0	817	60	0	0	0	0	0	1	0	0
[0 - 3M]	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	
3M - 1Y]		0	0												
1Y - 2Y]		0	0												
2Y - 3Y]		0	0												
3Y - 5Y]		0	0												
5Y - 10Y]		0	0												
10Y - more]	0	0													
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	
3M - 1Y]		0	0												
1Y - 2Y]		0	0												
2Y - 3Y]		0	0												
3Y - 5Y]		0	0												
5Y - 10Y]		0	0												
10Y - more]	0	0													
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Norway	0	0	0	0	0	0	0	0	1	56	1	37	0	
3M - 1Y]		0	0										6	0	
1Y - 2Y]		0	0										6	471	0
2Y - 3Y]		0	0							40	111	1	16	0	0
3Y - 5Y]		0	0							0	0	0	0	0	0
5Y - 10Y]		0	0							0	0	0	0	0	0
10Y - more]	0	0							14	127	6	60	0	0	
Total		0	0	0	0	0	0	0	67	1,295	14	583	0	0	0

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Citibank Europe Plc

As of 30/06/2024

(min EUR)		Direct exposures											Off balance sheet		Risk weighted exposure amount
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off-balance sheet exposures					
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions		
				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				
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	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 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	Canada	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 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	Hong Kong	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 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	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 0 0	0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	U.S.	419 275 2,340 700 637 5 0 4,385	419 275 2,340 700 637 5 0 4,385	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	419 275 2,340 700 637 5 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	2 0 0 0 0 0 0 2	0 0 0 0 0 0 0 0	0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	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 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 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	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 0	0 0 0 0 0 0 0 0	0 0 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 18 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 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0	
Total		29	29	29	0	0	0	0	0	0	0	0	1	0	1

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Citibank Europe Plc

As of 30/06/2024

(min EUR)		Direct exposures												Risk weighted exposure amount
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet				
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
		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]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	10	278	0	0	0	0	0
[5Y - 10Y]		-1	0	1	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	1	0	1	0	0	0	10	278	0	0	0	0	0	27
[0 - 3M]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	12	0	0	
Total	0	0	0	0	0	0	0	0	0	0	12	0	0	6
[0 - 3M]	Africa	27	123	27	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	12	12	16	0	0	2	0	0	0	0	0	0	0	
Total	39	266	37	0	0	2	0	0	0	0	0	0	0	0
[0 - 3M]	Others	0	0	0	0	0	0	18	779	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		336	196	0	0	196	0	0	0	0	0	0	0	0
[2Y - 3Y]		333	333	0	0	333	0	0	0	0	0	0	0	0
[3Y - 5Y]		141	141	0	0	141	0	0	0	0	0	0	0	0
[5Y - 10Y]		21	21	0	0	21	0	0	0	0	0	0	0	0
[10Y - more]	31	41	27	0	0	0	0	0	0	0	0	0	0	
Total	721	673	48	0	669	3	18	779	0	0	0	0	0	0

Notes and definitions

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(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(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 counterparties (other than sovereign) on sovereign credit risk (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 counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

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.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(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

	As of 30/09/2023										As of 31/12/2023											
	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹						Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹						Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ²			On performing exposures ³	On non-performing exposures ³			Of which performing but past due >30 days and <=90 days	Of which non-performing ²			On performing exposures ³	On non-performing exposures ³								
		Of which: defaulted	Of which Stage 3 ⁴			Of which Stage 3 ⁴	Of which: defaulted	Of which Stage 3 ⁴		Of which Stage 3 ⁴												
mil EUR																						
Cash balances at central banks and other demand deposits	37,880	0	2	0	0	2	0	0	0	0	41,652	0	0	0	0	0	2	0	0	0		
Debt securities (including at amortised cost and fair value)	8,457	0	0	0	0	2	0	0	0	0	15,623	0	0	0	0	0	4	0	0	0		
Central banks	0	0	0	0	0	0	0	0	0	0	1,148	0	0	0	0	0	0	0	0	0		
General governments	8,114	0	0	0	0	2	0	0	0	0	11,010	0	0	0	0	0	4	0	0	0		
Credit institutions	338	0	0	0	0	0	0	0	0	0	3,232	0	0	0	0	0	0	0	0	0		
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Non-financial corporations	4	0	0	0	0	0	0	0	0	0	232	0	0	0	0	0	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	31,481	1	187	167	167	71	42	42	8	39,588	5	252	252	248	107	127	127	15	15			
Central banks	2,381	0	0	0	0	0	0	0	0	0	2,583	0	0	0	0	0	0	0	0	0		
General governments	238	0	0	0	0	0	0	0	0	0	344	0	0	0	0	0	0	0	0	0		
Credit institutions	7,691	0	0	0	0	5	0	0	0	12,383	0	0	0	7	0	0	0	0	0	0		
Other financial corporations	3,288	0	0	0	0	2	0	0	0	1,669	0	0	0	1	0	0	0	0	0	0		
Non-financial corporations	17,030	0	187	167	167	56	42	42	8	19,650	0	152	152	150	84	52	52	14	14			
of which: small and medium-sized enterprises	203	0	11	11	11	2	0	0	1	378	0	31	31	28	6	14	14	11	11			
of which: Loans collateralised by commercial immovable property	853	0	7	7	7	4	3	3	3	1,480	0	13	13	11	24	4	4	3	3			
Households	1,054	1	0	0	0	8	0	0	0	2,956	5	100	100	98	34	75	75	7	7			
of which: Loans collateralised by residential immovable property	362	0	0	0	0	2	0	0	0	811	0	2	2	2	1	1	1	1	1			
of which: Credit for consumption	692	1	0	0	0	4	0	0	0	2,121	5	98	98	94	31	74	74	7	7			
DEBT INSTRUMENTS other than HFT	78,018	1	188	167	167	76	42	42	8	96,256	5	253	253	248	112	127	127	15	15			
OFF-BALANCE SHEET EXPOSURES	45,795		86	86	86	12	12	12	0	51,790		79	79	79	79	6	6	6	4	4		

¹ For the definition of non-performing exposures please refer to Article 4(7)(2) of Regulation (EU) No 575/2013 (CRD)

² Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

³ Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

⁴ 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 denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (temporal F 18.00 / F 18.00), 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 FREDP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁵ 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.

2024 EU-wide Transparency Exercise

Performing and non-performing exposures

Citibank Europe Plc

	As of 31/03/2024										As of 30/06/2024											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*					Collateral and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*					Collateral 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-performing exposures ²			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								
		Of which: defaulted	Of which Stage ³			Of which Stage ³	Of which: defaulted	Of which Stage ³		Of which Stage ³												
in € (Bn)																						
Cash balances at central banks and other demand deposits	40,047	0	0	0	0	2	0	0	0	0	43,073	0	1	1	1	4	0	0	0	0		
Debt securities (including at amortised cost and fair value)	18,203	0	0	0	0	4	0	0	0	0	18,483	0	0	0	0	5	0	0	0	0		
Central banks	3,633	0	0	0	0	0	0	0	0	0	4,020	0	0	0	0	0	0	0	0	0		
General governments	10,874	0	0	0	0	4	0	0	0	0	13,899	0	0	0	0	4	0	0	0	0		
Credit institutions	2,462	0	0	0	0	0	0	0	0	0	371	0	0	0	0	0	0	0	0	0		
Other financial corporations	0	0	0	0	0	0	0	0	0	0	1,113	0	0	0	0	1	0	0	0	0		
Non-financial corporations	237	0	0	0	0	0	0	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	193	99	109	109	13	13	43,882	3	151	151	144	87	83	83	83	15		
Central banks	2,139	0	0	0	0	0	0	0	0	0	2,835	0	0	0	0	0	0	0	0	0		
General governments	290	0	0	0	0	0	0	0	0	0	460	0	0	0	0	0	0	0	0	0		
Credit institutions	12,229	0	0	0	0	8	0	0	0	0	10,899	0	0	0	0	7	0	0	0	0		
Other financial corporations	4,243	0	0	0	0	2	0	0	0	0	6,502	0	3	3	3	2	2	2	2	0		
Non-financial corporations	19,452	0	94	94	94	61	34	34	12	12	20,497	0	67	67	66	53	23	23	23	15		
of which: small and medium-sized enterprises	380	0	25	25	25	1	10	10	8	8	390	0	26	26	26	5	9	9	9	6		
of which: Loans collateralised by commercial immovable property	1,474	0	7	7	7	27	2	2	3	3	1,404	0	10	10	8	11	3	3	3	4		
Households	2,452	4	101	101	99	26	79	79	1	1	2,680	3	81	81	77	23	97	97	97	1		
of which: Loans collateralised by residential immovable property	895	1	3	3	3	3	2	2	1	1	848	0	3	3	3	2	2	2	2	1		
of which: Credit for consumption	1,597	4	99	99	94	26	73	73	0	0	1,846	3	78	78	74	20	56	56	56	0		
DEBT INSTRUMENTS other than HFT	99,054	4	196	196	193	106	109	109	13	13	106,158	3	151	151	147	97	83	83	83	15		
OFF-BALANCE SHEET EXPOSURES	80,463		54	54	56	66					81,427		65	65	62	76						

(1) For the definition of non-performing exposures please refer to Article 4(7)(c) of Regulation (EU) No 575/2013 (CRD).

(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

(4) 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 debts. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR/REP framework (templates F 18.00 / F 19.00), 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) 2017/1451 - 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 FTR/REP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(5) 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.

2024 EU-wide Transparency Exercise

Forborne exposures

Citibank Europe Plc

	As of 30/09/2023						As of 31/12/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ¹		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on 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		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
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		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	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	151	37	25	16	9	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

⁽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 F 18.00 / F 19.00), 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.

⁽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 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.

2024 EU-wide Transparency Exercise

Forborne exposures

Citibank Europe Plc

	As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which 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 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	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
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	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	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	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ²	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

(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 F 18.00 / F 19.00), 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.

(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 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.

2024 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Citibank Europe Plc

(mil EUR)	As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
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	7,038	16	16	6,996	17	0	7,119	39	39	7,119	28	0	7,332	29	29	7,332	29	0	8,363	27	27	8,363	23	0
D Electricity, gas, steam and air conditioning supply	222	0	0	222	1	0	655	0	0	655	2	0	641	0	0	641	1	0	791	0	0	791	0	0
E Water supply	28	0	0	28	0	0	40	0	0	40	0	0	41	0	0	41	0	0	28	0	0	28	0	0
F Construction	180	1	1	180	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	2,959	23	23	2,959	20	0	2,925	18	18	2,893	18	0	3,223	25	25	3,190	22	0
H Transport and storage	363	0	0	363	2	0	409	0	0	409	0	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	256	0	0	256	0	0	258	0	0	258	0	0	466	0	0	466	0	0
J Information and communication	1,736	117	117	1,725	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	1,722	0	0	1,722	4	0	2,228	7	7	2,228	11	0	2,182	6	6	2,182	10	0	1,125	0	0	1,125	2	0
L Real estate activities	1,155	0	0	1,155	20	0	1,449	0	0	1,449	18	0	1,607	0	0	1,607	22	0	1,429	0	0	1,429	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	805	14	14	804	12	0	733	12	12	733	9	0	660	0	0	660	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
P Education	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	13	0	0	13	0	0	112	0	0	112	0	0	116	0	0	116	0	0	17	0	0	17	0	0
Loans and advances	17,020	167	167	15,037	98	0	19,600	152	152	19,317	116	0	19,452	94	94	19,006	94	0	20,497	67	67	19,958	75	0

¹The items "accumulated impairment" and "accumulated negative changes in fair value due to credit risk on non-performing exposures" are disclosed with a positive 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 FRRP framework (template F.08.01), 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.