

Bank Name	Citibank Holdings Ireland Limited
LEI Code	549300K7L8YW8M215U46
Country Code	IE

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 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	11,959	13,005	13,829	13,861	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	11,959	13,005	13,829	13,861	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	11,959	13,005	13,829	13,861	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	11,959	13,005	13,829	13,861	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	11,959	13,005	13,829	13,861	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	11,959	13,005	13,829	13,861	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	66,980	63,462	57,796	58,852	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	66,980	63,462	57,796	58,852	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	17.85%	20.49%	23.93%	23.55%	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	17.85%	20.49%	23.93%	23.55%	(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	17.85%	20.49%	23.93%	23.55%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.85%	20.49%	23.93%	23.55%	(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	17.85%	20.49%	23.93%	23.55%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.85%	20.49%	23.93%	23.55%	(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	148,629	139,045	157,581	153,984	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	8.05%	9.35%	8.78%	9.00%	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 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	11,959	13,005	13,829	13,861	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	11,959	13,005	13,829	13,861	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	148,629	139,045	157,581	153,984	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	148,629	139,045	157,581	153,984	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	8.05%	9.35%	8.78%	9.00%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	8.05%	9.35%	8.78%	9.00%	[A.2]/[B.2]	



2023 EU-wide Transparency Exercise Capital Citibank Holdings Ireland Limited

			4	A (24 /42 /2022	4 (24 /02 /2022	A (20 (05 (2022	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	As of 30/09/2022	As of 31/12/2022 13,005	As of 31/03/2023	As of 30/06/2023	C 01.00 (10010.c0010)	Articles 4(118) and 72 of CRR
		COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying		.,		-,	C 01.00 (r0010/c0010)	Article SD of CRR
	A.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	11,959	13,005	13,829	13,861		
	A.1.1	instruments)	705	644	632	633	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	9,578	9,736	9,534	9,541	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	-640	-514	-504	-504	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	2,835	3,348	4,387	4,391	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-69	-79	-78	-72	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-87	-87	-85	-83	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	 (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs 	0	-36	-35	-35	C 01.00 (r0370,c0010)	Articles 36(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 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	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	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4(38), 36(1) point (0) (0) and 89 to 91 of CRR; Articles 36(1) point (0) (0), 24(2) point (0) and 29 of CRR; Articles 36(1) point (0) and 29 of CRR; Articles 36(1) point (0) and 29(3) of CRR; Articles 36(1) point (0)
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 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	C 01.00 (r0480,c0010)	Articles 4(27), 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	-254	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(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	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
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-2	-3	-1	-1	C 01.00 (r0513,r0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-6	-6	-21	-8	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-101	0	0	0	C 01.00 (r0529,c0010)	ARION 3 CHK
	A.1.21			0				•
		Transitional adjustments	0		0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	•
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r0090,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r070,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	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)	11,959	13,005	13,829	13,861	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	0	0	0	0	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	$\begin{array}{c} \text{C1.00 } \left(\phi 310, \phi 6010 \right) + \text{C 01.00} \\ \left(\phi 210, \phi 6010 \right) + \text{C 01.00 } \left(\phi 320, \phi 6010 \right) + \text{C} \\ \text{01.00 } \left(\phi 980, \phi 6010 \right) + \text{C 01.00 } \left(\phi 950, \phi 6010 \right) + \text{C} \\ \text{01.00 } \left(\phi 980, \phi 6010 \right) + \text{C 01.00 } \left(\phi 950, \phi 6010 \right) \\ + \text{C 01.00 } \left(\phi 950, \phi 6010 \right) + \text{C 01.00 } \left(\phi 974, \phi 6010 \right) + \text{C} \\ \text{01.00 } \left(\phi 978, \phi 6010 \right) + \text{C 01.00 } \left(\phi 974, \phi 6010 \right) + \text{C} \\ \text{01.00 } \left(\phi 978, \phi 6010 \right) + \text{C} \\ 01$	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
	В	TOTAL RISK EXPOSURE AMOUNT	66,980	63,462	57,796	58,852	(r0900,c0010) + C 01.00 (r0960,c0010) C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
OWN FUNDS REQUIREMENTS	8.1		66,980	63,462	57,796	58,852	C 02.00 (+0010,c0010) C 05.01 (+0010,c0040)	roomen AQ3), 93, 90 880 98 01 CMC
	B.1 C.1	Of which: Transitional adjustments included COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	17.85%	20,49%	23.93%	23,55%		
CAPITAL RATIOS (%)							CA3 (1)	
Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	17.85%	20.49%	23.93%	23.55%	CA3 (3)	•
CET1 Canital	C.3	TOTAL CAPITAL RATIO (transitional period)	17.85%	20.49%	23.93%	23.55%	CA3 (5) [A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-	•
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	11,959	13,005	13,829	13,861	A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.01.01)	*
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	17.85%	20.49%	23.93%	23.55%	[D.1]/[B-B.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
- I amo itemo	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 (r0440,c0040)	
		ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a record on the formulas stated in column "CORER CORE", please sole that this rejobs lend to difference to full						·

⁽¹⁾The fully loaded CETI ratio is an estimate calculated based on bank's supervisory recording. Therefore, any capital indusments that are not eliable from a repulsabory coint of view at the recording date are not balen into account in this calculation.
Fully loaded CETI capital ratio estimation is based on the formulae stated in column "COSEP CODE" – please note that this might load to differences to fully loaded CETI capital ratio published by the participating banks e.g. in their Filter 3 disclosure



Overview of Risk exposure amounts

		RWAs			
(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	41,261	38,176	37,793	38,845	C 02.00 (r0040, c0010) -(C 07.00 (r0090, c0220, 5001) + C 07.00 (r0110, c0220, 5001) + C 07.00 (r0130, c0220, 5001) + C 08.01 (r0040, c0280, 5002) + C 08.01 (r0040, c0280, c028
Of which the standardised approach	41,261	38,176	37,793	38,845	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	6,436	4,445	4,900	4,924	C 07.00 (r0090, ct220, s001) + C 07.00 (r0110, ct220, s001) + C 07.00 (r0130, ct220, s001) + C 08.01 (r0040, ct266, s001) + C 08.01 (r0050, ct260, s001) + C 08.01 (r0040, ct260, s002) + C 08.01 (r0050, ct260, s002) +
Credit valuation adjustment - CVA	1,234	1,210	1,278	1,408	C02.00 (r0640, c0010)
Settlement risk	0	23	1	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	3	4	25	25	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	13,015	14,612	8,902	8,749	C 02.00 (r0520, c0010)
Of which the standardised approach	6,787	6,380	1,404	1,776	C 02.00 (r0530, c0010)
Of which IMA	6,228	8,232	7,498	6,973	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (6010, c0601)*12.5+C 20.00 (6010,c0+60)*12.5+MAV(C 24.00(6010, c0690),C 24.00(6010, c0100),C 24.00(6010, c
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	5,032	4,992	4,896	4,901	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	5,032	4,992	4,896	4,901	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	66,980	63,462	57,796	58,852	

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 CVA)' and Securitisations') section.



2023 EU-wide Transparency Exercise P&L Citibank Holdings Ireland Limited

(min EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	661	1,175	771	1,785
Of which debt securities income	102	171	96	244
Of which loans and advances income	532	948	635	1,447
Interest expenses	252	542	469	1,123
(Of which deposits expenses)	160	451	430	1,031
(Of which debt securities issued expenses)	0	0	0	0
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	4	12	0	0
Net Fee and commission income	801	1,093	282	578
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	-4	-6	8	9
Gains or (-) losses on financial assets and liabilities held for trading, net	81	169	90	206
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	21	53	-1	0
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences [gain or (-) loss], net	135	198	77	41
Net other operating income /(expenses)	509	710	173	392
TOTAL OPERATING INCOME, NET	1,957	2,863	931	1,889
(Administrative expenses)	1,009	1,408	396	838
(Cash contributions to resolution funds and deposit quarantee schemes)	45	67	21	32
(Depreciation)	39	53	15	30
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	77	94	-4	12
(Payment commitments to resolution funds and deposit quarantee schemes)	0	0	0	0
(Commitments and guarantees given)	48	41	-22	-27
(Other provisions)	28	53	18	38
Of which pending legal issues and tax litigation ¹	0	-1	0	0
Of which restructuring ¹	0	1	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)	51	26	-1	-15
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	51	26	-1	-15
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0	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	737	1,215	504	993
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	610	982	411	808
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	610	982	411	808
Of which attributable to owners of the parent	610	982	411	808

U 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 30/09/20	22			As of 31	12/2022			As of 31,	/03/2023			As of 30	06/2023		
		Fa	ir value hierarc	hy		Fa	ir value hierarc	:hy		Fa	ir value hierard	:hy		Fa	ir value hieraro	hy	
ASSETS:	Carrying amount	Level 1	l 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	29,660				30,859				35,398				34,728				IAS 1.54 (i)
Financial assets held for trading	43,032	8,979	33,826	226	30,229	8,008	22,004	217	33,918	12,683	20,974	261	34,968	11,928	22,707	333	IFRS 7.8(a)(i);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	147	0	147	0	172	0	12	160	171	0	0	171	174	0	13	161	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	7,888	0	7,832	55	10,185	0	9,816	369	7,732	0	7,629	103	6,547	0	6,547	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	7,779	7,385	394	0	8,346	7,766	581	0	8,535	7,861	675	0	8,404	7,659	745	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	30,668				31,388				29,830				32,921				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	11,541				10,083				12,853				14,980				
TOTAL ASSETS	130,715				121,263				128,438				132,723				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".

(mln	EUR)			As of 30/09/20	22					As of 31	/12/2022					As of 31	./03/2023					As of 30	/06/2023			
		Gross carryi	ing amount ⁽²⁾		Accum	nulated impairn	nent ⁽²⁾	Gros	s carrying amo	ınt ⁽²⁾	Accum	nulated impairr	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accur	mulated impairr	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accum	nulated impairm	nent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		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	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	7,782	0	0	-3	0	0	8,349	0	0	-3	0	0	8,538	0	0	-2	0	0	8,406	0	0	-2	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	Debt securities	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(b)
amortised cost	Loans and advances	26,931	3,528	414	-41	-108	-58	27,753	3,389	406	-27	-77	-56	26,053	3,755	174	-19	-105	-28	29,902	2,894	252	-20	-57	-50	Annex V.Part 1.32, 44(a)

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

⁽⁷⁾ 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 Holdings Ireland Limited

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Financial liabilities held for trading	46,966	34,088	34,105	35,180	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	3,846	4,203	4,506	4,161	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	63,519	61,877	67,462	70,261	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	0	0	0	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	314	248	241	250	IAS 37.10; IAS 1.54(I)
Tax liabilities	70	68	139	172	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	2,913	7,563	7,404	7,697	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	117,627	108,048	113,856	117,720	IAS 1.9(b);IG 6
TOTAL EQUITY	13,087	13,215	14,581	15,003	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	130,715	121,263	128,438	132,723	IAS 1.IG6

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



Breakdown of liabilities

Citibank Holdings Ireland Limited

(mln EUR)

			Carrying	j amount		
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Derivatives		33,016	21,418	20,604	22,805	IFRS 9.BA.7(a); CRR Annex II
Chart resitions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	13,950	12,671	13,501	12,375	Annex V.Part 1.31
	Central banks	463	419	1,147	555	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	336	288	1,009	420	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	453	415	741	1,099	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	453	415	593	924	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	15,418	8,792	9,277	9,833	Annex V.Part 1.42(c),44(c)
Donosite	of which: Current accounts / overnight deposits	8,258	5,735	5,940	6,963	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	6,961	10,117	9,992	19,677	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	5,750	5,583	5,414	13,974	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	32,132	37,454	37,988	29,553	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	28,412	31,284	31,341	23,594	ECB/2013/33 Annex 2.Part 2.9.1
	Households	2,213	2,223	2,120	1,919	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	1,451	994	1,025	785	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: Subordir	nated Debt securities issued	0	0	0	0	Annex V.Part 1.37
Other financial liabilities		9,724	6,661	10,703	11,785	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		114,331	100,169	106,073	109,602	



2023 EU-wide Transparency Exercise Market Risk

	SA					I	М									IM.						
			VaR (Memoran	ndum item)	STRESSED VaR (RESSED VaR (Memorandum item) AND			ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE		VaR (Memor	andum item)	STRESSED VaR (Memorandum item,		INCREM DEFAU MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE	RISKS CAPITA FOR CTP	AL CHARGE	
(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-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRI 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2022	As of 31/12/2022				As of 30/	09/2022									As of 31/1	2/2022					
Traded Debt Instruments	1.188	565	178	57	349	106							193	49	410	93						
Of which: General risk	49	39	178	57	349	106							193	49	410	93						
Of which: Specific risk	1.139	525	0	0	0	0							0	0	0	0						
Equities Of which: General risk	U	0	0	0	0	U							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	5,599	5,815	13	5	17	7							16	4	19	5						
Commodities risk	0	0	0	ō	0	0							0	Ó	0	ō						
Total	6,787	6,380	134	40	295	90	69	18	0	0	0	6,228	161	36	395	80	103	48	0	0	0	8,232
	As of 31/03/2023	As of 30/06/2023				As of 31/	03/2023									As of 30/0	6/2023					
Traded Debt Instruments	418	435	175	82	411	116							171	47	396	101						
Of which: General risk	69	66	175	82	411	116							171	47	396	101						
Of which: Specific risk	349	369	0	0	0	0							0	0	0	0						
Equities	0	0	1 0	1 0	0	0								1 6	1 0	0						
Of which: General risk	0	ő	ő	ő	ŏ	ő							ŏ	ŏ	ŏ	ő						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	986	1,341	10	3	13	4							8	2	13	4						
Commodities risk	0	0	0	0	0	. 0							0	0	0	0						
Total	1,404	1,776	146	62	374	101	80	52	0	0	0	7,498	137	37	358	88	63	46	0	0	0	6,973

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 OVI template.



		Standardised Approach													
		As of 30/09/2022 As of 31/12/2022													
		Original Exposure* Exposure Value* Risk exposure amount Value adjustments and providents* Original Exposure* Exposure Value* Risk exposure amount V													
	(min EUR, %)	34,714	34.991	79			39,953	559							
	Central governments or central banks Regional governments or local authorities	34,/14	34,991	/9		39,475	39,953	559							
	Regional governments or local authorities Public sector entities	570	499	154		444	376	69							
	Multilateral Development Banks	943	936	92		746	743								
	International Organisations	57	57	0		942	942	0.0							
	Institutions	14.358	15.293	5.575		11,721	11.309	4,041							
	Corporates	64,995	40.166	36.244		59.397	36,588	33.041							
	of which: SME	311	254	255		232	185	185							
	Retail	0	0	0		0	0	0							
Consolidated data		0	0	0		0	0	0							
Consolidated data	Secured by mortgages on immovable property	1,354	1,244	1,244		1,363	1,245	1,245							
	of which: SME	65	60	60		60	54	54							
	Exposures in default	117	104	153	12	170	138								
	Items associated with particularly high risk	2,603	1,961	2,941		2,094	1,570	2,355							
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0 2.450	2.049	0 1,169		0 2,420	2.047	990							
	Collective investments undertakings (CIU)	2,450	2,049	1,109		2,420	2,047	990							
	Equity	, a	0	0		ů		0							
	Other exposures	34	34	79		25	25	25							
	Standardised Total ²	122,194	97,335	47,680	345	118,798	94,937	42,608	281						
	Julion Unite (Unit	(1) Original exposure, unlike Exposure valu			A	id objects which a									

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**Dischafeller field des une of brobat his best contration code under in the succinitation code under in the succinitation code under in the succinitation code under in the SVD desired contration on the SVD annies, vide algorithments and provisions for the considered all include general code risk algorithments, such provisions for the considered all include general code risk algorithments, for the consistency with the data per country of countripoly.

					Standardised A	pproach					
			As of 30/09	2022			As of 31	/12/2022			
	(min Filiz %).)	Original Exposure ¹	Exposure Value ¹	Risk 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 Regional governments or local authorities Public sector entities Multilateral Development Banks	3,252 0 214	3,432 0 150	0 0 30		3,529 0 233	3,796 0 168	0 0 34			
	International Organisations Institutions Corporates	2,187 14,376	0 2,006 7,475	0 211 6,060		0 1,838 11,427	0 1,696 6,443	0 170 4,924			
FRANCE	of which: SME Retail of which: SME Secured by mortoaces on immovable property	0 0 0 114	0 0 113	0 0 0 113		0 0 0 146	0 0 132	0 0 0 132			
	of which: SME Exposures in default Items associated with particularly high risk Covered bonds	0 0 448 0	0 0 290 0	0 0 435	0	0 8 472 0	0 3 329 0	0 5 494			
	Colims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	232 0 0	132	93 0		172 0 0	92 0 0	63 0			
	Standardised Total ²	56									

(ii) Chishel excours, unlike Excours value, is recorded before takino into account any effect due to credit convenion factors or credit nik relixation techniques (u.e., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securification exposures but includes general credit risk adjustments.

		(a) the ratio algorithm and provided per country or country and co									
					Standardised A	proach					
			As of 30/09/	2022			As of 31;	12/2022			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR, %)	9.291	9.373			9,423	9,466				
	Central governments or central banks Regional governments or local authorities	9,291	9,3/3	0		9,423	9,466	0			
	Public sector entities	37	37	ő		33	33	ŏ			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	1,265	1,253	457		1,103	1,091	235			
	Corporates	6,942	3,727	3,119		6,769	3,372	2,924			
	of which: SME Retail	24	11	11		0		0			
	of which: SME		0								
GERMANY	Secured by mortgages on immovable property	, a	0	0		0		0			
	of which: SME	i o	ō	0		i i	ō	ō			
	Exposures in default	98	93	139	5	65	62	92	3		
	Items associated with particularly high risk	67	63	95		73	69	103			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	35	29	16		269	134	50			
	Collective investments undertakings (CIU)	9	0	0		0		0			
	Equity Other exposures		0			0	0				
	Other evangures Standardised Total ²				20				19		

		(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.									
					Standardised A	pproach					
			As of 30/09/	2022			As of 31/	12/2022			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²		
UNITED STATES	Control of control of the Control of Control	5.112 0 0 0 0 7,566 2,765 1 0 0 0 0 0 0 9	\$,210 0 0 0 0 8,758 2,055 0 0 0 0 0 0 0 0 0 8	0 0 0 0 3.559 1.881 0 0 0 8 8 0 0 0 3 3 0 0	0	4,841 2 0 0 0 4,753 2,221 0 0 0 0 9 9 0 0 655 0 1,050	4,997 2 0 0 4,553 1,702 0 0 0 9 9 0 0 32 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 2.143 1.639 0 0 0 0 49 0 230 0			
	Standardised Total ²	Ü		Ů	6						

					Standardised A	pproach					
			As of 30/09/	2022			As of 31,	12/2022			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min BUR, %)	8.465	8.465			7,755	7,755				
	Central governments or central banks Regional governments or local authorities	8,465	8,465	0		7,755	/,/55	0			
	Public sector entities	0	0	0		0		0			
	Multilateral Development Banks	0	0	0		ō	ō	ō			
	International Organisations	0	0	0		0	0	0			
	Institutions	60	60	14		105	105	24			
	Corporates	4,973	2,895	2,696		5,276	2,980	2,779			
	of which: SME	4	1	1		0	0	0			
	Retail	0	0	0		0		0			
NETHERLANDS	of which: SME Secured by mortgages on immovable property	9	0	0		0		0			
	of which: SME	0	0	0		0		0			
	Exposures in default	0	0	0	0	ō	ō	ō	0		
	Items associated with particularly high risk	217	118	177		37	26	39			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	5	5	3		57	45	18			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	0	0	0		0		0			
1	Other exposures			0							
	Standardised Total ²				14				11		

14

"Obtainal exposure, unlike Exposure value, is recorded before takins into account any effect due to credit convenion factors or credit nik missastion techniques (e.e., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securisaation exposures but includes general credit nik adjustments.



	Citodrik Holdings Include Emilica												
					Standardised Ap	proach							
			As of 30/09/	2022			As of 31;	12/2022					
	(min Pilit No.)	Original Exposure ¹	Exposure Value ¹	Risk 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	1,665 1,671 0 1,626 1,629 0											
1	Regional governments or local authorities												
	Public sector entities	1	1	0		1	1	0					
	Multilateral Development Banks	0	0	0		0	0	0					
	International Organisations	0	0	0		0	0	0					
	Institutions	1,616 4.467	1,608 3.340	401 3.323		1,923 4,410	1,915 3.365	347 3.341					
	Corporates	4,467	3,340	3,323		4,410	3,365	3,341					
	of which: SME	8	8	8		4		0					
	Retail of which: SME												
UNITED KINGDOM	or which: SME Secured by mortgages on immovable property	459	398	398		442	377	377					
	of which: SME	439	396	398		442	3//	3//					
	Exposures in default	i i				,	,	,	0				
	Items associated with particularly high risk	436	418	627	Ü	314	277	415	Ů				
	Covered bonds			0		0							
	Claims on institutions and corporates with a ST credit assessment	218	207	199		79	79	38					
	Collective investments undertakings (CIU)	0	0	0				0					
	Equity	0	0	0		0	0	0					
	Other exposures	0	0	0		0	0	0					
	Standardised Total ²				23				14				
		(2) Christal amostore relike Personne value is revented hafron takin into account any affect due to realit consension factors or realit side relination techniques (a.e. calvetitation affects)											

(ii) Obtainal aurencies unilla Ferniuma valua in rennete hafnes takinn into airceut anu affert rius to mudit rennenion factor, or modit nick missionium terheimus (a.n. substitution affents).
(2) Total value adjustments and provisions per country of counterparty excludes those for securification exposures but includes general credit nick adjustments.

					Standardised A	pproach					
			As of 30/09/	2022			As of 31,	12/2022			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
IRELAND	Control occurrence for control and ADA, No.	0 0 0 2,451 13 13 10 100 100 100 100 100 100 100 1	0 0 0 0 4 2,017 1 1 0 0 73 73 0 0 0	0 0 0 0 1,908 1 1 0 0 73 0 0 34 0 0 0	0	3,364 0 0 0 0 22, 2,466 1 0 0 0 0 20 33 6 9 19 19	3,384 0 0 0 0 22 1,935 1 0 0 9 9 2 26 0 19	509 0 0 0 10 1,874 1 1 0 0 79 0 9 39 0 10 10 10 10 10 10 10 10 10 10 10 10 1			
	Standardised Total ²				7				13		

					Standardised Ap	proach			
			As of 30/09/	2022			As of 31,	/12/2022	
	(min SUR, %))	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
SPAIN	Central oversments or central salests exciscad oversments or local arthritise structures of the contraction	7 0 56 0 0 74 1,740 0 0 0 175 0 448 64 64	9 0 55 0 0 259 2,394 0 0 174 0 0 324 0 6 6 6	0 0 11 0 0 129 2,379 0 0 0 174 0 465 0 63 0 0 0	0	9 0 0 26 5 0 0 425 3,549 0 0 170 0 0 347 13 0 0	9 0 25 0 0 45 2,212 0 0 0 169 0 0 77 7 7	0 0 5 0 212 2,199 0 0 169 11 407 0 4	۰
	Standardised Total ²				50				44

O'Chronie assoure. un'ille biscoure value in recorde before talen into accourt any effect due to credit convenion factors or credit risk institution reflects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation opposes but includes general credit risk adjustments.

		(4)									
					Standardised Ap	proach					
			As of 30/09/	2022			As of 31;	12/2022			
		Original Exposure ¹	Exposure Value ¹	Risk 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	2,756	2,756	0		3,344	3,344	0			
	Regional governments or local authorities Public sector entities		0	0		0		0			
	Multilateral Development Banks	i i	0	0		0		0			
	International Organisations	o o	ō	ō		i i	ō	ō			
	Institutions	35	35	10		76	76	26			
	Corporates	1,296	1,014	1,014		1,397	1,019	1,019			
	of which: SME	101	92	92		70	60	60			
	Retail	0	0	0		0	0	0			
CZECH REPUBLIC	of which: SME	.0									
	Secured by mortoases on immovable property of which: SME	46	45	95		54	51	51			
	Exposures in default	39	30	0	0	2	2	33			
	Items associated with particularly high risk	37	28	42		29	19	28			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	2	2	0		1	1	0			
	Collective investments undertakinos (CIU)	0	0	0		0	0	0			
	Eaulty	9	0	0		0	0	0			
	Other exposures	1	1								
	Standardised Total ²				7				9		

		(c) com amos enformance and houseway has control to controllands process increasing an enformance on uniquestal factors and the controllands are controlled and the controllands and the controllands are controlled and the controllands and the controllands are controlled and the controllands are controlled and the control									
					Standardised A	proach					
			As of 30/09/	2022			As of 31,	/12/2022			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
BERMUDA	Central conventionate or central banks Annual Central	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 1,577 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 4,742 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1,310 0 0 0 0 0 0 3 1 1 1 0 0	0 0 0 0 0 24 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		
	Other exposures Standardised Total ²		0	0	4	·	°	۰	5		

Standard decode Approach As of 31/21/2022 As of 31/21/2022			(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.								
Conjunct Exposure Conj						Standardised Ap	proach				
Control experiments or centrol labels (%) Control experiments or local arthrotion (%) Control experiments or local arthrotion (%) Control experiments or local arthrotion (%) Control experiments or local experiments (%) Control experiments				As of 30/09	2022			As of 31;	12/2022		
Control development to control to holds Control to the first C		41.00.00	Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount		
Standardised Total ²	SWITZERLAND	Control accordance or control assists accided comments or local authorities subsided comments or local authorities subsided comments or local authorities subsided comments landstands landstandstands landstandstandstandstandstandstandstandst	0 3 3 0 1 1,139 0 0 0 6 6 6 9	2,492	0 0 1 0 4 2,031 0 0 0 1 1 0 0 0		0 0 4 0 6 8	0 0 4 0 0	0 0 0 3 1,633 0 0 0 4 4 0 0 0	3	

					Standardise	d Approach							
			As of 31/	03/2023			As of 30,	06/2023					
		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 BJR. %) Central governments or central banks	37,661 38,091 593 39,514 40,220 662											
	Central governments or central banks Regional governments or local authorities	37,661 38,091 593 39,514 40,220 662											
	Public sector entities	369	301	39		397	329	43					
	Multilateral Development Banks	682	672	16		702	698	103					
	International Organisations	1.614	1,614	0		1.034	1.033	0					
	Institutions	17,280	16,811	5,431		16,933	16,409	5,269					
	Corporates	57,982	35,474	31,838		60,189	36,784	33,125					
	of which: SME	240	201	200		215	181	181					
	Retail	0	0	0		0	0	0					
Consolidated data	of which: SME	0	0	0		0	0	0					
Corisonaatea aata	Secured by mortpages on immovable property	1,254	1,162	1,162		1,261	1,167	1,167					
	of which: SME	65	59	59		64	57	57					
	Exposures in default	149	121	180	12	181	153	229	1				
	Items associated with particularly high risk	2,036	1,544	2,316		1,633	1,208	1,812					
	Covered bonds Claims on institutions and corporates with a ST credit assessment	2.562	2.099	1,061		3,617	2,745	1,289					
	Collective investments undertakings (CIU)	0	1,000	1,007		0,017	1,743	0					
	Equity	0		l ő		0	0						
	Other exposures	43	43	43		53	53	50					
	Standardised Total ²	121,633 97,934 42,679 253 125,512 100,799 43,748											

(1) Olymin appears, unlike Exposure value, a synotral later latery less accust any writed as the sends convenient between round sick implaces factingues (e.g. substitution effects).

2) Standards Tool dearn of rounders for accustation position reliefs in the results prior to be 20'0 exercise.

(1) Olymin between the dearn contraction and accustation position reliefs in the results prior to be 20'0 exercise.

(1) Olymin between the exercise decided. These levels been selected under the following ratio. Contribute of countriparty covering up to 19'0 for loted original appears or Top 10 countries nevied by original appears, collabolate and first quarter.

					Standardise	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
	(mh EJR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	Central governments or central banks	3,632	3,853	0		4,239	4,526	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	182	117	23		168	103	21	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,954	1,774	190		1,886	1,706	200	
	Corporates	11,528	6,598	4,970		11,050	6,171	4,707	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
FRANCE	of which: SME			0 98					
11011102	Secured by mortgages on immovable property	98	98	98		98	98	98	
	of which: SME	0				0	0	0	
	Exposures in default Items associated with particularly high risk	491	367	551		394	321	482	
	Items associated with particularly high risk Covered bonds	491	307	331		394	321	402	
	Claims on institutions and corporates with a ST credit assessment	44	44	12		506	283	139	
	Collective investments undertakings (CIU)	10					100	139	
	Equity	0		0		ů	0	0	
	Other exposures	0				ů	0		
	Standardised Total ²				48				

45

Original exposure, unlike Exposure value, is reported before taking into account any effect due to orell: minimization or orell; minimization techniques (u.g., substitution effects).

(2) Total value adjustments and provisions per country of coordingsety excludes those for securitation exposures but includes general credit mini adjustments.

		(2) Total value adjustments and provisions per country or country as economics or excursions operates over notices general oract not adjustments.											
					Standardise	d Approach							
			As of 31,	03/2023			As of 30,	06/2023					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
	(min BUR. %) Central governments or central banks	9.288	9.324			8,430	8.468	0					
	Regional governments or local authorities	1,230	.,	0		0	0,	i i					
	Public sector entities	107	107	i o		116	116	i o					
	Multilateral Development Banks	0	0	0		0	0	0					
	International Organisations	0	0	0		0	0	0					
	Institutions	1,185	1,184	132		2,332	2,331	169					
	Corporates	6,739	3,422	2,973		7,090	3,575	3,052					
	of which: SME	0	0	0		0	0	0					
	Retail	0	0	0		0	0	0					
GERMANY	of which: SME	0	0	0		0	0	0					
OLIG D'UT	Secured by mortgages on immovable property	5	1	1		0	0	0					
	of which: SME												
	Exposures in default	108	99	149		137	127	190					
	Items associated with particularly high risk Covered honds	23	22	33		3	3	4					
	Claims on institutions and corporates with a ST credit assessment	107	92	33		137	126	44					
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	107	0.2	33		137	120	1 44					
	Family	o o	0			ů	0	l ő					
	Other emeaures	ő	ŏ	l ő		ő	, o	l ő					
	Standardised Total ²				22				1				

(1) Original exposure, untile Exposure value, in reported before taking into account any effect due to need convenient factors or readst risk integration techniques (e.g., substitution effects).

(2) Total value adjustments and provisions per country of counterparty encludes those for securitisation exposures but includes general needs risk adjustments.

		(2) Total value augustinents in	as provinces per country or con	anniparty encouses troops for an	LUI DIRECTI ESPORATES DEL TICOL	an germa creat rat aujustine			
					Standardise	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments ar provisions ²
UNITED STATES	Control of control of the Control of Control	4,901 1 0 0 0 10,218 2,202 0 0 11 1 0 2 65 0 0 1,206	5,055 1 0 0 0 10,027 1,777 0 0 0 0 11 1 0 0 0 0 0 0 1 1 1 0 0 0 0	0 0 0 3,894 1,594 0 0 0 11 10 3 49 0 282		4,546 0 0 0 8,475 2,334 0 0 111 0 4 70 0 0 1,377	4,695 0 0 0 0 0 8,300 1,755 0 0 0 1 1 1 1 1 2 3 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 3,499 1,513 0 0 0 11 1 0 6 57 0 317	
	Standardined Total ²		-	-	7				

		(2) Total value adjustments and provisions per country of counterparty excludes those for securification exposures but includes general could risk adjustments.												
					Standardise	ed Approach								
			As of 31,	03/2023			As of 30,	06/2023						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²					
	(mh BJR. %) Central governments or central banks	7,665	7,665	0		8,928	8,920	0						
	Regional governments or local authorities Public sector entities	0		o o		0	0	0						
NETHERLANDS	Multilateral Development Banks International Organisations	0	0	0		0	0	0						
	Institutions Corporates	69 5,387	2,971	16 2,774		163 5,429	83 3,201	20 3,017						
	of which: SME Retail	0	0	0		0		0						
	of which: SME Secured by mortgages on immovable property	0	0	0		0		0						
	of which: SME Exposures in default	0	0	0	0	0	0	0	0					
	Items associated with particularly high risk Covered bonds	41 0	0	45 0		8	é	0						
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0		0						
	Equity Other exposures	0	0	0		0	0	0						
	Standardised Total ²				9				14					

9 () Original exposure, unitie Exposure value, is reported before taking into account any effect due to credit covererion factors or credit nik mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitation exposures but includes general credit risk adjustments.

2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach Citibank Holdings Ireland Limited

	Citibalik Holdings Heland Elinited								
					Standardise	d Approach			
			As of 31/	03/2023			As of 30,	06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
	(min BUR. %) Central governments or central banks	1.552	1,554			2,284	2.511	0	
	Regional governments or local authorities	0	0	0		0	. 0	0	
	Public sector entities	1	1	0		2	1	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	2,260	2,252	379		2,197	2,194	338	
	Institutions Corporates	4,253	3,157	3,137		4.226	3,180	3.148	
	of which: SME	5	3,137	1,137		9,110	3,100	3,140	
	Retail	0	0	0		0	0	0	
UNITED KINGDOM	of which: SME	0	0	0		0	0	0	
UNITED KINGDOM	Secured by mortgages on immovable property	440	376	376		437	372	372	
	of which: SME	0				0		0	
	Exposures in default Items associated with particularly high risk	306	267	401	0	102		103	0
	Items associated with particularly high risk Covered bonds	300	207	401		102	09	103	
	Claims on institutions and corporates with a ST credit assessment	142	142	66		558	326	273	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures					1	1		
	Standardised Total ²				11				9

Compart September Value Compart Septembe			(2) Total value adjustments and provisions per country of counterparty excludes those for securitization exposures but includes general credit risk adjustments.											
Control documental or control block 1						Standardisc	d Approach							
Carbot discontinuor and al section of the Carbot discontinuor control of the Carbot				As of 31,	03/2023			As of 30,	06/2023					
Control sourcementar or colored basked 3,137 3,312 697 698 1,312 3,312 699 698		(100.1)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
Equity 0 0 0 0	IRELAND	Control deveroments for control stanks Securind conversation or board arthriffies Marchael and the security of a security of a security of a security of a security of the s	0 0 0 24 2,302 1 0	0 0 0 0 24	0 0 0 0 12		0 0 0 18 1,802 1 0	0 0 0 0	0 0 0 9 1,204 1 0 0 91	0				

					Standardise	d Approach					
			As of 31/	03/2023		As of 30/06/2023					
	(min PUR %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
SPAIN	Central exercements or central sales (accident oververness or bool anthrotics selected oververness or bool anthrotics selected oververness or bool anthrotics selected oververness or bool anthrotics functions or descriptions or descriptio	35 0 0 23 0 0 0 254 3,527 0 0 0 114 0 0 0 8 8 0 0 0 0	365 0 0 23 2 0 0 0 0 250 2,303 0 0 0 114 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 1255 2,288 0 0 114 14 0 1 14 66 5 0	0	118 0 32 0 0 316 3,865 0 0 0 150 0 150 0 62 0 0 0	119 0 32 0 0 134 2,431 0 0 147 6 0 266 0 59	0 6 0 15 2,412 0 0 147 0 0 396 0 366 0 366 0 0	0		
	Standardised Total ²				56				36		

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit adjustments.

					Standardisc	d Approach								
			As of 31/	03/2023			As of 30/	06/2023						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
	(min BUR, %)	2.673	2,673			3,214	3.214	_						
	Central governments or central banks Regional governments or local authorities	2,6/3	2,6/3			3,214	3,214	0						
	Regional governments or local authorities Public sector entities	0												
	Multilateral Development Banks	0	ů	0		0		0						
	International Organisations	0	ō	i i		ō	ō	0						
	Institutions	59	59	27		58	58	26						
	Corporates	1,524	1,159	1,159		1,447	1,076	1,077						
	of which: SME	72	64	64		70	64	64						
	Retail	0	0	0		0	0	0						
CZECH REPUBLIC	of which: SME	0	0	0		0	0	0						
CZECITIKEI ODEIC	Secured by mortgages on immovable property	41	39	39		40	38	38						
	of which: SME	35	33	33		34	32	32						
	Exposures in default	1	1	2		6		8	0					
	Items associated with particularly high risk Covered bonds	30	27	41		34	43	04						
	Covered bonds Claims on institutions and corporates with a ST credit assessment	3	3	1		6	6	1						
	Collective investments undertakings (CIU)		í	i i		0		i i						
	Equity	0	ō	i i		ō	ō	0						
	Other exposures	1	1	1		1	1	1						
	Standardised Total ²				9				10					

As of 31/07/2023 Standard Approach As of 31/07/2023 Exposes Value* Elik exposes amount Value adjustments and Original Exposers*	As of 3 Exposure Value ²	As of 30/06/2023 posure Value* Risk exposure a	Value adjustment provisions ²
Original Exposure* Candid communication or control for the first segment of the first segmen			vount Value adjustment provisions ²
Original Exposure* Control coverments or control brain Tentrol coverments abase Tentrol coverm	Exposure Value ²	posure Value ⁵ Risk exposure a	value adjustment provisions ²
Central deversementa or central hasia. Resistand deversementa reclarat hasia. Resistand deversementa reclarat hasia. Public sector estitica. Hallitara la Versementa Ranka. International Operationisticos. Corporates. Corporates. 4,709 797 640 4,705		0	0
BERMUDA of which SPE scenate by mantages on immovable property of which SPE feasourse in default Demonstrated with sufficiality being risk. Items associated with sufficiality being risk. Claims or individual on convertise with \$1 to will assessment Claims or individual one convertise with \$1 to will assessment Claims or individual one convertise with \$1 to will assessment Claims or individual one convertise with \$1 to will assessment Of claims or individual one convertise with \$1 to will assessment Of claims or individual one convertise with \$1 to will assessment Of claims or individual one convertise with \$1 to will assessment Of claims or individual one convertise with \$1 to will assessment Of claims or individual one convertise with \$1 to will assessment Of claims or individual one convertise with \$1 to will assessment Of claims or individual one convertise with \$1 to will assessment Of claims or individual one convertise with \$1 to will assessment Of claims or individual one convertise with \$1 to will assessment Of claims or individual one convertise with \$1 to will assessment Of claims or individual one convertise with \$1 to will assessment Of claims or individual one convertise with \$1 to will assessment Of claims or individual one convertise with \$1 to will assessment Of claims or individual one convertise with \$1 to will assessment Of claims or individual one convertise with \$1 to will assess with \$1 to will as	1,0	0 1,079 0 0 0 0 0 0 0 2 2	0 0 687 0 0 0 0 0 0

Standard Sundar Approach As of 31 (0) 2023 As of 31 (0) 2023 Original Exposure* Exposure Value* State exposure amount Value Applications and providings Original Exposure* Exposure Value* State exposure amount providings*	e amount Value adjustments a provisions ²
Original Exposure* Exposure Value* Elik exposure amount Value #Gintmeth and providing? Original Exposure* Exposure Value* Risk expo	e amount Value adjustments a provisions ²
	e amount Value adjustments a provisions ²
Court of conversarial to control at contro	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0



Credit Risk - IRB Approach

		IRB Approach													
			As of 30/09/2022						As of 31,	As of 31/12/2022					
		Original	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		
Consolidated 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 Approach												
				As of 31,	/03/2023			As of 30/06/2023						
		Original	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	
Consolidated 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.



General governments exposures by country of the counterparty

						Ci	tibank Holdings Ireland Li							
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
			Total carrying amount of non-derivative financial		Non-derivative financial as	sets by accounting portfoli	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	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 [Austria	6 0 0 0	6 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 - 3M [Belgium	0 0 0 0 0 0 2 2 2	0 0 0 0 0 0 0 7 27	0 0 0 0 0 0 27 27				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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		
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Bulgaria	12 6 7 11	12 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		11	2 0 0 0 0 5 5 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	000000000000000000000000000000000000000		
[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				000000000000000000000000000000000000000	000000000000000000000000000000000000000	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		
TO - 3M	Czech Republic	0 10 31 11 273 7	7	0 10 12 3 3 9 7 1		11 111 26-	0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000		
0 - 3M 13M - 1Y 11Y - 2Y 2Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Denmark		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0	0	0 0 0 0 0		
Total	Estonia		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		



General governments exposures by country of the counterparty

						Cit	ibank Holdings Ireland Li As of 31/12/2022							
						Dire	ct exposures	<u> </u>						
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	†
	()				Non-derivative financial as	sets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sl	eet exposures	
			Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	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 [Finland	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	: ((55(1.27) 2.54; 4,3 66	150 340 0 0 7.210 9.513 8.625 25,838	0 6 7 9 369 952 184 1,527		0	0 0 0 0 0	0
[0 - 3M [France	0 0 0 0 0 76 234	0 0 0 0 76 75	0 0 0 0 75 233	0 0 0 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	; (((((((((((((((((((802 187 0 0 0 0 0 2 9 150	18 0 0 1 0 0 58	454 28 0 265 0 0	0 0 0		4
[0 - 3M [Germany	0 0 0 2.15 5.1 0	0 0 0 57 51 0	0 0 0 0 213 51 0	0 0 0	000000000000000000000000000000000000000	0 0 0 2 0 0	(1.838 0 0 0 0 0 0 0 0 2.176	0 0 0 2 2 0	750 263 0 0 81 0 0 846	0 0 0		0
[0 - 3M [3M - 1Y [11 - 2Y [11 - 2Y [12 - 3Y [13 - 5Y [15 - 10Y [10 - more]]]	Croatia													
[0 - 3M [[3M - 1Y [Greece	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		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		
Total [0 - 3M [3 M - 1 Y [1 Y - 2 Y [2 Y - 3 Y [3 Y - 5 Y [5 Y - 10 Y [10 Y - more Total	Hungary	6 18 159 86 221 95	6 18 159 86 221 95 0	0 0 18 5 0 2 14 0	0 0 0 0 0	0 0 153 84 218 80 0 0	1 2 2 0	(((((((((((((((((((0 0 0 0 680 0	0 0 0 0 0 0 0 38	0 0 0 0 0 1.985	0 0 0		0
[0 - 3M [Ireland	585 0 0 0 19 5	585 0 0 0 0 0 19 5 1	39 0 0 0 0 19 5 0	000000000000000000000000000000000000000	0 0 0	11 0 0 0 0 0 0	/U	680 0 0 0 0 0 0 0	0 0 0 0 0	1,985	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		25
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Italy		32 463	31	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 1 6 0 0 138		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		9
Total Tota	Latvia	4),534	4,731	4,047	·		143							



General governments exposures by country of the counterparty

						Ci	tibank Holdings Ireland L	imited						
							As of 31/12/2022	!						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	1ce sheet	
					Non-derivative financial as	sets by accounting portfoli	3	Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance si	neet exposures	
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	Risk weighted exposure amount
[0 - 3M [Lithuania													
Total [0 - 3M [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 0 0	0 0 0 0 0	0 5 0 0 0	0	0
[0 - 3M [Maita													
Total	Netherlands	33	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 6i 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	2	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 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	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0
Total [0 - 3M	Portugal	10	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 44 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 0	000000000000000000000000000000000000000	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Romania	4 49 193 193 38 6 6 5 2,26	8 48 7 487 2 192 7 387 2 62 4 52 0 20	25 0 6 13 26	0 0 0 0 0	447. 19: 38: 51: 1,17:	0 0 0 0		0 0 0 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	Słovakia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	0
10 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Slovenia													



General governments exposures by country of the counterparty

		Citibank Holdings Ireland Limited												
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
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	exposure amount
[0 - 3M [Spain	9 99 99 1 1 7 5 1 3 5 1 3 3	7 7 7 458	91 494 15 77 525 1,368 515 3,086	0 0 0 0 0		0 1 0 0 0 0 0 0 0 2 0 9 0 1	(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 [Sweden	502		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 (0 (0 (0 (0 (12)	2 300 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 0 0 0 0	531 0 0 0 0 0 0	0		
Total [0 - 3M [United Kingdom	27 16 1444	1 271 7 1677 0 0 0 0 0 0 0 0 0 0 0 0 0 10 8 448	0 0 0 0 0	0 0 0 0 0	27 16	0 0 0 0 0 0			0 0 0 0 0	0	0	(
Total [0 - 3M [3M - 1Y [1 Y - 2Y [2 Y - 3Y [3 Y - 5Y [5 Y - 10 Y [10 Y - more Total	Iceland													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total [0 - 3M	Liechtenstein													
[0 - 3M [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 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	65 65 113 6 (0)	4 32 0 0 0 988 4 556 3 802 9 92 1 0 0	50 3 3 0 4 0 0	5.707 19 27 0 176 0 0 5,929	0 0	(25
[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) () () () ()	2,400	000000000000000000000000000000000000000	0,223	0 0 0		23
10-13M	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
Total Tota	Hong Kong			v	·									



General governments exposures by country of the counterparty

						Ci	ibank Holdings Ireland Li							
							As of 31/12/2022							
						Dire	ct exposures							<u>.</u>
	(mln EUR)			On balance s	heet				Deriva	tives		Off balaı	nce sheet	
												Off-balance sl	neet exposures	
			Total carrying amount of non-derivative financial		Non-derivative financial as	sets by accounting portfolion	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	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 [Japan													
[0 - 3M [u.s.	1 437 940 1,1,13 2,083 0 0 1 4,593	940 1,131 2,083 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	434 937 1,125 2,075 (()	1	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 [China	000000000000000000000000000000000000000	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 - 3M [Switzerland	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	0 0 0 0 0		
[3M - 1Y [Other advanced economies non EEA	0	0 0 0 0 0 0 3	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 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	5 1 0 0 0 0	(2
[0 - 3M [Other Central and eastern Europe countries non EEA	10 0 0 0 0 2	10 0 0 0 0	0 0 0 0 2 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 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [0 - 3M [Middle East	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0	(0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 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	Latin America and the Caribbean	11 5 0 0 0 1	11 5 0 0 0 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	(11 5 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 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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



General governments exposures by country of the counterparty

Citibank Holdings Ireland Limited

							Cit	ibank noidings freiand L	imiced						
								As of 31/12/2022	2						
							Direc	t exposures							
		(min EUR)			On balance sl	neet				Deriva	tives		Off bala	nce sheet	
													Off-balance s	sheet exposures	
						Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
•	esidual 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	Risk weighted exposure amount
	[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Africa	33	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	32 0 0 0 0 0 0 0	000000000000000000000000000000000000000	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 Total	Others	211 61- 5 888	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 25 0 0 0 51	000000000000000000000000000000000000000	0 0 199 614 0 0	0 0 0 0 0	0 0 105 0 0	0 0 1,558 0 0 0	325 ((((((325	3.390 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 counterparts 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 counterparts (other than sovereign) or sovereign credit risk (i.e. CDS, financial quarantees) booled in all the accounting portfolio (on-off balance sheet). Interpe
- (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.

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Decide, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Penchi Guiana, Guadente, Guiana, Guadente, Guiana, Guia

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Epypt, Morocco, South Africa: Apprils, Epytholis, Chand, Commors, Congo, The Democratic Republic (O'Thire Congo, Cite D'Noire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gamba, Guinea, Guinea,

- (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.



General governments exposures by country of the counterparty

		Citibank Holdings Ireland Limited												
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	neet exposures	
					Non-derivative financial as	ssets by accounting portfoli	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
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	Risk weighted exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Total	Austria	11.	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 5 0 0 0 15 20			0	0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		
[0 - 3M [Belgium	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 44			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	000000000000000000000000000000000000000	0 1 0 0 0 0		
[0 - 3M [Bulgaria	11	0 0 0 0 0 5 5 5 7 7 8 8 8 0 0 0 0	000000000000000000000000000000000000000	(((((((((((((((((((15	0 0 0 0 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 - 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	0 0 0	0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		
[0 - 3M [Czech Republic	1 13 244 6 200 1 673	5 15	0 17 14 41 6 30 7 115	(11: 20: 5: 17: 17: 5: 545	8	000000000000000000000000000000000000000	0	0 0 0 0 0	0	0 0 0 0 0		
[0 - 3M 13M - 1Y 11 - 2Y 22 - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Denmark	v.	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 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	217 217	0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000		
Total	Estonia			000000000000000000000000000000000000000	(0 0 0		000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000		



General governments exposures by country of the counterparty

						Cit	ibank Holdings Ireland Li As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Derivat	tives		Off balar	ice sheet	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance sh	neet exposures	
					TOOL-GETTVALIVE THIANCIAN AS	sees by accounting por donk		Derivatives with pos	icive iaii value	Delivatives with	negative ian value			Risk weighted
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	exposure amount
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y Total	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	4 0 4 596 132 1.138 2.543 4,417	369 22 531 7.419 4.273 12.264 9.882 34,761	0 3 11 29 548 849 100	0 289 308 599 6.235 7.242 5.287	0 0 0 0 0		0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	France	0 0 0 153 195 218	0 0 0 0 153 34 40 227	0 0 0 23 196 218 437	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 129 0 0	3 0 8 0 0 2 63 76	443 0 287 0 20 32 163 946	7 2 2 0 0 2 54	1,529 276 17 0 0 61 163	0 0 0 0		2
[0 - 3M [Germany	0 0 0 397 497 51	0 0 0 0 189 23 34	0 0 0 393 40 61 494	0 0 0	000000000000000000000000000000000000000	0 0 0 5 0	0 0 8 8 0 0 33 41	300 261 0 820 0 1,329 2,710	0 0 1 6 2 0 0	3.408 0 813 644 86 0 0	0 0 0 0 0		9
[0 - 3M [Croatia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Greece	0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [0 - 3M [Hungary	1 42 288 173 99 99 3	1 42 258 173 96 69 3	1 7 2 1 8 40 3	000000000000000000000000000000000000000	0 35 257 172 88 29 0	0	0 0 0 6 79 30 50	0 0 0 113 739 619 2.364 3,835	0 0 0 5 0 0	0 0 0 57 0 0	0 0 0 0 0		54
[0 - 3M [Ireland	0 0 0 5 5 5 77	0 0 0 5 45 17	0 0 0 5 45 17 67	000000000000000000000000000000000000000	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 0 0 0 0		0
15Y - 10Y 110Y - more Total 10 - 3M 1 3M - 1Y 1 1Y - 2Y 1 2Y - 3Y 1 3Y - 5Y 15Y - 10Y 10Y - more Total	Italy	97 97 151 425 2,449 2,184 955 2,731 1,615	151 405 1,719 1,388 480 1,295 1,377 6,824	145	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	3 3 40 10 0 0 16	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		01
Total	Latvia													



General governments exposures by country of the counterparty

						Cit	ibank Holdings Ireland L	imited						
							As of 30/06/2023							
						Dire	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
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	Risk weighted exposure amount
[0 - 3M [Lithuania													
[0 - 3M [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 5 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 [Maita													
[0 - 3M [Netherlands	0 0 3 36 5 5	0 0 0 36 63 9	0 0 0 0 63 0	0	(((36 ((36	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 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 [Poland		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0	0 0 0 0 0	0 0 0 0 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 [15Y - 10Y	Portugal	0 1 1 1 1 1 4 14 14 2 2 2 3	0 0 8 48 0 100	0 43 0 7 47 45 146 288	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 0	0 0 0 0 0	0 0 0 0 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 [Romania	105 345 100 205 413 242 33 1,536	105 345 101 295 413 242 35	38 35 19 3 24 80 5	0 0 0 0	66 310 83 293 385 163 (1,301	0 0 0 0 30	0 0 0 0 0	0 0 0 0 0	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 [Slovakia	33 6 6 6 7	0 0 43 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 - 3M [Slovenia													



General governments exposures by country of the counterparty

						Ci	tibank Holdings Ireland Li	imited						
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	sets by accounting portfoli		Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											Risk weighted exposure amount
		derivative imancial assets	assets (net or snort positions)	of which: Financial assets held for trading	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 Total	Spain	207 985 142 153 786 94 1,061 4,285	207 979 96 125 775 841 988 3,981	201 983 142 150 781 914 1.035 4,207	0 0 0 0 0		5 2 0 3 3 7 7 35 26	0 0 0 0 0 0	0 0 0 0 0	0 0 0 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 [Sweden		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0	14 4 0 0 0 0 0	725 439 0 0 0 0 1,164	8 6 0 0 0 0	1,623 837 0 0 0 0 2,460	0 0 0 0		0 0 0 0 0 0 0 0 0
[0 - 3M [United Kingdom	400 0 0 0 0 0 0 77	406 0 0 0 0 0 57 463	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	400	1 0 0 0 0 0 0 0 5 57	0 0 0 0 0	0 0 0 0 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 13M - 17 13M - 17 11 - 27 12 - 37 137 - 57 157 - 107 107 - more Total	Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M	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 0 0	0 13 53 31 137 18 0 253	0 110 964 1,247 1.040 110 0 3.470	0 13 0 1 2 0 0	0 151 0 76 33 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0
[0 - 3M [13M - 1Y 1 1 1 1 1 1 1 1 1	Australia		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 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 - 3M [Canada	000	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 0 0 0 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 Total	Hong Kong													



General governments exposures by country of the counterparty

						- Cli	ibank Holdings Ireland Li							
							As of 30/06/2023							
						Dire	ct exposures							_
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	neet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfolio	•	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
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	
[0 - 3M [Japan													
[0 - 3M [u.s.	0 5797 745 2,234 669 0 0	669 0 0	0	0 0 0 0 0	575 745 2,234 665 ((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 [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 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 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	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 - 1Y [Other advanced economies non EEA	0 0 0 0 0 3 3 3	0 0 0 0 0 0 30	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 30	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 5 0 0 0		
10 - 3M	Other Central and eastern Europe countries non EEA	0 0 0 2 2	0 0 0 0 0	0 0 0 0 0 2 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(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 0 603 0 0	0 0 0 0 0	0 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 - 3M [Middle East	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 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000	0 0 0 0 0	0 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
Total Total	Latin America and the Caribbean	0 2 0 0 0 0	0 2 0 0 0 0 1	0 0 0 0 0	0 0 0 0 0		0 2 0 0 0 0 0	0 0 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 Holdings Ireland Limited

						Cit	ibalik nolulliys Irelaliu L	imiced						
							As of 30/06/2023	3						
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	sheet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			
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	Risk weighted exposure amount
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Africa	22	2 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	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 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 6 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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Others	1: 199 61: 11	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 16	(0 0 0 0 199 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 1,693 0 0 0	326 0 0 0 0 0 0	3,683			0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 counterparts 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 counterparts (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 conomic 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 sovereign) with full or partial government guarantees by central, regional and local governments. (S) Residual countries not reported separatively in the Transparency exercise.

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.

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Decide, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Penchi Guiana, Guadente, Guiana, Guadente, Guiana, Guia

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Epypt, Morocco, South Africa: Apprils, Epytholis, Chand, Commors, Congo, The Democratic Republic (O'Thire Congo, Cite D'Noire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gamba, Guinea, Guinea,

- (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 nGAMP

Performing and non-performing exposures Citibank Holdings Ireland Limited

		As of 30/09/20 Gross carrying amount/ Nominal amount Of which performing being consistent of which non-performing and core days of color days Of which con-performing of which Stage Of which con-performing of which Stage 20,554																
					As of 30/09/2022									As of 31/12/2022				
		Gross o	carrying amount/ Nomir	al amount		Accumulated im value due to cre	spairment, accumulated n	regative changes in fair	Collaterals and		Gross carr	rying amount/ Nomina	il amount		Accumulated imparts of the communication of the com	pairment, accumulated ne dit risk and provisions ⁴	gative changes in fair	Collaterals and
		Of which performing but past due > 30 days		Of which non-performin	o ¹	On performing exposures ²	On non-perfor	ming exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing	e e	On performing exposures ²	On non-perform	ing exposures ²	financial guarantees received on non- performing exposures
		and <=90 days		Of which: defaulted	Of which Stage 31	exposures		Of which Stage 31			and <=90 days		Of which: defaulted	Of which Stage 3 ^s	Сфила		Of which Stage 3 ⁸	
(min EUR) Cash balances at central banks and other demand deposits	20.00									30,854								
Debt securities (including at amortised cost and fair value)	7,78					,		1 :		8,349					3			
Central banks	.,											-					-	
General governments	7.40	5 0					3			7.989		-						
Credit institutions	37	7 0		0 1			0		0	360	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	0					0	0
Loans and advances(including at amortised cost and fair value)	38,76	9 0	41	4 414	414	148	58	58	162	41,745	92	406	406	406	104	56	56	14
Central banks	2.49	6 0					0			3,111								
General governments	37	0 0		0 (0		0		0	242	0	0				0	0	0
Credit institutions	9,64	8 0		6	6		9 1	1	. 0	9,588	0	15	15	15	8	5	5	0
Other financial corporations	9,15	3 0	1	0	0		8 (0	11,245	0	0	0	1	2	0	0	0
Non-financial corporations	16,33					12				16.558		201		301				
Non-triancal corporations	16,33	8 0	40	8 40	908	12	1 56	36	16.2	16,558	92	391	391	391	85	51	51	14
of which: small and medium-sized enterprises	29	6 0			17		,	,	,	242		10	10				4	3
		1			-				_					-				
of which: Loans collateralised by commercial immovable property	84	1 0	18	183	182		3 25	29	158	756		8	. 8			. 2	2	3
Households	76	4 0		0 (0	1	0		0	1,002	0	0	0		9		0	0
of which: Loans collateralised by residential immovable property	40	5 0	1	0 (0	1	3		0	356	0	0	0				0	0
of which: Credit for consumption	35	9 0	1	9	9	1	8		0	646	0	0		1 '		0	0	0
DEBT INSTRUMENTS other than HFT	76,20	5 0	41	4 414	414	154	4 58	58	162	80,948	92	406	406	406	110	56	56	14
OFF-BALANCE SHEET EXPOSURES	46,72	6	21	8 218		91	5 39	39		43,801		92	92		98	16	16	
	40,72		ı		1	1 ~	1 "		ĭ	43,002				1	1			, i

Performing and non-performing exposures Citibank Holdings Ireland Limited

									,										
					As of 31/03/2023			As of 30/06/2023											
		Gross carrying amount/ Hominal amount					pairment, accumulated negative changes in fair dit risk and provisions ⁴	Collaterals and		Gross co	arrying amount/ Nominal	amount		Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁶			Collaterals and		
		Of which performing but past due >30 days and <=90 days		Of which non-performing		On performing exposures ²	On non-performing exposures ³	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		financial guarantees received on non- performing exposures		
(min ELR.)		and 4=90 days		Of which: defaulted	Of which Stage 3 ⁸		Of which Stage 3 ⁸			and 4=90 days		Of which: defaulted	Of which Stage 3 ³			Of which Stage 3 ³			
Cash balances at central banks and other demand deposits	35,400				0	9			34,731					10					
Debt securities (including at amortised cost and fair value)	8,538				0	2		0 0	8,406			0		2	0		0		
Central banks		0	0					0 0			0	0	0	0	0		0		
General governments	8,11	4 0	0	0		2		0 0	7,977	7 0	0	0	0	2	0		0		
Credit institutions	42	4 0	0	0			0	0 0	425	5 0	0	0	0	0	0		0		
Other financial corporations		0 0	0	0				0 0		0	0	0	0	0	0		0		
Non-financial corporations		0	0	0	0		0	0		4 0	0	0	0	0	0		0		
Loans and advances(including at amortised cost and fair value)	37,726	5 299	174	174	174	123	28 2	B 12	39,608	0	252	252	252	77	50	50	7		
Central banks	2,55	8 0	0	0	0		0	0	2,898	6 0	0	0	0	0	0		0		
General governments	20.	2 0	0	0				0 0	418	8 0	0	0	0	0	0		0		
Credit institutions	8,65	2 0	5	5	5	7	1	1 0	10,905	0	S	5	5	5	5	5	0		
Other financial corporations	9,03	1 0	0	0		1	. 0	0	7,09	3 0	0	0	0	2	0		0		
Non-financial corporations	16,04		168	400	100				17,24		346	340	346		45				
Non-renancial expositions	10,04	299	100	100	100		20 2	. 12	17,24	•	240	240	246	64	45		1		
of which: small and medium-sized enterprises	22	6 0	10	10	10	2	4	4 2	225	s 0	8	8	8	2	5	5	1		
of which: Loans collateralised by commercial immovable property	82	6 0	7	7	7	1	2	2 3	823	3 0	7	7	7	3	3	3	3		
Households	1,23	8 0	0	0	0	4	0	0	1,043	3 0	0	0	0	6	0		0		
of which: Loans collateralised by residential immovable property	35	7 0	0	0	0	1	. 0		360		0	0	0	2	0		0		
of which: Credit for consumption	88					l ,													
		1				· ·		Ĭ °		ľ	ľ	·		· ·					
DEBT INSTRUMENTS other than HFT	81,664	4 299	174	174	174	135	28 2	8 12	82,746	0	252	252	252	89	50	50	7		
OFF-BALANCE SHEET EXPOSURES	43,088		86	86	0	78	13 1	3 0	45,586	5	103	103	0	72	14	14	0		

4,088 56 6 6 78 13 13 0 45,586 130 163 0 72 14 14 14 (1) (1) The Nath 2011, the Contract of th



Forborne exposures

			As of 30/	09/2022		As of 31/12/2022										
		ying amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance maceum	hanges in fair redit risk and exposures with	Collateral and fin received on e forbearanc	cposures with		ring amount of with forbearance	Accumulated in accumulated ch value due to cre provisions for o forbearance me	nanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures				
(min EUR)		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				
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)	o	0	0	0	0	0	o	0	0	o	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)	261	103	47	14	15	5	105	47	15	11	13	7				
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	256	103	45	14	11	5	101	46	14	11	11	7				
of which: small and medium-sized enterprises	26	16	8	8	5		12	8	4	4	4					
Households	6	0	2	0	4	0	3	0	1	0	2	0				
DEBT INSTRUMENTS other than HFT	261	103	47	14	15		105	47	15	11	13					
Loan commitments given	153	1	8	0	0	0	244	0	21	0	0	0				
QUALITY OF FORBEARANCE ²																
Loans and advances that have been forborne more than twice $^{\it 3}$	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

¹⁰For 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 operally recorded with a positive sign.

commitments are generally reported with a positive sign.

The formation 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.



Forborne exposures

Citibank Holdings Ireland Limited

			As of 31/	03/2023			As of 30/06/2023									
		ing amount of vith forbearance	Accumulated in accumulated of value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ea forbearance	xposures with		ring amount of with forbearance	Accumulated i accumulated of value due to co provisions for forbearance m	changes in fair redit risk and exposures with	Collateral and financial guarantees received on exposures with forbearance measures					
(min EUR)		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					
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	o	0	0	o	0	0	o	0	o	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)	114	21	15	7	10	7	169	86	31	25	12 3					
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	o	0 0					
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0 0					
Non-financial corporations	111	21	14	7	8	7	166	86	30	25	10 3					
of which: small and medium-sized enterprises	15	9	4	4	4		18	7	5	5	4					
Households	3	0	1	0	2	0	3	0	1	0	2 0					
DEBT INSTRUMENTS other than HFT	114	21	15	7	10		169	86	31	25	12					
Loan commitments given	208	0	17	0	0	0	176	21	10	0	0 0					
QUALITY OF FORBEARANCE ²																
Loans and advances that have been forborne more than twice $^{\it 3}$	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- TTS 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 enerally reported with a positive sign.

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.



2023 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading Citibank Holdings Ireland Limited

ı		AS 01 3U/U9/2U22 AS 01 31/12/2U22													AS OF 3	1/03/2023			AS 0f 3U/U6/2U23						
	Gross carrying amount					Accumulated	Gross car	ying amount				Accumulated	Gross can	rying amount				Accumulated	Gross carrying amount					Accumulated	
(min EUR)		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ²	negative	
A Agriculture, forestry and fishing	14	0	0	14	0	0	12	0	0	12	0	0	10	0	0	10	0	0	11	0	0	11	0	0	
B Mining and guarrying	236	0	0	236	0	0	219	0	0	219	0	0	204	0	0	204	0	0	190	0	0	190	0	0	
C Manufacturing	7.649	17	17	7.649	27	0	7.189	19	19	7.189	29	0	6.921	30	30	6.921	39	0	7.691	43	43	7.691	15	0	
D Electricity, gas, steam and air conditioning supply	805	0	0	805	7	0	399	0	0	399	1	0	263	0	0	263	2	0	290	0	0	290	1	0	
E Water supply	35	0	0	35	0	0	7	0	0	7	0	0	41	0	0	41	0	0	39	0	0	39	0	0	
F Construction	128	0	0	128	1	0	139	1	1	139	1	0	113	1	1	113	1	0	138	1	1	138	2	0	
G Wholesale and retail trade	2.547	15	15	2.547	15	0	2.183	14	14	2.183	17	0	1.959	14	14	1.959	13	0	2.294	14	14	2.294	15	0	
H Transport and storage	593	6	6	593	31	0	454	5	5	454	5	0	443	5	5	443	4	0	376	3	3	376	2	0	
I Accommodation and food service activities	290	216	216	290	28	0	267	184	184	267	21	0	191	0	0	191	26	0	192	0	0	192	0	0	
3 Information and communication	1.374	103	103	1.374	23	0	1.468	86	86	1.468	29	0	1.715	100	100	1.701	30	0	1.834	116	116	1.821	20	0	
K Financial and insurance activities	846	24	24	488	26	0	1,815	76	76	1,463	20	0	2,037	12	12	1,870	16	0	1,843	67	67	1,430	23	0	
L Real estate activities	867	0	0	715	6	0	1,174	0	0	1,023	1	0	846	0	0	846	0	0	1,082	0	0	1,082	23	0	
M Professional, scientific and technical activities	410	1	1	410	1	0	545	1	1	545	1	0	654	1	1	654	2	0	467	1	1	467	0	0	
N Administrative and support service activities	537	27	27	537	10	0	633	6	6	628	10	0	600	6	6	600	4	0	666	2	2	666	5	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	0	0	0	0	0	0	3	0	0	3	0	0	3	0	0	3	0	0	0	0	0	0	0	0	
Q Human health services and social work activities	2	0	0	2	0	0	1	0	0	1	0	0	6	0	0	6	0	0	12	0	0	12	2	0	
R Arts, entertainment and recreation	0	0	0	0	0	0	46	0	0	46	1	0	34	0	0	34	0	0	68	0	0	68	0	0	
S Other services	4	ő	0	4	ő	ő	5	0	0	5	1 0	1 0	6	0	0	6	ő	ő	54	0	1 0	54	0	0	
Loans and advances	16 338	409	409	15 927	177		16 559	301	301	16 049	126		16.046	169	169	15 965	139		17 248	246	246	16 921	100		

⁽¹⁾ The 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 convertion, information is disclosed with the opposite sign of what is reported according to the FIRMEP framework (template F (8.0.1), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (TU) 2014/94-11. This of supervisor reporting.