

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 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	8,145	8,445	8,838	8,704	C 01.00 (r020,c010)	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	8,145	8,445	8,838	8,704	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	8,145	8,445	8,838	8,704	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	8,145	8,445	8,838	8,704	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	8,145	8,445	8,838	8,704	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	8,145	8,445	8,838	8,704	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	42,101	42,106	42,023	42,561	C 02.00 (r010,c010)	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	42,101	42,106	42,023	42,561	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	19.35%	20.06%	21.03%	20.45%	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	19.35%	20.06%	21.03%	20.45%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	19.35%	20.06%	21.03%	20.45%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.35%	20.06%	21.03%	20.45%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	19.35%	20.06%	21.03%	20.45%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.35%	20.06%	21.03%	20.45%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	82,809	84,290	92,265	92,145	C 47.00 (r300,c010)	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	9.84%	10.02%	9.58%	9.45%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	8,145	8,445	8,838	8,704	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	8,145	8,445	8,838	8,704	C 47.00 (r310,c010)	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	82,809	84,290	92,265	92,145	C 47.00 (r300,c010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	82,809	84,290	92,265	92,145	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	9.8%	10.0%	9.6%	9.4%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	9.8%	10.0%	9.6%	9.4%	[A.2]/[B.2]	



2021 EU-wide Transparency Exercise Capital Citibank Holdings Ireland Limited

		(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
	A	OWN FUNDS	8,145	8,445	8,838	8,704	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	8,145	8,445	8,838	8,704	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	capital instruments engine as CE11 Capital (including share premium and necown capital instruments)	587	560	586	578	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	6,665	6,699	7,011	6,917	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-14	-35	-37	-36	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	1,579	1,506	1,577	1,555	C 01.00 (r200,c010)	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 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-13	-19	-23	-39	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwil)	-82	-60	-61	-62	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CDR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	C 01.00 (r370,c010)	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 (r380,c010)	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 (r390,c010)	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 (r430,c010)	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 (r440,c010)	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 (r450,c010) + C 01.00 (r450,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (1) (i) and 89 to 91 of CRR; Articles 36(1) point (1) (ii), 243(1) point (1) and 128 of CRR; Articles 36(1) point (1) (ii) and 379(1) of CRR; Articles 36(1) point (1) (ii) and 379(1) of CRR; Articles 36(1) point (1) (iv) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (i), 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 (r480,c010)	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	-192	-202	-212	-209	C 01.00 (r490,c010)	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 (r500,c010)	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 exceding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				-1	C 01.00 (rS13,c010)	Article 36(1), point (m) and Article 47c ORR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (rS14,c010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (r515,c010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-385	-4	-3	0	C 01.00 (r529,c010)	
	A.1.21	Transitional adjustments	0	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 (r220,c010)	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 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r520,c010)	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 (rS30,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C01.00 (r690,c010) + C 01.00 (r700,c010) + C01.00 (r710,c010) + C 01.00 (r740,c010) + C01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	8,145	8,445	8,838	8,704	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	0	0	0	0	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (r918,c010) + C 01.00 (r928,c010) + C 01.00 (r928,c010) + C 01.00 (r938,c010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	42,101	42,106	42,023	42,561	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
OWN FUNDS REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	19.35%	20.06%	21.03%	20.45%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	19.35%	20.06%	21.03%	20.45%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	19.35%	20.06%	21.03%	20.45%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	8,145	8,445	8,838	8,704	[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 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	19.35%	20.06%	21.03%	20.45%	A.4.3.0).0)1 [D.1]/[B-B.1]	
Fully loaded	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
		Adjustments to 12 due to IFAS 9 transitional arrangements Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c040)	
		aded based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re					,	

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indimments that are not eligible from a regulatory point of view at the reporting date are not balen into account in this calculation.
Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP" college note that this mintel load to differences to fully loaded CET1 capital ratio sublished by the carticostation banks e.e. in their Pillar's disclosure



Overview of Risk exposure amounts

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		RW	<u> </u>		
(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	31,772	31,231	31,328	32,175	C 0.00 (r040, c101) - (C 07.00 (r040, c220, s001) + C 07.00 (r1.10, c220, s001) + C 07.00 (r1.30, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r040, c260, s002
Of which the standardised approach	31,769	31,231	31,328	32,175	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	3,232	3,859	3,609	3,176	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r050, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	887	926	643	565	C 02.00 (R640, c010)
Settlement risk	2	1	1	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	3	7	8	6	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	2,194	2,169	2,342	2,600	C 02.00 (R520, c010)
Of which the standardised approach	2,194	2,169	1,461	1,659	C 02.00 (R530, c010)
Of which IMA	0	0	881	941	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00, 0.10, 501*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	4,011	3,912	4,094	4,039	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	4,011	3,912	4,094	4,039	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	42,101	42,106	42,023	42,561	

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

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



(1.50)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
(min EUR) Interest income	441	544	115	238
Of which debt securities income	89	75	12	26
of which loans and advances income	303	395	74	148
Interest expenses	157	183	36	74
(Of which deposits expenses)	58	57	5	9
(Of which debt securities issued expenses)	0	0	0	0
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	1	1	0	1
Net Fee and commission income	633	846	221	466
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	24	39	8	15
Gains or (-) losses on financial assets and liabilities held for trading, net	174	172	44	-2
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	28	35	-2	36
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences [gain or (-) loss], net	-26	39	3	62
Net other operating income /(expenses)	302	433	117	234
TOTAL OPERATING INCOME, NET	1,421	1,925	470	975
(Administrative expenses)	713	980	264	532
(Cash contributions to resolution funds and deposit guarantee schemes)	33	43	12	23
(Depreciation)	33	45	11	23
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	73	72	-7	-18
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	57	57	-13	-26
(Other provisions)	17	15	6	8
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)	378	370	-111	-116
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	378	370	-111	-116
(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	190	415	301	532
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	158	387	256	459
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	158	387	256	459
Of which attributable to owners of the parent **Unformation available only as of end of the year	158	387	256	459

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Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	20			As of 31	/12/2020			As of 31	/03/2021			As of 30	06/2021		
		Fa	ir value hierar	chy		Fa	air value hieran	chy		Fa	ir value hierar	chy		Fa	ir value hierar	chy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	17,158				16,288				19,175				21,373				IAS 1.54 (i)
Financial assets held for trading	6,437	0	6,239	197	9,714	0	9,286	428	11,293	0	10,969	325	10,567	305	9,974	288	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	154	0	139	15	161	45	100	16	159	46	113	0	178	0	163	15	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	157	0	157	0	153	0	153	0	379	0	379	0	286	0	258	28	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	2,866	999	1,867	0	3,007	597	2,410	0	3,462	1,008	2,453	0	5,431	5,223	208	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	26,141				27,721				27,578				24,956				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	0	0	0	0	2	0	2	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	4,485				3,910				5,157				6,698				
TOTAL ASSETS	57,397				60,956				67,203				69,489				IAS 1.9(a), IG 6

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

(min	EUR)		ı	ls of 30/09/20	20			As of 31/12/2020								As of 31	/03/2021			As of 30/06/2021						
		Gross carry	ing amount		Accu	mulated impair	ment	Gro	ss carrying am	ount	Accu	mulated impair	ment	Gro	ss carrying am	ount	Acc	umulated impair	ment	Gross	carrying amo	unt ⁽²⁾	Accum	ulated impairm	ent ⁽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	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaire 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 withou significant increase in credit risk sinc 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	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair	Debt securities	2,868	0	0	-2	0	0	3,012	0	0	-5	0	0	3,466	0	0	-4	0	0	5,434	0	0	-3	0	0	Annex V.Part 1.31, 44(b)
value through other 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	23,473	2,730	304	-122	-185	-59	26,353	1,242	456	-31	-173	-126	25,093	2,340	375	-17	-126	-86	23,049	1,762	353	-14	-98	-95	Annex V.Part 1.32, 44(a)

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

⁽P) 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 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Financial liabilities held for trading	6,177	9,417	11,289	10,053	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	11	10	10	7	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	38,917	39,651	42,551	45,553	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	2	0	3	3	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	325	351	363	346	IAS 37.10; IAS 1.54(I)
Tax liabilities	2	15	51	62	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	3,021	2,782	3,587	4,061	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	48,455	52,226	57,854	60,085	IAS 1.9(b);IG 6
TOTAL EQUITY	8,942	8,730	9,349	9,404	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	57,397	60,956	67,203	69,489	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	amount		
Breakdown of financial liabiliti	es by instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Derivatives		5,855	9,166	11,024	9,745	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
SHOIL POSITIONS	Debt securities	324	251	268	310	Annex V.Part 1.31
	Central banks	328	215	178	279	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	201	40	34	127	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	237	420	409	289	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	237	268	256	289	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	10,968	11,094	10,885	12,971	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	3,448	4,591	4,411	4,572	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	4,337	4,612	5,818	5,846	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	3,937	4,300	5,372	5,526	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	20,760	21,040	22,936	22,950	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	18,756	19,314	21,573	21,709	ECB/2013/33 Annex 2.Part 2.9.1
	Households	681	982	833	949	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	639	960	818	933	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: Subor	dinated Debt securities issued	0	0	0	0	Annex V.Part 1.37
Other financial liabilities		1,617	1,298	1,502	2,276	Annex V.Part 1.38-41
OTAL FINANCIAL LIABILITIES		45,107	49,078	53,853	55,616	



2021 EU-wide Transparency Exercise Market Risk

TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXP									Citibari	it i loidings	ir Cidilia Eiiiii												
TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXP		SA						IM									IM						
TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE TOTAL RISK EXPOS				VaR (Memorar	ndum item)	STRESSED VaR (Memorandum item)	AND MIC	GRATION RISK	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE		·	andum item)	STRESSED VaR (A	demorandum item)	DEFAU MIGRATI	LT AND ION RISK	ALL PRICE		AL CHARGE	
1,896	(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS		FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS		AVERAGE		FLOOR	AVERAGE	LAST	EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS	PREVIOUS DAY	FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS	LATEST AVAILABLE (SVaRt	- AVERAGE	LAST	FLOOR	AVERAGE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
Of which General risk Of Which Specific risk Of O		As of 30/09/2020	As of 31/12/2020				As of 30	/09/2020									As of 31/1	2/2020					
Of which Specific risk 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Traded Debt Instruments	1.896	1.868	0	0	0	0							0	0	0	0						
O				0	0	0	0							0	0	0	0						
Of which Specific Risk O O O O O O O O O O O O O O O O O O O		967	950	0	0	0	0							0	0	0	0						
refer exchange risk 288 301 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Of which: General risk	0	ŏ	ő	0	0	0							0	0	0	0						
As of 31/03/2021 As of 30/06/2021 As of 31/03/2021 As of 31/03	Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
As of 31/03/2021	Foreign exchange risk	298	301	0	0	0	0							0	0	0	0						
As of 31/03/2021 As of 30/06/2021 As of 30/06/				0	0	0	. 0							0	0	0	0						
1,10	Iotal	2,194	2,169	U										U									
Of which: General risk 69 94 25 14 69 32 26 9 73 23 23 24 25 07 which: Specific risk 1,041 1,137 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		As of 31/03/2021	As of 30/06/2021				As of 31	/03/2021									As of 30/0	06/2021					
Of which Specific risk 1,041 1,137 0 0 0 0 0 0 0 0 0 0 0 0 0	Traded Debt Instruments	1,110	1,232	25	14	69	32							26	9	73	23						
ultes 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Of which: General risk	69	94	25	14	69	32							26	9	73	23						
Of which Specific Risk 0	Of which: Specific risk	1,041	1,137	0	0	0	0							0	0	0	0						
Of which: Specific risk 0	Equities	0	0	0	0	0	0							0	0	0	0						
refer exchange fix 351 427 4 2 13 5 5 1 13 4 6 6 6 7 6 7 7 7 7 7 7 7 7 7 7 7 7 7 7	Of which: General risk	0	0	0	0	0	0							0	0	0	0						
mmodiles risk 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	0	0	0	.0	0							0	0	.0	0						
		351	427	4	2	13	5							5	1	13	4						
	Total	1,461	1.659	17	9	45	22	•	7	0	0	0	881	16	6	49	15	10	9	•	0	0	941

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.



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Citbank Holdings Ireland Limited

					Standardise	d Approach			
			As of 30,	09/2020			As of 31,	/12/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(min EUR, %)			449			20,264	87	
ı	Central covernments or central banks Regional covernments or local authorities	19,579 101	20,137 101	449		19,766 102	20,264	82	
	Public sector entities	1,079	993	227		1,028	944	256	
	Multilateral Development Banks	507	502	91		269	257		
	International Organisations	20	20	0		20	20	0	
	Institutions	7,186	6,837	3,246		7,090	6,719	3,108	
	Corporates	49,617	29,390	26,577		50,569	30,519		
	of which: SME	303	253	259		282	239	243	
	Retail	3	2	2		2	2	1	
Consolidated data	of which: SME	3	2	2		2	2	1	
consolidated data	Secured by mortoages on immovable property	153	144	144		442	401	401	
	of which: SME	28	23	34		106	102	153	
	Exposures in default Trems associated with narticularly high risk	2.314	1.821	2,731	0	2.191	1.577	2.365	0
	Items associated with particularly nigh risk Covered bonds	2,314	1,021	2,731		2,191	1,3//	2,303	
	Claims on institutions and comorates with a ST credit assessment	2.151	1.691	1,444		1.746	1.410	1.266	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	60	60	36		33	33	28	
	Standardised Total ²	82,798	61,720	34,980	450	83,365	62,350	35,067	414
		(1) Original exposure, unlike Ex (2) Standardised Total dises not				ors or credit risk mitigation techn	niques (e.g. substitution effect	s).	

	Standardised Approach										
					Standardise	d Approach					
			As of 30)	09/2020			As of 31,	12/2020			
		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	1,655	1,717	0		1,603	1,655	0			
	Regional governments or local authorities Public sector entities	366	301	60		629	564				
	Public sector entities Multilateral Development Banks	.956	301	60		629	364	113			
	Multilateral Development Banks International Organisations	0	0	0		0	0	0			
	Institutions	695	520	159		723	543	183			
	Corporates	10,691	5.466	4,386		11.130	5.682	4.451			
	of which: SME	0	0	0		0	0	0			
	Retail	0	0	0		0	0	0			
FRANCE	of which: SME	0	0	0		0	0	0			
TRANCE	Secured by mortgages on immovable property	68	65	65		67	67	67			
	of which: SME	0	0	0		0	0	0			
i	Exposures in default	0	0	0	0	0	0	0			
i	Items associated with particularly high risk	242	191	286		306	241	361			
i	Covered bonds Claims on institutions and corporates with a ST credit assessment	661	340	144		200	108				
i	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	661	390	199		200	108	114			
	Equity	o o									
	Other exposures	ů	0	ı o		0	0	0			
i	Standardised Total ²			Ů	18	Ů		·	20		
	Standardised Total	m							1 20		

		exposures, but includes gene		STREET OF THE STREET OF THE	CONTRACTOR ESCURE ASSOCIA	III VALIDON ADIDININI DI IARA	II MIG OCINI OMI IGIICA INCOCI	Distributed to the	
					Standardise	d Approach			
			As of 30	/09/2020			As of 31,	/12/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	4.831	4.835			4.040	4.047	0	
	Regional governments or local authorities	0		ō		0		. o	
	Public sector entities	153	153	0		0	0		
	Multilateral Development Banks	0		0		0	0	0	
	International Organisations	0		0		0	0	0	
	Institutions	211	200			228			
	Corporates	5,064	2,597	2,152		5,238	2,713	2,205	
	of which: SME		9	0		0	0	0	
	Retail of which: SME					0	0		
GERMANY	or which: SME Secured by mortgages on immovable property		,				0		
-	of which: SME					0	0		
	Exposures in default	2		3	0	0	0	, o	
	Items associated with particularly high risk	238	210	316	-	183	158	236	
	Covered bonds	0		0		0	0	. 0	
	Claims on institutions and corporates with a ST credit assessment	112	108	104		107	104	99	
	Collective investments undertakings (CIU)	0		0		0	0	0	
	Equity	0		0		0	0	0	
i	Other exposures	0				0		0	
1	Standardised Total ²				20			1	l 20

		exposures, but includes gene	ral credit risk adjustments.						
					Standardise	d Approach			
			As of 30)	09/2020			As of 31,	/12/2020	
		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, %)					530			
	Central governments or central banks Regional governments or local authorities	684	683	1		530	529	2	
	Regional governments or local authorities Public sector entities	44	44			ár.	47		
	Multilateral Development Banks			í				í	
	International Organisations	0	0	0		0	0	ı o	
	Institutions	4.573	4.497	2.039		4.311	4.196	1.957	
	Corporates	2.221	1.708	1,433		2.165	1.631	1.396	
	of which: SME	. 0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
UNITED STATES	of which: SME	0	0	0		0	0	0	
UNITED STATES	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	20	17	26		7	5	8	
ı	Covered bonds		.0			. 0			
ı	Claims on institutions and corporates with a ST credit assessment	259	212	126		437	400	218	
	Collective investments undertakings (CIU)		0	0				0	
	Equity		0			0	0		
I	Other exposures	1	1	1		U	U	U	

		(P) Total value adjustments and provisions our country of counterparty excludes those for securistisation escourses, additional valuation adjustments (ANNA) and other own funds reductions related to the exposures, but includes general creat risk adjustments.										
					Standardise	d Approach						
			As of 30)	09/2020			As of 31	12/2020				
	(T-70-1)	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			
NETHERLANDS	Control of commentation of control of the Control of Co	5,905 0 149 0 0 0 3,516 2 0 0 0 0 0 223 9 9	5,905 0 149 0 2,064 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 30 0 2 1,918 1 0 0 0 0 0 260 0 13	0	5,605 0 0 0 0 40 3,384 2 0 0 0 0 0 8 8 303 0 27 0	5,605 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 3 1,974 0 0 0 0 0 122 253 253	0			
	Other exposures Standardised Total ²			0	23	0	0	0	38			

The Control amounts while Economy value, is reported before taken into account any offer it does to conform control any offer it does not be a conformation and includes any offer control and offer control and other control a



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Citibank Holdings Ireland Limited

	Citolanik Holalings Izelana Limitea											
					Standardise	d Approach						
			As of 30/	09/2020			As of 31)	12/2020				
	(min Pilip %).	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	Central oovernments or central banks Regional governments or local authorities Public sector entities	1,060 0 2	1,066 0 2	0		1,304 0 2	1,308 0 2	0				
	Multilateral Development Banks International Organisations Institutions Corporates	0 0 414 4,094	0 0 398 2,930	0 0 136 2,930		0 0 437 3.840	0 0 418 2.824	0 0 138 2.811				
LINITED VINCOOM	of which: SME Retail	1 0 0	1 0 0	2,930 1 0 0		1 0 0	0 0 0	2,811				
UNITED KINGDOM	of which: SME Secured by mortoaces on immovable property of which: SME Exposures in default	8	8	8 0 0	0	7 0 2	7 0 1	7 0 2	0			
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0 335 0	0 320 0	81 0 327 0		0 244 0	0 231 0	76 0 261 0				
	Equity Other exposures Standardised Total ⁴	0	0	0	121	0	0	0	18			
	(2) Original exocure. unlike Exocure value, is recorded before taking into account any effect due to credit conversion factors or credit risk missation techniques (e.g., substitution effects).											

					Standardise	d Approach			
			As of 30)	09/2020			As of 31	/12/2020	
	(mh EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²
SPAIN	Control ownerments or control indexis Residual ownerments or local arthritis Public society entities Public society entities Indicate of the control of the	300 101 00 0 0 146 3,813 0 0 73 73 0 57 407	10 101 101 00 00 146 2,400 0 0 68 0 5 326 0 0	0 0 0 2 24 2,768 0 0 0 6 6 0 7 499	0	5 101 103 0 0 234 3,645 0 0 73 0 5 413 0 31 0 0	S 1001 1013 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 21 2,118 43 2,118 0 0 67 7 366 31 0	0
	Standardised Total ²				79				162

**Control encourse, write Encourse value is recorded before station to account an effect due to condition common factors or condition to control and influence and control and influence and control and influence and control and control

Control governments or control banks Control governments C						Standardise	d Approach			
Control overcomments or control banks Control overcomment Control overcomment Control overcomment Control overcomment Control				As of 30,	/09/2020			As of 31,	/12/2020	
Control dissertmentals or control to busis Cont		(min DIP 6)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²
Other exposures 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	BERMUDA	Control overenments or centrol basins Authorized oververments or local arthorities studiated in the control of the control of the control of studiated the control of the control of the control of the control of the control of of which 196 factal control for control or control of the control of control for control or control or control of control of the control of the control of control of contr	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 814 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0

(Civinal encourse, untile Escourse value, is recorded before takino into account any effect due to credit convenion factors or credit risk mitioation techniques (i.e., substitution effects).

(3) Total value adjustments and crevisions oer country of counterparty excluses those for securistration encourse, additional valuation adjustments (ARNs) and other com funds reductions related to the

		exposures, but includes gener			CHARLEST ESCORETER RECORDS				
					Standardise	d Approach			
			As of 30/	09/2020			As of 31)	12/2020	
		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	2,246	2,246			2.199	2.199		
	Regional governments or local authorities	0	0	ő		2,1,7	2,2,0	ŏ	
	Public sector entities	0	0	0		0	0	0	
M	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5	5 859	1 826		1.059	4	_1	
	Corporates	1,117	859 120	826 120		1,059	799 118	764 118	
	of which: SME Retail	130	120	120		125	118	118	
	of which: SME	1	1	1		î	1	i	
CZECH REPUBLIC	Secured by mortgages on immovable property	0				0	0	0	
	of which: SME	0	ō	ō		ō	ō	ō	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	52	42	62		76	52	78	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	13	3	3		23	5	5	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0			
	Other exposures Standardised Total ²	0	Ü	Ü	15	1	1	1	14
	Standardised Lotal				15				14

(1) Orielael exocurs, unlike Exocurs value, is recorded before basins into account any effect due to credit community in higher provider in the account any effect due to credit community in higher provider in mitigation techniques (e.g., substitution effects.)
(3) Total value actualments and creditions our country of countercardy excludes those for securidatation exocurses, additional valuation adjustments (AVAII) and other own funds reductions related to the

		exposures, but includes general credit risk adjustments.									
					Standardise	d Approach					
			As of 30,	09/2020			As of 31	/12/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR. %) Central governments or central banks	0	3	0		0	2	0			
l	Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities	1	1	0		0	0	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	3.167	2,096	1,755		3,182	2.151	1,877			
	Corporates of which: SME	3,107	2,090	1,/33		3,102	2,131	1,077			
	Of Which: SME Retail			0		0		0			
	of which: SME	ō	ō	ō		ō	ō	i i			
SWITZERLAND	Secured by mortgages on immovable property	0		0		0	0	i i			
	of which: SME	0	0	0		0	0	0			
	Exposures in default	5	3	4	0	5	3	4	0		
	Items associated with particularly high risk	6	3	5		7	3	5			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		99	93	27			
	Collective investments undertakings (CIU)		0	0		0	0	0			
	Equity		0	0		0	0	0			
	Other exposures Standardised Total ²			U	,	U		U			
	Standardised Total				. 2				1		

Original executes, unified Execute value, is recorded before taking into account any effect due to make converse indices or modit risk mitibation techniques (e.g., substitution effects).

 Total value adjustments and creditions our counter of counternantly excludes those for securidation encounter, additional valuation adjustments (ANNs) and other own funds reductions related to the

		** Total value absoluted and consistent or constructive occusions those for securitations encourse, but include and content on the exposures, but include and content or constructive occusions those for securitations encourse, but include and content or constructive occusions those for securitations encourse, but include and content or constructive occusions those for securitations encourse, but include and content out of the sequences of the securitation encourse, but include and content out of the sequences of the securitation encourse, but include and content out of the sequences of the securitation encourse, but include and content out of the sequences of th										
					Standardise	d Approach						
			As of 30,	/09/2020			As of 31	/12/2020				
		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	1.064	1.063	124		1.408	1.404	0				
	Regional governments or local authorities	0	0	0		0	-,	ō				
	Public sector entities	0	0	0		0	0	0				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	10	10	10		22	22	16				
	Corporates	616	529	554		652	584	615				
	of which: SME	35	28	28		33	26	26				
	Retail	1	U	0		1	U					
ROMANIA	of which: SME Secured by mortgages on immovable property	1		0								
	of which: SME	0		0		0						
	Exposures in default	10	10	15	0	9	9	13				
	Items associated with particularly high risk	42	33	50		30	23	35				
	Covered bonds	0	0	0		0	0	0				
	Claims on institutions and corporates with a ST credit assessment	1	0	0		0	0	0				
	Collective investments undertakinos (CIU)	0	0	0		0	0	0				
	Equity	0	0	0		0	0	0				
	Other exposures	6	6	2		2		2				
	Standardised Total ²				15				14			



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Citibank Holdings Ireland Limited

Standardised Approach												
				Standardise	d Approach							
		As of 31	03/2021			As of 30	/06/2021					
(mh EUR. %)	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				
ernments or central banks	22,616	23,094	101		25,425	25,921	107					
vernments or local authorities	104	103	0		27	27	5					
r entities	685	605			616	538	185					
Development Banks	485	471	83		534	519	78					
al Organisations	20	20	0		20	20	0					
	6,208	5,909			8,076	7,692 30.846	2,692 28,248					
SME	50,737 297	30,480 250	27,373 253		50,390 322	30,846 274	28,248					
SME	297	230	233		322	2/4	2/0					
SME	0		0		o o	0						
nortgages on immovable property	423	401	401		370	352	352					
SME	0	0	0		0	0	0					
n default	74	37	56	10	50	20	28	25				
lated with particularly high risk	2,306	1,712	2,569		2,267	1,636	2,454					
nds	0	0	0		0	0	0					
etitutions and romorates with a ST rendit assessment	2.833	1.864	1.703		2.277	1.640	1.119					
vestments undertakinos (CIU)	0	0	0		0	0						
1000	29	79	22		61	61	56					
	86,521	64,725	34.914	303	90.113	69.273		267				
vestments undertakinos (CI ures d Total ²		0 0 29 96,521	0 0 0 0 0 0 0 29 29 29 86,521 64,725	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	UN 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				

					Standardise	d Approach			
			As of 31,	03/2021			As of 30	/06/2021	
		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	1.646	1.694	0		1.651	1.690		
	Central governments or central banks Regional governments or local authorities	1,040	1,034	0		26	1,030	5	
	Public sector entities	175	110	22		157	93	19	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	663	482	169		668	485	170	
	Corporates	11,380	5,786	4,683		11,348	5,726	4,853	
	of which: SME	0	0	0		0	0	0	
	Retail of which: SME	0	0	0					
FRANCE	Secured by mortgages on immovable property	60	64	64		66	67	62	
	of which: SME	0	0	0		0	0	0.00	
	Exposures in default	ō	0	ō	0	5	3	3	2
	Items associated with particularly high risk	251	232	348		192	138	207	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	795	251	191		682	345	237	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0		
	Other exposures	0		0	10	0	U		16
	Standardised Total ²	(1) Original conseque welles 5							16

		exposures, but includes gene	ral credit risk adjustments.						
					Standardise	d Approach			
			As of 31;	03/2021			As of 30/	06/2021	
		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, %)		5.821				6,589		
	Central governments or central banks Regional governments or local authorities	5,814	5,821	U		6,583	6,589	0	
	Public sector entities	26	26	0		25	25	0	
	Multilateral Development Banks	0	0	0		10		0	
	International Organisations	ō	ō	ō		ō	ō	ō	
	Institutions	393	378	28		607	592	28	
	Corporates	5,163	2,537	2,055		5,187	2,664	2,215	
	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	
OLIGI BUTT	Secured by mortoages on immovable property	0	0	0		0		0	
	of which: SME Exposures in default	0	0	0	0	0		0	
	Items associated with particularly high risk	181	158	237		159	125	188	
	Covered bonds	101	0.00	2,7		1.50	113	100	
	Claims on institutions and corporates with a ST credit assessment	219	155	178		130	111	109	
ı	Collective investments undertakings (CIU)	0	0	0		0	0	0	
ı	Equity	0	0	0		0	0	0	
ĺ	Other exposures		0	0				0	
	Standardised Total ²				23				5

(1) Output appears, cells Econom value, in reported before taking into account any effect due to cred convenient feature or credit risk effigures beforeuse (sign absolution efficience).
(2) Total value adoptioness and produces or creative of contraparty excludes from the accordation exposure, additional substantial effects).
(3) Total value adoptioness and produces or creative of contraparty excludes from the accordation exposure, additional substantial effects).

		ANDOMORIA, DUE PICTORIA GENER			Standardise	d Approach			
			As of 31,	03/2021			As of 30/	06/2021	
	(min EUR. %)	Original Exposure ^t	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
UNITED STATES	Contral coverments or contral basics actional coverments or local authorities standard coverments or local authorities standard coverments and cove	798 0 0 66 66 2,745 2,013 0 0 0 0 8 8 6 6 6 6	797 0 0 46 46 0 0 2,696 0 0 0 0 0 0 0 0 5 0 9 589	42 0 9 0 1,236 0 0 0 0 0 0 0 8 8 0	0	3,011 1 44 0 0 4,919 1,994 0 0 0 0 22 5 0 0 225 0 0	3,010 1 44 0 0 0,4,769 1,468 0 0 0 0 0 1 1 3 3 0 2255 0	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	20
	Other exposures Standardised Total ²	· ·	0	0	2		,		22

	(2) Total value adjustments an exposures, but includes gener		unterparty excludes those for s	ecuristisation exposures, additio	nal valuation adjustments (AVA	s) and other own funds reduc	tions related to the	
				Standardise	d Approach			
		As of 31,	03/2021			As of 30	/06/2021	
(min EUR. %)	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	5,846 0	5,946 0	0		5,746 0	5,746 0	0	
Public sector entities Multilateral Development Banks International Organisations	0	0	0		0	0	0	
Institutions Corporates	83 3,035	83 1,925	63 1,785		36 3,029	35 2,079	27 1,998	
of which: SME Retail of which: SME	2 0 0	0	0		0	0	0	
Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0	
Exposures in default Items associated with particularly high risk Covered bonds	256 0	170 0	255		261 0	152 0	228 0	
Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	160 0	34	32		95 0	48	24	
bouter Other exposures Standardised Total ²	1	1	1	2	0		0	17
Standardised Total ²				1 2				

(1) Olyani arganus, units Eppaser value, is reported from their balang rise azumut any effect does to coeld consented from or unit of an infigurate from before price (p.g. substitute affect).
(2) Toda' value applications and provisions per constry of consenterally excludes from for accordance exposures, and otherwise (p.g. substitute affects).



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Citibank Holdings Ireland Limited

As of 31/03/2021 As of 30/04/2021		Citibalik Holdings Ireland Elinited								
Committee Comm						Standardisc	d Approach			
Control deverements or control banks Control deverements or board antiborities Control deverements C				As of 31	03/2021			As of 30	06/2021	
Control Jovenments or Control Banks 1,400 1,404 0 1,475 1,279 1,50 1,470 1,4			Original Exposure ^s	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	
	UNITED KINGDOM	Contral Converments or contral basis Redictated Converments or local authorities Redictated Converments or Raine Redictated Conversations Southward Conversations Southward Conversations Southward Conversations Southward Conversations Southward Conversations Redictated	0 1 0 608 4,006 2 2 0 0 12 75	0 1 0 593 2,887 1 0 0 5 7 5	2,866 1 0 0 5 0 10 81	0	.0 1 1 0 0 582 4,107 1 0 0 4 0 2 79	0 1 0 569 3,129 0 0 4 0 2 2 588	3,109 0 0 4 0 2 88	0
 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). 										

					Standardise	d Approach			
			As of 31/	03/2021			As of 30,	06/2021	
	(min FIII) %)	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	7	7	0		6	6	0	
	Regional governments or local authorities	103	102	0		0	0	0	
	Public sector entities	59	59	12		47	47	9	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	361	361 2.064	81		220 3,686	218 2.367	67	
	Corporates	3,326	2,064	2,033		3,686	2,95/	2,336	
	of which: SME Retail	0	U	U		0	0	0	
	of which: SME	0	0	0		0	0	0	
SPAIN	Secured by mortgages on immovable property	74				72	65	60	
	of which: SME	0	0.0	0		,,		0.0	
	Exposures in default	35	20	30	0	4	4	7	0
	Items associated with particularly high risk	369	297	446		400	272	408	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	91	91	91		135	85	83	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0			0	0	0	
	Standardised Total ²				82				98

82.1
(Didjahal exposure, unlike Exposure value, is reported before taking into account any effect due to credit convencion factors or credit risk mitigation bachniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitization exposures, additional valuation adjustments (WAI) and other own funds inductions related to the

	•	exposures, but includes gener	a Creat like address like to.						
					Standardise	d Approach			
			As of 31;	03/2021			As of 30	06/2021	
	(mh EUR. %)	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	Clinital societaments or central lasios. Reliancial commenter or heal authorities Reliancial commenter for heal authorities Reliancial commenter for heal authorities Reliancial Development for heal Reliancial Commenter for heal Reliancial Com	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 985 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	۰
	Standardised Total ²				1			-	2

		exposures, but includes gene	ral credit risk adjustments.				,		
					Standardise	d Approach			
			As of 31;	03/2021			As of 30	06/2021	
		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	2.470	2,470	0		2,240	2,240	0	
	Regional governments or local authorities	1,470	2,470	l ő		2,240	0	l ő	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4	4	1		4	4	1	
	Corporates	1,108	832	799		1,122	843 135	806	
	of which: SME Retail	12/	117	117		147	135	135	
	of which: SME		0			0	0	0	
CZECH REPUBLIC	Secured by mortgages on immovable property	, o	0	ı .			0		
	of which: SMF	ō	ō	ō		ō	ō	ō	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	72	63	95		86	69	104	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	42	12	11		60	13	12	
ı	Collective investments undertakinos (CIU)	0	0	0		0	0	0	
	Equity		0			0		0	
	Other exposures	1	1	1	10	1	1	1	- 13
	Standardised Total ²				10				12

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securidization exposure, additional valuation adjustments (ANA) and other own funds reductions related to the

		exposures, but includes gene		interparty excludes tricke for se	icunstriation exposures, additio	nai valuation adjustments (AVAs) and other own runds reduc	sons readed to the	
					Standardise	d Approach			
			As of 31,	03/2021			As of 30	06/2021	
		Original Exposure ¹	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
SWITZERLAND	Control Communities or control Text (Control Control C	0 0 1 1 0 28 3,329 0 0 0 0 0 6 10 10 0 0 0	2 0 1 0 0 28 2,352 0 0 0 0 0 4 4 7 7	0 0 0 0 0 0 1,952 0 0 0 0 0 0 0		0 0 0 0 44 3,175 0 0 0 0 5 6 6 6 0 0 0	2 0 0 0 0 0 4 4 2,339 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 12 1,968 0 0 0 0 0 0 3 3 3 3 0 0	
	Standardised Total ²				6				1

		exposures, but includes gene		anal party excludes close to a	есановооп офизие, возос	rai raidator adjustrierio (ArA	ay and cone community reduc	OUTS FEBRUARY OF UNE	
					Standardise	d Approach			
			As of 31	03/2021			As of 30,	/06/2021	
		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	1,400	1,398	0		1,391	1,389	0	
	Regional governments or local authorities Public sector entities	2	2	1		72	77	22	
	Multilateral Development Banks	0		i i					
	International Organisations	ō	ō	i o		ō	ō	ō	
	Institutions	3	3	2		11	11	5	
	Corporates	651	575	603		626	564	595	
	of which: SME	43	35	35		46	36	36	
	Retail	0	0	0		0	0	0	
ROMANIA	of which: SME	0	0	0		0	0	0	
1101 0 1110 1	Secured by mortgages on immovable property	0	0	0		9	0	0	
	of which: SME Exposures in default	0	0	0		6			
	Items associated with particularly high risk	76	76	36		17	14	21	
	Covered bonds	0							
	Claims on institutions and corporates with a ST credit assessment	8	8	12		12	12	6	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	2	2			2	2	2	
	Standardised Total ²				7				5



Credit Risk - IRB Approach

							IRB App	proach					
				As of 30/	09/2020					As of 31/	12/2020		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
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 Secutarisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 31/	03/2021					As of 30,	06/2021		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
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 Secutarisation position unlike in the results prior to the 2019 exercise.



General governments exposures by country of the counterparty

						Cit	ibank Holdings Ireland Li							
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sl	neet exposures	
								Derivatives with pos	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: Einancial accepts	of which: Financial assets at						Nominal	Provisions	Risk weighted exposure amount
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Austria													
Total [0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [Belgium	0 0 0 0	0 0 0 0 0	0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	1 0 0 0	0 0 0 0	
Total [0 - 3M [[3M - 1Y [23	23	0	0 0	23	0	0	0	0	0	0 0	0	0
[1Y - 2Y [Bulgaria	9 7 6	9 7 6	0 0 0	0 0 0	9 7 6	0	0	0 0 0	0 0 0	0	0	0 0	
[10Y - more		0 44	0 44	0	0	0 44	0 0	0	0	0	0	0	0	0
[0 - 3M [Cyprus													
[0 - 3M [[3M - 1Y [4 5	4 5	4 5	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [Czech Republic	9 5 200 129 13	9 5 200 129 0	8 5 3 6 13	0 0 0 0	0 0 197 123 0	0 0 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 「 「3M - 1Y 「 「1Y - 2Y 「	1	366	353	46	0	320	0	0	0	0	0	0	0	0
[11 - 2Y	Denmark													
[0 - 3M [[3M - 1Y [
[1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Estonia													
Total														



General governments exposures by country of the counterparty

						Cit	ibank Holdings Ireland Li	imited						
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance si	1eet				Deriva	tives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					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	exposure amount
[0 - 3M [Finland	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	22 13 39 24 6 375 1	321 390 682 486 214 5,580 277	0 0 0 0 0 0 309 488	0 0 0 0 0 0 4,920 5,050 9,970	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
To - 3M	France	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Germany				-			-						
Total [0 - 3M [Croatia													
[0 - 3M [Greece													
110Y - more	Hungary	14 2 26 357 167 257 2	14 2 26 357 161 256 0	1 2 26 15 5 7 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 342 162 250 0	13 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	8
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Ireland	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0	2
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Italy	0 0 0 0 0 0 0 74	0 0 0 0 0 0 74	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 74	0 0 0 0 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
Total	Latvia													



General governments exposures by country of the counterparty

						Cit	ibank Holdings Ireland Li							
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					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	ехрози е апточт
[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 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 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 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 3M - 1Y 1Y - 2Y 1Y - 2Y 12Y - 3Y 13Y - 5Y 5Y - 10Y 10Y - more	Malta			-										_
10 - 3M	Netherlands	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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		J	,		J	,		,	Ţ		J	·	
13Y - more Total [0 - 3M [3 - 3M [3 - 3M 1] [3 - 3M 1] [3 - 3M 1] [3 - 3M 1] [3 - 5 + 1] [Portugal	2 10 0 0 0 0 0	2 10 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	2 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	10
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Romania	145 115 461 416 146 56 4 1,343	145 115 461 416 146 56 4 1,343	2 13 19 39 9 32 4	0 0 0 0 0	143 102 442 377 137 24 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 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] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Slovakia	40 0 0 0 0 0 0	40 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	40 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 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 T T T T T T T T T	Slovenia													



General governments exposures by country of the counterparty

						Ci	tibank Holdings Ireland L	imited						
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	ieet exposures	
								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 [Spain	0 101 0 0 0 0 1	0 101 0 0 0 0 0 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 101 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	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	United Kingdom	0 0 157 0 0 51 208	0 0 0 157 0 0 51	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 157 0 0	0 0 0 0 0 0 0 0 51	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	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 [3M - 1Y [1Y - 2Y [2Y - 3Y [33Y - 5Y [5Y - 10Y Total	Iceland	208	208	9		15/	51	0	0	,	0	0		0
[0 - 3M [Liechtenstein													
Total [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 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Australia	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	12
[0 - 3M [[3M - 1Y [Canada			Ţ.		j	, and the second	j				,		
10Y - more	Hong Kong													



General governments exposures by country of the counterparty

						Cit	ibank Holdings Ireland Li							
							As of 31/12/2020	1						
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								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 [3M - 1Y [1Y - 2Y] [2Y - 3Y [3Y - 5Y [5Y - 10Y	Japan													
[0 - 3M	u.s.	0 0 440 0 0 0 2	0 0 440 0 0 0 2	0 0 0 0 0	0 0 0 0 0	0 0 440 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 2 0 0 0 0	0 0 0 0 0	0
[0 - 3M [China													
[0 - 3M 1 1 1 1 1 1 1 1 1	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	4 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Other advanced economies non EEA	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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
Total Tota	Other Central and eastern Europe countries non EEA	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Middle East	0 0 0 163 5 0	0 0 0 163 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 0 0 0 0 0 0 0 0	0 0 0 163 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 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	83
[0 - 3M [3M - 1Y	Latin America and the Caribbean	0 0 0 64 0	0 0 0 64 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 64 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	83
Total	1	64	64	0	0	0	64	0	0	0	0	0	0	1



General governments exposures by country of the counterparty

Citihank Holdings Treland Limited

						Cit	ibank Holdings Ireland L	imitea						
							As of 31/12/2020							
						Direc	t exposures							
	(min EUR)			On balance sl	1eet				Deriva	tives		Off balar	ice sheet	
	,											Off-balance sh	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturit	y 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	Africa	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Others	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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
Total		20	11	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 of setting 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 economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominicia, Dominicia, Dominician Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Halti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuque, Medinique, Penetro Rico, Saint Barthelemy, Turks And Calcos Islands, Virgin Islands (British), Virgin

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (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

						Cit	ibank Holdings Ireland Li							
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance sl	1eet				Deriva	tives		Off bala	ıce sheet	
												Off-balance s	neet exposures	
								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	designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
				new for trading	through profit or loss	comprehensive income	amoruseu cost							
[0 - 3M [Austria													
[0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	1 0	0	
[1Y - 2Y [2Y - 3Y [3Y - 5Y	Belgium	0 0 0	0 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 「 「3M - 1Y 「		0	0	0	0	0	0	0	0	0	0	1 0	0	0
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Bulgaria	9 17 0 13	9 17 0 13	0 4 0	0 0 0	9 12 0 13	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	
[10Y - more		2 47	0 2 47	0 0 11	0	2 36	0 0 0	0 0	0	0 0 0	0	0 0	0 0	16
[0 - 3M F 3M - 1Y F 3M - 1Y F 1Y - 2Y F 2Y - 3Y F 3Y - 5Y F 5Y - 10Y F 10Y - more Total	Cyprus													
[0 - 3M [[3M - 1Y [6 1	6	5 1	0	1 0	0	0	0	0	0	0	0	
[1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Czech Republic	30 72 522 24 18	30 72 522 1 7	30 72 11 24 18	0 0 0 0	0 0 511 0 0	0 0 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 [3M - 1Y [1Y - 2Y		673	639	161	0	512	0	Ō	Ō	Ō	Ō	Ō	Ō	0
[3M - 1Y [Denmark													
[0 - 3M [[3M - 1Y [
[1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Estonia													
「10Y - more Total														



General governments exposures by country of the counterparty

						Cit	ibank Holdings Ireland Li	mited						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	1eet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	ı negative fair value			Bishooslahad
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 heid 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 [Finland	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 14 28 14 14 326 180 578	105 582 456 294 345 5.455 3,050 10,289	0 0 0 0 104 121 288 514	0 0 0 0 3.000 2.119 2,357 7,476	0 0 0 0 0	0 0 0 0	0
[0 - 3M [France	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 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 - 3M [Germany			-	-					-		-		
[0 - 3M [Croatia													
[0 - 3M [Greece													
13Y - 10Y 110Y - more	Hungary	29 1 1 10 134 385 160 24 743	29 1 7 130 384 152 17 720	2 1 10 0 21 11 11 57	0 0 0 0	0 0 134 363 149 13 659	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 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [15Y - 10Y	Ireland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Italy	0 0 0 0 0 0 0 17	0 0 0 0 0 0 0 17	0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 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	Latvia													



General governments exposures by country of the counterparty

		Citibank Holdings Ireland Limited As of 30/06/2021												
						Direc	t exposures							
	() 500			On balance sl	neet	Direc	t exposures		Deriva	tives		Off balar	ce sheet	
	(mln EUR)			<u> </u>										
												Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			
			Total carrying amount of											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)											
			positionsy	of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]														
[1Y - 2Y [Lithuania													
T-t-1														
To - 3M		0 0 0	0 0	0 0	0	0	0 0 0	0	0	0	0	4 0	0	
[2Y - 3Y [[3Y - 5Y [Luxembourg	0	0	0	0	0	0 0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0 4	0	0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y														
[2Y - 3Y [13Y - 5Y [15Y - 10Y [Malta													
Total		0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	
13Y - 5Y I	Netherlands	0 41	0 41	0	0	0 41	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [41	41	0	0	41	0	0	0	0	0	0	0	0
[0 - 3M [Poland													
[3Y - 5Y [5Y - 10Y 10Y - more	Polana													
Total [0 - 3M [0	0 11	0	0	0	0 11	0	0	0	0	0	0	
[1Y - 2Y [Portugal	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [0 0	0	0	0	0	0	0	0 0	0 0	0 0 0	0 0 0	0 0 0	
Total 0 - 3M 3M - 1Y	1	11 14 89	11 14 89	0 14 1	0 0 0	0 0 87	0 0	0 0 0	0 0	0 0 0	0 0	0 0	0 0	17
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y]	Romania	89 519 295 41	14 89 519 294	15 22 9	0	87 504 273 32	0	0	0	0	0	0	0	
10 - 3M 10 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 110Y - more		22 14 994	40 22 14 992	14 14 14 89	0	8 0 905	0	0	0	0	0	0	0	45
[3M - 1Y [994 0 0	992 0 0	0 0	0	0	0	0	0	0	0	0	0	45
[1Y - 2Y [Slovakia	0 0 0	0 0	0 0 0	0 0 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 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0	0
Total							_							
1 2Y - 3Y I 1 3Y - 5Y I	Slovenia													



General governments exposures by country of the counterparty

			Citibank Holdings Ireland Limited											
							As of 30/06/2021							
						Direc	t exposures							
	(min EUR)			On balance sl	1eet				Deriva	tives		Off balar	ıce sheet	
	(Off-balance sl	neet exposures	
								Derivatives with pos	itive 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 1 1 1 1 1 1 1 1 1	Spain	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0	0 0 0	0 0 0 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 F 3M - 1Y F 3M - 1Y F 1Y - 2Y F 2Y - 3Y F 3Y - 5Y F 5Y - 10Y F 10Y - more Total	Sweden	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	3 0 2 0 0	287 0 104 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
Total	United Kingdom	0 0 280 0 0 0 0 14	0 0 280 0 0 0 0 14 295	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 280 0 0 0 0	0 0 0 0 0 0 0 14	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	16
10 - 3M 13M - 1Y 11Y - 2Y 2Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Iceland			v	·	250	,	·		•	,	·	v	N
[0 - 3M [Liechtenstein													
13Y - 10Y 110Y - more	Norway	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 6	0 9 13 0 291 0 313	0 0 2 0 0 0	0 68 0 116 0 184	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y 13Y - 5Y	Australia	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	10
110Y - more	Canada													
10 - 3M 13M - 17 13M - 17 11 - 27 12 - 37 137 - 57 157 - 107 107 - more Total	Hong Kong													



General governments exposures by country of the counterparty

						Cit	ibank Holdings Ireland Li							
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance sl	neet .				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
								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	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 1 1 1 1 1 1 1 1 1	Japan													
[0 - 3M [u.s.	0 235 320 730 1,388 0 1	0 235 320 730 1,388 0 1	0 0 0 0 0 0	0 0 0 0 0	0 235 320 730 1,388 0 0	0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0	0 2 0 0 0 0	0 0 0 0 0	0
[0 - 3M [China													
Total Total	Switzerland	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	19 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	4 0 0 0 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	Other advanced economies non EEA	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 4 0 0 0 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 [Other Central and eastern Europe countries non EEA	0 13 0 0 0 0	0 13 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	12
[0 - 3M	Middle East	0 0 0 168 5 0	0 0 0 168 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 0 0 0 0 0 0 0 0	0 0 0 168 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 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	84
[0 - 3M [3M - 1Y [Latin America and the Caribbean	0 0 44 9 0 0 0	0 0 44 9 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 9 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 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
Total	•	. 53	53				53	0						



General governments exposures by country of the counterparty

Citibank Holdings Ireland Limited

						Cit	tibank Holdings Ireland L	imited						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
	(alking Colombia	D	h negative fair value	Off-balance s	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	n 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 [Africa	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Others	0 0 0 0 0 0 0 20	0 -6 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9

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 loars 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 economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominician Republic, Ecuador, Glenada, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (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.



Performing and non-performing exposures Citibank Holdings Ireland Limited

1								Citibank Holaing								_
					As of 30/09/202	0						As of 31/12/202	:0			
		Gr	oss carrying amou	int			ed impairment, accumulated fair value due to credit risk and i	Collaterals and financial guarantees		Gross carr	ying amou	int	Accumulate changes in provisions ⁴	ed impairment, ac fair value due to o		Collaterals and financial
		Of which performing but past due >30		nich non-perforn	ning ¹	On performing exposures ²	On non-performing exposures	received on non- performing		Of which performing but past due >30	Of wh	nich non-performing ¹	On performing exposures ²	On non-perform	ing exposures ³	guarantees received on non- performing
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage 3		Of which Stag 3	exposures e		days and <=90 days		Of which: Of which Stage defaulted 3			Of which Stage 3	exposures
Cash balances at central banks and other demand deposits	17,137	0	0	0	0	0	0	0 0	16,273	0	0	0 0	0	0	0	0
Debt securities (including at amortised cost and fair value)	2,868	0	0	0	0	2	. 0	0 0	3,012	0	0	0 0	5	o	0	0
Central banks	0	0	0	0	0	0	0	0 0	0	0	0	0	0	0	0	0
General governments	2,281	0	0	0	0	2	. 0	0 0	3,007	0	0	0	5	0	0	0
Credit institutions	587	0	0	0	0	0	0	0 0	4	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0 0	1	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0 0	0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	26,696	0	304	304	304	307	59 5	9 2	28,239	0	456	456 456	204	126	126	75
Central banks	2,053	0	0	0	0	O	0	0 0	1,941	0	0	0	0	0	0	0
General governments	445	0	0	0	0	1	0	0 0	486	0	0	0) 1	0	0	0
Credit institutions	9,887	0	0	0	0	31	0	0 0	11,436	0	0	0	9	0	0	0
Other financial corporations	491	0	0	0	0	3	0	0 0	437	0	0	0	11	0	0	0
Non-financial corporations	12,808	0	302	302	302	260	58 5	1	12,896	0	454	454 454	179	125	125	74
of which: small and medium-sized enterprises at amortised cost	239	0	9	9	9	8	4	4 1	236	0	8	8 8	8	5	5	1
of which: Loans collateralised by commercial immovable property at amortised cost	271	0	4	4	4	14	3	3 1	338	0	170	170 170	8	82	82	73
Households	1,012	0	2	2	2	13	0	0 1	1,044	0	2	2	4	0	0	1
of which: Loans collateralised by residential immovable property at amortised cost	339	0	2	2	2	3	0	0 1	290	o	1	1 1	1	0	0	1
of which: Credit for consumption at amortised cost	674	0	0	0	0	10	0	0 0	754	0	0	0 (3	0	0	0
DEBT INSTRUMENTS other than HFT	46,702	0	304	304	304	310	59 5	9 2	47,524	0	456	456 456	209	126	126	75
OFF-BALANCE SHEET EXPOSURES	38,146		72	72		74	8 of 0 January 2015, ANNEY V. Dark 2 Tops	8 0	38,335		87	87 (62	18	18	0

¹⁷ For the definition of non-performing exposures pieses refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 3 January 2015, ANIEX V, Part 2-Template related instructions, subblile 29
17 Institutions report here collective allowances for incurred but not reported isoses (instruments at amortised cost) and changes in fair value of the reforming exposures due to credit risk and provisions (instruments at fair value other than HFT)
17 Institutions report here specifical isoscentific for frauncial seasity, individually and collective eliminated: a amortised cost or an exposure of the collective allowances for frauncial seasity, individually and collective eliminated instruments at a mission collective frauncial seasity. The collective eliminate instruments are discussed with a positive sign if they are decreasing seaset. Following this sign convention, information is disclosed with in sign convention, and a carefully destruction, as explicited instruments are discretized instruments and accumulated impairments and acc



Performing and non-performing exposures Citibank Holdings Ireland Limited

T T					As of 31/03/202	1								As of 30/06/202	1			
		Gn	oss carrying amo	unt		Accumulat changes in provisions	ed impairment, accumula fair value due to credit ri		Collaterals and financial		Gro	ss carrying amou	ınt ^s		Accumulat changes in provisions	ed impairment, a fair value due to ,s	accumulated o credit risk and	Collaterals and financial
		Of which performing but past due >30	Of w	hich non-perforr	ning ¹	On performing	On non-performing exp	oosures ³	guarantees received on non- performing		Of which performing but past due >30	Of wi	hich non-perfor	ming ¹	On performing	On non-perform	ming exposures ³	guarantees received on non- performing
		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²		ch Stage 3	exposures		days and <=90 days		Of which:	Of which Stage	exposures ²		Of which Stage	exposures
(min EUR) Cash balances at central banks and other demand deposits	19,164	0	0	0	0			0	0	21,362	0	0	derdance) 0	0) 0	,
Debt securities (including at amortised cost and fair value)	3,466		0	0	0	4	. 0	0	0	5,434	0	0		0	3	0	0	,
Central banks	. 0	0	0	0	0	(0	0	0	. 0	0	0		0	0	()
General governments	3,239	0	0	0	0	4	0	0	0	5,121	0	0		0	3	(0) (
Credit institutions	225	0	0	0	0	(0	0	0	309	0	0		0	0	(0) (
Other financial corporations	2	0	0	0	0	(0	0	0	5	0	0		0	0	(0) (
Non-financial corporations	0	0	0	0	0	(0	0	0	0	0	0		0	0	(0) /
Loans and advances(including at amortised cost and fair value)	28,216	0	375	375	375	143	86	86	114	25,545	0	353	353	353	112	95	95	124
Central banks	1,865	0	0	0	0	(0	0	0	1,829	0	0		0	1	(0	,
General governments	686	0	0	0	0	:	0	0	0	395	0	0		0	1	(0) (
Credit institutions	11,629	0	0	0	0	4	0	0	0	8,372	0	0		0	3	(0) (
Other financial corporations	751	. 0	0	0	0	3	0	0	0	540	0	0		0	2	c	0) (
Non-financial corporations	12,193	0	374	374	374	130	85	85	114	13,305	0	350	35	350	104	94	1 94	4 12
of which: small and medium-sized enterprises at amortised cost	257	0	16	16	16	10	11	11	0	281	0	24	24	4 24	8	12	2 12	2
of which: Loans collateralised by commercial immovable property at amortised cost	381	0	173	173	173	S	52	52	111	367	0	178	178	178	5	57	57	120
Households	1,092	0	1	1	1	4	1	1	0	1,104	0	3	;	3	1	1	1 1	
of which: Loans collateralised by residential immovable property at amortised cost	318	0	0	0	0	2	0	0	0	346	0	2	:	2	0	o	0	;
of which: Credit for consumption at amortised cost	774	0	1	1	1	2	1	1	0	758	0	1	1	1	1	C	0	, ,
DEBT INSTRUMENTS other than HFT	50,846	0	375	375	375	148	86	86	114	52,342	0	353	353	353	116	95	95	124
OFF-BALANCE SHEET EXPOSURES	39,660		91	91	0	43	27	27	0	38,213		84	84		52	4	. 4	

⁽¹⁾ For the dilefelation of non-performing exposures please refer to COMMISSION IMPERENTING ESCLATION (EI) 2015/227 of 9 answay 2015, ANNEX V, Part 2-T emplate related instructions, substite 29
(2) Institutions report here collective allowances for incurrent but not reported looses (institutions exposures due to credit risk and provisions (instruments at fair value other than HFT)
(3) Institutions report here exposures for financial associal, individually and collective, elimitated (instruments at amortised cost) and changes in fair value other than HFT)
(4) For the orbalances sheet keeps, accumulated impairments and accumulated repairments at accumulated repairments at amortised cost (2) to 80(2010-11 To 50 to be control risk with provisions (instruments at fair value other than HFT)
(4) For the orbalances sheet keeps, accumulated impairment and accumulated repairment 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 FRREP framework (templates F 18.00 / F 19.00), which follows a sign convention. This is because, based on this sign convention, the provisions on disablance thereof consistently with the FRREP sign convention. This is because, based on this sign convention, the provisions on disablance thereof consistently with the FRREP sign convention. This is because, based on this sign convention, the provisions on disablance thereof consistently with the FRREP sign convention. This is because, based on this sign convention, the provisions on the sign convention, the provisions of makes at a convention and the provisions of the sign of the provisions of the provisions



Forborne exposures

			As of 30/	09/2020					As of 31/:	12/2020		
		ring amount of with forbearance	Accumulated i accumulated c value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	posures with		ying amount of with forbearance	Accumulated in accumulated ch value due to cre provisions for forbearance me	nanges in fair edit risk and exposures with		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	o	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	o
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)	189	106	34	24	44	4	250	89	49	14	5	1
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	189	106	34	24	44	4	250	89	49	14	5	1
of which: small and medium-sized enterprises at amortised cost	16	9	5	4	6		19	8	6	5	1	
Households	0	0	0	0	0	0	0	0	0	0	0	0
DEBT INSTRUMENTS other than HFT	189	106	34	24	44		250	89	49	14	5	
Loan commitments given	73	7	2	1	0	0	87	18	5	1	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria	0						0					

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

[©]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 FINKEP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014-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 FINKEP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Forborne exposures

Citibank Holdings Ireland Limited

Ī			As of 31,	03/2021					As of 30/0	06/2021		
		ring amount of with forbearance	Accumulated i accumulated o value due to c provisions for forbearance m	changes in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ring amount of with forbearance	Accumulated in accumulated che value due to cre provisions for 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	o	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	o	0	0	0	o	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	253	108	41	19	58	6	254	91	36	11	17	4
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	253	108	41	19	58	6	254	91	36	11	17	4
of which: small and medium-sized enterprises at amortised cost	27	13	10	8	14		29	15	9	7	6	
Households	0	0	0	0	0	0	0	0	0	0	0	0
DEBT INSTRUMENTS other than HFT	253	108	41	19	58		254	91	36	11	17	
Loan commitments given	90	8	4	1	0	0	140	4	4	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria	0						0					

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting, However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



2021 EU-wide Transparency Exercise

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

Citibank Holdings Ireland Limited

Ī			AS 01 3	0/09/2020					AS 01 3	1/12/2020					AS 01 3:	1/03/2021					AS OF 3U	/06/2021		
	Gross carr	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross carr	rying amount				Accumulated	Gross can	rying amount				Accumulated
(min EUR)		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: 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- perform		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: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative
A Agriculture, forestry and fishing	21	0	0	21	1	0	16	0	0	16	0	0	17	0	0	17	0	0	19	0	0	19	0	0
B Mining and guarrying	201	0	0	201	1	0	169	0	0	169	0	0	153	0	0	153	1	0	154	0	0	154	1	0
C Manufacturing	5.789	14	14	5.788	134	0	5.946	32	32	5.946	35	0	5.522	14	14	5.522	36	0	6.103	35	35	6.033	44	0
D Electricity, gas, steam and air conditioning supply	215	0	0	198	0	0	197	0	0	181	0	0	195	0	0	178	0	0	149	0	0	145	0	0
E Water supply	33	0	0	33	0	0	26	0	0	26	0	0	24	0	0	24	0	0	27	0	0	27	0	0
F Construction	156	5	5	155	1	0	145	5	5	145	1	0	150	5	5	150	1	0	106	5	5	106	0	0
G Wholesale and retail trade	1.653	12	12	1.653	14	0	1.731	10	10	1.731	12	0	1.711	15	15	1.711	14	0	1.883	14	14	1.878	9	0
H Transport and storage	979	7	7	979	41	0	766	7	7	766	57	0	773	2	2	773	37	0	801	2	2	801	34	0
I Accommodation and food service activities	166	0	0	166	24	0	168	0	0	168	47	0	164	0	0	164	30	0	110	0	0	110	25	0
3 Information and communication	1.621	0	0	1.621	13	0	1.599	0	0	1.579	13	0	1.276	0	0	1.276	10	0	1.231	9	9	1.231	11	0
K Financial and insurance activities	650	0	0	650	18	0	848	8	8	848	15	0	940	37	37	925	10	0	1,251	35	35	1,233	7	0
L Real estate activities	564	168	168	549	38	0	498	169	169	498	88	0	586	170	170	586	57	0	720	171	171	463	61	0
M Professional, scientific and technical activities	165	0	0	165	4	0	180	22	22	180	6	0	163	22	22	163	5	0	177	7	7	177	0	0
N Administrative and support service activities	554	96	96	499	27	0	566	202	202	514	28	0	475	110	110	433	13	0	518	68	68	490	3	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	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0
Q Human health services and social work activities	5	0	0	5	0	0	4	0	0	4	0	0	4	0	0	4	0	0	19	0	0	19	0	0
R Arts, entertainment and recreation	19	0	0	19	1	0	18	0	0	18	1	0	18	0	0	18	1	0	18	4	4	18	1	0
S Other services	14	0	0	14	0	0	16	0	0	16	0	0	18	0	0	18	0	0	18	0	0	18	0	0
Loans and advances	12.808	302	302	12.719	318	0	12.896	454	454	12.808	304	0	12 193	374	374	12 119	215	0	13 305	350	350	12 923	198	0

⁽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 convention, information is disclosed with the oppositive sign of what is reported according to the FINREP framework (template F 65.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EV) (10 608)(2014 - 115 on Sign-privary reporting.



Information on loans and advances subject to legislative and non-legislative uncertain and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/92. Clibark Notings in Jerald United States of Control of States (Control of States).

ì								As of 30	/09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount														k .	Maximum amount of the guarantee that can be considered	Gross carrying amount
					Non-performi				Performing									Performing			Non-perform				Performing			Non-performin				
(min EUR)			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in credit risk sinos initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due or 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- parforming exposures			Of which: exposures wit forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due or 90 days				Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)			Of which: Unlikely to pay that are not pist-due or pist-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances subject to active EBA-compliant mositoria	222	209	6	86	13	6	0	12	5	1	4	7	2	0	0	0	146	138	0	45	11	11	11	9	3	0	3	6	6	6		0
of which: Households		0			0	۰	0	0	0	0	0	0	۰	0		0	0	۰			0	۰	0	0	۰	0		0	0	0	0	0
of which: Collateralised by residential immovable property		0	0		0		0		0	0	0	0		0		0	0				0		0	0		0		0	0	0	0	0
of which: Non-financial corporations	222	209	6	86	13	6	0	12	5	1	4	7	2	0	0	0	148	138	0	45	11	11	11	9	3	0	3	6	6	6	0	0
of which: Small and Medium-sized Enterprises	71	64	0	25	7	0	0	7	2	0	1	5		0	0	0	35	29	0	11	6	6	6	6	2	0	1	4	4	4	0	0
of which: Collateralised by commercial immovable property	84	63	0	57	1	1	0	1	3	0	2	0	0	0	0	0	15	6	0	3		8		s	1	٥	1	4	4	4	0	0

								As of 30	/09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount															Maximum amount of the guarantee that can be considered	Gross carryin amount
		Performing			Non-performi	ing			Performing			Non-performi	ing					Performing			Non-perform	ing			Performing			Non-perform	ning			
(min EUR)			Of which: exposures w forbearance measures	Of which: Instruments with significan increase in oredt risk sinc initial recognition be not credit- impained (Skape 2)		Of which: asposures with fortwarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Szape 2)		Of which: exposures with fortwarence measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	ânflows to non- performing exposures			Of which: exposures w forbussince measures			Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	non- performing
oans and advances with expired EBA-compliant monitoria		0	0	0	0		0	۰	0	0	0	0		0	0	۰	37	37			0	۰	0	2	2	0		0		۰	0	۰
of which: Households		0	0		0	۰	0	0	0	0	0	0		0	0	0	0	0	0		0	۰	0	0	۰	0		0	0	0	0	
of which: Collateralised by residential immovable property		0			0	۰	0		0	0	0	0	۰	0	0	0	0	0	0		0		0	0		0		0	0	0	0	
of which: Non-financial corporations		0	0		0		0		0	0	0	0		0	0	0	37	37	0	۰	0		0	2	2	0		0	0	0	0	
	۰	0	0	۰	0	۰	0	۰	0	0	0	0	۰	0	0	۰	19	19	0	۰	0	۰	0	1	1	0		0		۰	0	۰
of which: Collateralised by commercial immovable property																	32	32			0		0	1	1	٥	۰	0				

Ī								As of 30/	09/2020															As of 31	1/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount														ř.	Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposums wit forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-performit	© Of which: exposures with forbarrance measures	Of which: Unikely to pay that are not past-due <= 90 days			Of which: exposums with forbearance measures.	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- irrpaind (Stage 2)		Of which: exposures with forbisirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis			Performing	Of which: exposures wit forbeasence measures	Of which: Instruments with significant increase in could risk since initial recognition but not could- impained (Stage 2)	Non-perform	Of which: exposures with forbearance melasures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-irrpained (Stage 2)	Non-parform	Of which: epposizes with forbarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	58	58	0	50	0	0	0	9	9	0	9	0	۰	0	52	0	60	60	0	58	0	0	0	7	7	0	7	٥	0	0	57	0
of which: Households					0			۰	0			0				۰	0							0	۰			0				0
of which: Collateralised by residential immovable property		0			0				0			0				۰	0							0				0				0
of which: Non-financial corporations	58	58	0	28	0	۰	0	9	9	0	9	0		0	52	0	60	60	0	58	٥	۰	0	7	7	0	7	0	0	0	57	
of which: Small and Medium-sized Enterprises	2	2						۰	0			0				۰	11	11			0			0	۰			0				
of which: Collaboralised by commercial immovable property		0						۰	0			0				۰	0				0			0				0				



Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

1								As of 31	/03/2021															As of 30	/06/2021							
	Gross	carrying amount							Accumulated im	pairment, accum	lated negative cha	nges in fair val	ue due to credit ri	k	Maximum amount of the guasantee that can be considered	Gross carrying amount	Gross	carrying amount							Accumulated imp	sainment, accur	sulated negative cha	nges in fair val	ue due to credit ris	k	Maximum amount of the guarantee that can be considered	
(min EUR)		Performing	Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in could risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	of which: exposures with fortwarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in ceeds risk since withil recognition but not credit- impained (Stage 2)	Non-perform	org Of which: exposures with forbaarance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guierantes noceved in the context of the COVID-19 crisis	Enflows to non- performing exposures		Performing	Of which: epolarisi wi forbeasince measures	Of which: th Instruments with significant increase in credit risk since initial recognition but not credit- implied (Stage 2)	Non-perform	ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures w forbearance measures	Of which:	Non-parform	ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	
Loans and advances subject to active EBA-compliant moratoria	237	225	11	16	11	11	11	9	2	2	2	7	7	7	0	0	167	161	11	76	7	7	7	7	2	1	2	5	5	s	0	۰
of which: Mouseholds					0		0	0	0	0		0		0	0	0	0		0	0	0	0				0		0	0	0	0	
of which: Collaboralised by residential immovable property		0					٥		0		0	0		0	0	0	0		٥	0	٥	0				0		0	0	0	0	
of which: Non-financial corporations	237	225	11	16	11	11	11	9	2	2	2	7	7	7	0	0	167	161	11	76	7	7	7	7	2	1	2	5	5	5	0	
of which: Small and Medium-sized Enterprises	21	15	9	10	7	6	7	6	1	1	1	5	s	5	0	0	22	15	30	10	7	7	7	6	1	1	1	5	5	5	0	۰
of which: Collaboralised by commercial immovable property	16	6	s	6	11	11	11		1	1	1	7	7	7	0	0	13	6	6	6	7	7	7	6	1	1	1	s	s	s		۰

								As of 31,	(03/2021															As of 30	/06/2021							
								,							Maximum amount of the guarantee that can be considered	Gross carrying amount														k	Maximum amount of the guanantee that can be considered	Gross carrying amount
		Performing			Non-perform	ing			Performing			Non-performi	ng					Performing			Non-performe	19			Performing			Non-performi	19			
(min EUR)			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in could risk sinol initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with ferbuarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis				Of which: exposures with forbearings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: soposities with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			exposums with	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)			Of which: Unlikely to pay that are not past-due or piet-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advences with expired EBA-compliant monitoria	47	46	5	0		۰	0	3	2	1		0	0	٥		۰	73	66	3		7	5	7	4	1		۰	2	2	2	0	2
of which: Households	3	3	0	0	0		0	0	0	0		0	0	0	0	0	3	1	0		2	0	2	0		0		0	0	0	0	2
of which: Collaboralised by residential immovable property		0	0	0	0		0	0		0	۰	0		0	0	0	0	۰	0		0	0	۰	0	۰	۰	۰	0	٥	0	0	0
of which: Non-financial corporations	44	43	5	0	0		0	3	2	1	۰	0		0	0	0	70	65	3		5	5	5	3	1		۰	2	2	2	0	۰
of which: Small and Medium-sized Enterprises	17	17	1		0	۰	0	1	٥	0		0		0	0	0	19	19	1		0	0	۰	1	1	٥	۰	0	0	0	0	۰
of which: Collaboratised by commercial immovable property	31	31	1		0		0	2	1	0				0	0		33	28	0		5	5	5	3	1		۰	2	2	2		

								As of 31,	03/2021															As of 30	/06/2021							
															Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross														Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: toppsiums wi forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-performi	ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in could risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- parforming exposures		Performing	Of which: exposures will forbeasence measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- trealined (Stage 2)	Non-parform	ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial exception but not credit- impained (Stage 2)	Non-purform	Of which: exposures with forbatrance measures	Of which: Unitedly to pay that are not pain-due or pain-due <= 90 days	Public guirantee received in the content of the COVID-19 ctsis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	84	83	0	82	1	1	1	19	19	0	19	0		0	78	1	89	89	٥	63	0	0	۰	11	11	0	10	0		0	81	0
of which: Households	0	0			0			0	0			0				0	0	0			0			0	۰			0				0
of which: Collaboralised by residential immovable property		0			0			0	0			0				0	0				0			0				0				0
of which: Non-financial corporations	84	83	0	82	1	1	1	19	19	0	19	0	0	0	78	1	89	89	۰	63	٥	0		11	11	0	10	٥	0	۰	61	0
of which: Small and Medium-sized Enterprises	13	13			0			0	0			0				0	18	18			0			0	۰			0				0
of which: Collaboralised by commercial immovable property	4	4			0				0			0				0	4	4			0			0				0				0