



2025 EU-wide Transparency Exercise

Bank Name	Citibank Europe plc
LEI Code	N1FBEDJ5J41VKZLO2475
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.

2025 EU-wide Transparency Exercise

Leverage ratio

Citibank Europe plc

(mln EUR, %)		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	16,616	16,519	15,779	14,450	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	16,616	16,519			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	168,678	179,698	213,410	205,093	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	168,678	179,698			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	9.85%	9.19%	7.39%	7.05%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	9.85%	9.19%			[A.2]/[B.2]	

2025 EU-wide Transparency Exercise
Capital

Cibank Europe plc

		(in EUR, %)						
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	CONEP CODE	REGULATION	
OWN FUNDS	A	OWN FUNDS	16,616	16,519	15,779	14,450	C01.00.0001.0010	Articles 41(1)(b) and 75 of CR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	16,616	16,519	15,779	14,450	C01.00.0002.0010	Article 52 of CR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and not own capital instruments)	2,761	2,899	2,825	2,684	C01.00.0003.0010	Articles 24(1)(a)(i) and (ii), 27 to 29, 30(1), 30(2) and 31 of CR
	A.1.2	Retained earnings	10,614	9,760	9,341	8,652	C01.00.0004.0010	Articles 24(1)(a)(iii), 30(2) and 31(1) of CR
	A.1.3	Accumulated other comprehensive income	-154	-142	-137	-126	C01.00.0005.0010	Articles 41(1)(b), 24(1)(a)(iii) and 31(1) of CR
	A.1.4	Other Reserves	4,712	5,208	5,023	4,616	C01.00.0006.0010	Articles 41(1)(b) and 31(1) of CR
	A.1.5	Funds for general banking risk	0	0	0	0	C01.00.0007.0010	Articles 41(1)(b), 24(1)(a)(iii) and 31(1) of CR
	A.1.6	Minority interest given recognition in CET1 capital	201	305	301	195	C01.00.0008.0010	Article 64 of CR
	A.1.7	Adjustments to CET1 due to prudential filters	-107	-125	-90	-100	C01.00.0009.0010	Articles 27 to 29 and 31(1) of CR
	A.1.8	(-) Intangible assets (including Goodwill)	-316	-307	-308	-290	C01.00.0010.0010 + C01.00.0046.0010	Articles 41(1)(b), 24(1)(a)(iii) and 31(1) of CR, Articles 43(1)(b), 30(2) and 37 of CR
	A.1.9	(-) DTA that rely on future profitability and do not arise from temporary differences, net of associated DTAs	-42	-40	-41	-36	C01.00.0011.0010	Articles 24(1)(a)(iii) and 31(1) of CR
	A.1.10	(-) IBS shortfall of credit risk adjustments to expected losses	0	0	0	0	C01.00.0012.0010	Articles 36(1)(a)(iii), 40 and 133 of CR
	A.1.11	(-) Defined benefit pension fund assets	0	-11	-11	-10	C01.00.0013.0010	Articles 41(1)(b), 24(1)(a)(iii) and 31(1) of CR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C01.00.0014.0010	Articles 41(1)(b), 24(1)(a)(iii) and 31(1) of CR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C01.00.0045.0010	Articles 36(1) of CR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight	-25	0	0	-3	C01.00.0015.0010 + C01.00.0016.0010 + C01.00.0017.0010 + C01.00.0018.0010 + C01.00.0019.0010 + C01.00.0020.0010 + C01.00.0021.0010 + C01.00.0022.0010 + C01.00.0023.0010 + C01.00.0024.0010 + C01.00.0025.0010 + C01.00.0026.0010 + C01.00.0027.0010 + C01.00.0028.0010 + C01.00.0029.0010 + C01.00.0030.0010 + C01.00.0031.0010 + C01.00.0032.0010 + C01.00.0033.0010 + C01.00.0034.0010 + C01.00.0035.0010 + C01.00.0036.0010 + C01.00.0037.0010 + C01.00.0038.0010 + C01.00.0039.0010 + C01.00.0040.0010 + C01.00.0041.0010 + C01.00.0042.0010 + C01.00.0043.0010 + C01.00.0044.0010 + C01.00.0047.0010 + C01.00.0048.0010 + C01.00.0049.0010 + C01.00.0050.0010 + C01.00.0051.0010 + C01.00.0052.0010 + C01.00.0053.0010 + C01.00.0054.0010 + C01.00.0055.0010 + C01.00.0056.0010 + C01.00.0057.0010 + C01.00.0058.0010 + C01.00.0059.0010 + C01.00.0060.0010 + C01.00.0061.0010 + C01.00.0062.0010 + C01.00.0063.0010 + C01.00.0064.0010 + C01.00.0065.0010 + C01.00.0066.0010 + C01.00.0067.0010 + C01.00.0068.0010 + C01.00.0069.0010 + C01.00.0070.0010 + C01.00.0071.0010 + C01.00.0072.0010 + C01.00.0073.0010 + C01.00.0074.0010 + C01.00.0075.0010 + C01.00.0076.0010 + C01.00.0077.0010 + C01.00.0078.0010 + C01.00.0079.0010 + C01.00.0080.0010 + C01.00.0081.0010 + C01.00.0082.0010 + C01.00.0083.0010 + C01.00.0084.0010 + C01.00.0085.0010 + C01.00.0086.0010 + C01.00.0087.0010 + C01.00.0088.0010 + C01.00.0089.0010 + C01.00.0090.0010 + C01.00.0091.0010 + C01.00.0092.0010 + C01.00.0093.0010 + C01.00.0094.0010 + C01.00.0095.0010 + C01.00.0096.0010 + C01.00.0097.0010 + C01.00.0098.0010 + C01.00.0099.0010 + C01.00.0100.0010 + C01.00.0101.0010 + C01.00.0102.0010 + C01.00.0103.0010 + C01.00.0104.0010 + C01.00.0105.0010 + C01.00.0106.0010 + C01.00.0107.0010 + C01.00.0108.0010 + C01.00.0109.0010 + C01.00.0110.0010 + C01.00.0111.0010 + C01.00.0112.0010 + C01.00.0113.0010 + C01.00.0114.0010 + C01.00.0115.0010 + C01.00.0116.0010 + C01.00.0117.0010 + C01.00.0118.0010 + C01.00.0119.0010 + C01.00.0120.0010 + C01.00.0121.0010 + C01.00.0122.0010 + C01.00.0123.0010 + C01.00.0124.0010 + C01.00.0125.0010 + C01.00.0126.0010 + C01.00.0127.0010 + C01.00.0128.0010 + C01.00.0129.0010 + C01.00.0130.0010 + C01.00.0131.0010 + C01.00.0132.0010 + C01.00.0133.0010 + C01.00.0134.0010 + C01.00.0135.0010 + C01.00.0136.0010 + C01.00.0137.0010 + C01.00.0138.0010 + C01.00.0139.0010 + C01.00.0140.0010 + C01.00.0141.0010 + C01.00.0142.0010 + C01.00.0143.0010 + C01.00.0144.0010 + C01.00.0145.0010 + C01.00.0146.0010 + C01.00.0147.0010 + C01.00.0148.0010 + C01.00.0149.0010 + C01.00.0150.0010 + C01.00.0151.0010 + C01.00.0152.0010 + C01.00.0153.0010 + C01.00.0154.0010 + C01.00.0155.0010 + C01.00.0156.0010 + C01.00.0157.0010 + C01.00.0158.0010 + C01.00.0159.0010 + C01.00.0160.0010 + C01.00.0161.0010 + C01.00.0162.0010 + C01.00.0163.0010 + C01.00.0164.0010 + C01.00.0165.0010 + C01.00.0166.0010 + C01.00.0167.0010 + C01.00.0168.0010 + C01.00.0169.0010 + C01.00.0170.0010 + C01.00.0171.0010 + C01.00.0172.0010 + C01.00.0173.0010 + C01.00.0174.0010 + C01.00.0175.0010 + C01.00.0176.0010 + C01.00.0177.0010 + C01.00.0178.0010 + C01.00.0179.0010 + C01.00.0180.0010 + C01.00.0181.0010 + C01.00.0182.0010 + C01.00.0183.0010 + C01.00.0184.0010 + C01.00.0185.0010 + C01.00.0186.0010 + C01.00.0187.0010 + C01.00.0188.0010 + C01.00.0189.0010 + C01.00.0190.0010 + C01.00.0191.0010 + C01.00.0192.0010 + C01.00.0193.0010 + C01.00.0194.0010 + C01.00.0195.0010 + C01.00.0196.0010 + C01.00.0197.0010 + C01.00.0198.0010 + C01.00.0199.0010 + C01.00.0200.0010 + C01.00.0201.0010 + C01.00.0202.0010 + C01.00.0203.0010 + C01.00.0204.0010 + C01.00.0205.0010 + C01.00.0206.0010 + C01.00.0207.0010 + C01.00.0208.0010 + C01.00.0209.0010 + C01.00.0210.0010 + C01.00.0211.0010 + C01.00.0212.0010 + C01.00.0213.0010 + C01.00.0214.0010 + C01.00.0215.0010 + C01.00.0216.0010 + C01.00.0217.0010 + C01.00.0218.0010 + C01.00.0219.0010 + C01.00.0220.0010 + C01.00.0221.0010 + C01.00.0222.0010 + C01.00.0223.0010 + C01.00.0224.0010 + C01.00.0225.0010 + C01.00.0226.0010 + C01.00.0227.0010 + C01.00.0228.0010 + C01.00.0229.0010 + C01.00.0230.0010 + C01.00.0231.0010 + C01.00.0232.0010 + C01.00.0233.0010 + C01.00.0234.0010 + C01.00.0235.0010 + C01.00.0236.0010 + C01.00.0237.0010 + C01.00.0238.0010 + C01.00.0239.0010 + C01.00.0240.0010 + C01.00.0241.0010 + C01.00.0242.0010 + C01.00.0243.0010 + C01.00.0244.0010 + C01.00.0245.0010 + C01.00.0246.0010 + C01.00.0247.0010 + C01.00.0248.0010 + C01.00.0249.0010 + C01.00.0250.0010 + C01.00.0251.0010 + C01.00.0252.0010 + C01.00.0253.0010 + C01.00.0254.0010 + C01.00.0255.0010 + C01.00.0256.0010 + C01.00.0257.0010 + C01.00.0258.0010 + C01.00.0259.0010 + C01.00.0260.0010 + C01.00.0261.0010 + C01.00.0262.0010 + C01.00.0263.0010 + C01.00.0264.0010 + C01.00.0265.0010 + C01.00.0266.0010 + C01.00.0267.0010 + C01.00.0268.0010 + C01.00.0269.0010 + C01.00.0270.0010 + C01.00.0271.0010 + C01.00.0272.0010 + C01.00.0273.0010 + C01.00.0274.0010 + C01.00.0275.0010 + C01.00.0276.0010 + C01.00.0277.0010 + C01.00.0278.0010 + C01.00.0279.0010 + C01.00.0280.0010 + C01.00.0281.0010 + C01.00.0282.0010 + C01.00.0283.0010 + C01.00.0284.0010 + C01.00.0285.0010 + C01.00.0286.0010 + C01.00.0287.0010 + C01.00.0288.0010 + C01.00.0289.0010 + C01.00.0290.0010 + C01.00.0291.0010 + C01.00.0292.0010 + C01.00.0293.0010 + C01.00.0294.0010 + C01.00.0295.0010 + C01.00.0296.0010 + C01.00.0297.0010 + C01.00.0298.0010 + C01.00.0299.0010 + C01.00.0300.0010 + C01.00.0301.0010 + C01.00.0302.0010 + C01.00.0303.0010 + C01.00.0304.0010 + C01.00.0305.0010 + C01.00.0306.0010 + C01.00.0307.0010 + C01.00.0308.0010 + C01.00.0309.0010 + C01.00.0310.0010 + C01.00.0311.0010 + C01.00.0312.0010 + C01.00.0313.0010 + C01.00.0314.0010 + C01.00.0315.0010 + C01.00.0316.0010 + C01.00.0317.0010 + C01.00.0318.0010 + C01.00.0319.0010 + C01.00.0320.0010 + C01.00.0321.0010 + C01.00.0322.0010 + C01.00.0323.0010 + C01.00.0324.0010 + C01.00.0325.0010 + C01.00.0326.0010 + C01.00.0327.0010 + C01.00.0328.0010 + C01.00.0329.0010 + C01.00.0330.0010 + C01.00.0331.0010 + C01.00.0332.0010 + C01.00.0333.0010 + C01.00.0334.0010 + C01.00.0335.0010 + C01.00.0336.0010 + C01.00.0337.0010 + C01.00.0338.0010 + C01.00.0339.0010 + C01.00.0340.0010 + C01.00.0341.0010 + C01.00.0342.0010 + C01.00.0343.0010 + C01.00.0344.0010 + C01.00.0345.0010 + C01.00.0346.0010 + C01.00.0347.0010 + C01.00.0348.0010 + C01.00.0349.0010 + C01.00.0350.0010 + C01.00.0351.0010 + C01.00.0352.0010 + C01.00.0353.0010 + C01.00.0354.0010 + C01.00.0355.0010 + C01.00.0356.0010 + C01.00.0357.0010 + C01.00.0358.0010 + C01.00.0359.0010 + C01.00.0360.0010 + C01.00.0361.0010 + C01.00.0362.0010 + C01.00.0363.0010 + C01.00.0364.0010 + C01.00.0365.0010 + C01.00.0366.0010 + C01.00.0367.0010 + C01.00.0368.0010 + C01.00.0369.0010 + C01.00.0370.0010 + C01.00.0371.0010 + C01.00.0372.0010 + C01.00.0373.0010 + C01.00.0374.0010 + C01.00.0375.0010 + 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C01.00.0480.0010 + C01.00.0481.0010 + C01.00.0482.0010 + C01.00.0483.0010 + C01.00.0484.0010 + C01.00.0485.0010 + C01.00.0486.0010 + C01.00.0487.0010 + C01.00.0488.0010 + C01.00.0489.0010 + C01.00.0490.0010 + C01.00.0491.0010 + C01.00.0492.0010 + C01.00.0493.0010 + C01.00.0494.0010 + C01.00.0495.0010 + C01.00.0496.0010 + C01.00.0497.0010 + C01.00.0498.0010 + C01.00.0499.0010 + C01.00.0500.0010 + C01.00.0501.0010 + C01.00.0502.0010 + C01.00.0503.0010 + C01.00.0504.0010 + C01.00.0505.0010 + C01.00.0506.0010 + C01.00.0507.0010 + C01.00.0508.0010 + C01.00.0509.0010 + C01.00.0510.0010 + C01.00.0511.0010 + C01.00.0512.0010 + C01.00.0513.0010 + C01.00.0514.0010 + C01.00.0515.0010 + C01.00.0516.0010 + C01.00.0517.0010 + C01.00.0518.0010 + C01.00.0519.0010 + C01.00.0520.0010 + C01.00.0521.0010 + C01.00.0522.0010 + C01.00.0523.0010 + C01.00.0524.0010 + C01.00.0525.0010 + C01.00.0526.0010 + C01.00.0527.0010 + C01.00.0528.0010 + C01.00.0529.0010 + C01.00.0530.0010 + C01.00.0531.0010 + 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C01.00.0584.0010 + C01.00.0585.0010 + C01.00.0586.0010 + C01.00.0587.0010 + C01.00.0588.0010 + C01.00.0589.0010 + C01.00.0590.0010 + C01.00.0591.0010 + C01.00.0592.0010 + C01.00.0593.0010 + C01.00.0594.0010 + C01.00.0595.0010 + C01.00.0596.0010 + C01.00.0597.0010 + C01.00.0598.0010 + C01.00.0599.0010 + C01.00.0600.0010 + C01.00.0601.0010 + C01.00.0602.0010 + C01.00.0603.0010 + C01.00.0604.0010 + C01.00.0605.0010 + C01.00.0606.0010 + C01.00.0607.0010 + C01.00.0608.0010 + C01.00.0609.0010 + C01.00.0610.0010 + C01.00.0611.0010 + C01.00.0612.0010 + C01.00.0613.0010 + C01.00.0614.0010 + C01.00.0615.0010 + C01.0	

2025 EU-wide Transparency Exercise
P&L
Citibank Europe plc

(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income	4,063	5,501	1,395	2,587
Of which debt securities income	672	954	313	658
Of which loans and advances income	3,197	4,297	1,043	1,854
Interest expenses	2,372	3,264	829	1,595
(Of which deposits expenses)	2,222	3,072	791	1,373
(Of which debt securities issued expenses)	0	0	0	0
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	12	12	0	5
Net Fee and commission income	988	1,318	336	673
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	39	48	9	35
Gains or (-) losses on financial assets and liabilities held for trading, net	170	280	126	254
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	10	28	4	6
Gains or (-) losses from hedge accounting, net	0	5	1	1
Exchange differences [gain or (-) loss], net	147	185	29	24
Net other operating income / (expenses)	674	928	268	502
TOTAL OPERATING INCOME, NET	3,730	5,039	1,339	2,492
(Administrative expenses)	1,590	2,197	644	1,202
(Cash contributions to resolution funds and deposit guarantee schemes)	45	61	30	30
(Depreciation)	72	98	23	45
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	150	219	27	60
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	13	-5	20	35
(Other provisions)	137	224	7	25
Of which pending legal issues and tax litigation ⁽¹⁾	0	57	0	0
Of which restructuring ²	0	10	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)	-13	-13	60	82
(Financial assets at fair value through other comprehensive income)	0	0	2	4
(Financial assets at amortised cost)	-13	-13	58	78
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	48	100	1	0
(of which Goodwill)	43	43	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,837	2,377	553	1,073
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,495	1,918	453	873
Profit or (-) loss after tax from discontinued operations	0	0	0	-99
PROFIT OR (-) LOSS FOR THE YEAR	1,495	1,918	453	775
Of which attributable to owners of the parent	1,412	1,819	427	739

⁽¹⁾ Information available only as of end of the year

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

2025 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution
Cibank Europe plc

ASSETS:		As of 30/09/2024				As of 31/12/2024				As of 31/03/2025				As of 30/06/2025				References			
		Fair value hierarchy				Fair value hierarchy				Fair value hierarchy				Fair value hierarchy							
		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				
(mM EUR)																					
Cash, cash balances at central banks and other demand deposits		41,245				47,389				51,985				43,537				IAS 1.54 (f)			
Financial assets held for trading		39,654	9,007	30,465	182	50,237	9,673	40,400	164	51,935	21,406	30,354	175	62,413	26,308	36,002	103	IFRS 7.8(a)(i); IFRS 9 Appendix A			
Non-trading financial assets mandatorily at fair value through profit or loss		828	54	0	784	772	9	0	763	500	9	0	491	1,161	9	0	1,152	IFRS 7.8(a)(ii); IFRS 9.4.1.4			
Financial assets designated at fair value through profit or loss		1,472	0	1,472	0	4,336	0	4,336	0	8,532	0	8,532	0	2,709	0	2,709	0	IFRS 7.8(a)(i); IFRS 9.4.1.5			
Financial assets at fair value through other comprehensive income		17,087	9,696	7,391	0	19,438	11,288	8,150	0	20,400	11,971	8,429	0	20,863	12,360	8,504	0	IFRS 7.8(b); IFRS 9.4.1.2a			
Financial assets at amortised cost		41,554				40,007				43,027				46,608				IFRS 7.8(f); IFRS 9.4.1.2			
Derivatives – Hedge accounting		0	0	0	0	13	0	13	0	3	0	3	0	0	0	0	0	IFRS 9.6.2.1; Annex V Part 1.2.2; Annex V Part 1.2.6			
Fair value changes of the hedged items in portfolio hedge of interest rate risk		0				0				0				0				IAS 39.49A(a); IFRS 9.6.5.8			
Other assets ⁽¹⁾		15,958				9,542				24,156				22,285							
TOTAL ASSETS		157,807				171,935				200,138				199,546				IAS 1.9(a); XI.6			

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

Breakdown of financial assets by instrument and by counterparty sector ⁽¹⁾		As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025						References
		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income		17,093	0	0	-5	0	0	19,443	0	0	-5	0	0	20,408	0	0	-7	0	0	20,872	0	0	-8	0	0	Annex V Part 1.31, 44(b)
Loans and advances		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.32, 44(a)
Financial assets at amortised cost		234	0	0	0	0	0	235	0	0	-1	0	0	240	0	0	-1	0	0	237	0	0	-1	0	0	Annex V Part 1.31, 44(b)
Loans and advances		39,406	1,930	155	-40	-49	-86	36,903	2,891	161	-42	-57	-88	39,660	3,183	164	-58	-70	-94	42,727	2,725	85	-59	-78	-28	Annex V Part 1.32, 44(a)

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

⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2025 EU-wide Transparency Exercise

Breakdown of liabilities

Citibank Europe plc

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Financial liabilities held for trading	35,928	51,337	48,753	58,000	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	1,104	36	7,648	1,998	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	93,597	93,920	114,972	106,724	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	69	17	22	52	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	390	460	476	432	IAS 37.10; IAS 1.54(l)
Tax liabilities	133	89	99	55	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	7,538	6,990	9,182	8,916	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	5,311	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	138,759	152,849	181,152	181,487	IAS 1.9(b);IG 6
TOTAL EQUITY	19,048	19,086	18,987	18,099	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	157,807	171,935	200,138	199,586	IAS 1.IG6

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

2025 EU-wide Transparency Exercise

Breakdown of liabilities

Citibank Europe plc

(min EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Derivatives		28,808	36,654	27,591	33,444	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	7,189	14,700	21,184	24,607	Annex V.Part 1.31
Deposits	Central banks	616	266	425	393	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	479	152	309	291	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	1,262	1,390	2,662	2,197	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	918	1,079	1,240	1,257	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	11,560	15,148	20,577	16,154	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	9,830	10,902	9,546	11,503	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	21,329	21,784	29,004	23,740	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	16,611	18,732	19,338	19,294	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	33,985	35,940	35,510	37,343	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	27,255	28,374	27,341	28,501	ECB/2013/33 Annex 2.Part 2.9.1
	Households	6,674	7,091	7,296	1,865	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	2,771	2,914	3,375	897	Annex V.Part 1.42(f), 44(c)
	Debt securities issued		0	0	0	0
Of which: Subordinated Debt securities issued		0	0	0	0	Annex V.Part 1.37
Other financial liabilities		19,276	12,337	27,146	27,031	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		130,699	145,310	171,395	166,773	

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Consolidated data		41,247	41,247	102	2,124	41,247	41,247	102	2,124
Central governments or central banks		124	124	11	124	124	124	11	124
Regional governments or local authorities		1,151	1,151	79	1,614	1,151	1,151	79	1,614
Public sector entities		1,121	1,121	9	1,421	1,121	1,121	9	1,421
Multilateral Development Banks		1,594	1,594	0	1,594	1,594	1,594	0	1,594
International Organisations		20,286	20,286	7,285	31,280	20,286	20,286	8,076	40,111
Institutions		73,993	45,478	41,051	84,911	84,911	51,547	46,111	84,911
Corporates		426	100	289	426	281	281	281	426
of which: SME		2,127	890	668	2,111	889	669	669	2,111
Retail		0	0	0	0	0	0	0	0
of which: SME		2,588	2,411	2,078	2,720	2,574	2,411	2,411	2,574
Secured by mortgages on immovable property and AOC exposures		190	190	149	190	149	149	149	190
of which: SME		1,217	49	60	1,214	54	64	64	1,214
Exposures in default		794	599	893	827	579	869	869	794
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)		289	289	289	289	289	289	289	289
Equity		531	531	531	531	531	531	531	531
Other exposures		0	0	0	0	0	0	0	0
Standardised Total ⁽⁴⁾		156,277	106,940	15,990	200	178,770	149,892	80,322	277

⁽¹⁾ Original exposure, unless Exposure value is reported before value into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).
⁽²⁾ Standardised Total does not include the securitisation position unless in the results prior to the 2024 exercise.
⁽³⁾ Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties cover over 95% of total original exposure or Top 10 countries based on original exposure, whichever is the higher.
⁽⁴⁾ Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
GERMANY		6,571	6,571	0	0	6,571	6,571	0	0
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		630	630	0	0	655	655	0	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		3,076	3,076	140	3,478	3,478	148	148	3,478
Corporates		3,269	1,111	4,401	10,016	3,868	3,868	3,868	10,016
of which: SME		1	1	1	1	0	0	0	1
Retail		0	0	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and AOC exposures		0	0	0	0	26	26	26	26
of which: SME		0	0	0	0	0	0	0	0
Exposures in default		0	0	0	0	0	0	0	0
Items associated with particularly high risk		22	14	23	42	29	39	39	22
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other exposures		27	27	27	27	27	27	27	27
Standardised Total ⁽⁴⁾		6,571	6,571	170	23	6,571	6,571	170	23

⁽¹⁾ Original exposure, unless Exposure value is reported before value into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).
⁽²⁾ Standardised Total does not include the securitisation position unless in the results prior to the 2024 exercise.
⁽³⁾ Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties cover over 95% of total original exposure or Top 10 countries based on original exposure, whichever is the higher.
⁽⁴⁾ Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
UNITED STATES		4,460	4,514	0	0	5,270	5,064	0	0
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		9,877	9,791	4,341	15,108	14,977	4,348	4,348	15,108
Corporates		2,264	2,244	1,761	3,114	2,813	1,761	1,761	3,114
of which: SME		0	0	0	0	0	0	0	0
Retail		0	0	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and AOC exposures		0	0	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0
Exposures in default		0	0	0	0	0	0	0	0
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		64	64	64	64	21	21	21	64
Other exposures		0	0	0	0	0	0	0	0
Standardised Total ⁽⁴⁾		4,460	4,514	4,341	15,108	5,270	5,064	4,348	15,108

⁽¹⁾ Original exposure, unless Exposure value is reported before value into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).
⁽²⁾ Standardised Total does not include the securitisation position unless in the results prior to the 2024 exercise.
⁽³⁾ Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties cover over 95% of total original exposure or Top 10 countries based on original exposure, whichever is the higher.
⁽⁴⁾ Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
NETHERLANDS		11,690	11,690	0	0	12,611	12,611	0	0
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		10,127	10,127	5,661	15,788	15,788	5,661	5,661	15,788
Corporates		7,638	4,477	4,191	8,414	4,714	4,375	4,375	8,414
of which: SME		11	11	11	11	11	11	11	11
Retail		0	0	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and AOC exposures		0	0	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0
Exposures in default		0	0	0	0	0	0	0	0
Items associated with particularly high risk		28	21	32	63	42	63	63	28
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other exposures		0	0	0	0	0	0	0	0
Standardised Total ⁽⁴⁾		11,690	11,690	5,693	15,788	12,611	12,611	5,693	15,788

⁽¹⁾ Original exposure, unless Exposure value is reported before value into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).
⁽²⁾ Standardised Total does not include the securitisation position unless in the results prior to the 2024 exercise.
⁽³⁾ Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties cover over 95% of total original exposure or Top 10 countries based on original exposure, whichever is the higher.
⁽⁴⁾ Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
FRANCE		5,493	6,141	0	0	5,964	6,694	0	0
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		385	227	51	807	519	394	394	807
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		1,398	1,201	112	1,607	1,453	1,102	1,102	1,607
Corporates		13,288	7,182	5,731	19,446	9,715	7,528	7,528	19,446
of which: SME		0	0	0	0	0	0	0	0
Retail		0	0	0	0	0	0	0	0
of which: SME		80	80	80	161	161	161	161	80
Secured by mortgages on immovable property and AOC exposures		0	0	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0
Exposures in default		0	0	0	0	0	0	0	0
Items associated with particularly high risk		97	52	73	130	60	89	89	97
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other exposures		0	0	0	0	0	0	0	0
Standardised Total ⁽⁴⁾		5,493	6,141	5,914	21	5,964	6,694	5,914	21

⁽¹⁾ Original exposure, unless Exposure value is reported before value into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).
⁽²⁾ Standardised Total does not include the securitisation position unless in the results prior to the 2024 exercise.
⁽³⁾ Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties cover over 95% of total original exposure or Top 10 countries based on original exposure, whichever is the higher.
⁽⁴⁾ Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
POLAND		2,331	5,531	201	0	4,490	3,728	143	0
Central governments or central banks		2,331	5,531	201	0	4,490	3,728	143	0
Regional governments or local authorities		124	60	12	0	124	60	12	0
Public sector entities		1	1	0	0	1	1	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		3,386	3,851	69	0	3,737	3,781	63	0
Corporates		3,126	4,021	4,021	0	3,484	4,251	4,251	0
of which: SME		252	157	157	0	250	148	148	0
Retail		2,127	680	680	0	2,112	680	680	0
of which: SME		18	15	15	0	11	8	8	0
Secured by mortgages on immovable property and AOC exposures		1,120	879	546	0	990	878	546	0
of which: SME		141	104	104	0	125	99	99	0
Exposures in default		89	24	25	0	99	31	31	0
Items associated with particularly high risk		164	130	200	0	129	114	172	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		23	23	23	0	23	23	23	0
Other exposures		205	205	205	0	230	230	205	0
Standardised Total ⁽⁴⁾					0				0

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

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

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
UNITED KINGDOM		2,913	2,913	0	0	3,050	3,548	0	0
Central governments or central banks		2,913	2,913	0	0	3,050	3,548	0	0
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		2	1	0	0	1	1	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		1,188	1,188	288	0	1,219	1,288	288	0
Corporates		1,132	1,353	1,353	0	1,191	1,751	1,517	0
of which: SME		0	0	0	0	0	0	0	0
Retail		0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and AOC exposures		0	0	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0
Exposures in default		290	294	294	0	295	294	294	0
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		43	19	23	0	58	38	57	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		75	75	75	0	74	74	74	0
Other exposures		61	61	61	0	61	61	61	0
Standardised Total ⁽⁴⁾					0				0

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

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

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
IRELAND		3,599	3,599	371	0	3,864	3,864	350	0
Central governments or central banks		3,599	3,599	371	0	3,864	3,864	350	0
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		28	28	12	0	28	28	14	0
Corporates		1,938	1,321	1,277	0	1,967	1,551	1,500	0
of which: SME		0	0	0	0	0	0	0	0
Retail		0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and AOC exposures		0	0	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0
Exposures in default		90	91	91	0	151	151	151	0
Items associated with particularly high risk		21	18	21	0	30	18	24	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other exposures		151	151	151	0	230	230	230	0
Standardised Total ⁽⁴⁾					0				0

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

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

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
CZECH REPUBLIC		2,177	2,177	0	0	2,292	2,292	0	0
Central governments or central banks		2,177	2,177	0	0	2,292	2,292	0	0
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		24	24	10	0	24	24	10	0
Corporates		1,301	980	971	0	1,257	946	945	0
of which: SME		72	58	58	0	68	53	53	0
Retail		0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and AOC exposures		38	38	38	0	38	38	38	0
of which: SME		38	38	38	0	38	38	38	0
Exposures in default		0	0	0	0	0	0	0	0
Items associated with particularly high risk		43	31	53	0	31	20	43	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other exposures		1	1	1	0	1	1	1	0
Standardised Total ⁽⁴⁾					0				0

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

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

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
SPAIN		51	51	0	0	110	110	0	0
Central governments or central banks		51	51	0	0	110	110	0	0
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		257	257	121	0	178	178	86	0
Corporates		3,050	1,961	1,941	0	1,847	2,089	2,070	0
of which: SME		0	0	0	0	0	0	0	0
Retail		0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and AOC exposures		477	465	465	0	380	371	371	0
of which: SME		0	0	0	0	0	0	0	0
Exposures in default		0	0	0	0	0	0	0	0
Items associated with particularly high risk		20	19	23	0	30	29	43	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other exposures		0	0	0	0	0	0	0	0
Standardised Total ⁽⁴⁾					0				0

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

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

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
SWITZERLAND		0	0	0	0	0	0	0	0
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		2,014	2,014	1,004	0	2,211	2,211	1,122	0
Corporates		1,018	2,008	1,948	0	1,938	2,405	2,015	0
of which: SME		0	0	0	0	0	0	0	0
Retail		0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and AOC exposures		0	0	0	0	4	4	4	0
of which: SME		0	0	0	0	0	0	0	0
Exposures in default		0	0	0	0	0	0	0	0
Items associated with particularly high risk		20	20	20	0	40	32	50	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)		0	0	0	0</				

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Consolidated data		17,274	14,424	7,3	10,851	12,474	11,474	489	
Central governments or central banks		143	99	12	143	58	12		
Regional governments or local authorities		1,205	1,033	138	1,038	1,341	207		
Public sector entities		1,482	1,482	181	1,482	1,453	20		
Multilateral Development Banks		1,182	1,182	0	1,183	1,183	0		
International Organisations		20,536	20,536	6,554	20,502	20,820	1,514		
Institutions		80,176	48,039	42,489	78,983	46,286	40,922		
Corporates		402	402	364	368	368	298		
of which: SME		2,720	1,427	793	2,119	878	627		
Retail		11	11	5	11	4	8		
of which: SME		2,608	2,789	2,372	5,258	5,233	2,333		
Secured by mortgages on immovable property and ADC exposures		290	286	280	282	237	236		
of which: SME		279	279	279	280	130	130		
Exposures in default		0	0	0	0	0	0		84
Items associated with particularly high risk		0	0	0	0	0	0		
Subordinated debt exposures		0	0	0	0	0	0		
Covered bonds		0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0		
Collective investments undertakings (CIU)		0	0	0	0	0	0		
Equity		0	0	0	0	0	0		
Other exposures		0	0	0	0	0	0		
Standardised Total ⁽⁴⁾		179,117	146,280	53,666	130	175,860	140,844	52,899	340

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Standardised Total does not include the securitisation position unless in the results prior to the 2025 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 10% of total original exposure or Top 10 countries ranked by original exposure, whichever is of the higher order.
 (4) Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
GERMANY		12,637	12,700	0	12,470	12,950	0		
Central governments or central banks		0	0	0	0	0	0		
Regional governments or local authorities		645	645	0	747	685	0		
Public sector entities		0	0	0	0	0	0		
Multilateral Development Banks		0	0	0	0	0	0		
International Organisations		0	0	0	0	0	0		
Institutions		3,876	3,876	353	3,786	3,786	427		
Corporates		12,100	9,811	4,380	10,302	11,217	4,842		
of which: SME		1	0	0	1	0	0		
Retail		0	0	0	0	0	0		
of which: SME		0	0	0	0	0	0		
Secured by mortgages on immovable property and ADC exposures		15	15	11	15	15	11		
of which: SME		0	0	0	0	0	0		
Exposures in default		0	0	0	0	0	0		6
Items associated with particularly high risk		0	0	0	0	0	0		
Subordinated debt exposures		0	0	0	0	0	0		
Covered bonds		0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0		
Collective investments undertakings (CIU)		0	0	0	0	0	0		
Equity		0	0	0	0	0	0		
Other exposures		0	0	0	0	0	0		
Standardised Total ⁽⁴⁾		12,637	12,700	0	12,470	12,950	0		29

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
UNITED STATES		4,609	4,634	0	5,573	5,684	0		
Central governments or central banks		0	0	0	0	0	0		
Regional governments or local authorities		0	0	0	0	0	0		
Public sector entities		0	0	0	0	0	0		
Multilateral Development Banks		0	0	0	0	0	0		
International Organisations		0	0	0	0	0	0		
Institutions		55,976	55,474	9,828	54,324	54,390	5,788		
Corporates		9,300	2,446	1,880	9,312	2,367	1,812		
of which: SME		0	0	0	0	0	0		
Retail		0	0	0	0	0	0		
of which: SME		0	0	0	0	0	0		
Secured by mortgages on immovable property and ADC exposures		0	0	0	0	0	0		
of which: SME		0	0	0	0	0	0		
Exposures in default		0	0	0	0	0	0		0
Items associated with particularly high risk		0	0	0	0	0	0		
Subordinated debt exposures		0	0	0	0	0	0		
Covered bonds		0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0		
Collective investments undertakings (CIU)		0	0	0	0	0	0		
Equity		23	23	23	13	13	13		
Other exposures		0	0	0	0	0	0		
Standardised Total ⁽⁴⁾		4,609	4,634	0	5,573	5,684	0		7

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
NETHERLANDS		12,212	12,212	0	11,467	11,467	0		
Central governments or central banks		0	0	0	0	0	0		
Regional governments or local authorities		0	0	0	0	0	0		
Public sector entities		0	0	0	0	0	0		
Multilateral Development Banks		0	0	0	0	0	0		
International Organisations		0	0	0	0	0	0		
Institutions		121	175	81	288	283	88		
Corporates		8,546	4,687	4,251	6,483	4,754	4,372		
of which: SME		4	2	2	10	10	10		
Retail		0	0	0	0	0	0		
of which: SME		0	0	0	0	0	0		
Secured by mortgages on immovable property and ADC exposures		0	0	0	0	0	0		
of which: SME		0	0	0	0	0	0		
Exposures in default		0	0	0	0	0	0		0
Items associated with particularly high risk		0	0	0	0	0	0		
Subordinated debt exposures		0	0	0	0	0	0		
Covered bonds		0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0		
Collective investments undertakings (CIU)		0	0	0	0	0	0		
Equity		0	0	0	0	0	0		
Other exposures		0	0	0	0	0	0		
Standardised Total ⁽⁴⁾		12,212	12,212	0	11,467	11,467	0		30

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
FRANCE		6,090	6,812	0	5,608	7,466	0		
Central governments or central banks		0	0	0	0	0	0		
Regional governments or local authorities		425	293	99	752	426	190		
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		12,568	9,562	396	9,812	7,712	5,88		
Corporates		12,219	5,780	4,383	12,610	5,284	3,702		
of which: SME		0	0	0	0	0	0		
Retail		0	0	0	0	0	0		
of which: SME		0	0	0	0	0	0		
Secured by mortgages on immovable property and ADC exposures		180	180	130	140	140	100		
of which: SME		0	0	0	0	0	0		
Exposures in default		0	0	0	0	0	0		0
Items associated with particularly high risk		0	0	0	0	0	0		
Subordinated debt exposures		0	0	0	0	0	0		
Covered bonds		0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0		
Collective investments undertakings (CIU)		0	0	0	0	0	0		
Equity		0	0	0	0	0	0		
Other exposures		0	0	0	0	0	0		
Standardised Total ⁽⁴⁾		6,090	6,812	0	5,608	7,466	0		23

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
POLAND	Central governments or central banks	5,677	6,372	140		6,799	6,404	120	
	Regional governments or local authorities	140	140	140		140	140	140	
	Public sector entities	5	2	0		0	2	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,125	339	32		3,360	221	58	
	Corporates	3,386	4,283	4,234		3,299	4,254	4,184	
	of which: SME	238	244	143		207	140	139	
	Retail	2,750	1,417	70		2,112	878	627	
	of which: SME	32	7	5		6	4	3	
	Secured by mortgages on immovable property and ADC exposures of which: SME	103	87	83		106	206	199	
	Exposures in default	189	185	184		185	170	164	
	Items associated with particularly high risk	130	57	74	72	111	51	65	59
	Subordinated debt exposures	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	29	29	29		9	9	9		
Other exposures	250	250	22		200	200	171		
Standardised Total ⁽⁴⁾									100

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
UNITED KINGDOM	Central governments or central banks	2,476	2,772	0		240	540	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,297	3,299	0		3,271	3,271	200	
	Corporates	5,104	4,812	4,385		6,124	4,054	3,880	
	of which: SME	5	1	1		5	1	1	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and ADC exposures of which: SME	200	204	194		200	240	240	
	Exposures in default	32	0	14		32	9	12	2
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	3	3	3		0	0	0		
Other exposures	11	11	0		11	11	11		
Standardised Total ⁽⁴⁾					12	11	11	11	

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
IRELAND	Central governments or central banks	1,746	1,746	0		1,462	1,462	108	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	71	71	71		74	74	74	
	Corporates	2,022	1,994	1,936		2,389	1,371	1,006	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and ADC exposures of which: SME	194	190	141		194	100	126	
	Exposures in default	31	0	0		31	0	0	2
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	11	11	0		11	11	11		
Standardised Total ⁽⁴⁾					27	21	21	23	

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
CZECH REPUBLIC	Central governments or central banks	4,243	4,243	0		4,423	4,423	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	81	80	80		84	84	84	
	Corporates	1,188	923	980		1,239	980	926	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and ADC exposures of which: SME	65	65	65		66	65	63	
	Exposures in default	56	56	56		51	50	50	
	Items associated with particularly high risk	31	31	31	4	27	18	22	5
	Subordinated debt exposures	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	1	1	0		1	1	1		
Standardised Total ⁽⁴⁾					12	11	11	11	

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
SPAIN	Central governments or central banks	138	138	0		138	138	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	40	40	40		48	48	48	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	200	200	185		317	315	112	
	Corporates	3,942	1,956	1,759		3,851	1,931	1,747	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and ADC exposures of which: SME	379	379	302		401	400	280	
	Exposures in default	18	18	18		18	18	18	
	Items associated with particularly high risk	31	31	31	0	34	34	34	2
	Subordinated debt exposures	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	1	1	1		1	1	1		
Standardised Total ⁽⁴⁾					14	13	13	14	

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
SWITZERLAND	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,213	2,213	864		1,797	1,797	539	
	Corporates	2,209	2,209	2,071		2,201	2,014	1,819	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and ADC exposures of which: SME	2	2	1		2	2	1	
	Exposures in default	7	7	7		7	7	7	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁽⁴⁾					4	4	4	4	

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

2025 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Citibank Europe plc

		IRB Approach										
		As of 30/09/2024					As of 31/12/2024					
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount		Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount		Value adjustments and provisions	
(mln EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
Consolidated data	Central banks and central governments ⁽²⁾	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	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
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	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
	Retail - Other Retail - Of Which: SME	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
	Equity	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)											
	Other non credit-obligation assets				0						0	
IRB Total ⁽³⁾				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⁾ Incl. RGLAs and PSEs from Q1 2025

⁽³⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2025 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Citibank Europe plc

		IRB Approach										
		As of 31/03/2025					As of 30/06/2025					
		Original Exposure ⁽¹⁾		Exposure Value ⁽¹⁾	Risk exposure amount		Original Exposure ⁽¹⁾		Exposure Value ⁽¹⁾	Risk exposure amount		Value adjustments and provisions
			Of which: defaulted			Of which: defaulted		Of which: defaulted			Of which: defaulted	
		(mln EUR, %)										
Consolidated data	Central banks and central governments ⁽²⁾	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	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
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	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
	Retail - Other Retail - Of Which: SME	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
	Equity	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets												
IRB Total ⁽³⁾					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⁾ Incl. RGLAs and PSEs from Q1 2025

⁽³⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Citibank Europe plc

As of 31/12/2024

(mln EUR)		Direct exposures														Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet								Derivatives				Off balance sheet				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		21	21	21	0	0	0	0	0	0	0	13	244	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	84	3,270	94	940	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		34	34	34	0	0	0	0	0	129	2,029	149	3,838	0	0	0	0	0
[5Y - 10Y]		333	327	333	0	0	0	0	0	368	3,150	576	8,167	0	0	0	0	0
[10Y+ more]		43	43	43	0	0	0	0	0	468	3,633	76	1,795	0	0	0	0	0
Total		431	424	431	0	0	0	0	0	1,394	12,031	930	17,000	0	0	0	0	0
[0 - 3M]		12	12	12	0	0	0	0	0	0	0	0	0	0	1	0	0	0
[3M - 1Y]		4	4	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		187	187	98	0	0	0	128	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		108	108	21	0	0	0	88	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		163	163	120	0	0	0	43	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		1,707	1,193	1,707	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y+ more]		622	215	622	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		2,802	1,870	2,543	0	0	0	269	0	0	0	0	0	0	12	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0	36	1,223	0	0	0	0	0	0	0
[3M - 1Y]		88	88	88	0	0	0	10	0	10	611	0	0	0	0	0	0	0
[1Y - 2Y]		1,367	836	1,115	0	0	0	86	253	1,374	0	21	21	0	0	0	0	0
[2Y - 3Y]		1	0	1	0	0	0	0	0	0	1	0	0	0	0	0	0	0
[3Y - 5Y]		2,109	405	1,982	0	0	127	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		1,643	636	1,643	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y+ more]		511	69	511	0	0	0	0	0	814	0	0	0	0	0	0	0	0
Total		5,219	2,033	5,340	0	0	379	0	0	165	3,922	1	75	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		8	8	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		2	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y+ more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		10	10	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		88	86	9	79	0	1	52	0	0	26	50	0	0	0	0	0	0
[1Y - 2Y]		232	231	78	0	0	154	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		32	32	32	39	0	32	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		496	6	490	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		53	53	32	21	0	31	0	0	0	869	0	0	0	0	0	0	0
[10Y+ more]		6	6	6	0	0	6	0	0	0	523	0	0	0	0	0	0	0
Total		933	926	146	783	0	100	0	0	2,006	1	35	58	0	0	0	0	19
[0 - 3M]		5	5	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		2	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		64	44	64	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		21	20	21	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y+ more]		1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		94	74	94	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		103	99	103	0	0	0	0	0	0	0	0	0	0	2	0	0	0
[3M - 1Y]		205	205	205	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		338	316	338	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		353	58	353	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		983	845	983	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		1,854	1,854	1,854	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y+ more]		2,266	2,001	2,148	0	0	0	118	0	0	0	0	0	0	0	0	0	0
Total		6,250	4,901	6,032	0	0	0	118	0	0	0	0	0	0	2	0	0	119

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Citibank Europe plc

As of 31/12/2024

(mln EUR)		Direct exposures												Off balance sheet		Risk weighted exposure amount
Residual Maturity	Country / Region	On balance sheet				Derivatives with positive fair value				Derivatives with negative fair value				Off-balance sheet exposures		
		Non-derivative financial assets by accounting portfolio												Nominal	Provisions	
		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					
[0 - 3M]	Australia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y+ more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Canada	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y+ more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Hong Kong	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y+ more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Japan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y+ more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	U.S.	479	479	0	0	479	0	0	0	0	0	0	0	1	0	0
[3M - 1Y]		957	957	0	0	957	0	0	0	0	0	0	2	0	0	0
[1Y - 2Y]		2,364	2,364	0	0	2,364	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
[3Y - 5Y]		1,307	1,307	0	0	1,307	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		36	36	18	0	18	0	0	0	0	0	0	0	0	0	0
[10Y+ more]	3	3	0	0	3	0	0	0	0	0	0	0	0	0	0	
Total		5,028	5,028	18	0	5,006	3	0	0	0	0	0	3	0	0	1
[0 - 3M]	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		1	0	1	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		2	2	2	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y+ more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		3	3	3	0	3	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Switzerland	0	0	0	0	0	0	0	0	0	3	1	28	6	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y+ more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	3	1	28	6	0	0	3
[0 - 3M]	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		46	46	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		20	0	20	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		1	1	1	0	1	0	0	0	0	0	0	0	0	0	0
[10Y+ more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		69	0	69	0	0	0	0	0	0	0	0	0	1	0	0

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Citibank Europe plc

As of 31/12/2024

(mln EUR)		Direct exposures												Off balance sheet		Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives with positive fair value				Derivatives with negative fair value				Off-balance sheet exposures			
		Non-derivative financial assets by accounting portfolio				Carrying amount		Notional amount		Carrying amount		Notional amount		Nominal	Provisions		
		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						
[0 - 3M]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	2	0	2	0	0	0	0	0	0	0	0	3	279	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		2	0	2	0	0	0	0	0	0	0	3	279	0	0	0	0
[0 - 3M]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Africa	24	123	24	24	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	2	2	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		26	124	24	24	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Others ⁽¹⁾	0	0	0	0	0	0	0	0	0	21	20	482	0	0	0	0
[3M - 1Y]		302	302	0	0	0	302	0	0	0	1,198	5	222	6	0	0	0
[1Y - 2Y]		303	303	0	0	0	303	0	19	0	1,796	92	1,905	0	0	0	0
[2Y - 3Y]		481	481	0	0	0	481	0	81	3,564	32	756	0	0	0	0	0
[3Y - 5Y]		713	713	0	0	0	713	0	22	1,517	84	1,781	0	0	0	0	0
[5Y - 10Y]	38	0	23	0	0	38	0	713	110	2,895	0	0	0	0	0	0	
[10Y - more]	30	1	29	1	1	30	1	205	2,240	23	213	0	0	0	0	0	
Total		1,853	1,801	93	0	1,800	1	422	12,993	366	8,250	6	0	0	0	22	

Notes and definitions

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

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

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

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

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions

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

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

Regions:

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

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

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

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

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

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

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of 0.4.

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

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Citibank Europe plc

As of 30/06/2025

(mln EUR)		Direct exposures														Risk weighted exposure amount
Residual Maturity	Country / Region	On balance sheet								Derivatives				Off balance sheet		
		Non-derivative financial assets by accounting portfolio								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)							Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost												
[0 - 3M]		4	-4	4	0	0	0	0	0	4	52	0	0	0	0	
[3M - 1Y]		86	86	86	0	0	0	0	72	1,368	4	341	0	0		
[1Y - 2Y]		3	0	0	0	0	0	0	38	774	15	543	0	0		
[2Y - 3Y]		0	0	0	0	0	0	0	44	423	86	2,658	0	0		
[3Y - 5Y]		254	174	254	0	0	0	0	344	4,150	91	2,276	0	0		
[5Y - 10Y]		438	433	438	0	0	0	0	97	2,518	517	6,404	0	0		
[10Y - more]		96	81	96	0	0	0	0	10	4,073	12	115	0	0		
Total		901	780	901	0	0	0	0	1,629	15,559	724	12,937	0	0		
[0 - 3M]		94	94	94	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y]		313	329	313	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		136	8	8	0	0	0	128	0	0	0	0	0	0		
[2Y - 3Y]		302	245	63	0	151	0	88	0	0	0	0	0	0		
[3Y - 5Y]		630	396	435	0	0	0	111	0	83	0	0	0	0		
[5Y - 10Y]		1,807	682	1,807	0	0	0	0	0	0	0	0	0	0		
[10Y - more]		1,862	1,468	1,862	0	0	0	0	0	0	0	0	0	0		
Total		5,261	3,550	4,799	0	151	0	288	0	289	0	0	0	0		
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y]		184	184	184	0	0	0	45	484	90	1,383	0	0	0		
[1Y - 2Y]		1,723	573	1,472	0	0	0	1	115	24	173	0	0	0		
[2Y - 3Y]		267	228	267	0	0	0	0	0	32	292	0	0	0		
[3Y - 5Y]		2,650	926	2,523	0	127	0	7	46	341	0	0	0	0		
[5Y - 10Y]		4,019	2,740	4,019	0	0	0	0	0	0	0	0	0	0		
[10Y - more]		384	262	384	0	0	0	33	672	43	629	0	0	0		
Total		9,227	4,911	8,848	0	127	0	80	1,391	237	3,597	0	0	0		
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y]		202	193	36	166	0	0	1	52	0	26	50	0	0		
[1Y - 2Y]		32	32	20	13	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		376	175	0	375	0	0	36	583	0	0	375	0	0		
[3Y - 5Y]		600	595	20	580	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]		134	133	44	90	0	0	108	869	0	0	0	0	0		
[10Y - more]		21	14	21	0	0	0	0	512	0	0	0	0	0		
Total		1,467	1,145	142	1,024	0	0	229	2,016	0	26	50	0	33		
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y]		16	16	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		5	5	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]		212	211	212	0	0	0	0	0	0	0	0	0	0		
[10Y - more]		313	313	313	0	0	0	0	0	0	0	0	0	0		
Total		352	351	352	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]		232	230	232	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y]		1,795	1,666	1,795	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		1,374	1,341	1,374	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		1,648	419	1,648	0	0	0	0	0	29	0	0	0	0		
[3Y - 5Y]		1,449	1,331	1,449	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]		3,090	3,066	3,090	0	0	0	0	0	0	0	0	0	0		
[10Y - more]		2,377	1,960	2,209	168	0	0	255	1,801	135	100	0	0	0		
Total		11,764	8,552	11,596	0	168	0	255	1,801	164	500	2	0	207		

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Citibank Europe plc

As of 30/06/2025

(mln EUR)		Direct exposures												Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[0 - 3M]	[3M - 1Y]	[1Y - 2Y]	[2Y - 3Y]	[3Y - 5Y]	[5Y - 10Y]	[10Y...more]	[0 - 3M]	[3M - 1Y]	[1Y - 2Y]	[2Y - 3Y]	[3Y - 5Y]	[5Y - 10Y]	[10Y...more]				
	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Spain	36	347	16	18	405	1,365	394	3,075	0	0	0	0	0	0	0	0
	Sweden	0	0	0	0	0	0	0	0	12	732	4	200	0	0	0	0
	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Norway	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	36	347	16	18	405	1,365	394	3,075	12	732	4	200	0	0	0	0

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Citibank Europe plc

As of 30/06/2025

(mln EUR)		Direct exposures												Off balance sheet		Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives with positive fair value				Derivatives with negative fair value				Off-balance sheet exposures			
		Non-derivative financial assets by accounting portfolio												Nominal	Provisions		
		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						
[0 - 3M]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	27	278	0	0	0	0	0	0	0
[3Y - 5Y]		3	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y+ more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		3	0	3	0	0	0	0	27	278	0	0	0	0	0	0	42
[0 - 3M]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y+ more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	10	0	10	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y+ more]	36	0	36	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		48	46	1	0	0	0	46	0	0	0	0	0	0	150	0	20
[0 - 3M]	Africa	20	11	20	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		3	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y+ more]	7	0	7	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		29	11	22	0	0	0	7	0	0	0	0	0	0	355	0	28
[0 - 3M]	Others ⁽¹⁾	295	295	2	0	284	0	13	1,280	5	198	0	0	0	0	0	0
[3M - 1Y]		22	22	22	0	22	0	36	2,399	66	1,237	0	0	0	0	0	0
[1Y - 2Y]		500	500	2	0	498	0	82	786	10	526	0	0	0	0	0	0
[2Y - 3Y]		409	409	0	0	409	0	74	3,158	88	889	0	0	0	0	0	0
[3Y - 5Y]		767	766	105	0	662	0	16	511	31	1,750	0	0	0	0	0	0
[5Y - 10Y]	76	75	75	0	75	0	38	840	63	2,219	0	0	0	0	0	0	
[10Y+ more]	178	152	171	0	171	0	7	1,945	24	797	0	0	0	0	0	0	
Total		2,247	2,219	377	0	1,862	8	490	10,859	230	7,636	6	0	0	0	26	

Notes and definitions

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

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

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

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

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet), irrespective of the denomination and/or accounting classification of the positions

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

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

Regions:

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

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

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

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

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

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

(7) The values for the "Other" bucket is calculated subtracting from the reported "Total" the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of €04.

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

2025 EU-wide Transparency Exercise

Forborne exposures

Citibank Europe plc

	As of 30/09/2024						As of 31/12/2024						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(mln EUR)													
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0		0
General governments	0	0	0	0	0		0	0	0	0	0		0
Credit institutions	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
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0
Loans and advances (including at amortised cost and fair value)	199	60	26	17	63	6	176	55	22	15	58	7	7
Central banks	0	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	0
Credit institutions	0	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	0
Non-financial corporations	188	52	23	15	61	6	163	45	19	13	54	5	5
of which: small and medium-sized enterprises	52	7	6	3	23		43	5	6	2	23		
Households	11	8	3	2	2	0	13	10	3	2	4	2	2
DEBT INSTRUMENTS other than HFT	199	60	26	17	63		176	55	22	15	58		
Loan commitments given	62	0	1	0	0	0	74	0	2	0	0	0	0
QUALITY OF FORBEARANCE													
Loans and advances that have been forborne more than twice (3)	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (3)	0						0						

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2025 EU-wide Transparency Exercise

Forborne exposures

Citibank Europe plc

	As of 31/03/2025								As of 30/06/2025							
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures					
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures				
(min EUR)																
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0			
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0			
Central banks	0	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	0			
Credit institutions	0	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	0			
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0			
Loans and advances (including at amortised cost and fair value)	189	54	25	18	61	5	198	48	25	16	52	8				
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	176	45	21	14	59	5	193	47	23	15	48	7				
of which: small and medium-sized enterprises	44	4	6	2	19		43	3	7	1	17					
Households	12	9	4	4	2	0	5	2	1	0	3	1				
DEBT INSTRUMENTS other than HFT	189	54	25	18	61		198	48	25	16	52					
Loan commitments given	69	8	1	0	0	0	61	9	1	0	0	0				
QUALITY OF FORBEARANCE																
Loans and advances that have been forborne more than twice (1)	0						0									
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (3)	0						0									

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1, paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2025 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
Citibank Europe plc

(mln EUR)	As of 30/09/2024					As of 31/12/2024					As of 31/03/2025					As of 30/06/2025								
	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾
A Agriculture, forestry and fishing	33	0	0	33	0	36	0	0	36	0	0	66	0	0	66	0	0	56	0	0	56	0	0	
B Mining and quarrying	459	0	0	459	1	424	0	0	424	0	0	560	0	0	560	1	0	473	0	0	473	0	0	
C Manufacturing	7,591	27	27	7,591	24	7,393	30	30	7,391	28	0	7,188	31	31	7,188	37	0	7,972	34	34	7,932	49	0	
D Electricity, gas, steam and air conditioning supply	879	0	0	879	1	978	0	0	978	1	0	1,222	0	0	1,222	1	0	1,373	0	0	1,373	2	0	
E Water supply	36	20	20	36	7	30	20	20	30	7	0	19	0	0	19	0	0	14	0	0	14	0	0	
F Construction	179	4	4	179	2	169	4	4	169	2	0	79	4	4	79	2	0	103	7	7	103	3	0	
G Wholesale and retail trade	2,917	19	19	2,880	22	3,379	21	21	2,966	19	0	2,916	24	24	2,855	23	0	2,729	23	23	2,727	31	0	
H Transport and storage	448	1	1	448	2	425	0	0	425	3	0	501	0	0	501	4	0	510	0	0	510	4	0	
I Accommodation and food service activities	314	0	0	314	0	250	0	0	250	0	0	149	0	0	149	1	0	107	0	0	107	0	0	
J Information and communication	2,553	0	0	2,553	4	2,291	0	0	2,291	4	0	2,578	1	1	2,578	7	0	2,514	1	1	2,514	7	0	
K Financial and insurance activities	1,397	4	4	837	7	731	2	2	657	6	0	1,460	14	14	1,359	17	0	1,488	13	13	1,396	15	0	
L Real estate activities	1,393	0	0	1,393	5	1,491	0	0	1,299	5	0	1,941	1	1	1,703	11	0	1,742	1	1	1,652	11	0	
M Professional, scientific and technical activities	1,478	1	1	978	5	1,034	1	1	966	3	0	972	2	2	972	5	0	1,385	3	3	1,385	15	0	
N Administrative and support service activities	781	0	0	703	1	746	0	0	746	2	0	890	0	0	818	7	0	805	0	0	805	4	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	
P Education	2	0	0	2	0	3	0	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Q Human health services and social work activities	6	0	0	6	0	61	0	0	59	0	0	81	0	0	81	1	0	68	0	0	68	1	0	
R Arts, entertainment and recreation	106	0	0	106	2	106	0	0	106	1	0	4	0	0	4	0	0	3	0	0	3	0	0	
S Other services	51	0	0	51	0	47	0	0	47	0	0	48	0	0	48	0	0	60	0	0	60	0	0	
Loans and advances	20,623	77	77	19,448	82	19,594	77	77	18,602	82	0	20,674	77	77	20,202	150	0	21,203	82	82	20,880	135	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 opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/débit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

The 'NACE codes' disclosed in this template F 06.01 are the codes included in Regulation (EC) No 1893/2006 of the European Parliament and of the Council (NACE rev. 2). The latter has been reviewed by the Commission Delegated Regulation (EU) 2023/137 of 10 October 2022 (NACE rev. 2.1) which shall apply to the data transmissions to the Commission (Eurostat) relating to each reference period from 1 January 2025. Until the Commission Implementing Regulation (EU) 2021/451 is amended to include the new codes (NACE rev. 2.1), institutions are asked to keep reporting the outdated codes (NACE rev. 2). (ref: EBA's Q&A 2024_7158)