

2023 EU-wide Stress Test

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



2023 EU-wide Stress Test: Summary

	Actual		Baseline Scenario			Adverse Scenario	
(mln EUR, %)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	632	859	612	586	591	452	454
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	169	105	105	105	-300	19	76
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-26	-61	-82	-85	-776	-113	-102
Profit or (-) loss for the year	982	740	559	524	-847	281	212
Coverage ratio: non-performing exposure (%)	15.22%	30.41%	30.76%	30.79%	42.84%	42.71%	42.15%
Common Equity Tier 1 capital	13,005	13,493	13,822	13,983	11,662	11,796	11,744
Total Risk exposure amount (all transitional adjustments included)	63,462	63,462	63,462	63,462	67,821	67,945	68,030
Common Equity Tier 1 ratio, %	20.49%	21.26%	21.78%	22.03%	17.20%	17.36%	17.26%
Fully loaded Common Equity Tier 1 ratio, %	20.49%	21.26%	21.78%	22.03%	17.20%	17.36%	17.26%
Tier 1 capital	13,005	13,493	13,822	13,983	11,662	11,796	11,744
Total leverage ratio exposures	139,045	139,045	139,045	139,045	139,045	139,045	139,045
Leverage ratio, %	9.35%	9.70%	9.94%	10.06%	8.39%	8.48%	8.45%
Fully loaded leverage ratio, %	9.35%	9.70%	9.94%	10.06%	8.39%	8.48%	8.45%
Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17. %	20.49%						

IFRS 9 transitional arrangements?	No



2023 EU-wide Stress Test: Credit risk IRB

									Actual							
									31/12/2022*							
			Exposu	ire values			Risk expo:	sure amounts								
		А	-IRB		-IRB	A	-IRB		-IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
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	Institutions Corporates		0	0	0 0	0					0	0			0	-
	Corporates - Of Which: Specialised Lending		0		0 0	0						0) -) -
	Corporates - Of Which: SME		0		0 0	0					0 0	0 1) -
	Retail - Secured on real estate property		0		0	0) (0 1				
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	Other non-credit obligation assets		0			0						0 0				
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		Α.	-IRB	ire values	-IRB		Risk expo:		-IRB				Stock of	Stock of	Stock of	
										Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3 exposure
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted		,		exposure	exposure	exposure	exposure
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	Central governments Institutions		0	0	0 0	0					1 0	0 1) -) -
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	Retail - Other Retail - Of Which: non-SME	Ċ	0	i c	0 0		ì	ò	i i	i i	0	0 1	ì	Ò	Č) -
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		A	Exposu -IRB	ire values F	-IRB	A	Risk expo: -IRB	sure amounts F	Actual 31/12/2022* -IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio Stage 3
	(min EUR, %)	A Non-defaulted			IRB Defaulted	A Non-defaulted		sure amounts F Non-defaulted	31/12/2022*	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks		-IRB	F	1		-IRB		31/12/2022* -IRB	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks Central governments Institutions		-IRB	F	1		-IRB		31/12/2022* -IRB	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratic Stage 3 exposure
	Central banks Central governments		-IRB	F	1		-IRB		31/12/2022* -IRB	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
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	Control governments Corporates Real Secured on real entate property Real Secured on real secure property of White-Secured Real Secured on real sected property of White-Secured on real sected property of White-Secured Real Secured on real section property of White-Secured Real Secured Property Secured Property Secured Real Secured Secured Property Secured Property Secured Real	Non-defaulted	Defaulted Defa	F Non-defaulted C C C C C C C C C C C C C C C C C C C	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted	Defaulted	Non-defaulted C C C C C C C C C C C C C C C C C C	31/12/2022* RE Defaulted Defaulted (1) (1) (2) (3) (4) (4) (4) (4) (4) (4) (4) (4) (4) (4	exposure	Stage 2 expoture		caposare Compared to the comp	Stock of provisions for departure of the provision of the	C	0

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.



2023 EU-wide Stress Test: Credit risk IRB

Stage 1 Stage 2 exposure exposure						seline Scenario 31/12/2024						31/12/2025			
		31/12/2023	 		 	31/12/2024	T						1		
	Stage 3 exposure	Stock of Stock of provisions for provisions for	Stock of provisions for Stage 3 exposure	Stage 1 Stage 2 exposure exposure	Stage 3 p	Stock of Stock of provisions for Stage 1 Stage 2	Stock of provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for	Coverage Ratio - Stage 3 exposure
(min EUR, %)	exposure	provisions for provisions for Stage 1 Stage 2 exposure exposure	exposure exposure	exposure exposure	exposure	exposure exposure	provisions for Stage 3 exposure	exposure	exposure	exposure	exposure	exposure	exposure	provisions for Stage 3 exposure	exposure
Control banks	0 0	0	0 0-	0	0 0	0	0 0		0	0	0	0	0	0	-
Central governments 0 Institutions 0	0 0	0 0	0 0-	0	0 0	0	0 0	-	0	0	0	0	0	0	-
Corporates 0 Corporates - Of Which: Specialised Lending 0	0 0	0 0	0 0-	0	0 0	0	0 0	-	0	0	0	0	0	0	-
Corporates - Of Which: SME 0	0 0	0	0 0-	0	0 0	0	0 0		0	0	0	0	0	0	
Retail - Secured on real estate property 0	0 0	0	0 0-	0	0 0	0	0 0	-	0	0	0	0	0	0	
Citibank Holdings Ireland Limited Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME 0	0 0	0	0 0-	0	0 0	0	0 0		0	0	0	0	0	0	1
Retail - Qualifying Revolving 0	0 0	0	0 0-	0	0 0	0	0 0	-	0	0	0	0	0	0	-
Retail - Other Retail - Of Milyth: pop-SME	0 0	0 0	0 0-	0	0 0	0	0 0	-	0	0	0	0	0	0	-
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Fourtrain Office of the Contract of Contra	0 0	0	0 0-	0	0 0	0	0 0		0	0	0	0	0	0	
		-,			-	-,									
		31/12/2023			Ba	seline Scenario 31/12/2024						31/12/2025			
		Stock of Stock of	Stock of			Stock of Stock of	Stock of					Stock of	Stock of	Stock of	
Stage 1 Stage 2 exposure exposure	Stage 3 exposure	provisions for provisions for Stage 1 Stage 2	Stock of provisions for Stage 3 exposure	Stage 1 Stage 2 exposure	Stage 3 p	orovisions for Stage 1 Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
(min EUR. %)	Сфила	exposure exposure	exposure exposure	CAPOSATE CAPOSATE	CAPASSIC	exposure exposure	exposure	exposure	схрозис			exposure	exposure	exposure	exposure
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Central governments 0 Institutions 0	0 0	0	0 0-	0	0 0	0	0 0	-	0	0	0	0	0	0	
Corporates 0 Corporates - Of Which: Specialised Lending 0	0 0	0 0	0 0 -	0	0 0	0	0 0		0	0	0	0	0	0	
Corporates - Of Which: SME 0 Retail 0	0 0	0	0 0-	0	0 0	0	0 0	-	0	0	0	0	0	0	
Retail - Secured on real estate property 0	0 0	0	0 0-	0	0 0	0	0 0		0	0	0	0	0	0	
GENI-MIN 1 Retail - Secured on real estate property - Of Which: non-SME 0	0 0	0	0 0-	0	0 0	0	0 0		0	0	0	0	0	0	
Retail - Qualifying Revolving 0 Retail - Other Retail 0 Retail - Other Retail - Of White: SME 0 Retail - Other Retail - Of White: SME 0	0 0	0	0 0-	0	0 0	0	0 0	-	0	0	0	0	0	0	
Rebail - Other Rebail - Of White: SME	0 0	0	0 0-	0	0 0	0	0 0	-	0	0	0	0	0	0	-
Equity (0 0	0	0 0-	0	0 0	0	0 0	-	0	0		0	0	0	
Securitization Other non-credit obligation assets UBB TOTAL O	0 0	0	0 0-	0	0 0	0	0 0	-	0	0	0	0	0	0	
					Ra	seline Scenario									
Stage 1 Stage 2 explosure (min EUR, %)	Stage 3 exposure	31/12/2023 Stock of Stock of provisions for Stage 1 exposure exposure	Stock of provisions for Stage 3 exposure	Stage 1 Stage 2 exposure exposure		seline Scenario 31/12/2024 Stock of Stock of provisions for Stage 1 exposure exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2025 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
espoisure espoisure (min EUP, S) Central bands Central soverments	Stage 3 exposure		Stock of provisions for Stage 3 exposure exposure	Stage 1 Stage 2 exposure		Stock of Stock of provisions for Stage 1 Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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Central lanes. Central povernments Contral povernments Contral povernments Corporates - Of Whith: Specialized Lending Retail Science on any advantage of the Specialized Lending NETHERLANDS Retail Science on any advantage or on the Specialized Lending Description - Of Whith: Specialized Lending O Descriptio	Stage 3 exposure 0		Stock of	* Stape 1 Stape 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of Stock of provisions for Stage 1 Stage 2	Stock of provisions of provisions of provisions of stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central lands Central province Central province Central province Contral provinc	Stage 3 exposure 0		Stock of provision for participation for partici	Stage 1 Stage 2 supposed suppo		Stock of Stock of provisions for Stage 1 Stage 2	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure
Central banks Central banks Central povernments Composition of Which Specialized Landing Corporation of Which Specialized Landing Retail of Special red and statest property Market of Special Specialized Landing Retail of Specialized Landing Landing Landing Specialized Landing Retail of Specialized Landing Landing Landing Specialized Landing Lan	Stage 3 exposure 0		Stock of providen for Stock of	Stape 1 Stape 2 exposure		Stock of Stock of provisions for Stage 1 Stage 2	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure exposure	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure
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Central basels Composers of Wash Special Landing Retail Securation and statest property Retail Securation and statest property Retail Special Landing Retail Landing Retail Special Landing Retail Landi	Stage 3 exposure 0	Stock of protection of stock of protection of stock of st	Stack of provision for provision for provision for separate separa	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of Stock of provisions for Stage 1 Stage 2	Stock of processor of the stock of stoc	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Shape 7 capenus 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure
Central banks Central governments Institutions Corporates Of Which: Self- Exporates Of Which: Self- Retail Secured on mal exists property Retail Secured on male exists property R	Stage 3 exposure 0	block of prospect of exposure Shock of prospect of exposure Shock of exposure Shock of the exposure Shock of t	Stock of provision for Stock of provision for Stock of St	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 F Stage 3 Stag	11/11/2008 Stock of Stock of Stock of Stock of Stock of Stock of Provisions for for Stock of	Stock of provisions for capotates 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 - Gape aura - Gap	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure	Stock of provisions for Days and Appendix of Opposition of	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio- Stage 3 exposure
Central banks Central povernments Central governments Institutions Cervorates Corporates	Stage 3 Stage	Stock of protection of stock of protection of stock of st	Stock of providen for Stock of Stock of Providen for Stock of Stoc	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 F Stage 3 Stag		Stack of	Coverage Ratio Stops 3 exposure	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 explosure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 1 e	Stock of provisions for Stage 2 exposure	Stock of provisions for Steps 3 caponing 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio- Stops 3 exposure
Central banks Central banks Central severaments Comparate Of Which Several androg Retal Securation and states presents Retal Securation and states presents Retal Several and states pres	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	block of prospect of exposure Shock or prospect or exposure Shock or prospect or exposure Shock or prospect or exposure Shock	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 F exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11/11/2008 Stock of Stock of Stock of Stock of Stock of Stock of Provisions for for Stock of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 2 1 2 2 3 4 5 6 7 7 7 7 7 7 7 7 7 7 7 7	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 suposure	Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provident for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Batis- Steps 3 exposure 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
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Central banks Component Of Whith Sections of Wh	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of prospect of the spectars of the spec	50	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 F exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11/11/2008 Stock of	Caposine Caposi	exposure 2 7 8 9 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 caposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Central service Central service Central service Central service Central service Composition of Which: Secondard Landing Extral Composition of Which: Secondard Landing Restal - Secondard Landing Resta	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of prospect of the spectars of the spec	50	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 F exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11/11/2008 Stock of	Caposine Caposi	exposure 2 7 8 9 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 caposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Central Savida Componente - Of Which: Seculated Lending Corporate - Of Which	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of prospect of the spectars of the spec	50	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 F exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11/11/2008 Stock of	Caposine Caposi	exposure 2 7 8 9 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 caposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Central Savida Componente - Of Which: Seculated Lending Corporate - Of Which	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of prospect of the spectrum of the spect	50	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 F exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11/11/2008 Stock of	Caposine Caposi	exposure 2 7 8 9 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 caposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Central lavaire Central sevenmente Central sevenmente Composition of Which: Securation for an extrate property Real - Securation and extrate property Real - Composition - Comp	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of prospect of the spectrum of the spect	50	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 F exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11/11/2008 Stock of	Caposine Caposi	exposure 2 7 8 9 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 caposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Central kinds Ce	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of prospect of the spectrum of the spect	50		Stage 3 F exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11/11/2008 Stock of	Caposine Caposi	exposure 2 7 8 9 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 caposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Central banks Central banks Central banks Central banks Central banks Central banks Composition of Which Specialized Landing Retail of Security and statest property Entire Composition of Which Specialized Landing Retail of Security (and statest property of Which should be a specialized Landing Special	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of prospect of the spectrum of the spect	50	Stage 1 Stage 2 Stage 2 Stage 2 Stage 3 Stage 2 Stage 3 Stage 2 Stage 3 Stage	Stage 3 F exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11/11/2008 Stock of	Caposine Caposi	exposure 2 7 8 9 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 caposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
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^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth



2023 EU-wide Stress Test: Credit risk IRB

												Adverse Scenario	,									
					31/12/2023							31/12/2024							31/12/2025			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rati Stage 3 exposure
	(min EUR, %)																					
	Central governments		0 0		0 0	0 0) -		0	0	0	0	0		0	0 0)	0 0		0 0	0 -
	Institutions Corporates		0 0		0) - -		0 0	0	0	0	0	-	0)	0 0		0 0) -) -
	Corporates - Of Which: Specialised Lending		0 0	i i	0	i i	i i	-		0	0	0	ő	0	-	0	i i		o c		0 0	-
	Corporates - Of Which: SME Retail		0 0	0 0	0 0	0 0	0) -		0 0	0	0	0	0		0	0 0)	0 0)	0 0	0 -
C	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SMF		0 0) (0 0		0	-		0 0	0	0	0	0		0)	0 0)	0 0) -) -
Citibank Holdings Ireland Limited	Rotal - Secured on real estate property - Of Which: SME Rotal - Society on real estate property - Of Which: non-SME Rotal - Qualifying Revolving		0 0		0		C	-		0	0	0	0	0		0			0 0		0 0	-
	Retail - Other Retail Retail - Other Retail Retail - Other Retail - Other Netail - Other Retail - OTHER RETAI		0 0) (0			-		0	0	0	0	0		0)	0 0)	0 0	
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0 0) (0 0		0) -) -		0 0	0	0	0	0		0)	0 0)	0 0) -) -
	Equity Securitisation		0 0		0			-		0	0	0	0	0		0)	0 0)	0 0	-
	Other non-credit obligation assets		0 0) (0			-		0	0	0	0	0	-	0)	0 (0 (-
	IRB TOTAL		0 0	1	0)		11-		0						0)	1	0	1		11-
												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks		0 0		0		0	-		0 0	0	0	0	0		0			0 0		0 0) -) -
	Central governments Institutions		0 0		0			-			0		0	0	ŀ .	0			0 0		0 0	-
	Corporates - Of Which: Specialised Lending		0 0		0		0	-		0 0	0	0	0	0		0		Ď	0 0	,	0 0	- -
	Corporates - Of Which: SME Retail		0 0	0 0	0 0		- 0	-		0 0	0	0	0	0	<u> </u>	0)	0 0		0 0	0 -
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0 0) (0 0			-		0 0	0	0	0	0		0			0 0		0 0) -) -
GERMANY	Retail - Secured on real estate property - Of Which: non-SME		0 0		0			-		0 0	0	0	0	0	-	0			0 0		0 0	
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail Retail - Other Retail		0 0) (0) () -		0	0	0	0	0	-	0) ()	0 ()	0 () -
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0 0		0 0) -) -		0 0	0	0	0	0	<u> </u>	0)	0 0		0 0	0 -
	Equity Securitisation		0 0) (0) (-		0	0	0	0	0		0) ()	0 (0 0	-
	Other non-credit obligation assets IRB TOTAL		0 0) (0	0 0		-		0 0	0	0	0	0		0			0 0		0 0	-
							0			_		Adverse Scenario		0					31/12/2025			41-
	(min EUR, No.)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2025 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
	Central banks	Stage 1	Stage 2	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3		Stage 1	Stage 2	Stage 3	Adverse Scenario 31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3	Stock of provisions for Stage 1	Stock of	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks Central governments Institutions	Stage 1	Stage 2	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3		Stage 1	Stage 2	Stage 3	Adverse Scenario 31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of	Coverage Ratio - Stage 3	Stage 1 exposure 0 0 0	Stage 2 exposure	Stage 3	Stock of provisions for Stage 1	Stock of	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks Central governments Institutions Corporates Corporates Corporates Operations Corporates Operations	Stage 1	Stage 2	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3		Stage 1	Stage 2	Stage 3	Adverse Scenario 31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of	Coverage Ratio - Stage 3	Stage 1 exposure 0 0 0 0 0 0	Stage 2 exposure	Stage 3	Stock of provisions for Stage 1	Stock of	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Comital banks Central governments Fresthations Corporates Corporates Corporates Corporates Retail	Stage 1	Stage 2	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3		Stage 1 exposure	Stage 2	Stage 3	Adverse Scenario 31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of	Coverage Ratio - Stage 3	Stage 1 exposure 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3	Stock of provisions for Stage 1	Stock of	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Comital banks Central governments Fresthations Corporates Corporates Corporates Corporates Retail	Stage 1	Stage 2	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3		Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3	Adverse Scenario 31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of	Coverage Ratio - Stage 3	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3	Stock of provisions for Stage 1	Stock of	Stock of provisions for Stage 3 exposure	Coverage Ris Stage 3 exposure
NETHERLANDS	Central Seales Commandes Tentral Commandes Composition Commandes Composition Composition (Composition Composition (Composition Composition (Composition (Composit	Stage 1	Stage 2	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3		Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3	Adverse Scenario 31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of	Coverage Ratio - Stage 3	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3	Stock of provisions for Stage 1	Stock of	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
NETHERLANDS	Central Seales Commandes Tentral Commandes Composition Commandes Composition Composition (Composition Composition (Composition Composition (Composition (Composit	Stage 1	Stage 2	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3		Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3	Adverse Scenario 31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of	Coverage Ratio - Stage 3	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3	Stock of provisions for Stage 1	Stock of	Stock of provisions of a composition of	Coverage Ra Stage 3 exposure
NETHERLANDS	Central Seales Commandes Tentral Commandes Composition Commandes Composition Composition (Composition Composition (Composition Composition (Composition (Composit	Stage 1	Stage 2	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3		Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3	Adverse Scenario 31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Coverage Ratio - Stage 3	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for stage of the provisions of stage of stage of the provisions	Coverage Rage 3 exposure 5 exposure 5 exposure 5 exposure 6 exposu
NETHERLANDS	Central Seales Contral governments Tentholose Corporates - Of Which: Specialised Landing Corporates - Of Which: Specialised Landing Corporates - Of Which: Specialised Landing Corporates - Of Which: SPE Retail - Secured on real statutes properly - Of Which: SPE Retail - Secured on real statute properly - Of Which: SPE Retail - Couldings Revolving Retail - Couldings Revolving Retail - Couldings Revolving Retail - Couldings Retail - Of Which: SPE	Stage 1	Stage 2	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3		Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3	Adverse Scenarie 31/12/2024 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Coverage Ratio - Stage 3	Staye 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure	Stock of provisions for exposure of exposu	Coverage Rage 3 exposure
NETHERLANDS	Central Javanise Central Javanise Institution Corporates Of Which Specialised Lending Retail - Secured on real details properly Retail - Secured on real details properly - Of Which Specialised Lending Lendi	Stage 1	Stage 2	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3		Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3	Adverse Scenarie 31/12/2024 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Coverage Ratio - Stage 3	Stage 1	Stage 2 exposure	Stage 3	Stock of provisions for Stage 1 exposure 0	Stock of provisions of carposure of carposur	Stock of provisions 3 exposure control of the contr	Coverage Ra Stage 3 exposure
NETHERLANDS	Central passions Control agreements Corporates Of Which: Sponstead surviva Corporates Of Which: Sponstead surviva Corporates Of Which: SPE Read - Sponse on an analysis of Which: SPE Read - Sponse on an analysis of Which: SPE Read - Sponse on an analysis of Which: SPE Read - Sponse on an analysis of Which: SPE Read - Sponse on analysis of Which: SPE Read - Other Read - Other Macal - Of Which: SPE Read - Other Read - Other Macal - Other Which: SPE Read - Other Read - Other Macal - Other Ma	Stage 1	Stage 2	Stage 3 exposure Composure Comp	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3		Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3	Adverse Scenarie 31/12/2024 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Coverage Ratio - Stage 3	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions of carposure of carposur	provided for companies of the companies	Coverage Range Stage 3 exposure
NETHERLANDS	Central passions Control agreements Corporates Of Which: Sponstead surviva Corporates Of Which: Sponstead surviva Corporates Of Which: SPE Read - Sponse on an analysis of Which: SPE Read - Sponse on an analysis of Which: SPE Read - Sponse on an analysis of Which: SPE Read - Sponse on an analysis of Which: SPE Read - Sponse on analysis of Which: SPE Read - Other Read - Other Macal - Of Which: SPE Read - Other Read - Other Macal - Other Which: SPE Read - Other Read - Other Macal - Other Ma	Stage 1	Stage 2	Stage 3 caposine (c) (c) (c) (c) (c) (d) (d) (d) (d) (d) (d) (d) (d) (d) (d	31/12/2023 Stock of provisions for Stage 1 caposites of the caposite of the ca	Stock of provisions for Stage 2	Stock of provisions for Stage 3		Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Adverse Scenario	Stock of provisions for stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Coverage Ratio - Stage 3	Stage 1	Stage 2 deposure deposure de la constante de l	Stage 3	Stock of provisions for Stage 1.	Stock of provisions of carposure of carposur	Stock of provisions of provisi	Coverage Ra Stage 3 exposure 1
NETHERLANDS	Central passions Control agreements Corporates Of Which: Sponstead surviva Corporates Of Which: Sponstead surviva Corporates Of Which: SPE Read - Sponse on an analysis of Which: SPE Read - Sponse on an analysis of Which: SPE Read - Sponse on an analysis of Which: SPE Read - Sponse on an analysis of Which: SPE Read - Sponse on analysis of Which: SPE Read - Other Read - Other Macal - Of Which: SPE Read - Other Read - Other Macal - Other Which: SPE Read - Other Read - Other Macal - Other Ma	Stage 1	Stage 2	Stage 3 exposure O	31/12/2023 Stock of provisions for of Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steck of provisions for provisions f	Stock of provisions for stapes 3 exposure of the control of the co		Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Advans Scenario 31/12/2024 31/12/2024 500 Color of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3	Stage 1 exposure	Singe 2 exposure	Stage 3	Stock of provisions for Stock of provisions for Stock of exposure of the stock of t	Shock of provisions for provisions for provisions for exposure	provisions for Stage 3 exposure 5 tage 3 exposure 5 tage 3 exposure 5 tage 5 tage 5 exposure 6 tage 5 tage	Coverage R. Stage 3 exposur
NETHERLANDS	Central passions Central deveraments Corporates Of Which: Sponsitional sunding Resident Corporational Sponsitional Sp	Stage 1	Stage 2	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 caposites of the caposite of the ca	Stock of provisions for Stage 2	Stock of provisions for Stage 3		Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Adverse Scenario	Stock of provisions for stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure Compared to the compared to	Stage 3	Stock of provisions for Stage 1.	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure 5 to 5 t	0
NETHERLANDS	Central Basish Compression Comments Corporates Of Which: Sponstand sunding Retail - Sponsed on real entire property Retail - Other Retail - Retail - Sponsed on real entire property Retail - Other Retail - Retail - Other Retail - Retail - Other Re	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure () () () () () () () () () (31/12/2023 Stock of provisions for a superior and a	Steck of provisions for provisions f	Stock of provisions for Stage 3 explosure G 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Superar Coverage Ratio - Supe	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Adverse Scenario 31/11/2024 Stock of provisions for 6tage 1 44psius 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure of the stock of	Stock of provisions for Stage 3 exposure of the stage	Coverage Ratio- Sappaire Suppa	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	Stage 3 exposure	Stock of provisions for Stock of provisions for Stock of Comparison for Stock of Comparison for Comparison for Comparison for Comparison for Comparison for Comparison for Stock of Comparison for Com	Stock of provisions for provisions f	provisions for Stage 3 exposure 5 to 5 t	0
NETHERLANDS	Central allowards Control allowards Compression of Which: Sponsitional sunding Resistance of Which: Sponsitio	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure () () () () () () () () () (31/12/2023 Stock of provisions for a superior and a	Steck of provisions for provisions f	Stock of provisions for Stage 3 explosure G 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Superar Coverage Ratio - Supe	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Adverse Scenario 31/11/2024 Stock of provisions for 6tage 1 44psius 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure of the stock of	Stock of provisions for Stage 3 exposure of the stage	Coverage Ratio- Sappaire Suppa	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	Stage 3 exposure	Stock of provisions for Stock of provisions for Stock of Comparison for Stock of Comparison for Comparison for Comparison for Comparison for Comparison for Comparison for Stock of Comparison for Com	Stock of provisions for provisions f	provisions for Stage 3 exposure 5 to 5 t	0
NETHERLANDS	Central Basish Control governments Corporates Of Which: Specialised sunding Corporates Of Which: Specialised sunding Corporates Of Which: Specialised sunding East Read - Specialised sunding	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure () () () () () () () () () (31/12/2023 Stock of provisions for a superior and a	Steck of provisions for provisions f	Stock of provisions for Stage 3 explosure G 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Superar Coverage Ratio - Supe	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Adverse Scenario 31/11/2024 Stock of provisions for 6tage 1 44psius 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure of the stock of	Stock of provisions for Stage 3 exposure of the stage	Coverage Ratio- Sappaire Suppa	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	Stage 3 exposure	Stock of provisions for Stock of provisions for Stock of Comparison for Stock of Comparison for Comparison for Comparison for Comparison for Comparison for Comparison for Stock of Comparison for Com	Stock of provisions for provisions f	provisions for Stage 3 exposure 5 to 5 t	0
NETHERLANDS	Central basish Commands Comprehense Compre	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure () () () () () () () () () (31/12/2023 Stock of provisions for a superior and a	Steck of provisions for provisions f	Stock of provisions for Stage 3 explosure G 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Superar Coverage Ratio - Supe	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Adverse Scenario 31/11/2024 Stock of provisions for 6tage 1 44psius 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure of the stock of	Stock of provisions for Stage 3 exposure of the stage	Coverage Ratio- Sappaire Suppa	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	Stage 3 exposure	Stock of provisions for Stock of provisions for Stock of Comparison for Stock of Comparison for Comparison for Comparison for Comparison for Comparison for Comparison for Stock of Comparison for Com	Stock of provisions for provisions f	provisions for Stage 3 exposure 5 to 5 t	0
	Central basish Commands Comprehense Compre	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure () () () () () () () () () (31/12/2023 Stock of provisions for a superior and a	Steck of provisions for provisions f	Stock of provisions for Stage 3 explosure G 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Superar Coverage Ratio - Supe	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Adverse Scenario 31/11/2024 Stock of provisions for 6tage 1 44psius 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure of the stock of	Stock of provisions for Stage 3 exposure of the stage	Coverage Ratio- Sappaire Suppa	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	Stage 3 exposure	Stock of provisions for Stock of provisions for Stock of Comparison for Stock of Comparison for Comparison for Comparison for Comparison for Comparison for Comparison for Stock of Comparison for Com	Stock of provisions for provisions f	provisions for Stage 3 exposure 5 to 5 t	0
NETHERLANDS FRANCE	Central basis Central Community Community Community Read - Community Commun	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure () () () () () () () () () (31/12/2023 Stock of provisions for a superior and a	Steck of provisions for provisions f	Stock of provisions for Stage 3 explosure G 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Superar Coverage Ratio - Supe	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Adverse Scenario 31/11/2024 Stock of provisions for 6tage 1 44psius 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure of the stock of	Stock of provisions for Stage 3 exposure of the stage	Coverage Ratio- Sappaire Suppa	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	Stage 3 exposure	Stock of provisions for Stock of provisions for Stock of Comparison for Stock of Comparison for Comparison for Comparison for Comparison for Comparison for Comparison for Stock of Comparison for Com	Stock of provisions for provisions f	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Central basis Central Community Community Community Read - Community Commun	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure () () () () () () () () () (31/12/2023 Stock of provisions for a superior and a	Steck of provisions for provisions f	Stock of provisions for Stage 3 explosure G 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Superar Coverage Ratio - Supe	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Adverse Scenario 31/11/2024 Stock of provisions for 6tage 1 44psius 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure of the stock of	Stock of provisions for Stage 3 exposure of the stage	Coverage Ratio- Sappaire Suppa	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	Stage 3 exposure	Stock of provisions for Stock of provisions for Stock of Comparison for Stock of Comparison for Comparison for Comparison for Comparison for Comparison for Comparison for Stock of Comparison for Com	Stock of provisions for provisions f	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Central basks Components of White: Specialised sanding Corponents of White: Specialised sanding Corponents of White: Specialised sanding Corponents of White: Specialised sanding Letter Read - Specialised on real statistic property Read - Specialised on real statistic property Read - Specialised on real statistic property Read - Specialised sanding Read - Control on real statistic property - Of White, specialised Read - Control on real statistic property - Of White, specialised Read - Control on real statistic property - Of White, specialised Read - Control on real statistic property - Of White, specialised Read - Control on real statistic property - Of White, specialised Read - Control on real statistic property - Of White, specialised Read - Control on real statistic property - Of White, specialised Read - Control on real statistic property - Of White, specialised Read - Control on real statistic property - Of White, specialised Read - Control on real statistic property - Of White, specialised Read - Control on real statistic property - Of White, specialised Read - Control on real statistic property - Of White, specialised - Read - Control on real statistic property - Of White, specialised - Read - Control on real statistic property - Of White, specialised - Read - Control on real statistic property - Of White, specialised - Control on real statistic property - Of White, specialised - Read - Control on real statistic property - Of White, specialised - Read - Control on real statistic property - Of White, specialised - Read - Control on real statistic property - Of White, specialised - Read - Control on real statistic property - Of White, s	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure () () () () () () () () () (31/12/2023 Stock of provisions for a superior and a	Steck of provisions for provisions f	Stock of provisions for Stage 3 explosure G 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Superar Coverage Ratio - Supe	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Adverse Scenario 31/11/2024 Stock of provisions for 6tage 1 44psius 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure of the stock of	Stock of provisions for Stage 3 exposure of the stage	Coverage Ratio- Sappaire Suppa	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	Stage 3 exposure	Stock of provisions for Stock of provisions for Stock of Comparison for Stock of Comparison for Comparison for Comparison for Comparison for Comparison for Comparison for Stock of Comparison for Com	Stock of provisions for provisions f	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Central powerments Compression of White: Specialized survival Read - Special on real entitle property Read - Special on survival or real entitle property Read - Special on survival or real entitle property Read - Other Read - Special or survival or real entitle property Read - Other Read - O	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure () () () () () () () () () (31/12/2023 Stock of provisions for a superior and a	Steck of provisions for provisions f	Stock of provisions for Stage 3 explosure G 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Superar Coverage Ratio - Supe	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Adverse Scenario 31/11/2024 Stock of provisions for 6tage 1 44psius 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure of the stock of	Stock of provisions for Stage 3 exposure of the stage	Coverage Ratio- Sappaire Suppa	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	Stage 3 exposure	Stock of provisions for Stock of provisions for Stock of Comparison for Stock of Comparison for Comparison for Comparison for Comparison for Comparison for Comparison for Stock of Comparison for Com	Stock of provisions for provisions f	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Central basks Components of White: Specialised sanding Corponents of White: Specialised sanding Corponents of White: Specialised sanding Corponents of White: Specialised sanding Letter Read - Specialised on real statistic property Read - Specialised on real statistic property Read - Specialised on real statistic property Read - Specialised sanding Read - Control on real statistic property - Of White, specialised Read - Control on real statistic property - Of White, specialised Read - Control on real statistic property - Of White, specialised Read - Control on real statistic property - Of White, specialised Read - Control on real statistic property - Of White, specialised Read - Control on real statistic property - Of White, specialised Read - Control on real statistic property - Of White, specialised Read - Control on real statistic property - Of White, specialised Read - Control on real statistic property - Of White, specialised Read - Control on real statistic property - Of White, specialised Read - Control on real statistic property - Of White, specialised Read - Control on real statistic property - Of White, specialised - Read - Control on real statistic property - Of White, specialised - Read - Control on real statistic property - Of White, specialised - Read - Control on real statistic property - Of White, specialised - Control on real statistic property - Of White, specialised - Read - Control on real statistic property - Of White, specialised - Read - Control on real statistic property - Of White, specialised - Read - Control on real statistic property - Of White, specialised - Read - Control on real statistic property - Of White, s	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure () () () () () () () () () (31/12/2023 Stock of provisions for a superior and a	Steck of provisions for provisions f	Stock of provisions for Stage 3 explosure G 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Superar Coverage Ratio - Supe	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Adverse Scenario 31/11/2024 Stock of provisions for 6tage 1 44psius 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure of the stock of	Stock of provisions for Stage 3 exposure of the stage	Coverage Ratio- Sappaire Suppa	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	Stage 3 exposure	Stock of provisions for Stock of provisions for Stock of Comparison for Stock of Comparison for Comparison for Comparison for Comparison for Comparison for Comparison for Stock of Comparison for Com	Stock of provisions for provisions f	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth



2023 EU-wide Stress Test: Credit risk STA Citibank Holdings Ireland Limited

							Actual					
							31/12/2022	•				
		Exposure	values	Risk expos	ure amounts				Stock of	Stock of	Stock of	
	(min BJR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	31 623	0	524	0	31 356	9	0	0	0	0	0.00
	Central governments	8.330		35	0	682	120		0	0	0	0.00
	Regional governments or local authorities	2	0	0	0	2	0	0	0	0	0	0.00
	Public sector entities	376	0	69	0	45	0	0	0	0	0	0.00
	Multilateral Development Banks	743	0	83	0	135	87	0	0	0	0	0.00
	International Organisations	942			0	21	3			0	0	0.00
	Institutions	11.309		4.041		4.006	930		4	1	0	0.00
	Corporates	36.588	138	33.041	201	35.018	3.713	166	47	67	17	10.23
	of which: SME	185		185	1	134	41	1				14.11
	Retail	0	0	0	0	0	0		0		0	0.00
Citibank Holdings Ireland Limited	of which: SME	0	0	0	0	0	0		0		0	0.00
	Secured by mortgages on immovable property	1,245		1,245		1,164	27	0	1	0	0	0.00
	of which: SME	54		54		39	14	0	0	0	0	0.00
	Items associated with particularly high risk	1,324	246	1,986	368		1,049	309	0	82	55	
	Covered bonds	0		0	0	0	0	0	0	0	0	0.00
	Claims on institutions and corporates with a ST credit assessment	2,047		990	0	1,655	208	0	1	2	0	0.00
	Collective investments undertakings (CIU)	0		0	0	0	0	0	0	0	0	0.00
	Equity	0	0	0	0	0	0		0	0	0	0.00
	Securitisation											
	Other exposures	25		25		0	0		0	0	0	0.00
	Standardised Total	94,553	384	42,039	569	74,090	6,144	475	53	152	72	15.229

							Actual					
							31/12/202	2*				
		Exposure	values	Risk exposi	ure amounts				Stock of	Stock of	Stock of	
	(min EUR, %)		Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	9.421	0	0	0	9,422	0		0	0		0.00%
	Central governments	45	0	0	0	44	1		0	0		0.00%
	Regional governments or local authorities	0		0	0	0	0		0	0		0.00%
	Public sector entities	33		0	0		0		0	0		0.00%
	Multilateral Development Banks	0	0	0	0	0	0		0	0		0.00%
	International Organisations	0	0	0	0	0	1		0	0		0.00%
	Institutions	1,091		235	0	101	132		0	0		0.00%
	Corporates	3.372	62	2,924	92	3.909	432	65	4	10		5,13%
	of which: SME	0	0	0	0	0	0		0	0		0.00%
	Retail	0	0	0	0	0	0		0	0		0.00%
GERMANY	of which: SME	0	0	0	0	0	0		0	0		0.00%
	Secured by mortgages on immovable property	0	0	0	0	0	0		0	0		0.00%
	of which: SME	0		0	0	0	0		0	0		0.00%
	Items associated with particularly high risk	68	0	103	1	0	53	3	0	1		10.65%
	Covered bonds	0			0	0	0		0	0		0.00%
	Claims on institutions and corporates with a ST credit assessment	134		50	0	99	0		0	0		0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0		0	0		0.00%
	Equity	0	0	0	0	0	0		0	0		0.00%
	Securitisation											
	Other exposures	0		0	0	0	0		0	0		0.00%
	Standardised Total	14,165	62	3,311	93	13,576	620	68	4	11	4	5.41%

							Actual					
							31/12/202	2*				
		Exposure	values	Risk exposi	ure amounts				Stock of	Stock of	Stock of	
	(min BJR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	7,719		0	0	7,719	0		0	0	0	0.00%
	Central governments	36		0	0	0	0		0	0	0	0.00%
	Regional governments or local authorities	0		0	0	0	0		0	0	0	0.00%
	Public sector entities	0		0	0	0	0		0	0	0	0.00%
	Multilateral Development Banks	0		0	0	0	0		0	0	0	0.00%
	International Organisations	0		0	0	0	0		0	0	0	0.00%
	Institutions	105		24	0	3	0		0	0	0	0.00%
	Corporates	2,980		2,779	0	2,260	180		4	2	0	10.51%
	of which: SME	0		0	0	0	0		0	0	0	0.00%
	Retail	0		0	0	0	0		0	0	0	0.00%
NETHERLANDS	of which: SME	0		0	0	0	0		0	0	0	0.00%
	Secured by mortgages on immovable property	0		0	0		0		0	0	0	0.00%
	of which: SME	0		0	0		0		0	0	0	0.00%
	Items associated with particularly high risk	26		39	0		9		0	0	0	17.62%
	Covered bonds	0		0	0		0		0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	45		18	0	11	0		0	0	0	0.00%
	Collective investments undertakings (CIU)	0		0	0	0	0		0	0	0	0.00%
	Equity	0		0	0				0	0	0	0.00%
	Securitisation											
	Other exposures			0	0		0		0	0	0	0.00%
	Standardised Total	10,911	0	2,859		9,992	189		4	3		15.17%

							Actual					
							31/12/202	5+				
		Exposure	values	Risk exposi	ure amounts							
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	3,400		0	0	3,400	0		0	0	0	0.00%
	Central governments	396		0	0	196	0		0	0	0	0.00%
	Regional governments or local authorities	0		0	0		0		0	0	0	0.00%
	Public sector entities	168		34	0	44	0			0		0.00%
	Multilateral Development Banks	19		0	0	0	0		0	0	0	0.00%
	International Organisations	0		0	0	0	0		0	0	0	0.00%
	Institutions	1,696		170	0	159	0		0	0	0	0.00%
	Corporates	6.443	3	4.924	5	4.369	205		6	10	0	0.00%
	of which: SME	0		0	0	0	0		0	0	0	0.00%
ED 1110E	Retail	0		0	0	0	0		0	0	0	0.00%
FRANCE	of which: SME	0		0	0	0	0		0	0	0	0.00%
	Secured by mortgages on immovable property	132		132	0	67	0		0	0	0	0.00%
	of which: SME	0		0	0	0	0		0	0	0	0.00%
	Items associated with particularly high risk	311	18	466	28		304	20	0	35	2	7.96%
	Covered bonds	0		0	0	0					0	0.00%
	Claims on institutions and corporates with a ST credit assessment	92		63	0	44	17			0		0.00%
	Collective investments undertakings (CIU)	0		0	0	0					0	0.00%
	Equity			0	0							0.00%
	Securitisation											
	Other exposures	0			0	0	0					0.00%
	Standardised Total	12.655	22	5.788	33	8,279	527	28	7	45		5,72%



2023 EU-wide Stress Test: Credit risk STA Citibank Holdings Ireland Limited

Part		•	_																				
Color Colo						31/12/2023							Baseline Scenario 31/12/2024							31/12/2025			
Color Colo			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
California Cal		Central banks	31.356	6 9	0	exposure	exposure	exposure	0.00%		9		exposure	exposure 0	exposure	0.00%	31,356		9 0	exposure	exposure	exposure	0.00%
Column		Central governments Regional governments or local authorities	578	210	13	1	1 0	3	26.31% 21.69%	569	209	23	1	1	6	25.54%	563	20	6 32		1		25.44%
*** The properties of the prop			45	5 1	0	0	0		46,05%	44	1	0	0	0	0	46,19%	43	14	2 0				46 5006
California Cal		International Organisations	21	1 3	0	0		- 6	18.10%	21	3		0			17.82%	21		3 0				17.64%
Care		Institutions Corporates				20 20	1 61	76	26,75%	3.968 31.704		14 443	17	1 78	126	28,42%	30,467	7.81	0 621	1	94	180	31.58%
Care		Retail	117 0	7 57 0 0	3	0	1 0	1	0.00%	115	57 0	5 0	0	1 0	2	0.00%	110 0	6	0 7		1 0	3	38.61%
CONNO Content Conten	Citibank Holdings Ireland Limited		1,082	2 105	0	0	2			1,015	0 166	10	0	0	3		956	21	0 0 7 17	-	0 4	9	0.00%
Marie		Troms associated with particularly high risk	35 66	5 18 6 873	1 426	0	0 22	140	38.65%	36 117	16 774	473	0	13	155	41.69%	35 160	1 70	6 2		0 10	164	1 41.38% 4 32.84%
Marie		Covered bonds	1.611	0 0	0	0	0		0.00%	1 594	0 259	0 9	0	0	0	0.00%	1 582	26	0 0		0		0.00%
Manual		Collective investments undertakings (CIU)	0	0 0	0	0	0		0.00%	0	0	0	0	0	0	0.00%	0		0 0		0		0.00%
State Stat		Securitisation																					
Color Colo		Other exposures Standardised Total	72,042	7,926	742	24	89	226	30.41%	70,509	9,220	981	21	98	302	30.76%	69,155	10,33	9 1,215	20	112	374	30.79%
State													Baseline Scenario	•									
Part																							
CEPSANN Separate		(min CHD 96.)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
GENAMY 62 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Central banks Central governments	9,422	2 0	0	0	0		40.00%	9,422 16	0	0	0	0	0	40.00%			0 0				0.00%
Manual Property of the Control of		Public sector entities	0	0 0	0	0	0		19.71%	0	0	0	0	0	0	19,70%	0		0 0		0		
SENAN Second		Multilateral Development Banks Tinternational Organisations		0 0	0	0			0.00%	0	0	0	0	0	0	0.00%	0		0 0				0.00%
MITIERLANS Marie		Institutions	102	2 132	1	0	0		30.03%	101	131	1	0	0	0	30.63%			1 1		0		
MITIERLANS Marie		of which: SME	0	0 0	0	0	0	,	28.27%	0	0	0	0	0	0	28.02%	0	, and the same of	0 0				27.81%
NETICALANS Manual And State	GERMANY	of which: SME		0 0	0	0	0		0.00%	0	0	0	0	0	0	0.00%	0		0 0			· ·	0.00%
NETHERAROS State		of which: SME	0	0 0	0	0	0	-	0.00%	0	0	0	0	0	0	0.00%	0		0 0		0	· ·	0.00%
NETIERANDS March		Covered bonds	2	2 48	6	0	0	-	0.00%	0	45 0	7	0	0	1 0	12.01%	5	4	0 0		0		1 12.28%
NTHELLANDS 1		Collective investments undertakings (CIU)	89	9 10	0	0	0	-	0.00%	82 0	17 0	0	0	0	0	0.00%	77 0	2	2 1		0		37.51%
NUMBERNANS Property Service		Securitisation		0	0	0				0	0	0	0	0	0		0		0 0				
NUMBERNANS Property Service		Other exposures Standardised Total	13.387	7 797	0 81	0	0 8	15	0.00% 18.64%	13.296	0 873	0 95	0	0 10	20	0.00%	13.198	95	0 0		1 12	26	0.00%
NETIFICANDS Manual m													Baseline Scenario	•									
NETIGLANDS Fig. Fi		(min SUR, 'N)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
NETHERADS Fig. Fig		Central banks Central governments	Stage 1 exposure 7,719	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 40.00%	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00%	Stage 1 exposure 7,719	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00%
NETIERANS Marine		Central banks Central overnments Recipal programments	Stage 1 exposure 7,719 0 0	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 40.00% 0.00%	Stage 1 exposure 7,719 0 0	Stage 2 exposure	Stage 3 exposure 0 0	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 40.00% 0.00%	Stage 1 exposure 7,719 0 0	Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00%
NETHERANDS Made 10 1 1 1 1 1 1 1 1		Central banks Central overnments Resional overnments or local authorities Public sector entities Multilateral Development Banks	Stage 1 exposure 7,719 0 0	Stage 2 exposure	Stage 3 exposure 0 0 0 0		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 40.00% 0.00% 19.71% 0.00%	Stage 1 exposure 7,719 0 0 0	Stage 2 exposure 0 0 0 0 0 0	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 40.00% 0.00% 19.70% 0.00%	Stage 1 exposure 7,719 0 0 0	Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 1 19.62% 0.00%
## Company and any 51 containment of 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		Central basis Central basis Central discoverements so local authorities Public centra centrale Public centra centrale Public centra centrale Publication Devotoment Rasisis Fatour activant (Invasionations Fatour activant (Invasionations)	7,719 0 0 0 0 0	9 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 40.00% 0.00% 19.71% 0.00% 0.00% 39.24%	7,719 0 0 0 0 0	0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 17	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0.00% 40.00% 0.00% 19.70% 0.00% 0.00% 38.57%	7,719 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 1 40.00% 1 0.00% 1 19.52% 1 0.00% 1 0.00% 1 38.21%
## Company and any 51 containment of 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		Central asses Central assers comments Reconal operaments or local authorities Reconal operaments or local authorities Reconal operaments are local authorities Multilatural Operament Easks International Operament Easks International Operaments Central Cen	7,719 0 0 0 0 0	9 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 40.00% 0.00% 19.71% 0.00% 0.00% 39.24% 32.22% 0.00%	7,719 0 0 0 0 0	0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 177	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0.00% 40.00% 10.00% 19.70% 0.00% 38.57% 31.40%	7,719 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0.00% 1 40.00% 1 0.00% 1 19.52% 1 0.00% 1 0.00% 1 38.21%
FRACE Control labels Control labels	NETHERLANDS	Compil basics Control of several control of the Control of Several con	7,719 0 0 0 0 0	9 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0.09% 40.09% 0.09% 19.71% 0.09% 0.09% 39.24% 32.22% 0.09% 0.09%	7,719 0 0 0 0 0	0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 17 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0.00% 40.00% 0.00% 19.70% 0.00% 38.57% 31.40% 0.00% 0.00%	7,719 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0.00% 1 40.00% 1 0.00% 1 19.52% 1 0.00% 1 0.00% 1 38.21%
## PARCE Contraction Cont	NETHERLANDS	Control basels Control and Community or brist authorities Rendered recommunity or brist authorities Rendered recommunity or brist authorities Rendered Rende	7,719 0 0 0 0 0	9 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0.09% 40.09% 0.09% 19.71% 0.09% 39.24% 0.09% 0.09% 0.09% 0.09%	7,719 0 0 0 0 0	0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 40.00% 0.00% 0.00% 0.00% 0.00% 38.57% 31.40% 0.00% 0.00% 0.00%	7,719 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0.00% 1 40.00% 1 0.00% 1 19.52% 1 0.00% 1 0.00% 1 38.21%
FRANCE Second leads	NETHERLANDS	Compile Desirate Compile description of Compi	7,719 0 0 0 0 0	9 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stayes a exposure	0.09% 0.09% 0.09% 19.71% 0.09% 0.09% 39.24% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09%	7,719 0 0 0 0 0	0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 177 17 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0.00% 40.00% 0.00% 19.70% 0.00% 38.57% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	7,719 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0 0.0% 1 40.0% 1 0.0% 1 19.5% 1 0.0% 1 0.
Supplement Sup	NETHERLANDS	Central basics Control deveragements of local substitution of loc	7,719 0 0 0 0 0	9 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage of exposure	0.09% 40.09% 0.00% 19.71% 0.00	7,719 0 0 0 0 0	0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 17 17 0 0 0 11 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0.00% 40.00% 19.70% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	7,719 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure of 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0 0.0% 0 40.0% 19.62% 0 0.0% 19.62% 0 0.0% 0
Supple S	NETHERLANDS	Compile Janksic Control of Section Sec	7,719 0 0 0 0 0	9 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provision of provision of the p	0.09% 40.09% 40.09% 19.71% 0.09% 19.71% 0.09% 19.71% 0.09% 19.71% 0.09% 19.71% 0.09% 19.71% 0.09% 19.71% 0.09% 19.71% 0.09% 19.71% 0.09% 19.71% 0.09% 19.71% 0.09% 19.71% 0.09% 19.71% 0.09% 19.71% 19	7,719 0 0 0 0 0	0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure	Stock of provision for stops of the stock of provision for stops of exposure control of the stock of the stoc	0.00% 40.00% 10.00% 19.70% 0.00% 38.57% 31.40% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	7,719 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Steck of provisions for provisions for stage 2 saponare 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stages at a stage of the stage of	0.00% 0.00%
FRANCE Fig.	NETHERLANDS	Compile Janksic Control of Section Sec	7,719 0 0 0 0 0 0 2 2,065 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stage 2 expensive 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provision of the provision of t	0.09% 40.09% 40.09% 0.00% 0.09	7,719 0 0 0 0 0 2 1,919 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 504 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 177 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stock of provisions for Stock of provisions for Stock of S	Stock of provision for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 40.00% 19.70% 0.00% 0.00% 0.00% 31.40% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	7,719 0 0 0 0 0 0 2 1,809 0 0 0 0 0 0 0 0 0 0 0 0 0	60	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 explosure 100 mm m	Stock of provisions for Stage 3 or Organization for Organization for Stage 3 or Organization for	0.09% 0.09% 0.00%
FRANCE FRANCE	NETHERLANDS	Compile Janksic Control of Section Sec	7,719 0 0 0 0 0 0 2 2,065 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of	Stock of provision for Diago & Application for Diago &	Stock of provisions for provisions for exposure	0.09% 40.09% 40.09% 0.00% 0.09	7,719 0 0 0 0 0 2 1,919 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 504 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 177 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1. 44; Post	Stock of provision for Stock of provision for Stock of provision for Stock Sto	Stock of provisions for visions for vision	0.00% 40.00% 19.70% 0.00% 0.00% 0.00% 31.40% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	7,719 0 0 0 0 0 0 2 1,809 0 0 0 0 0 0 0 0 0 0 0 0 0	60	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for exposure	Stock of provisions for Stock of provisions for Stock of Organization for Stock of Organization for Stock of Organization for	Stark of providing at providing at the p	0.09% 0.09% 0.00%
FRANCE FRANCE	NETHERLANDS	Compile Janksic Control of Section Sec	7,719 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stope 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure C C C C C C C C C C C C C C C C C C C	0.09%, 0.	7,719 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for provisions for deposits and provision for the	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 40.00% 10.	7,719 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	60	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of products of the product of	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	providings for Stages 3 depoints for Composition for Compositi	0.00% 0.00%
FRANCE FRANCE Second Sec	NETHERLANDS	Control basis Control and Companies of the Control and Companies of the Control and Contro	7,719 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stope 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure C C C C C C C C C C C C C C C C C C C	0.00%	7,719 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for provisions for deposits and provision for the	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 40.	7,719 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	651 Stage 2 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of products of the product of	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	providings for Stages 3 depoints for Composition for Compositi	0.00% 0.00%
FRANCE FRANCE FRANCE State Stat	NETHERLANDS	Control basis Control and Companies of the Control and Companies of the Control and Contro	7,719 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stope 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure C C C C C C C C C C C C C C C C C C C	6.00% 6.00%	7,719 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for provisions for deposits and provision for the	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0000 0.00000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.00000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.00000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.00000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.00000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.00000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.00000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.000000	7,719 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	651 Stage 2 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of products of the product of	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	providings for Stages 3 depoints for Composition for Compositi	0.00% 0.00%
FRANCE FRA	NETHERLANDS	Coming descriptions of	7,719 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stope 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure C C C C C C C C C C C C C C C C C C C	6.00% 6.00%	7,719 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for provisions for deposits and provision for the	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00% 19.70% 0.00% 19.70% 0.00% 0.00% 0.00% 19.70% 1	7,719 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	651 Stage 2 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of products of the product of	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	providings for Stages 3 depoints for Composition for Compositi	0.00% 0.00%
FRANCE Mail	NETHERLANDS	Coming descriptions of Coming descriptions on	7,719 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 stageout	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stope 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure C C C C C C C C C C C C C C C C C C C	6.00% 6.00%	2,739 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for provisions for deposits and provision for the	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,00% 1,00%	7,719 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	514 Stage 2 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of products of the product of	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	providings for Stages 3 depoints for Composition for Compositi	0.00% 0.00%
Concentrate (Control Investments and California (Control Investm	NETHERLANDS	Coming descriptions of Coming descriptions on	7,719 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 stageout	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stope 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure C C C C C C C C C C C C C C C C C C C	0.00% -0.	2,739 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for provisions for deposits and provision for the	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,000, 0,	7,719 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	514 Stage 2 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of products of the product of	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	providings for Stages 3 depoints for Composition for Compositi	0.00% 0.00%
Confidence Investments substantials (CI)		Coming development of the control and cont	7,719 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 stageout	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stope 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure C C C C C C C C C C C C C C C C C C C	6,00% 6,00%	2,739 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for provisions for deposits and provision for the	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3,00%	7,719 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	514 Stage 2 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of products of the product of	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	providings for Stages 3 depoints for Composition for Compositi	6.00% 6.00%
Confidence Investments substantials (CI)		Commit Marchael Committee	7,719 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 stageout	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stope 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure C C C C C C C C C C C C C C C C C C C	6,00%, 6,	2,739 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions f	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00%	7,719 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	514 Stage 2 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of products of the product of	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	providings for Stages 3 depoints for Composition for Compositi	6.00% 6.00%
Securification		Control de Marcia Control Cont	7,719 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 stageout	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stope 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure C C C C C C C C C C C C C C C C C C C	6.00% 6.00%	2,739 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions f	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	7,719 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	514 Stage 2 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of products of the product of	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	providings for Stages 3 depoints for Composition for Compositi	6.00% 6.00%
		Coming deversional control and	7,719 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 stageout	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stope 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure C C C C C C C C C C C C C C C C C C C	6.00% 6.00%	2,739 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions f	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4.500% 4.500% 5.	7,719 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	514 Stage 2 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of products of the product of	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	providings for Stages 3 depoints for Composition for Compositi	6.000- 1.
		Control de Marcia Control	7,719 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 stageout	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stock of Appendix Stock of Stock 1 Control of Stock 1 Contro	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure C C C C C C C C C C C C C C C C C C C	6.507. 6.	2,739 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions f	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4 500% 6	7,719 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	514 Stage 2 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of products of the product of	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	providings for Stages 3 depoints for Composition for Compositi	6.000- 1.
		Central basists Control of communities or fired submittee White and communities or fired submittee Communities or fired submittee White and communities White and commun	7,719 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 stageout	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stock of Appendix Stock of Stock 1 Control of Stock 1 Contro	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure C C C C C C C C C C C C C C C C C C C	6.00% 6.00%	2,739 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions f	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.000% 0.	7,719 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	514 Stage 2 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of products of the product of	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	providings for Stages 3 depoints for Composition for Compositi	6.000- 4.000- 1.



2023 EU-wide Stress Test: Credit risk STA Citibank Holdings Ireland Limited

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				31/12/2023							Adverse Scenario 31/12/2024							31/12/2025			
	Stane 1	Stane 2	Stane 3	Stock of provisions for	Stock of	Stock of	Coverage Ratio -	Stage 1	Stane 2	Stane 3	Stock of provisions for Stage 1 exposure	Stock of	Stock of	Coverage Ratio -	Stane 1	Stane 2	Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -
(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	31,356 546	9 226	0	0 2	0	-	0.00% 31.42%	31.356 528	9 225	0	0	0	0	0.00% 29.49%	31,356 514	23	9 0	-	0	17	0.00%
Regional governments or local authorities	1 44	0	0	0	0		24.50% 55.72%	1 44	0 2	0	0	0	0	24.92% 57.90%	1 42		0 0		0	0	24.91%
Multilateral Development Banks International Organisations	46 21	169 3	6	0	4 0	- 4	59.23% 21.50%	51 21	157 3	14 0	0	3 0	8	57.65% 21.21%	56 21	14	17 19 3 0		2 0	10 0	1 56.40% 1 56.29% 1 20.84% 2 39.83% 2 37.83% 5 31.2% 0 0.00% 1 44.31% 1 55.39%
Institutions Corporates	3.867 31.219	993 6,710	76 969	3 36	4 142	30 353	39.87% 36.43%	3.886 29.907	955 7,706	95 1,284	2 20	111	38 489	40,33% 38,09%	3.862 28.699		72 102 94 1.495	19	1 120	41 566	39.83%
of which: SME Retail	95 0	76 0	6	2	5 0	2	34,83% 0.00%	85 0	77 0	15 0	1 0	3	8	50,56% 0.00%	101 0	5	6 20 0 0		1 0	11 0	53.12% 0.00%
Citibank Holdings Ireland Limited Citibank Holdings Ireland Limited Secured by mortpages on immovable property	1,030	0 116	0 45	3	0 8	16	0.00% 36.85%	952	180	0 59	1	6	0 25	0.00% 43.42%	884	23			0 S	31	0.00%
of which: SME Items associated with earticularly high risk	26 33	628	704	0	35	367	40.42% 52.08% 0.00%	28 51	532	782	0	14	394	54.60% 50.42% 0.00%	32 80	47			9	405	55.39%
Covered bonds Claims on many and corporates with a ST credit assessment Following interpretation understoken (FTII)	1,533	268	62	1	3	31	50.04% 50.04%	1,530	262	70	1	1	35	50.11% 0.00%	1,512	27	0 0 75 75		1	37	50.16% 0.00% 7 49.34% 0.00% 0.00%
Collective investments undertakings (CIU) Eouthy Securitisation		0	0	0	0		0.00%	0	0	0	0	0	0	0.00%	0		0 0			0	0.00%
Other excosures Standardied Total	69,695	0 9,124	1,891	0 46	0 198	810	24.18% 42.84%	0 68,326	10,031	0 2.353	0 25	0 137	1,005	24.18% 42.71%	67,026	11,06	0 0	24	0 140	1,106	23.89% 42.15%
				31/12/2023							Adverse Scenario 31/12/2024							31/12/2025			
				Stock of	Stock of	Stock of	Coverage Ratio -				Stock of	Stock of	Stock of	Coverage Ratio -				Stock of	Stock of	Stock of	Coverage Ratio -
(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(min EUR, %) Central banks Central governments	9,422	0		0	0		0.00%	9,422	0	0	0	0	0	0.00% 40.00%	9,422		0 0	-	0	0	0.00%
Regional governments or local authorities Public sector entities	0	0	0	0	0		0.00% 24,18%	0	0	0	0	0	0	0.00%	0		0 0		0	0	0.00% 0.00% 0.23.89%
Multilateral Development Banks International Organisations	0	0	0	0	0		0.00% 24.18%	0	0	0	0	0	0	24.17% 0.00% 24.17%	0		0 0		0	0	0.00% 23.88%
Institutions Corporate of which SHE	101 3.624	129 669	4	0	1 16	2	45.53% 32.50%	101 3,499	126 768	7	0	0	3	48.11% 36.56%	101 3.438				0	3	
Date II	0	0	0	0	0		36.39%	0	0	0	0	0	0	37.78%	0		0 0		0	0	37.18% 37.26% 0 0.00% 0 0.00%
GERMANY of which: SME Secured by mortgages on immovable property	0	0	0	0	0		0.00% 0.00% 0.00%	0	0	0	0	0	0	0.00% 0.00% 0.00%	0		0 0		0	0	0.00%
of mirch: SME Items associated with particularly high risk	0	0 43	0	0	0		0.00% 18.15%	0 2	0	0 16	0	0	0	0.00%	0	-	0 0		0	0	0.00% 0.00% 19.09%
Covered bonds Claims on institutions and corporates with a ST credit assessment	0 85	0 13	0	0	0		0.00% 44.97%	0 83	0 15	0	0	0	0	0.00% 44.26%	0 71	2	0 0		0	0	0.00%
Collective investments undertakings (CIU) Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0		0 0		0	0	0.00%
Securitisation Other emogures	0	0	0	0																0	
Other exposures							0.00%	- 0	0	0	U	0		0.00%							0.00%
Other exposures Standardised Total	13,246	887	131	3	19	41	0.00% 31.63%	13,115	986	164	2	13	58	0.00% 35.41%	13,043	1,04	0 182	<u> </u>	13	65	0.00% 36.02%
The appoint that Tender that	13,246	887	131	21/12/2022	19	41	31.63%	13,115	986	164	Adverse Scenario	13	58	35.41%	13,043	1,04	0 182	21/12/2026	13	65	36.02%
Other adjusted in the design of the design o				31/12/2023 Stock of		Stock of				164	Adverse Scenario 31/12/2024 Stock of	0 13	0 58 Stock of					31/12/2025 Stock of	13 Stock of	Stock of	_
Standardised Total	13,246 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			Stock of	31.63% Stage 3 exposure	13,115 Stage 1 exposure	986 Stage 2 exposure	164 Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	35.41% Coverage Ratio - Stage 3 exposure	13,043 Stage 1 exposure	1,04 Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	36.02% Coverage Ratio - Stage 3 exposure
Transil Forming Months Control Months Contr				31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure		Coverage Ratio - Stage 3 exposure			Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure					Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Standard Tritial Standard Sta						Stock of	Coverage Ratio - Stage 3 exposure 0.00% 40.00% 0.00%			Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 0.00% 40.00%				Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Standardwall Yotal Control Marins Control Conservation						Stock of	Coverage Ratio - Stage 3 exposure 0.00% 40.00% 0.00% 24.18% 0.00% 0.00% 0.00%			Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 0.00% 40.00% 0				Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 1 0.00% 40.00% 1 0.
Standard british Combat basks Combat basks Combat accommonsts Resident recommonsts in facilitation/face Resident recommonsts in facilitation/face Resident recommonst of the facilitation/face Resident recommonst of the facilitation f						Stock of	Coverage Ratio - Stage 3 exposure (0.00% 40.00% 24.18% 0.00% 43.77% 43.77% 35.88% (1.00% 0.00% 0.00% 43.77% (1.00% 0.00% 0.00% 0.00% 0.00% (1.00% 0.00% 0.00% 0.00% 0.00% (1.00% 0.00% 0.00% 0.00% 0.00% (1.00% 0.00% 0.00% 0.00% 0.00% 0.00% (1.00% 0			Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 0 0 0 0 20	Coverage Ratio - Stage 3 exposure 0.00% 40.00% 0.00% 0.00% 47.98% 39.52%		Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 11	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure 0 0.00% 40.00% 23.39% 0.00% 0.0
Second probed Tritical Consisted Second Consis	Stage 1 exposure 7,719 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0				Stock of	Coverage Ratio - Stage 3 exposure 0.00% - 0.00	Stage 1 exposure 7,719 0 0 0 0 0	Stage 2 exposure	О 164 Stage 3 ехрозите О 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 0.00% 40.00% 0.00% 24.18% 0.00% 47.98% 39.52% 0.00%	Stage 1 exposure 7,719 0 0 0 0	Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure 0 0.00% 40.00% 23.39% 0.00% 0.0
Search or finance of Teneral James of Search or Control of Contro	Stage 1 exposure 7,719 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0				Stock of	Coverage Ratio - Stage 3 exposure 40.09% 0.09% 24.18% 0.09% 4.09%	Stage 1 exposure 7,719 0 0 0 0 0	Stage 2 exposure	О 164 Stage 3 ехрозите О О О О О О О О О О О О О О О О О О О	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure 0.00% 40.00% 0.00% 0.00% 47.98% 39.52%	Stage 1 exposure 7,719 0 0 0 0	Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure 0 0.00% 40.00% 23.39% 0.00% 0.0
Contract busins Contract Contr	Stage 1 exposure 7,719 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0				Stock of	Coverage Ratio - Stage 3 exposure (0.05% 40.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Stage 1 exposure 7,719 0 0 0 0 0	Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure - 0.00% - 40.00% - 0.00% - 47.99% - 0.00% - 47.99% - 0.00% -	Stage 1 exposure 7,719 0 0 0 0 0 2 1,669 0 0 0	Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure 1 0.00%
Secondary disease Noted June 1 of Secondary Control C	Stage 1 exposure 7,719 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0				Stock of	Coverage Ratio - Stage 3 exposure (0.05% 40.00% 0.05%	Stage 1 exposure 7,719 0 0 0 0 0	Stage 2 exposure	5tage 3 exposure	Stock of	0 13 13 2000 of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Sector of provident for steps 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure 0.00% 40.00% 50.0	Stage 1 exposure 7,719 0 0 0 0 0 2 1,669 0 0 0	Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stage 3 earn of the st	Coverage Ratio - Stage 3 exposure 1 0.00%
Convine hands Convin	Stage 1 exposure 7,719 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0				Stock of	Coverage Ratio - Stage 3 exposure - 0.00% - 40.00% - 0	Stage 1 exposure 7,719 0 0 0 0 0	Stage 2 exposure	\$ 105 \$ 105	Stock of	Stock of provisions for Stage 2 explana 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steek of provident for steeps 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure - 0.00% - 40.00% - 0.00% - 47.99% - 0.00% - 47.99% - 0.00% -	Stage 1 exposure 7,719 0 0 0 0 0 2 1,669 0 0 0	Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stope 2 depotes a control of the control o	Stock of provisions for carporare of provisions for carporare of provisions for carporare of the carporare o	Coverage Ratio - Stage 3 exposure 1 0.00% 40.00% 10
Coming I hands Coming I hands	Stage 1 exposure 2,719 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stays 2 exposure	\$2963 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			Stock of	Coverage Ratio - Steps 3 explaints - Good -	Stage 1 exposure 7,719 0 0 0 0 0 0 1 2 1,720 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 explants 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio-Steps 3 4 4 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	Stage 1 exposure 7,719 cm	Stage 2 exposure	Stape 3 exposure 0	Stock of	0 0 0 0 0 0 0 1111 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 (4) (2) (4) (4) (4) (4) (4) (4) (4) (4) (4) (4
Contract Standard Todard Contract Standard Contract Standard Contract Standard Contract Contract Standard Contract Contract Standard Residence and Contract Standard Residence Standard Comprovated Comprovated Residence Standard Res	Stage 1 exposure 7,719 0 0 0 0	Stays 2 exposure	\$2963 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			Stock of	Coverage Battle Steps Battle St	Stage 1 exposure 7,719 0 0 0 0 0	Stage 2 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	23 Stock of provisions for sales 2 separate	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio-Stage 3 expenses 6 0.00%	Stage 1 exposure 7,719 0 0 0 0 0 2 1,669 0 0 0	Stage 2 exposure	Stape 3 exposure 0	Stock of	Stock of provisions for Stage 2 exposure 1 o o o o o o o o o o o o o o o o o o	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stape 3 exposure 2 d.00% 1 d.00% 1 d.00% 2 d.
Control Statists Control Statists Control Statists Control of Statists Control of Statists Control of Statists Statists control of Statists Statists control of Statists Statists control of Statists Statists control Statists control Comprosite Comprosite Comprosite Statists Of Statists (Statists of Statists on Statists of Statists of Statists on Statists of Statists on Stat	Stage 1 exposure 2,719 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stays 2 exposure	\$2963 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			Stock of	Coverage Ratio - Steps 3 explaints - Good -	Stage 1 exposure 7,719 0 0 0 0 0 0 1 2 1,720 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for tage 2 at 0.00	300 kef provident Stage S	Coverage Ratio-Steps 3 4 4 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	Stage 1 exposure 7,719 cm	Stage 2 exposure	Stape 3 exposure 0	Stock of	0 0 0 0 0 0 0 111 110 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Batto, Sage 3 exposure 40.00%, 40.00%, 40.00%, 21.89%, 60.00%
Control Stands Control Stands	Stape 1 exposure 7.713	\$12.99.2 \$19.00000 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stock of Stock and Stock of	Stock of provisions for shape and appears of	Stock of provisions for Stage 3 exposure 6 cc C C C C C C C C C C C C C C C C C	Coverage Ratio - Stage 3 experient Garage 3 experie	Stage 1 exposure 7,713 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Shape of the Shape of Sh	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	Coverage Ratio- Stage 3 experience 0.0009, 0.0	Stage 1 exposure 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.	Stage 2 exposure	Stage 3 (capenaris) (capenaris	Stock of products of the product of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	providents for Stage 3	Coverings Ration Stage 3 capriors (40,00%) (40,0
Convert frames Convert frames Convert frames Convert frames Convert frames Convert frames Red Convert frames Comparate Convert frames Convert frames Convert frames Red Convert	Stage 1 exposure 2,719 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stays 2 exposure	\$2963 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stock of		Stock of provisions for Stage 3 exposure control of the control of	Coverage Ratio - Steps 3 explaints - Good -	Stage 1 exposure 7,719 0 0 0 0 0 0 1 2 1,720 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	Stock of province (see a superior of the control of	Stock of provisions for Stage 3 as expenses of the stage 3 and 10 and	Coverage Ratio-Steps 3 4 4 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	Stage 1 exposure 7,719 cm	Stage 2 exposure	Stape 3 exposure 0	Stock of provisions for provisions for exposure exposure	0 0 0 0 0 0 0 111 110 0 0 0 0 0 0 0 0 0	provisions for Stage 3 depoints for Stage 3 depoints for Stage 3 depoints for Stage 3 depoints for seasons for sea	Coverage Batto, Sage 3 exposure 40.00%, 40.00%, 40.00%, 21.89%, 60.00%
Constraint Names Constraint Names Constraint Names Constraint Names Constraint Names Constraint Names Names Names Note THERLANDS NETHERLANDS NETHERLANDS Source of Names Constraint Names Source of Names Constraint N	Stape 1 exposure 7.713	\$12.99.2 \$19.00000 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stock of Stock and Stock of	Stock of provisions for shape and appears of	Stock of provisions for Stage 3 exposure 6 cc C C C C C C C C C C C C C C C C C	Courting \$1,110 - 1	Stage 1 exposure 7,713 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Shape of the Shape of Sh	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	Coverage Batto , Sapara 2 , Sapara 2 , Sapara 3 , Sapara 3 , Sapara 4 , Sapara 4 , Sapara 5 , Sapara 6 , Sapar	Stop4 1	Stage 2 explosure 72 Stage 2 explosure	Stage 3 (capenaris) (capenaris	Stock of products of the product of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	providents for Stage 3	Covertage Ratio - Stage 3 - Covertage Ratio - Stage 3 - Covertage Ratio - Stage 3 - Covertage Ratio - Stage 3 - Covertage Ratio - Covertag
Contract busins Contract busins Contract busins Contract busins Contract busins Contract busins Red Contract	Stape 1 exposure 7.713	\$12.99.2 \$19.00000 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stock of Stock and Stock of	Stock of provisions for shape and appears of	Stock of provisions for Stage 3 exposure 6 cc C C C C C C C C C C C C C C C C C	Coverage Batts - 10 - 10 - 10 - 10 - 10 - 10 - 10 - 1	Stage 1 2,713 0 0 0 0 0 1,722 1,722 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Shape of the Shape of Sh	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	Coverage Ratio - 1000 -	Stage 1 explains	Stage 2 explosure 72 Stage 2 explosure	Stage 3 (capenaris) (capenaris	Stock of products of the product of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	providents for Stage 3	Courtage 1 1/10. \$ \$200 J. \$ \$200 J. \$ \$200 J. \$ \$200 J. \$ \$ \$200 J. \$ \$ \$200 J. \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$
Contract basis Contract basis Contract basis Contract basis Contract basis Contract basis Relicit contract metalize Relici	Stape 1 exposure 7.713	\$12.99.2 \$19.00000 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stock of Stock and Stock of	Stock of provisions for shape and appears of	Stock of provisions for Stage 3 exposure 6 cc C C C C C C C C C C C C C C C C C	Coverage Ratio - Covera	Stage 1 2,713 0 0 0 0 0 1,722 1,722 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Shape of the Shape of Sh	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	Coverage Ratio - Coverage Rat	Stage 1 exposure 7,719 for 10	Stape 2 exposure	Stage 3 (capenaris) (capenaris	Stock of products of the product of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	providents for Stage 3	Coverage Batto - Covera
Contract basis Contract basis Contract basis Contract basis Contract basis Contract basis Red Contra	Stape 1 exposure 7.713	\$12.99.2 \$19.00000 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stock of Stock and Stock of	Stock of provisions for shape and appears of	Stock of provisions for Stage 3 exposure 6 cc C C C C C C C C C C C C C C C C C	Coverage Batto - Separa 2 - Separa 2 - Separa 3 - Separ	Stage 1 2,713 0 0 0 0 0 1,722 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Shape of the Shape of Sh	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	Coverage Batto - Bage 3 experies - Coverage Batto - Cover	Stop4 1	Stape 2 exposure	Stage 3 capping (Co. Co. Co. Co. Co. Co. Co. Co. Co. Co.	Stock of products of the product of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	providents for Stage 3	Coverage Batto - Covera
Contract banks Contract banks Contract banks Contract banks Contract banks Contract contract Relicit contract contract Relicit Relicit contract Relicit Relicit contract Relicit Relicit contract Relicit Relicit contract Relicit cont	Steps 1 exposure 7.717 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$12.99.2 \$19.00000 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stock of Stock and Stock of	Stock of provisions for shape and appears of	Stock of provisions for Stage 3 exposure 6 cc C C C C C C C C C C C C C C C C C	Coverage Batto- 8 tags 3 8 tags 4 8 ta	Stage 1	Stage 2 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Shape of the Shape of Sh	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	Coverage Butto- 8 tags 3 supposes G.5007h G.50	Stage 1 exposure 7,7312 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3	Stock of products of the product of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	providents for Stage 3	Coverage Battle Coverage Battl
Contract frames Contract frames Contract frames Contract frames Contract frames Contract frames Red Contract frames Comprovate Comprovate Contract frames Contract frames Contract frames Contract frames Red	Steps 1 exposure 7.717 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$12.99.2 \$19.00000 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stock of Stock and Stock of	Stock of provisions for shape and appears of	Stock of provisions for Stage 3 exposure 6 cc C C C C C C C C C C C C C C C C C	Coverage Batto	Stage 1	Stage 2 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Shape of the Shape of Sh	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	Coverage Batto . Stage 3 experies	Stage 1 exposure 7,7312 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3	Stock of products of the product of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	providents for Stage 3	Coverage Balls Same 2 (1997) 10 10 10 10 10 10 10 1
Control States Control States Control Control Control Control Control Control Control Control Reliable control Compressed Compressed Compressed Reliable control Re	Steps 1 exposure 7.717 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$12.99.2 \$19.00000 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stock of Stock and Stock of	Stock of provisions for shape and appears of	Stock of provisions for Stage 3 exposure 6 cc C C C C C C C C C C C C C C C C C	Coverage Batto -	Stage 1	Stage 2 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Shape of the Shape of Sh	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	Coverage Batto Bage 3 4,000 4,000 4,000 4,000 5,000 5,000 6,000	Stage 1 exposure 7,7312 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3	Stock of products of the product of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	providents for Stage 3	Coverage Balls Same 2 (1997) 10 10 10 10 10 10 10 1
Contract busines Contract bus	Steps 1 exposure 7.717 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$12.99.2 \$19.00000 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stock of Stock and Stock of	Stock of provisions for shape and appears of	Stock of provisions for Stage 3 exposure 6 cc C C C C C C C C C C C C C C C C C	Coverage Batto- 8 tags 3 8 tags 4 8 ta	Stage 1	Stage 2 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Shape of the Shape of Sh	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	Coverage Butto- 8 tags 3 separate G.500th G.50	Stage 1 exposure 7,7312 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3	Stock of products of the product of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	providents for Stage 3	Coverage Balls Same 2 (1997) 1
Compared Services Compared Services Compared Services Compared Services Compared Services Compared Services Services Manufactures Manu	Steps 1 exposure 7.717 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$12.99.2 \$19.00000 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stock of Stock and Stock of	Stock of provisions for shape and appears of	Stock of provisions for Stage 3 exposure 6 cc C C C C C C C C C C C C C C C C C	Coverage Batto - 8 tags 3 8 tags 4 8 t	Stage 1	Stage 2 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Shape of the Shape of Sh	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	Coverage Butto- Steps 3	Stage 1 exposure 7,7312 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3	Stock of products of the product of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	providents for Stage 3	Coverage Battle Service Covera
Combat Senior Combat	Steps 1 exposure 7.717 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$12.99.2 \$19.00000 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stock of Stock and Stock of	Stock of provisions for shape and appears of	Stock of provisions for Stage 3 exposure 6 cc C C C C C C C C C C C C C C C C C	Coverage Batto - 8 age 2 separate - 1 age 2 separat	Stage 1	Stage 2 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Shape of the Shape of Sh	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	Coverage Batto Bag 2 experies Coverage Batto Bag 3 experies Coverage Batto Bag 3 experies Coverage Batto Bag 4 experies Covera	Stage 1 exposure 7,7312 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3	Stock of products of the product of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	providents for Stage 3	Coverage Balls Same 2 (1997) 1



2023 EU-wide Stress Test: Credit risk COVID-19 IRB Citibank Holdings Ireland Limited

								Dublic mare	ntees - Actual						
									2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio Stage 3
	(min EUR, %)	A-IRB	F-IRB	A-DEB	FIRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates									۰		. 0	. 0		
	Composites - Of Which: Specialized Lending Composites - Of Which: SME														-
	Detail											0	0		-
	Retail - Secured on real estate property	0	0				0		Ó	0	0	Ó	Ó		
Citibank Holdings	Retail - Secured on real estate property - Of Which: SME	0	0				0	0	0	0	0	0	0		
Ireland Limited	Retail - Secured on real estate property - Of Which: non-	0	0				0	0	0		0	0	0		
Il ciana Limitea	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0		-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0			0	0	0	0	0		
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	0	0							•	0	0	0		

								Public guara	intees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio -
	(min EUR, %)	A-IRB	F-IRB	A-188	F-IRB	exposure	guaranteed	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	0	0		0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail		0				0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property														
GERMANY	Retail - Secured on real estate property - Of Which: SME														
GERMAN	Retail - Secured on real estate property - Of Which: non-			0	0	0		0	0			0	0	0	
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
	(min EUR, %)	A-198	F-IRB	A-DEB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	0	0		0	0			0	0	0	0	0		-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0		0	0			0	0	0	0	0		-
	Retail - Secured on real estate property														
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME														
NETTIERDANDS	Retail - Secured on real estate property - Of Which: non-		0	0	0	0			0	0	0	0	0		
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Zouity														
	Securitisation														
	Other non-credit obligation assets														
	IRS TOTAL		- 0	- 0	- 0					- 0					4-

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min EUR, %)	A-IRB	F-IRB	A-198	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates			0	0	0				0	٥	0	0	0	
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property														
FRANCE	Retail - Secured on real estate property - Of Which: SME														
TIONICE	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Constitution														
	Other non-credit obligation assets														
	IRB TOTAL												0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

															Citibank H	oldings Irela	ind Limited														
						25/55	2/2023								-	Public guarantees 31/12		0								91/1	2/2025				
		Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3	Stock of	Stock of	Stock of provisions for Stage 3	Coverage Ratio -	Stage 1	Stage 1 exposure, of which		Stage 2 exposure, of which	Stage 3	Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of	Stock of	Stock of Co	overage Ratio -
	(min BUR, %	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
	Central banks Central covernments Institutions																														
	Corporates Corporates - Of White-Stanished Landon Corporates - Of White-Statished Landon		0 0	0	0	0			0	0	-	0	0		۰	0	0	0	0	0		0	0	0	0	0	0	0	0	0 -	
Chibani, Haldina	Betail			0	0	0	۰					۰	٥					0	0	۰		۰	٥			٥				0 -	
Citibank Holdings Ireland Limited	A-11 6 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1																														
	Retail - Qualifying Revolving Retail - Ober Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: sno-SME																														
	Equity Securitisation																														
	Other non-credit oblication assets IRB TOTAL		0 0	0	0	0			0	0		۰	0			0	0	0	0			0	۰	0	0	0			۰	0 -	
																Public guarantees		0													
			Stage 1	П	Stage 2		2/2023 Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1		Stage 2		1/2024 Stage 3	Stock of	Stock of	Stock of	Carresson Bullo -		Stage 1		Stage 2		2/2025 Stage 3	Stock of	Stock of	Stock of Co	
	(min EUR, %	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
	Central banks Central covernments Institutions		arrount		JIII GIII		amount						an son		anoon		amount						anoon		amosiic		annount				
	Corporates Corporates - Of Which: Socialised Lending			0	0	0	۰					۰	۰			۰	٥	0	0	۰		۰	٥		٥	۰					
	Corcorates - Of Whith: SME Retail Retail - Secured on real estate property			0	0	0			0	0		0	0				0	0	0	0		0	0		0	0	0			0 -	
GERMANY	Rutal - Secured on real estate property - Of Which: SME		0 0	0	0	0		0	0	0		0	0				0	0	0	0		0	0	0	0	0	0		0	0 -	
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																														
	Rutal - Other Rutal - Of Which: non-SME Equity																														
	Securitarion Other non-credit oblication assets IRB TOTAL																														
	IRB TOTAL		0 0	0	0		0	0	0	0		0	0			0	0	0	0	0		٥	0	0	0	0		0		0 -	
	IRS TOTAL		0 0	0	0	0	0	0	o	0		0	0		۰	0 Public guarantees	0 - Baseline Scenari	0	٥	0		0	٥	0	0	0		•	۰	0 -	
	IRS-TOTAL		0 0	0	Sage 2	31/12	2/2023 Stage 3	0	0	0		0	0 Stage 1		State 2	31/12	1/2024 Stace 3		0	0		0	Sagr 1	0	0 Stees 2		2/2025 Stage 3			0	
		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	Stage 3	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	State 2	31/12	:/2024 Stage 3	Speck of	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of quaranteed		Stage 3	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	overage Ratio - Stage 3 exposure
	(min BLF, %	Stage 1 exposure	Stage 1 exposure, of which guaranteed execut	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 expasure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure		31/12	:/2024 Stage 3		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 Stage exposure	overage Ratio - Stage 3 exposure
	Control banks (note E.M. % Control banks) Control community Control Community Control Community	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	State 2	31/12	:/2024 Stage 3	Speck of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 seposure, of which guaranteed amount	Stage 2 exposure	Stege 2 exposure, of which guaranteed emount		Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
	Control State (see E.S. 4) Co	(6)	Stage 1 exposure, of which guaranteed amount 0 0 0	Stage 2 exposure	Stage 2 expoure, of which guaranteed amount		Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stape 3 exposure	Stage 1 exposure	Stage 1 expoure, of which guaranteed amount	Stege 2 exposure	State 2	31/12	:/2024 Stage 3	Speck of	Stock of provisions for Stage 2 exposure	Stock of provisions for Steps 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage I sepoure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
NETHERLANDS	Central Javane Control Generation Control Cont	(6)	Stage 1 exposure, of which guaranteed emount 0 0 0	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3	Steck of provisions for Steps 1 Steps 1 Exposure	Stock of provisions for Stope 2 Stope 2 exposure	Stock of provisions for Stock and acceptance for Stock and acceptance for Stock and acceptance for the	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	State 2	31/12	:/2024 Stage 3	Speck of	Stock of provisions for Stope 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3	Stock of provisions for Stage : exposure	Stock of provisions for Stage 2 exposure	Stack of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
NETHERLANDS	Control basels (not 0.0, %) Control basels (not 0.0, %) Control Cont	(6)	Stage 1 exposure, of which guaranteed sensors t	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guarantied amount	Stage 2 exposure	State 2	31/12	:/2024 Stage 3	Speck of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 Stage 3 Stage 6 C C C C C C C C C C C C C C C C C C	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 sapours, of which gue anticed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed emount		Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Rabio - Stage 3 exposure
NETHERLANDS	Coming Standard Committee Committee Committee Committe	(6)	Steps 1 exposure, of white the service of se	Stage 2 exposure	Stage 2 exposure, of which granulated emount		Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stock of provisions for Stope 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Steps 3 exposure	Stage 1 exponers	Stage 1 exposure, of which goaranted amount	Stage 2 exposure	State 2	31/12	:/2024 Stage 3	Speck of	Stock of provisions for Stage 2 exposure	Stock of provisions of Stock of Provision Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Slage I supposure	Stage 1 exposure, of which guaranted amount	Stage 2 exposure	Stage 2 exposure, of which of amount amount amount of am		Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
NETHERLANDS	Control basels (not 0.0, %) Control basels (not 0.0, %) Control Cont	(6)	Stage I exposure, of which survival and account 0 0 0 0	Stage 2 exposure	Dage 2 exposes of guaranteed guaranteed amount		Stage 3	Stack of provisions for 2age 1 exposure	Steek of provisions for Stage 2 exposure	Stack of provisions for 22ags 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	2dge 1 exposers, of exposers, o	Stage 2 exposure	State 2	31/12	:/2024 Stage 3	Speck of	Stock of provisions for Stage 2 exposure	Stock of provisions for Steps 3 exposure	Coverage Ratio - Mage 3 exposure	Slage 1 exposure	Stage 1 exposure, of exposure, of guaranteed arround	Stage 2 exposure	Stage 2 exposure, of our new control of the control		Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stack of provisions for Congress for Stages 5 exposures	recrapt Battle Stage 3 exposure
NETHERLANDS	Control basels (not 0.0, %) Control basels (not 0.0, %) Control Cont	(6)	Steps 1 spann, of which of promise of the promise o	Stope 2 exponent	Dangs 2 exposes of where of grantes and amount		Stage 3	Speck of provinces for Sept 1	Steck of provisions for Stage 2 exposure	Speck of provident for suppose of	Coverage Ratio. Slage 3 exposure	Stage 1 exposure	Dage 1 exposes of where of pure shade entired	Stage 2 exposure	Stage 2 exposure, of guaranteed amount	31/12 Stage 3 exposure	2024 Stage 3 exposure, of which government of which government of which government of amount of the government of the go	Bock of provisions for Stage 1 exposure	Stock of provides of provides of provides of a separate of	Stock of provisions for Steps 3 exposure	Coverage Ratio - Steps 3 explosive	Slege I exposure	Steps I expours of your states of yo	Stage 2 exposure	2 Stage 2 exploses of gueranteed amount		Stage 3	Stock of previous for Stock of previous for Stock 1 stopoure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Duck of provious for separate of the separate	Stock of prevalence for Co Stock of prevalence for Co Stock of Exposure Co	overage Ratio - Stage 3 expansive
NETHERLANDS	Control basels (not 0.0, %) Control basels (not 0.0, %) Control Cont	(6)	exposure, of which guranthed emison!	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which which guaranteed amount of the control of the c	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 3 stylicars of stylicars	Speck of provious for Sept 1 are provided for Sept 1 a	Onch of provisions for Step 2 exposure of 0	Speck of provisions for provisions for supposers supposers of supposer	Coverage Ratio - Stage 3 exposure	Stage 1 expressive	exposure, of which guaranteed amount amount of the control of the		Stage 2 exposed of exp	31/12	2/2024 Steps 3	Bock of provisions for Stage 1 exposure	Stock of provident for Stock of provident for Stock of a separate of the stock of t	Stock of provisions for Stage 3 exponerse	Coverage Ratio Stage 5 exposure	0 0	exposure, of which you which you which you will not you w	0	exposure, of white pure mixed pure mixed amount amount of the pure mixed amount of the pure mixed amount of the pure mixed pure mixe	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 3 exposure, of exposure, of exposure, of exposure, of exposure of exposu	provisions for Stage 1 exposure 1 exposure 1 o 0	0	Stock of Commissions for Commi	prevage Ratio - Stage 3 explanate
NETHERLANDS	Control basels (not 0.0, %) Control basels (not 0.0, %) Control Cont		exposure, of which guranteed amount of the control	0 0 0	exposure, of which which guaranteed amount of the control of the c	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Sage 3 Sage 3 Sage 3 Sage 4 Sage 4 Sage 4 Sage 5 Sage 3	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	0	exposure, of which guaranteed amount amount of the control of the	(Steps 2 estates, of control of the c	33/13 Stage 3 exposure C O O Public guarantees	1/2024 Steps 3	Stock of provisions for Stage 1 exposure	provisions for Stops 2 exposurs 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stape 3 a exposure 0	-	0 0	exposure, of which you which you which you will not you w	0	exposure, of white pure mixed pure mixed amount amount of the pure mixed amount of the pure mixed amount of the pure mixed pure mixe	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 3 separate services of s	provisions for Stage 1 exposure 1 exposure 1 o 0	0	provisions for Stages 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	
NETHERLANDS	Control basels (not 0.0, %) Control basels (not 0.0, %) Control Cont	Sage 1	exposure, of which guranthed emison!	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 of space of s	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Sage 3 Sage 3 Sage 3 Sage 4 Sage 4 Sage 4 Sage 5 Sage 3	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	operation for Stage 2 exposure	0	Coverage Ratio. Siege 3 exposure exposure coverage Ratio. Siege 3 exposure exposure exposure exposure siege 3 exposure exposure exposure	0	Steps 1 separate sep		Stage 2 exposed of exp	33/13 Stage 3 exposure C O O Public guarantees	1/2024 Steps 3	Stock of previous for Stage 1 exposure	provisions for Stops 2 exposurs 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	operation of the state of the s	Coverage Ratio - Septiment Sep	0 0	Stage 1 or season of the seaso	0	Dags 2 expected of the second	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 3 exposure, of exposure, of exposure, of exposure, of exposure of exposu	provisions for Stage 1 exposure 1 exposure 1 o 0	0	provisions for Stages 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	Develop Ration Stage 3 expensive appears appears
NETHERLANDS	Control Standard. (colo 10.5, %) Control Standard. (colo 10.5, %) Control Standard. (colo 10.5, %) Control Control (colo 10.5, %) Market Standard (colo 10	Sage 1	exposure, of which guranteed amount of the control	0 0 0	exposers, of exposers, of guaranteed guaranteed exposers of expose	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Sage 3 Sage 3 Sage 3 Sage 4 Sage 4 Sage 4 Sage 5 Sage 3	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	0	expours, of which guaranteed same of the s	(Steps 2 estates, of control of the c	33/13 Stage 3 exposure C O O Public guarantees	1/2024 Steps 3	Stock of provisions for Stage 1 exposure	provisions for Stops 2 exposurs 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stape 3 a exposure 0	-	0 0	exposure, of which you which you which you will not you w	0	exposure, of white pure mixed pure mixed amount amount of the pure mixed amount of the pure mixed amount of the pure mixed pure mixe	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 3 separate services of s	provisions for Stage 1 exposure 1 exposure 1 o 0	0	provisions for Stages 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	
NETHERLANDS	Coming baseling Committee	Sage 1	exposure, of which guranteed amount of the control	0 0 0	exposers, of exposers, of guaranteed guaranteed exposers of expose	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Sage 3 Sage 3 Sage 3 Sage 4 Sage 4 Sage 4 Sage 5 Sage 3	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	0	expours, of which guaranteed same of the s	(Steps 2 estates, of control of the c	33/13 Stage 3 exposure C O O Public guarantees	1/2024 Steps 3	Stock of provisions for Stage 1 exposure	provisions for Stops 2 exposurs 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stape 3 a exposure 0	-	0 0	exposure, of which you which you which you will not you w	0	exposure, of white pure mixed pure mixed amount amount of the pure mixed amount of the pure mixed amount of the pure mixed pure mixe	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 3 separate services of s	provisions for Stage 1 exposure 1 exposure 1 o 0	0	provisions for Stages 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	
	Control Seals: (colo 10.0, vi colo 10.0, vi	Stage 1 Appoint	exposure, of which guranteed amount of the control	0 0 0	exposers, of exposers, of guaranteed guaranteed exposers of expose	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Sage 3 Sage 3 Sage 3 Sage 4 Sage 4 Sage 4 Sage 5 Sage 3	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	0	expours, of which guaranteed same of the s	(Steps 2 estates, of control of the c	33/13 Stage 3 exposure C O O Public guarantees	1/2024 Steps 3	Stock of provisions for Stage 1 exposure	provisions for Stops 2 exposurs 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stape 3 a exposure 0	-	0 0	exposure, of which you which you which you will not you w	0	exposure, of white pure mixed pure mixed amount amount of the pure mixed amount of the pure mixed amount of the pure mixed pure mixe	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 3 separate services of s	provisions for Stage 1 exposure 1 exposure 1 o 0	0	provisions for Stages 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	
NETHERLANDS FRANCE	Control season. Contro	Stage 1 Appoint	exposure, of which guranteed amount of the control	0 0 0	exposers, of exposers, of guaranteed guaranteed exposers of expose	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Sage 3 Sage 3 Sage 3 Sage 4 Sage 4 Sage 4 Sage 5 Sage 3	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	0	expours, of which guaranteed same of the s	(Steps 2 estates, of control of the c	33/13 Stage 3 exposure C O O Public guarantees	1/2024 Steps 3	Stock of provisions for Stage 1 exposure	provisions for Stops 2 exposurs 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stape 3 a exposure 0	-	0 0	exposure, of which you which you which you will not you w	0	exposure, of white pure mixed pure mixed amount of the pure mixed amount of the pure mixed amount of the pure mixed pure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 3 separate services of s	provisions for Stage 1 exposure 1 exposure 1 o 0	0	provisions for Stages 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	
	Control baseds (see E.S. 5) Control baseds (see E.S. 5) Control baseds (see E.S. 5) Control based (see E.S. 5) Market (see E.S. 5)	Stage 1 Appoint	exposure, of which guranteed amount of the control	0 0 0	exposers, of exposers, of guaranteed guaranteed exposers of expose	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Sage 3 Sage 3 Sage 3 Sage 4 Sage 4 Sage 4 Sage 5 Sage 3	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	0	expours, of which guaranteed same of the s	(Steps 2 estates, of control of the c	33/13 Stage 3 exposure C O O Public guarantees	1/2024 Steps 3	Stock of provisions for Stage 1 exposure	provisions for Stops 2 exposurs 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stape 3 a exposure 0	-	0 0	exposure, of which you which you which you will not you w	0	exposure, of white pure mixed pure mixed amount of the pure mixed amount of the pure mixed amount of the pure mixed pure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 3 separate services of s	provisions for Stage 1 exposure 1 exposure 1 o 0	0	provisions for Stages 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	
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2023 EU-wide Stress Test: Credit risk COVID-19 IRB

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						31/12	1/2022									Public guarantees		•								91/1	2/2025				
		Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3	Stock of	Stock of	Stock of provisions for Stage 3	Coverage Ratio -	Stage 1	Stage 1 exposure, of which		Stage 2 exposure, of which	Stage 3	Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of	Stock of	Stock of Co	loverage Ratio -
	(min EUR, %	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
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Citibank Holdings Ireland Limited	And do it is a supplemental and the supplemental an																														
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	(min BUR, %	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
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		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	Stage 3	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	State 2	31/1:	:/2024 Stage 3	Speck of	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed		Stage 3	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	overage Ratio - Stage 3 exposure
	Central bands (min EU, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure		31/1:	:/2024 Stage 3		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 suposure	loverage Ratio - Stage 3 exposure
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NETHERLANDS	Central banks. (cent Rull, %) Institutions Committee (C Will): Strendmin leining Education (C	5)	Stage 1 exposure, of which sancount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 suppose of exposure of examinated amount	Stage 2 exposure	State 2	31/1:	:/2024 Stage 3	Speck of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	. Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 supposers, of waters of waters of amount	Stage 2 exposure	Stage 2 exposure, of exhibit guaranteed emount		Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Geerage Ratio - Stage 3 exposure
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NETHERLANDS FRANCE	Control Service Contro	Stage 1 exposure	exposure, of which guranted amount of the control o	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposer, of which which paramited amount of the paramited amount of the paramited of the pa	Steps 3 exploses 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Days 3 exposers, of exposers, o	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	0	expours, of which guaranteed which guaranteed amount of the control of the contro	(Stage 2 exposed, of garanteed amount of the control of amount of the control of t	31/1: Stage 3 exposure 0 0 Public guarantees	J/2024 Steps 3 Steps 3 Steps 3 Steps 3 Steps 3 Steps 4 Steps 4 Steps 5 Steps 5 Steps 5 Steps 3	20ck of previsions for 2age 1 exposure	provisions for Steps 2 exposurs 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stape 3 a exposure 0	-	0	exposure, of which gue maked a smooth of the control of the contro	0	exposure, of pure an example of the pure and the pure an	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 3 exposers, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage I as possess for Stage I as posses a september 2 of the september 2	0	0 -	
	Control banks (con D.C. 5) Control banks (con D.C. 5) Control banks (control of Walls Standard prints) Control of Walls Standard prints) Standard (control of Walls Standard prints) Control of Walls Standard prints) Control of Walls Standard prints Standard Control of Walls Standard prints Control of Walls Standard prints Control of Walls Standard prints Standard Control of Walls Standard prints Control of Walls Standard prints Standard Control of Walls Standard prints Standard Control of Walls Standard prints Control of Walls Standard prints Standard Control of Walls Stan	Stage 1 exposure	exposure, of which guranted amount of the control o	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposer, of which which paramited amount of the paramited amount of the paramited of the pa	Steps 3 exploses 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Days 3 exposers, of exposers, o	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	0	expours, of which guaranteed which guaranteed amount of the control of the contro	(Stage 2 exposed, of garanteed amount of the control of amount of the control of t	31/1: Stage 3 exposure 0 0 Public guarantees	J/2024 Steps 3 Steps 3 Steps 3 Steps 3 Steps 3 Steps 4 Steps 4 Steps 5 Steps 5 Steps 5 Steps 3	20ck of previsions for 2age 1 exposure	provisions for Steps 2 exposurs 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stape 3 a exposure 0	-	0	exposure, of which gue maked a smooth of the control of the contro	0	exposure, of pure an example of the pure and the pure an	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 3 exposers, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage I as possess for Stage I as posses a september 2 of the september 2	0	0 -	
	Central basis (con D.C.), To Control basis (c	Stage 1 exposure	exposure, of which guranted amount of the control o	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposer, of which which paramited amount of the paramited amount of the paramited of the pa	Steps 3 exploses 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Days 3 exposers, of exposers, o	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	0	expours, of which guaranteed which guaranteed amount of the control of the contro	(Stage 2 exposed, of garanteed amount of the control of amount of the control of t	31/1: Stage 3 exposure 0 0 Public guarantees	J/2024 Steps 3 Steps 3 Steps 3 Steps 3 Steps 3 Steps 4 Steps 4 Steps 5 Steps 5 Steps 5 Steps 3	20ck of previsions for 2age 1 exposure	provisions for Steps 2 exposurs 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stape 3 a exposure 0	-	0	exposure, of which gue maked a smooth of the control of the contro	0	exposure, of pure an example of the pure and the pure an	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 3 exposers, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage I as possess for Stage I as posses a september 2 of the september 2	0	0 -	

EBA BURGHAN BANKING AUTHORITY

2023 EU-wide Stress Test: Credit risk COVID-19 STA

							Public guara	ntees - Actual					
								2/2022					
			Risk exposure	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
	(min EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks									exposite	expense	exposure	
	Central governments Regional governments or local authorities												
	Public sector entitles Multilateral Development Banks												
	International Organisations												
	Institutions Corporates	29	19	5	4	14	12		0	0		0	
Citibank Holdings	of which: Gat Retail	11 0	11 0	5	4	6	5			0			
Ireland Limited	of which: SPE Secured by mortnesses on immersible connects	3	2 0	3	2	0 1	0		0	0		0	
	of which: non-SME There associated with particularly blob risk												
	Covered bonds												
	Collective investments undertakings (CIU)												
	Equity Securitization												
	Other exposures Standardised Total	23	23	8	7	15	13			0			
							Public quara	ntees - Actual					
								2/2022					
					Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	
		Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	(min EUR, %)				guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	exposure
	Central basics Central operments Recional governments or local authorities												
	Dahlir sector antities												
	Multilateral Development Banks International Organisations												
	Institutions												
	of which: SPE		0			0							
GERMANY	Retail of which: SAE		0			0	0	0	0	0	0	0	
	Secured by mortospes on immovable property of which non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Stems associated with particularly high risk												
	Claims on institutions and corporates with a ST credit assessment Collection investments undertakings (CBI)												
	Collection investments undertakings (CIII) Equity Servetivation												
	Differ eventures												
	Standardised Total						0						
								ntees - Actual					
			ı		- Flores 1		31/1	ntees - Actual 2/2022					
		Exposure values	Risk exposure	Stage 1	Stage 1 exposure, of which	Stage 2	31/1: Stace 2	2/2022	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min ELR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/1		Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central governments	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/1: Stage 2 exposure, of which	2/2022	Stage 3 exposure, of which guaranteed	provisions for Stage 1	Stock of provisions for Stage 2 exposure	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	Central banks Central covernments Beninsed accurances or local authorities Static parties	Esposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/1: Stage 2 exposure, of which	2/2022	Stage 3 exposure, of which guaranteed	provisions for Stage 1	Stock of provisions for Stage 2 exposure	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	Central banks Central overrments Sentral overrments ar local authorities	Deposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/1: Stage 2 exposure, of which	2/2022	Stage 3 exposure, of which guaranteed	provisions for Stage 1	Stock of provisions for Stage 2 exposure	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	Central banks Central documentals Ranksod Josephanesky bard authorities Ranksod Josephanesky bard authorities Ranksod Josephanesky Barks Ranksod Josephanesky Barksod Ranksod Josephanesky Barksod Ranksod Josephanesky Barksod	Esposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 esposure, of which guaranteed	Stage 2 exposure	31/1: Stage 2 exposure, of which	2/2022	Stage 3 exposure, of which guaranteed	provisions for Stage 1	Stock of provisions for Stage 2 exposure	provisions for Stage 3	Coverage Ratio - Stage 3 - exposure
	Central banks Central opportunists Central opportun	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/1: Stage 2 exposure, of which	2/2022	Stage 3 exposure, of which guaranteed	provisions for Stage 1	Stock of provisions for Stage 2 exposure	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
NETHERLANDS	Central lands Central descriptions Central descriptions Public such existing Relicious Central descriptions D	Exposure values 0 0 0	Risk exposure amounts	0 0	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/1: Stage 2 exposure, of which	2/2022	Stage 3 exposure, of which guaranteed	provisions for Stage 1	Stock of provisions for Stage 2 exposure	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
NETHERLANDS	Control Vasion Contro	Exposers values 0 0 0 0 0	0 0	0 0	Stage 1 exposure, of which guarantees 0 0 0	Stage 2 exposure	31/1: Stage 2 exposure, of which	2/2022	Stage 3 exposure, of which guaranteed	provisions for Stage 1	Stock of provisions for Stops 2 exposure	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
NETHERLANDS	Central lands Central descriptions Central descriptions Public such existing Relicious Central descriptions D	Exposure values 0 0 0 0 0 0 0	0 0	0 0	Stage 1 exposure, of which guarantees 0 0 0 0	Stage 2 exposure	31/1: Stage 2 exposure, of which	2/2022	Stage 3 exposure, of which gowerhead governead of the control of t	provisions for Stage 1	Stock of provisions for Staps 2 exposure	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
NETHERLANDS	Control bearing Control communication Control communication Control communication False search and the season False search and the season Control Cont	Exposure values 0 0 0 0 0 0 0 0 0	0 0	0 0	Stage 1 exposure, of which guaranteed 0 0 0 0	Stage 2 exposure	31/1: Stage 2 exposure, of which	2/2022	Stage 3 expenses, of which guaranteed	provisions for Stage 1	Stock of provisions for Stage 2 exposure	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
NETHERLANDS	Control Vasion Contro	© 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	0 0	Step 1 exposer, of which guaranteed	Stage 2 exposure	31/1: Stage 2 exposure, of which	2/2022	Stage 3 exposure, of exposure, of guaranteed 	provisions for Stage 1	Stock of provisions for Stock of provisions for Stock of	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
NETHERLANDS	Control beard of communities of the control of control	0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0	esposure, of which guaranteed	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/1: Stage 2 exposure, of which gurranteed 0 0 0 0 0 0	2/2022 Stage 3 exposurs 0 0 0 0 0 0	esposure, of which guaranteed guaranteed 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage I exposure O O O O O O O O O O O O O O O O O O O	provisions for Stags 2 exposure	provisions for Stage 3 exposure	
NETHERLANDS	Control basis of Contro	Deposite values 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	esposure, of which guaranteed	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/L Stage 2 exposurs, of switch guaranteed		esposure, of which guaranteed guaranteed 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage I exposure O O O O O O O O O O O O O O O O O O O	provisions for Stags 2 exposure	provisions for Stage 3 exposure	
NETHERLANDS	Control beard of communities of the control of control	0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0	esposure, of which guaranteed	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/L Steps 2 S	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esposure, of which guaranteed guaranteed 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage I exposure O O O O O O O O O O O O O O O O O O O	provisions for Stags 2 exposure	provisions for Stage 3 exposure	
NETHERLANDS	Control beard of communities of the control of control	0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0	esposier, of which guaranteed which guaranteed control of the cont	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/L Spage 2 s		espeurs, of which guaranteed which guaranteed of the control of th	position for Stage 1 exposure 1 e	provision for State 2 exposure	provision for Stape 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
NETHERLANDS	Control beard of communities of the control of control	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esposier, of which guaranteed which guaranteed control of the cont	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/1: Stage 2 exponent, of expo	2022 Steps 3 430	espeurs, of which guaranteed which guaranteed of the control of th	provision for Stage I exposum 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provision for States of St	provision for Steps 3 exposure	
NETHERLANDS	Control Annual Contro	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	seposers, of which guaranteed which guaranteed	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Sage 2 septoms, of		espeurs, of which guaranteed which guaranteed	position for Stage 1 exposure 1 e	provision for State 2 exposure	provision for Stape 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
NETHERLANDS	Oracle Medical Control Medical	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esposier, of which guaranteed which guaranteed control of the cont	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/1: Stage 2 exponent, of expo	2022 Steps 3 430	espeurs, of which guaranteed which guaranteed of the control of th	provision for Stage I exposum 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provision for States of St	provision for Steps 3 exposure	
NETHERLANDS	Control Annual Contro	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esposier, of which guaranteed which guaranteed control of the cont	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/1: Stage 2 exponent, of expo	2022 Steps 3 430	espeurs, of which guaranteed which guaranteed of the control of th	provision for Stage I exposum 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provision for States of St	provision for Steps 3 exposure	
NETHERLANDS	Control Assistant Control Assistant And Assistant Assistant And Assistant Assistant And Assistant Control	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esposier, of which guaranteed which guaranteed control of the cont	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/1: Stage 2 exponent, of expo	2022 Steps 3 430	espeurs, of which guaranteed which guaranteed of the control of th	provision for Stage I exposum 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provision for States of St	provision for Steps 3 exposure	
NETHERLANDS	Control Assistance A	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esposier, of which guaranteed which guaranteed control of the cont	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/1: Stage 2 exponent, of expo	2022 Steps 3 430	espeurs, of which guaranteed which guaranteed of the control of th	provision for Stage I exposum 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provision for States of St	provision for Steps 3 exposure	
NETHERLANDS	Control Assistant Control Assistant And Assistant Assistant And Assistant Assistant And Assistant Control	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esposier, of which guaranteed which guaranteed control of the cont	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/1: Stage 2 exponent, of expo	2022 Steps 3 430	espeurs, of which guaranteed which guaranteed of the control of th	provision for Stage I exposum 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provision for States of St	provision for Steps 3 exposure	
NETHERLANDS FRANCE	Control Market Control Market	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esposier, of which guaranteed which guaranteed control of the cont	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/1: Stage 2 exponent, of expo	2022 Steps 3 430	espeurs, of which guaranteed which guaranteed of the control of th	provision for Stage I exposum 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provision for States of St	provisions for Steps 3 exposures 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Control which control was a second control with a second control was a second control with a second control was a	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esposier, of which guaranteed which guaranteed control of the cont	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/1: Stage 2 exponent, of expo	2022 Steps 3 430	espeurs, of which guaranteed which guaranteed of the control of th	provision for Stage I exposum 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provision for States of St	provisions for Steps 3 exposures 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Control Assistance And Assistance of Control Assistance And Assistance of Control Assistance And Assistance of Control Assistance Control Control Control Control Control Control C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Disk apparers amounts of the control	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esposier, of which guaranteed which guaranteed control of the cont	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/1: Stage 2 exponent, of expo	2022 Steps 3 430	espeurs, of which guaranteed which guaranteed of the control of th	provision for Stage I exposum 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provision for States of St	provisions for Steps 3 exposures 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Control basis of Contro	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Disk apparers amounts of the control	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esposier, of which guaranteed which guaranteed control of the cont	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/1: Stage 2 exponent, of expo	2022 Steps 3 430	espeurs, of which guaranteed which guaranteed of the control of th	provision for Stage I exposum 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provision for States of St	provisions for Steps 3 exposures 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Control Annie Co	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Disk apparers amounts of the control	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esposier, of which guaranteed which guaranteed control of the cont	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/1: Stage 2 exponent, of expo	2022 Steps 3 430	espeurs, of which guaranteed which guaranteed of the control of th	provision for Stage I exposum 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provision for States of St	provisions for Steps 3 exposures 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Control which control was a second control with a second control was a second control with a second control was a	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Disk apparers amounts of the control	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esposier, of which guaranteed which guaranteed control of the cont	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/1: Stage 2 exponent, of expo	7/902 Steps 3 expenses	September 3 Septem	provision for Stage I exposum 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provision for States of St	provisions for Steps 3 exposures 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Control basis of Contro	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Disk apparers amounts of the control	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esposier, of which guaranteed which guaranteed control of the cont	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/1: Stage 2 exponent, of expo	2022 Steps 3 430	September 3 Septem	provision for Stage I exposum 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provision for States of St	provisions for Steps 3 exposures 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

2023 EU-wide Stress Test: Credit risk COVID-19 STA Citibank Holdings Treland Limited

															k Holdings Ire															
																ex - Saseline Scena	rio													
						31/12/										12/2024									31/1	/2025				
		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	exposure, of	Stock of provisions for Stage 1 exposure	Stock of provisions for	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure which guarants	of Stage 3	exposure, of	Stock of provisions for Stage 1 exposure	Stock of provisions for	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	exposure, of	Stock of provisions for Stage 1 exposure	Stock of provisions for	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(min EUR, %)	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed	guarant	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks																													
	Regional governments or local authorities																													
	Multilateral Development Banks International Openinations																													
	Institutions				,,						77 900	-		11	10	,				77.03%			,,	10						74 740
Citibank Holdings	Walter Off																													
Ireland Limited	of which SHE	-	,	,	,	0			0		40 78%	7	2	-	1	0	1 0	0		41 38%	- 7	2								41 51%
	of which non-SVE Items associated with particularly high risk																	_												
	Covered bonds Claims on institutions and corporates with a ST credit assessment																													
	Collective investments undertakings (CIU)																													
	Securitisation																													
	Standardised Total			15	13				0		35.43%	9	7	14	11	1				38.07%	9	7	13	- 11						37,78%
															Public guarante	ex - Saseline Scena	rio													
						31/12/	/2023									12/2024									31/1	1/2025				
		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure sposure guarant	of Stage 3 exposure	exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3 exposure
	(min EUR, %)		guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure		guaranteed	sposure guarant	exposure	guaranteed	Stock of provisions for Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed		guaranteed		guaranteed	Stock of provisions for Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central hanks Central governments																													
	Regional governments or local authorities																													
	Multilateral Development Banks																													
	Institutions																													
	of which SHE					0						-			0	0		0	0											
GERMANY	of which: SHE Secured by mortoupes on immovable property																													
	of which non-GME		Ů		Ů	ů	9	Ů					Ů					۰						Ů					Ů	
	Covered bonds																													
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIII)																													
	Securitisation																													
	Standardised Total		0	0		0	0		0	0		0		0	0	0		0	0		0			0	0			0	0	
	r														Public guarante	es - Baseline Scens	rio													
						31/12/	/2023								31,	12/2024										1/2025				
		Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	31/12/ Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2 exposure	31,	12/2024	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of			Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
	(refer EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/ Stage 3 exposure	2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure guarant	31,	12/2024 Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks (rein EUP, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure which guarants	31,	12/2024	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Control havins Control wavenesses Control overesteels Sub-Control overesteel	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/ Stage 3 exposure	2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure guarant	31,	12/2024	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Singe 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Combined Section 2015, Natl Combined Co	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/ Stage 3 exposure	2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which quaranteed	Stage 2 exposure guarant	31,	12/2024	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Control Allania. Control Cont	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/ Stage 3 exposure	2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure which guarant	31,	12/2024	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed			Stock of provisions for Stage 1 exposure	Stock of provisions for Shage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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NETHERLANDS	Control brain Control description Control description Control description Control description Control description Control description Control	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2023 Stage 3 exposure, of which which guaranteed	Stock of provisions for provisions for provisions for provisions for exposure exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Radio - Stage 3 exposses	Stage 1 exposure	Stage 1 expount, of which guaranteed	Stage 2 while guarantee of the control of the contr	31,	12/2024	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 espease, of which guaranteed			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
NETHERLANDS	Central descriptions (Contral descriptions of Contral	Stage 1 exposure	Stage 1 exposure, of which guaranteed	2age 2 exposum 0	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2023 Stage 3 exposure, of which guaranteed	Stock of provisions for provisions for provisions for provisions for exposure exposure	Stock of provisions for Stage 2 supposure	Stock of provisions for Stage 3 supposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Singe I exposure, of which guaranteed assessment of the control of	Stage 2 exposure guarante guar	31,	12/2024	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stock of provisions for Stock of	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 esposure, of which guaranheed			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stack of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
NETHERLANDS	Central descriptions (Contral descriptions of Contral	Stage 1 exposure	Stage 1 esponers, of esponers, of esponers, of esponers, of guaranteed esponers of esp	2age 2 expession	Stage 2 esposure, of which guaranteed	Stage 3 exposure	2023 Sage 3 exposure, of which guaranteed	Stock of provident for Stops I expressive a control of the control	Stock of provisions for Stage 2 stage of exposure	Stock of provisions for Stage 3 supposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposurs	Singe I exposure, of which guaranteed or control of the control of	Stage 2 exposure which we will be a supposed to the supposed t	31,	12/2024	Stock of provisions for Stops 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stock of provisions for Stock of	Coverage Ratio - Stage 3 exposure 19.30%	Stage 1 exposure	Stage 1 exposure, of which guarantees	Stage 2 exposure	Stage 2 exposum, of which gustanteed			Stock of provisions for Stage I exposure	Stock of provisions for Stage 2 exposure	Stack of provisions for Stape 3 exposure	Coverage Ratio - Stage 3 exposure
NETHERLANDS	Central descriptions (Contral descriptions of Contral	Store 1 exposure	Stage A esponent, of esponent, of esponent, of esponent, of guaranteed esponent espo	Stage 2 exposure	Stage 2 esposure, of which guaranteed	Stage 3 exposure or of the contract of the co	2023 Stage 3 seposure, of which guaranteed	Stock of providence for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stages of supersons of capesiums	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stoge 1 exposure, of which guaranteed guaranteed	Stage 2 exposure which are constructed to the construction of the	31,	12/2024	Stock of provisions for Stops 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 5 expessors of control of the contro	Coverage Ratio - Stage 3 exposure 19.70%	Stage 1 exposure	Stage 1 exposure, of which guarantees	Stage 2 exposure	Stage 2 exposum, of which gustanteed			Stock of provisions for Stage I exposure	Stock of provisions for Stage 2 exposure	Stack of provisions for Stape 3 exposure	Coverage Ratio - Stage 3 exposure
NETHERLANDS	Central descriptions (Contral descriptions of Contral	Stage 1 exposure 0 0 0	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 esposers, of which guaranteed guaranteed	Stage 3 exposure	(2023 Single 3 Single	Stock of provisions for Stage 1 exposure of the stage of	Stock of prevision for Stage 2 exposure	Stock of provisions for 24ge 3 captures of a	Coverage Ratio - Stage 3 exposure exposure	Stope 1 exposure	Shape I engouse, of engouse, of guaranteed guaranteed	Stage 2 supposure guarante gua	31,	12/2024	Stock of provisions for Stage 1 exposure	Nock of people in the people i	Dock of provision for Sage 1 exposure	Coverage Radio - Stage 3 exposure exposure 19,30%	Stage 1 exposure	Stage 1 exposure, of which guaranteed 0	Stage 2 expensive	Stage 2 esposure, of which quaranteed			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Steck of provisions for Stape 3 exposure	Coverage Paths - Stage 3 exposure
NETHERLANDS	Central descriptions (Contral descriptions of Contral	Stage 1 exposure	Steps 1 exposure, of which guaranteed assessed	Steps 2 experime	Stage 2 exposure, of substitute of substitut	31/12/ 22ags 3 82p0 street	/2023 Singed September of which of the september of which of the september	Stock of provisions for Stage 1 exposure control of the control of	Stock of provisions for 2age 2 exposure	Dock of provisions for Sage 1 exposure	Coverage Ballon - Shape 3 exposure exposure 20.72%	Stope 1 exposure	Stage I exposure, of white the control of the contr	Steps 2 september septembe	of Stage 3 exposure	12/2024 Stops 3 stops	0	Book of previous for Stage 2 exposure	Dock of provision for Steps 1 exposure	Coverage Ratio - Stage 3 exposure - 10 27%	Rays 1 exposure	Stage I exposure, of which of the particular of	Stage 2 exposure	Stage 2 exposure, of which guaranteed asserting			Stock of provisions for Steps 1 exposure	Stock of provisions for Stage 2 exposure	Steck of provisions for Stage 3 exposure	Coverage Ratio
NETHERLANDS	Central descriptions (Contral descriptions of Contral	Stage I exposure	Stage 1 exposure, of which are in a series of the series o	Steps 2 expenses	Stage 2 exposure, of which can be a separated grant and a separated grant and a separate grant and a separate grant and a separate grant g	31/12/ 22ags 3 exposors	/2023 Singual	Slock of provisions for Bage 1 supposes	Stock of provisions for Rage 2 exposure	Slock of provisions for Stage 2 espirature	Coverage Earlie - Stage 3 - 49 (1914) 10-71%	Stage 1 exposure	Stage I expended to the control of t	Stage 2 stage 2 stage 2 which which guarantee of the control of th	of Stage 3 exposure	12/2024 Stage 3 of Sta	0	Slock of provisions for Stage 2 exposure	Dock of provisions for Steps 2 exposure	Coverage Rate - Stage 3 exposure - 12.70%	Rage I exposure	Page 1 expours, of	Stage 2 exposure	Stage 2 exposure, of supposure, of supposure, of supposure, of supposure sup	Stage 3 exposure	Step 3 exposers, of which guaranteed	Stock of provisions for Stage 1 exposure control of the control of	Stack of provisions for Stage 2 supplemental of the stage 3 supplemental of the stage	Stack of provisions for Staps 1 Staps 1 Staps 2 Staps	Coverage Ratio - Stage 3 exposure 10.62%
NETHERLANDS	Central descriptions (Contral descriptions of Contral	2 2 2	0 0 0	0 0 0	9	Stays 3 exposure	Steps 3 exposer, 6 which gurranted gurranted 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	2	26,72%	0	2	0 0 0	31) of Stage 3 exposure capacite capaci	12/202 Stap 3 expanses of spanses	0 0 0	0	0 0	19.70%	9	9	2 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	2 Stage 3 exposure	Step 3 events of	0 0 0	G G G	0 0 0	10.62%
NETHERLANDS	Control forms of the control of the	2 2 2	0 0 0	0 0 0	9	Stays 3 exposure	Steps 3 exposer, 6 which gurranted gurranted 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	2	26,72%	0	2	0 0 0	31) of Stage 3 exposure capacite capaci	12/202 Stap 3 expanses of spanses	0 0 0	0	0 0	19.70%	9	9	2 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	2 Stage 3 exposure	Step 3 events of	0 0 0	G G G	0 0 0	10.62%
NETHERLANDS	Central descriptions of Central Centra	Steps 1 exposure C C C C Steps 1 exposure	Stage 1 separated of granting and a separated of granting and a separated of granting and a separate of granting and a separate of granting and a separate of granting and gra	Stage 2 expisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 expensed of control of co	Stays 3 exposure	Steps 3 exposer, 6 which gurranted gurranted 0 0 0	0 0	0 0	2	Coverage Redo-	Stage 1 exposure	3	Stepan St	31) of Stage 3 exposure capacite capaci	12/2024 Stage 3 Stage	2 0 0 2 2 0 0 2 2 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 expenses 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Sock of provisions for Saga 3 expanses	Coverage Battle Stage 2 exposure 15.70%	9	Steps 1 exposure, of exposure, of guaranteed guaranteed G G G G G G G G G G G G G	Stage 2 exposure	Stage 2 exposure, of exposure, of exposure, of guaranteed guaranteed	Stage 3 exposure	Step 3 events of	0 0	Stock of provisions for Shape 3 and Shape	9 9 9	Coverage Ratio 19,57% 19,57% 19,57% 19,57% 19,57% 19,57% 19,57% 19,57%
NETHERLANDS	Control forms of the control of the	2 2 2	0 0 0	0 0 0	9	Stays 3 exposure	Steps 3 exposer, 6 which gurranted gurranted 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	2	26,72%	0	2	0 0 0	31) of Stage 3 exposure capacite capaci	12/202 Stap 3 expanses of spanses	0 0 0	0	0 0	19.70%	9	9	2 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	2 Stage 3 exposure	Step 3 spoors, of second secon	0 0 0	G G G	0 0 0	10.62%
NETHERLANDS	Control families Control fami	2 2 2	0 0 0	0 0 0	9	Stays 3 exposure	Steps 3 exposer, 6 which gurranted gurranted 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	2	26,72%	0	2	0 0 0	31) of Stage 3 exposure capacite capaci	12/202 Stap 3 expanses of spanses	0 0 0	0	0 0	19.70%	9	9	2 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	2 Stage 3 exposure	Step 3 spoors, of second secon	0 0 0	G G G	0 0 0	10.62%
NETHERLANDS	Control families Control fami	2 2 2	0 0 0	0 0 0	9	Stays 3 exposure	Steps 3 exposer, 6 which gurranted gurranted 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	2	26,72%	0	2	0 0 0	31) of Stage 3 exposure capacite capaci	12/202 Stap 3 expanses of spanses	0 0 0	0	0 0	19.70%	9	9	2 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	2 Stage 3 exposure	Step 3 spoors, of second secon	0 0 0	G G G	0 0 0	10.62%
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	Control families Control fami	2 2 2	0 0 0	0 0 0	9	Stays 3 exposure	Steps 3 exposer, 6 which gurranted gurranted 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	2	26,72%	0	2	0 0 0	31) of Stage 3 exposure capacite capaci	12/202 Stap 3 expanses of spanses	0 0 0	0	0 0	19.70%	9	9	2 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	2 Stage 3 exposure	Step 3 spoors, of second secon	0 0 0	G G G	0 0 0	10.62%
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	Control families Control fami	2 2 2	0 0 0	0 0 0	9	Stays 3 exposure	Steps 3 exposer, 6 which gurranted gurranted 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	2	26,72%	0	2	0 0 0	31) of Stage 3 exposure capacite capaci	12/202 Stap 3 expanses of spanses	0 0 0	0	0 0	19.70%	9	9	2 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	2 Stage 3 exposure	Step 3 spoors, of second secon	0 0 0	G G	0 0 0	10.62%
	Control families Control fami	2 2 2	0 0 0	0 0 0	9	Stays 3 exposure	Steps 3 exposer, 6 which gurranted gurranted 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	2	26,72%	0	2	0 0 0	31) of Stage 3 exposure capacite capaci	12/202 Stap 3 expanses of spanses	0 0 0	0	0 0	19.70%	9	9	2 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	2 Stage 3 exposure	Step 3 spoors, of second secon	0 0 0	G G	0 0 0	10.62%
	Control families Control fami	2 2 2	0 0 0	0 0 0	9	Stays 3 exposure	Steps 3 exposer, 6 which gurranted gurranted 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	2	26,72%	0	2	0 0 0	31) of Stage 3 exposure capacite capaci	12/202 Stap 3 expanses of spanses	0 0 0	0	0 0	19.70%	9	9	2 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	2 Stage 3 exposure	Step 3 spoors, of second secon	0 0 0	G G	0 0 0	10.62%
	Control families Control fami	2 2 2	0 0 0	0 0 0	9	Stays 3 exposure	Steps 3 exposer, 6 which gurranted gurranted 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	2	26,72%	0	2	0 0 0	31) of Stage 3 exposure capacite capaci	12/202 Stap 3 expanses of spanses	0 0 0	0	0 0	19.70%	9	9	2 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	2 Stage 3 exposure	Step 3 spoors, of second secon	0 0 0	G G	0 0 0	10.62%
	Control families Control fami	2 2 2	0 0 0	0 0 0	9	Stays 3 exposure	Steps 3 exposer, 6 which gurranted gurranted 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	2	26,72%	0	2	0 0 0	31) of Stage 3 exposure capacite capaci	12/202 Stap 3 expanses of spanses	0 0 0	0	0 0	19.70%	9	9	2 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	2 Stage 3 exposure	Step 3 events of	0 0 0	G G	0 0 0	10.62%

2023 EU-wide Stress Test: Credit risk COVID-19 STA Citibank Holdings Treland Limited

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2023 EU-wide Stress Test: Securitisations

		Actual		Baseline Scenario			Adverse Scenario	
	(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
	SEC-IRBA	0						
	SEC-SA	0						
Exposure values	SEC-ERBA	0						
	SEC-IAA	0						
	Total	0						
	SEC-IRBA	0	0	0	0	0	0	0
	SEC-SA	0	0	0	0	0	0	0
REA	SEC-ERBA	0	0	0	0	0	0	0
REA	SEC-IAA	0	0	0	0	0	0	0
	Additional risk exposure amounts	0	0	0	0	0	0	0
	Total	0	0	0	0	0	0	0
Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0



2023 EU-wide Stress Test: Risk exposure amounts

	Actual		Baseline scenario		ı	Adverse scenario	
(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Risk exposure amount for credit risk	42,625	42,625	42,625	42,625	42,742	42,866	42,951
Risk exposure amount for securitisations and re-securitisations	0	0	0	0	0	0	0
Risk exposure amount other credit risk	42,625	42,625	42,625	42,625	42,742	42,866	42,951
Risk exposure amount for market risk	15,822	15,822	15,822	15,822	19,668	19,668	19,668
Risk exposure amount for operational risk	4,992	4,992	4,992	4,992	4,992	4,992	4,992
Other risk exposure amounts	23	23	23	23	419	419	419
Total risk exposure amount	63,462	63,462	63,462	63,462	67,821	67,945	68,030
Total Risk exposure amount (transitional)	63,462	63,462	63,462	63,462	67,821	67,945	68,030
Total Risk exposure amount (fully loaded)	63,462	63,462	63,462	63,462	67,821	67,945	68,030



		IFRS 9 first implementation	Actual		Baseline Scenario			Adverse Scenario	
	(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
A	OWN FUNDS		13,005	13,493	13,822	13,983	11,662	11,796	11,744
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		13,005	13,493	13,822	13,983	11,662	11,796	11,744
A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		644	644	644	644	644	644	644
A.1.1.1	of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0
A.1.2	Retained earnings		9,736	10,254	10,645	11,012	8,889	9,086	9,234
A.1.3	Accumulated other comprehensive income		-514	-514	-514	-514	-884	-884	-884
A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-516	-516	-516	-516	-921	-921	-921
A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		1	1	1	1	37	37	37
A.1.3.3	Other OCI contributions		0	0	0	0	0	0	0
A.1.4	Other Reserves		3,348	3,348	3,348	3,348	3,348	3,348	3,348
A.1.5	Funds for general banking risk		0	0	0	0	0	0	0
A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	0
A.1.7	Adjustments to CET1 due to prudential filters		-79	-79	-79	-79	-176	-176	-176
A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-60	-60	-60	-60	-157	-157	-157
A.1.7.2	Cash flow hedge reserve		0	0	0	0	0	0	0
A.1.7.3	Other adjustments		-19	-19	-19	-19	-19	-19	-19
A.1.8	(-) Intangible assets (including Goodwill)		-87	-90	-88	-81	-90	-88	-81
A.1.8.1	of which: Goodwill (-)		-17	-17	-17	-17	-17	-17	-17
A.1.8.2	of which: Software assets (-)		-65	-68	-66	-59	-68	-66	-59
A.1.8.3	of which: Other intangible assets (-)		-5	-5	-5	-5	-5	-5	-5
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-36	-36	-36	-36	-36	-36	-36
A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		0	0	0	0	0	0	0
A.1.11	(-) Defined benefit pension fund assets		0	0	0	0	0	0	0
A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0
A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0



			IFRS 9 first implementation	Actual	Baseline Scenario		Adverse Scenario			
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		0	0	0	0	0	0	0
	A.1.14.1	of which: from securitisation positions (-)		0	0	0	0	0	0	0
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0
OWN FUNDS	A.1.18A	(-) Insufficient coverage for non-performing exposures		-3	-33	-64	-163	-33	-64	-157
	A.1.18B	(-) Minimum value commitment shortfalls		0	0	0	0	0	0	0
	A.1.18C	(-) Other foreseeable tax charges		0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		-6	-2	-35	-149	-2	-35	-149
	A.1.20	CET1 capital elements or deductions - other		0	0	0	0	0	0	0
	A.1.21	Amount subject to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of $01/01/2018$ compared to related IAS 39 figures as at $31/12/17$ ("static part")	0	0	0	0	0	0	0	0
	A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	0
	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0	0	0	0	0	0	0
	A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		0	0	0	0	0	0	0
	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0	0	0	0	0	0	0
	A.1.22	Transitional adjustments		0	0	0	0	0	0	0
	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		0	0	0	0	0	0	0
	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
	A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0
	A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0
	A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0



			IFRS 9 first implementation	Actual	Baseline Scenario		Adverse Scenario			
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.22.2.3	of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
	A.1.22.2.4	of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items		0	0	0	0	0	0	0
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		0	0	0	0	0	0	0
	A.2.1	Additional Tier 1 Capital instruments		0	0	0	0	0	0	0
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		13,005	13,493	13,822	13,983	11,662	11,796	11,744
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		0	0	0	0	0	0	0
	A.4.1	Tier 2 Capital instruments		0	0	0	0	0	0	0
	A.4.2	Other Tier 2 Capital components and deductions		0	0	0	0	0	0	0
	A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		0	0	0	0	0	0	0
	В	TOTAL RISK EXPOSURE AMOUNT		63,462	63,462	63,462	63,462	67,821	67,945	68,030
TOTAL RISK EXPOSURE AMOUNT	B.1	of which: Transitional adjustments included		0	0	0	0	0	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	C.1	Common Equity Tier 1 Capital ratio		20.49%	21.26%	21.78%	22.03%	17.20%	17.36%	17.26%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		20.49%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	21.78%	22.03%	17.20%	17.36%	17.26%
	C.3	Total Capital ratio		20.49%	21.26%	21.78%	22.03%	17.20%	17.36%	2024 2025 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 11,796 11,744 0 0 0 0 0 0 0 0 0 0 0 17.36% 17.26% 17.36% 17.26%
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		13,005	13,493	13,822	13,983	11,662	11,796	11,744
Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		13,005	13,493	13,822	13,983	11,662	11,796	11,744
	D.3	TOTAL CAPITAL (fully loaded)		13,005	13,493	13,822	13,983	11,662	11,796	11,744



			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	E.1	Common Equity Tier 1 Capital ratio		20.49%	21.26%	21.78%	22.03%	17.20%	17.36%	17.26%
CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio		20.49%	21.26%	21.78%	22.03%	17.20%	17.36%	17.26%
	E.3	Total Capital ratio		20.49%	21.26%	21.78%	22.03%	17.20%	17.36%	17.26%
	H.1	Total leverage ratio exposures (transitional)		139,045	139,045	139045	139045	139045	139045	139045
	H.2	Total leverage ratio exposures (fully loaded)		139,045	139,045	139045	139045	139045	139045	139045
Leverage ratios (%)	H.3	Leverage ratio (transitional)		9.35%	9.70%	9.94%	10.06%	8.39%	8.48%	8.45%
	H.4	Leverage ratio (fully loaded)		9.35%	9.70%	9.94%	10.06%	8.39%	8.48%	8.45%
	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		0.27%	0.73%	0.73%	0.73%	0.73%	0.73%	0.73%
Transitional combined	P.3	O-SII buffer		1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
buffer requirements (%)	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer		3.77%	4.23%	4.23%	4.23%	4.23%	4.23%	4.23%
	R.1	Pillar 2 capital requirement		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	R.1.1	of which: CET1		1.41%	1.41%	1.41%	1.41%	1.41%	1.41%	1.41%
	R.1.2	of which: AT1		0.47%	0.47%	0.47%	0.47%	0.47%	0.47%	0.47%
Pillar 2 (%)	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		10.50%	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
	R.2.1	of which: CET1		5.91%	5.91%	5.91%	5.91%	5.91%	5.91%	5.91%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		14.27%	14.73%	14.73%	14.73%	14.73%	14.73%	14.73%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		9.68%	10.14%	10.14%	10.14%	10.14%	10.14%	10.14%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		13,005						
Memorandum items	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17								
related to the application of IFRS-17 for banks with insurance subsidiaries or	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS- 17		63,462						
participations	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17								
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17		20.49%						



2023 EU-wide Stress Test: P&L

	Actual	Baseline scenario				Adverse scenario		
(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025	
Net interest income	632	859	612	586	591	452	454	
Interest income	1,175	30,702	21,127	16,151	38,219	26,902	20,186	
Interest expense	-542	-29,843	-20,515	-15,565	-37,627	-26,449	-19,732	
Dividend income	12	12	12	12	6	6	6	
Net fee and commission income	1,093	1,081	1,077	1,075	824	885	934	
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	169	105	105	105	-300	19	76	
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-177			
Other operating income not listed above, net	956	710	710	710	710	710	710	
Total operating income, net	2,863	2,767	2,516	2,488	1,656	2,073	2,181	
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-26	-61	-82	-85	-776	-113	-102	
Other income and expenses not listed above, net	-1,622	-1,650	-1,635	-1,655	-1,726	-1,558	-1,776	
Profit or (-) loss before tax from continuing operations	1,215	1,057	799	748	-847	401	302	
Tax expenses or (-) income related to profit or loss from continuing operations	-232	-317	-240	-224	0	-120	-91	
Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	0							
Profit or (-) loss for the year	982	740	559	524	-847	281	212	
Amount of dividends paid and minority interests after MDA-related adjustments	0	222	168	157	0	84	64	
Attributable to owners of the parent net of estimated dividends	982	518	391	367	-847	197	148	
Memo row: Impact of one-off adjustments		0	0	0	0	0	0	
Total post-tax MDA-related adjustment		0	0	0	0	0	0	
Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17		740	559	524	-847	281	212	



2023 EU-wide Stress Test: Major capital measures and realised losses

m	ln	FI	IR)

Issuance of CET 1 Instruments 01 January to 31 March 2023	Impact on Common Equity Tier 1
Raising of capital instruments eligible as CET1 capital (+)	1137.575743
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023	Impact on Additional Tier 1 and Tier 2
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Realised losses 01 January to 31 March 2023	
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0