

2025 EU-wide Stress Test

Bank Name	Citigroup Global Markets Europe AG
LEI Code	6TJCK1B7E7UTXP528Y04
Country Code	DE



2025 EU-wide Stress Test: Summary

Citigroup Global Markets Europe AG

			1	2	3	4	5	6	7	8
			Actual	Restatement CRR3		Baseline Scenario			Adverse Scenario	
Rov	vNum	(mln EUR, %)	31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
	1	Net interest income	147		76	84	81	25	25	25
	2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	34		38	38	38	-195	47	47
	3	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-1		-3	-2	-2	-15	-3	-3
	4	Profit or (-) loss for the year	73		32	31	24	-788	-98	-88
	5	Coverage ratio: non-performing exposure (%)	-		68.62%	69.51%	69.82%	69.79%	71.42%	71.89%
	6	Common Equity Tier 1 capital	4,695	4,695	4,718	4,740	4,757	3,878	3,780	3,692
	7	Total Risk exposure amount (all transitional adjustments included)	14,587	17,536	17,613	17,641	17,666	18,908	19,001	19,033
	8	Common Equity Tier 1 ratio, %	32.19%	26.78%	26.79%	26.87%	26.92%	20.51%	19.89%	19.40%
	9	Fully loaded Common Equity Tier 1 ratio, %	32.19%	26.78%	26.79%	26.87%	26.92%	20.51%	19.89%	19.40%
	10	Tier 1 capital	4,695	4,695	4,718	4,740	4,757	3,878	3,780	3,692
	11	Total leverage ratio exposures	49,237		49,237	49,237	49,237	49,237	49,237	49,237
	12	Leverage ratio, %	9.54%	9.54%	9.58%	9.63%	9.66%	7.88%	7.68%	7.50%
	13	Fully loaded leverage ratio, %	9.54%	9.54%	9.58%	9.63%	9.66%	7.88%	7.68%	7.50%

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.

Net interest income (NII) for 2024 is reported in accordance with FINREP definitions. Projections of NII follow the definitions in accordance with Section 4 of the 2025 EU-wide stress test methodological note.

14	IFRS 9 transitional arrangements?	No



			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
										Restated							
										31/12/2024*							
				Exposur	e values			Risk exposu	ire amounts								
			A-IR	В	F-I	RB	A-IRB		F-	IRB	Stage 1 evnosure	Stage 2 exposure	Stage 3 evnosure			Stock of provisions	
RowNum		(mln EUR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage I exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposure	for Stage 2 exposure	for Stage 3 exposure	Stage 3 exposure
1		Central banks	0		0	(0 0	0	C		0	0	0	C	(0	, –
2		Central governments	0		0	(0 0	0	C	(0	0	0	C	(0	, -
3		Regional governments or local authorities	0		0	(0 0	0	C	(0	0	0	C	(0	-
4		Public sector entities	0		0	(0 0	0	C)	0	0	0	C	(0	-
5		Institutions			0	(0		C)	0	0	0	C	(0	-
6		Corporates	0		0	(0 0	0	С)	0	0	0	С	(0	-
7		Corporates - Of Which: Specialised Lending	0		0	(0 0	0	C)	0	0	0	C	(0	-
8		Corporates - Of Which: SME general corporates	0		0	(0 0	0	C)	0	0	0	C	(0	-
9		Corporates - Of Which: Purchased receivables	0		0	(0 0	0	С)	0	0	0	С	(0	-
10	Citigroup Global	Retail	0		0		0	0			0	0	0	C	(0	-
11		Retail - Secured by residential estate property	0		0		0	0			0	0	0	C	(0	-
12	Markets Europe AG	Retail - Qualifying Revolving	0		O .		0	0			0	0	0	C	(0	-
13	·	Retail - Purchased receivables	0		O .		0	0			0	0	0	C	(0	-
14		Retail - Other Retail	0		O .		0	0			0	0	0	C	(0	-
15		Retail - Other Retail - Of Which: SME	0		0		0	0			0	0	0	C	(0	-
16		Retail - Other Retail - Of Which: non-SME	0		0		0	0			0	0	0	C	(0	-
17		Collective investments undertakings (CIU)	0		0	(0 0	0	C)	0	0	0	C	(0	-
18		Equity	0		0		0	0			0	0	0	C	(0	-
19		Securitisation															
20		Other non-credit obligation assets	0		0		0	0			0	0	0	C	(0	-
21		TOTAL	0		0		0 0	0	O		0	0	0	C	(0	, -
			* Restated 31/12/2024:		•	1	, -1			•					•	•	,

											Restated							
											31/12/2024*							
					Exposure	values			Risk expos	ure amounts								
				A-IRB		F-I	RB	A-I	RB	F-IR	RB	Stage 1 evenesure	Stage 2 evenesure	Stage 2 evenesure	Stock of provisions	Stock of provisions	Stock of provisions	Coverage Ratio -
RowNum			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 5 exposure	for Stage 1 exposure	for Stage 2 exposure	for Stage 3 exposure	e Stage 3 exposure
22		Central banks		0	0	0	C	0	(0		0 (C) (0 () () (J -
23		Central governments		0	0	0	C	0	(0		0 (C) (0 () () (J -
24		Regional governments or local authorities		0	0	0	(0	(0		0 (0) (0 () () () -
25		Public sector entities		0	0	0	(0	(0		0 (0) (0 ()) (J -
26		Institutions				0	(0		0 (0) (0 () () () -
27		Corporates		0	0	0	C	0	(0		0	0		0) -
28		Corporates - Of Which: Specialised Lending		0	0	0	(0	(0		0 (0) (0 () () () -
29		Corporates - Of Which: SME general corporates		0	0	0	C	0	(0		0	O		0			J -
30		Corporates - Of Which: Purchased receivables		0	0	0	(0	(0		0 (0)	0 ())) -
31		Retail		0	0			0	((0)	0 ())) -
32	UNITED KINGDOM	Retail - Secured by residential estate property		0	0			0	((O		0) -
33		Retail - Qualifying Revolving		0	0			0	((0) (0 ())) -
34		Retail - Purchased receivables		0	0			0	((0		0) -
35		Retail - Other Retail		0	0			0	((C) (0)) (J -
36		Retail - Other Retail - Of Which: SME		0	0			0	((0)	0 ())	- ر
37		Retail - Other Retail - Of Which: non-SME		0	0			0	((C)	0)) -
38		Collective investments undertakings (CIU)		0	0	0	0	0	(0		0	0	(0))) -
39		Equity		0	0			0	((C	(0))) <u>-</u>
40		Securitisation																
41		Other non-credit obligation assets		0	0			0	((0	(0 (() -
42		TOTAL		0	0	0	(0	(0		0 (0			ນ -

											Restated							
											31/12/2024*					1		
					Exposure	e values			Risk expos	ure amounts								
				A-IRB		F-I	RB	A-I	RB	F-II	RB				Stock of provisions	Stock of provision	s Stock of provisions	s Coverage Ratio -
RowNum			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposur	for Stage 2 exposu	re for Stage 3 exposure	e Stage 3 exposur
43		Central banks	(2011)	0	(0		0		0		0			0	0	0	0 -
44		Central governments		0	(0		0	(0		0 (0 0		0	0	0	0 -
45		Regional governments or local authorities		0	(0		0	(0		0	0		0	0	0	0 -
46		Public sector entities		0	(0		0	(0		0	0		0	0	0	0 -
47		Institutions				0		o l		0		0	0		0	0	0	0 -
48		Corporates		0	(0		0	(0		0	0 0		0	0	0	0 -
49		Corporates - Of Which: Specialised Lending		0	(0		0	(0		0	0 0		0	0	0	0 -
50		Corporates - Of Which: SME general corporates		0	(0		0	(0		0	0		0	0	0	0 -
51		Corporates - Of Which: Purchased receivables		0	(0		0	(0		0 (0		0	0	0	0 -
52		Retail		0	(0	(0			0		0	0	0	0 -
53	FRANCE	Retail - Secured by residential estate property		0	(0	(0			0		0	0	0	0 -
54		Retail - Qualifying Revolving		0	(0	(0			0		0	0	0	0 -
55		Retail - Purchased receivables		0	(0	(0			0		0	0	0	0 -
56		Retail - Other Retail		0	(0	(0			0		0	0	0	0 -
57		Retail - Other Retail - Of Which: SME		0	()		0	(0			0		0	0	0	0 -
58		Retail - Other Retail - Of Which: non-SME		0	(0	(0			0		0	0	0	0 -
59		Collective investments undertakings (CIU)		0	(0		0	(0		0 (0		0	0	0	0 -
60		Equity		0	(0	(0					0	0	0	0 -
61		Securitisation																
62		Other non-credit obligation assets		0	()		0	() ()	0	U	0	0 -

										Restated							
										31/12/2024*							
				Exposu	ire values			Risk expo	sure amounts								
			A-I	RB	F-	IRB	A-I	RB		F-IRB				Stock of provisions	Stock of provisions	Stock of provisions	Coverage Ratio -
RowNum		(mln El	Non-defaulted JR, %)	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposure	for Stage 2 exposure	for Stage 3 exposure	Stage 3 exposure
64		Central banks	(0 0		0 0		0	0	0	0	0 (0 0	0	J -
65		Central governments	()	0 0		0 0		0	0	0	0	0 ()	0 0	0	<i>y</i> -
66		Regional governments or local authorities)	0 0		0 0		0	0	0	0	0 (0	0 0	0	<i>y</i> -
67		Public sector entities)	0 0		0		0	0	0	0	0	0	0	0	<i>)</i> -
68		Institutions			0		0			0	0	0	0 (0	0 0	0	<i>y</i> -
69		Corporates)	0 0		0		0	0	0	0	0	0	0	0	<i>)</i> -
70		Corporates - Of Which: Specialised Lending)	0 0		0		0	0	0	0	0	0	0	0	<i>J</i> -
71		Corporates - Of Which: SME general corporates)	0		0		0	0	0	0	0		0	0	<i>)</i> -
72		Corporates - Of Which: Purchased receivables)	0		0		0	0	0	0	0		0	0	<i>)</i> -
73		Retail)	0		0		0			0	0	0	0	0	<i>)</i> -
74	GERMANY	Retail - Secured by residential estate property)	0		0		0			0	0	0	0	0	<i>)</i> -
75	3 2 1 1 1 1 1 1	Retail - Qualifying Revolving)	0		0		0			0	0	0	0	0	<i>)</i> -
76		Retail - Purchased receivables)	0		0		0			0	0	0	0	0	<i>)</i> -
77		Retail - Other Retail)	0		0		0			0	0	0	0	0	<i>)</i> -
78		Retail - Other Retail - Of Which: SME)	0		0		0			0	0	0	0	0	<i>y</i> -
79		Retail - Other Retail - Of Which: non-SME)	0		0		0			0	0 (0	0 0	0	<i>)</i> -
80		Collective investments undertakings (CIU)	()	0 0		0 0		0	0	0	0	0 ()	0 0	0	J -
81		Equity	()	0		0		0			0	0 (0 0	0	<i>y</i> -
82		Securitisation															
83		Other non-credit obligation assets			0		0		0			0	0 (o o	0 0	0) -
84		TOTAL			0 0		0 0		0	0	0	0	0 (0 0	0	1-



	Ci	tigioup diobai iviai kets Lui ope Ad	-															
				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
											Restated							
											31/12/2024*							
					Exposure	values			Risk expo	sure amounts								
				A-IRB		F-1	100	A-II		F-I	100							
	_			A-IRB		F-1	IKB	A-11	KB	r-I	IKB	Stage 1 expecure	Stage 2 expecure	Stage 2 evenesure	Stock of provisions	Stock of provisions	Stock of provisions	Coverage Ratio -
												Stage I exposure	Stage 2 exposure	Stage 5 exposure	for Stage 1 exposure	for Stage 2 exposure	for Stage 3 exposure	Stage 3 exposure
RowNum				Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
			(mln EUR, %)															
85		Central banks		0	0	0	C	0		0 0	(0	0	C	C	0	0	·
86		Central governments		0	0	0	C	0		0 0	(0	0	C	0	0	0	-
87		Regional governments or local authorities		0	0	0	C	0		0 0	(0	0	C	C	0	0	-
88		Public sector entities		0	0	0	C	0		0 0	(0	0	C	0	0	0	<u>-</u>
89		Institutions				0	()		0	(0	0	C	0	0	0	<u>-</u>
90		Corporates		0	0	0	(0		0 0	(0	0	C	0	0	0	
91		Corporates - Of Which: Specialised Lending		0	0	0	(0		0 0	(0	0	C	0	0	0	-
92		Corporates - Of Which: SME		0	0	0	(0		0 0	(0	0	C	0	0	0	-
93		Corporates - Of Which: Purchased receivables		0	0	0	(0		0 0	(0	0	C	0	0	0	1-
94		Retail		0	0			0		0		0	0	C	0	0	0	1-
95	ITALY	Retail - Secured by residential estate property		0	0			0		0		0	0	C	0	0	0	1-
96		Retail - Qualifying Revolving		0	0			0		0		0	0	C	0	0	0	1-
97		Retail - Purchased receivables		0	0			0		0		0	0	C	0	0	0	1-
98		Retail - Other Retail		0	0			0		0		0	0	C	0	0	0	1-
99		Retail - Other Retail - Of Which: SME		0	0			0		0		0	0	C	O	0	0	1-
100		Retail - Other Retail - Of Which: non-SME		0	0			0		0		0	0	0	0	0	0	[-
101		Collective investments undertakings (CIU)		0	0	0	(0		0 0		0	0	C	0	0	0	1-
102		Equity		0	0			0		0		0	0	0	0	0	0	-
103		Securitisation																
104		Other non-credit obligation assets		0	0			0		0		0	0	0	0	0	0	<u> </u>
105		TOTAL		0	0	0	C	0		0 0		0	0	0	C	0	0	<u>-</u>

										Restated							
										31/12/2024*							
				Exposur	e values			Risk exposu	ure amounts								
			A-IR	В	F-I	RB	A-IR	В	F-II	RB				Stock of provisions	Stock of provisions	Stock of provisions	Coverage Ratio -
RowNum		(min EUR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposure	for Stage 2 exposure	for Stage 3 exposure	Stage 3 exposure
106		Central banks	0		0	C	0	0	0	0	0	0	0	0	(C	-
107		Central governments	0		0 0	C	0	0	0	0	0	0	0	0	(C	-
108		Regional governments or local authorities	0		0	C	0	0	0	0	0	0	0	0	(C	-
109		Public sector entities	0		0	C	0	0	0	0	0	0	0	0	(C	-
110		Institutions			0	C			0	0	0	0	0	0	(C	-
111		Corporates	0		0	C	0	0	0	0	0	0	0	0	(C	-
112		Corporates - Of Which: Specialised Lending	0		0	C	0	0	0	0	0	0	0	0	(C	-
113		Corporates - Of Which: SME general corporates	0		0	C	0	0	0	0	0	0	0	0	(C	-
114		Corporates - Of Which: Purchased receivables	0		0	C	0	0	0	0	0	0	0	0	(C	-
115		Retail	0		0		0	0			0	0	0	0	(C	-
116	IRELAND	Retail - Secured by residential estate property	0		0		0	0			0	0	0	0	(C	-
117		Retail - Qualifying Revolving	0		0		0	0			0	0	0	0	(C	-
118		Retail - Purchased receivables	0	(0		0	0			0	0	0	0	(C	-
119		Retail - Other Retail	0	(0		0	0			0	0	0	0	(C	-
120		Retail - Other Retail - Of Which: SME	0	(0		0	0			0	0	0	0	(C	-
121		Retail - Other Retail - Of Which: non-SME	0		0		0	0			0	0	0	0	(C	-
122		Collective investments undertakings (CIU)	0		0	C	0	0	0	0	0	0	0	0	(C	-
123		Equity	0		0		0	0			0	0	0	0	(C	-
124		Securitisation															
125		Other non-credit obligation assets	0		0		0	0			0	0	0	0	(C	-
126		TOTAL	0		0		0	0				1	0				

											Restated							
											31/12/2024*							
					Exposure	e values			Risk expos	ure amounts								
				A-IRB		F-I	RB	A-I	RB	F-IF	RB				Stock of provisions	Stock of provisions	Stock of provisions	Coverage Ratio
RowNum				Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			e for Stage 3 exposure	
no man			(mln EUR, %)		Deradiced	Non deladiced	Beradica	mon deradited	Deradiced	Worr derdanced	Deradiced							
127		Central banks		0	0	0		0 0	(0		0	0) (0	0	0 -
128		Central governments		0	0	0		0	(0		0 (0) ()	0	0	0 -
129		Regional governments or local authorities		0	0	0		0	(0		0 (0) ()	0	0	0 -
130		Public sector entities		0	0	0		0 0	(0		0	0) ()	0	0	0 -
131		Institutions				0		0		0		0	0) ()	0	0	0 -
132		Corporates		0	0	0		0	(0		0	0) (0	0	0 -
133		Corporates - Of Which: Specialised Lending		0	0	0		0	(0		0	0) (0	0	0 -
134		Corporates - Of Which: SME general corporates		0	0	0		0 0	(0		0	0) ()	0	0	0 -
135		Corporates - Of Which: Purchased receivables		0	0	0		0 0	(0		0	0) ()	0	0	0 -
136	LINUTED CTATEC	Retail		0	0			0	(0)		0	0	0 -
137	UNITED STATES	Retail - Secured by residential estate property		0	0			0	(0) (0	0	0 -
138		Retail - Qualifying Revolving		0	0			0	(0)		0	0	0 -
139		Retail - Purchased receivables		0	0			0	(0)		0	0	0 -
140		Retail - Other Retail		0	0			0	(0)		0	0	0 -
141		Retail - Other Retail - Of Which: SME		0	0)		0	()			0	()	0	0	0 -
142		Retail - Other Retail - Of Which: non-SME		0	0			0	(0)		0	0	ე -
143		Collective investments undertakings (CIU)		0	0	0		0	(0		0	0)		0	0	<u>) - </u>
144		Equity		0	0			0	(0) (0	0	J -
145		Securitisation														0	0	
146		Other non-credit obligation assets		0	0			0	(0	U	<u>J</u> -

											Restated							
											31/12/2024*							
					Exposure	values			Risk eynos	ure amounts	31/12/2024	T						
				A-IRE	3	F-II	RB	A-IF	B	F-I	RB	Stage 1 evenesure	Stage 2 evenesure	Stage 2 gymasura	Stock of provisions	Stock of provisions	Stock of provisions	Coverage Ratio -
												Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			for Stage 3 exposure	
RowNum				Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
			(mln EUR, %)															
148		Central banks		0	0	0	(0		0		0 (0)	0	(0	<i>i</i> -
149		Central governments		0	0	0	(0		0		0 (0)	0	(0	<i>i</i> -
150		Regional governments or local authorities		0	0	0	(0		0		0 (0)	0	(0	<i>j</i> -
151		Public sector entities		0	0	0	(0		0		0	0)	o c	(0	<i>y</i> -
152		Institutions				0	(0		0	0)	0	(0	<i>j</i> –
153		Corporates		0	0	0	(0	ſ	0		0	0	(0	(0	<i>j</i> -
154		Corporates - Of Which: Specialised Lending		0	0	0	(0	ſ	0		0	0		0	(0	<i>i</i> -
155		Corporates - Of Which: SME general corporates		0	0	0	(0	(0		0 (0)	0	(0	<i>j</i> -
156		Corporates - Of Which: Purchased receivables		0	0	0	(0	(0		0 (0)	0	(0	<i>j</i> -
157		Retail		0	0)		0		0		(0)	0 0	(0	<i>j</i> -
158	NORWAY	Retail - Secured by residential estate property		0	0			0	1	o l		(0)	0 0	(0	<i>j</i> -
159		Retail - Qualifying Revolving		0	0)		0		o		(0)	0 0	(0	<i>j</i> -
160		Retail - Purchased receivables		0	0)		0		o l		(0)	0 0	(0	<i>j</i> -
161		Retail - Other Retail		0	0			0	1	o l		(0)	0 0	(0	<i>j</i> -
162		Retail - Other Retail - Of Which: SME		0	0			0		0		(0		0	(0	<i>i</i> -
163		Retail - Other Retail - Of Which: non-SME		0	0			0				(0)	0	(0	<i>j</i> –
164		Collective investments undertakings (CIU)		0	0	0	(0	(0		0 (0		0	(0	<i>j</i> –
165		Equity		0	0			0	(0		(0		0	(0	, –
166		Securitisation																
167		Other non-credit obligation assets		0	0			0	(0		(0)	0	(0	<i>y</i> -
168		TOTAL		0	0	0	(0	ſ	0		0	0)	O C		0 0	기-



	Ci	tigroup Giobai Markets Europe AG															
			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
										Restated							
										31/12/2024*							
				Exposu	re values			Risk expos	ure amounts								
			A-I		F-IRI	В	A-II			IRB				Shook of municipus	Stack of municipus	Stock of municipal	Cavaran Batis
											Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			Stock of provisionsfor Stage 3 exposure	
RowNum			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted				ior a maga = empagana		a ioi amba a ambaama	arage a corpora
			mln EUR, %)														
169		Central banks			0 0	(0 0	(0)	0 (0 (0 0		0 0	-
170		Central governments			0 0		0 0	(0)	0 (0 (0 0		0 0) -
171		Regional governments or local authorities			0 0		0 0	(0		0 (0 (0 0		0 0) -
172		Public sector entities			0 0	(0 0	(0		0	0		0 0		0 0) -
173		Institutions			0		0		C		0	0		0 0		0 0) -
174		Corporates			0	(0	(O		0	0		0 0		0 0) -
175		Corporates - Of Which: Specialised Lending			0 0		0 0	(0		0	0		0 0		0 0) -
176		Corporates - Of Which: SME general corporates			0		0	(O		0	0		0 0		0 0) -
177		Corporates - Of Which: Purchased receivables			0 0	(0 0	(0		0	0		0 0		0 0) -
178	CDAIN	Retail			0		0	(0 (0 0		0 0) -
179	SPAIN	Retail - Secured by residential estate property			0		0	(0 (0 0		0 0) -
180		Retail - Qualifying Revolving			0		0	((0		0 0		0 0) -
181		Retail - Purchased receivables			0		0	((0		0 0		0 0) -
182		Retail - Other Retail			0		0	((0		0 0		0 0) -
183		Retail - Other Retail - Of Which: SME			0		0	((0		0 0		0 0) -
184		Retail - Other Retail - Of Which: non-SME	(O .	0		0	()		(0 (0 0		0 0) -
185		Collective investments undertakings (CIU)			0 0		0 0	(0		0 (0 (0 0		0 0) -
186		Equity)	0		0	((0)	0 0		0 0) -
187		Securitisation	,		0			,			,			0		0	
188		Other non-credit obligation assets		7	0		0										<u>'</u> -



		16	17	18	19	20	21	22	23 24	25	26	27	28	29	30	31	32	33	34	35	36
											Baseline Scenari	io									
					31/12/	2025					31/12/2026							31/12/2027			
	(min El		Stage 2 exposi	ure Stage 3 expos	Stock of pr for Stage 1	rovisions Stock of pro exposure for Stage 2 e	ovisions Stock of prov xposure for Stage 3 exp	isions Coverage Ratio - losure Stage 3 exposure	Stage 1 exposure Stage 2 exposu	e Stage 3 exposure	Stock of provisions for Stage 1 exposur	s Stock of provisions re for Stage 2 exposur	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 provis for Stage 2 expo	ions Stock of provisi osure Stage 3 expo	ons for Coverage Ratio - sure Stage 3 exposure
		511, 70)	0	0	0	0	0	0 -	0	0	0	0	0) -	(0	0	0 0		0	0 -
			0	0	0	0	0	0 -	0	0	0	0	0 () -	(0	0	0 0		0	0 -
			0	0	0	0	0	0 -	0	0	0	0	0 () -	(0	0	0 0)	0	0 -
	Public sector entities		0	0	0	0	0	0 -	0	0	0	0	0) -	(0	0	0 0		0	0 -
	Institutions		0	0	0	0	0	0 -	0	0	0	0	0 () -	(0	0	0 0)	0	0 -
	Corporates		0	0	0	0	0	0 -	0	0	0	0	0 () -	(0	0	0 0)	0	0 -
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0 -	0	0	0	0	0 () -	(0	0	0 0)	0	0 -
	Corporates - Of Which: SME general corporates		0	0	0	0	0	0 -	0	0	0	0	0 () -	(0	0	0 0)	0	0 -
	Corporates - Of Which: Purchased receivables		0	0	0	0	0	0 -	0	0	0	0	0 () -	(0	0	0 0)	0	0 -
Citigroup Global	Retail		0	0	0	0	0	0 -	0	0	0	0	0 () -	(0	0	0 0)	0	0 -
Citigioup Global	Retail - Secured by residential estate property		0	0	0	0	0	0 -	0	0	0	0	0 () -	(0	0	0 0)	0	0 -
Markets Europe AG	Retail - Qualifying Revolving		0	0	0	0	0	0 -	0	0	0	0	0) -	(0	0	0 0)	0	0 -
· ·	Retail - Purchased receivables		0	0	0	0	0	0 -	0	0	0	0	0) -	(0	0	0 0)	0	0 -
			0	0	0	0	0	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	0 0)	0	0 -
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0 -	0	0	0	0	0 () -	(0	0	0 0)	0	0 -
	Collective investments undertakings (CIU)		0	0	0	0	0	0 -	0	0	0	0	0 () -	(0	0	0 0)	0	0 -
	Equity		0	0	0	0	0	0 -	0	0	0	0	0 () -	(0	0	0 0)	0	0 -
	Securitisation																				
	Other non-credit obligation assets		0	0	0	0	0	0 -	0	0	0	0	0) -	(0	0	0 0)	0	0 -
	TOTAL		0	0	0	0	0	0 -	0	0	0	0	0) -	(0	0	0 0		0	0 -
	Citigroup Global Markets Europe AG	Central banks Central governments Regional governments or local authorities Public sector entities Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME general corporates Corporates - Of Which: Purchased receivables Retail Retail - Secured by residential estate property Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Collective investments undertakings (CIU) Equity Securitisation Other non-credit obligation assets	Central banks Central governments Regional governments or local authorities Public sector entities Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME general corporates Corporates - Of Which: Purchased receivables Retail - Retail - Secured by residential estate property Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Collective investments undertakings (CIU) Equity Securitisation Other non-credit obligation assets	Central banks Central governments Regional governments or local authorities Opublic sector entities Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: Purchased receivables Corporates - Of Which: Purchased receivables Opublic sector entities Opubl	Stage 1 exposure Stage 2 exposure Stage 3 exp	Stage 1 exposure Stage 2 exposure Stage 3 exposure Stage 3 exposure Stage 1 exposure Stage 3 exposure Stage 3 exposure Stage 1 exposure Stage 2 exposure Stage 3 exposure Stage 3 exposure Stage 1 exposure Stage 3 exposure Stage 1 exposure Stage 2 exposure Stage 1 exp	Stage 1 exposure Stage 2 exposure Stage 3 exposure Stage 3 exposure Stage 3 exposure Stage 1 exposure Stage 2 exposure Stage 3 exposure Stage 1 exposure Stage 2 exposure Stage 1 exposure Stage 2 exposure Stage 3 exposure Stage 1 exposure Stage 2 exposure Stage 3 exposure Stage 2 exposure Stage 3 exposure Stage 2 exposure Stage 3 exp	Stage 1 exposure Stage 2 exposure Stage 3 exposure Stock of provisions for Stage 2 exposure Stock of provisions On Stock of provisions Stock of provisions Stock of provisions On Stock of provisions On Stock of provisions Stock of provisions On Stoc	Stage 1 exposure Stage 2 exposure Stage 3 exp	Stage 2 exposure Stage 2 exposure Stage 2 exposure Stage 3 exp	Stage 1 exposure Stage 2 exposure Stage 3 exp	Sing 2 reposure Sing 2 reposure Sing 2 reposure Sing 3 reposure Sing 4 reposure Sing 5 reposure Sing 6 rep	Stage 1 exposure Stage 2 exposure Stage 3 exp	Stage 1 exposure Stage 2 exposure Stage 3 exp	Supplication Supp	Stage Capposite Stag	Second S	Citigroup Global Amarkets Europe Global Amarkets Global Colorate G	Citigroup Global Markets Europe Global Mar	Continue of the Continue of	Table Laping Stage Company Stage Com

											Baseline Scenario										
					31/12/202	25					31/12/2026							31/12/20	027		
RowNum		(mln EUR,	Stage 2 exposure	Stage 3 exposure	Stock of provi for Stage 1 exp	isions Stock of posure for Stage	provisions Stock of 2 exposure for Stage	provisions Coverage Ratio - 3 exposure Stage 3 exposure	Stage 1 exposure Stage 2 expo	sure Stage 3 exposure	Stock of provisions for Stage 1 exposure for	Stock of provisions or 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 prov for Stage 1 ex	visions Stock of p posure for Stage 2	provisions Stock of provisions Stage 3 expos	ons for Coverage Ratio - sure Stage 3 exposure
22		Central banks	0	0	0	0	0	0 -	0	0	0 0	0	(-	С		0	0	0	0	0 -
23		Central governments	0	0	0	0	0	0 -	0	0	0 0	0	(-	C		0	0	0	0	0 -
24		Regional governments or local authorities	0	0	0	0	0	0 -	0	0	0 0	0	(-	C		0	0	0	0	0 -
25		Public sector entities	0	0	0	0	0	0 -	0	0	0 0	0	(-	C		0	0	0	0	0 -
26		Institutions	0	0	0	0	0	0 -	0	0	0 0	0	(-	C		0	0	0	0	0 -
27		Corporates	0	0	0	0	0	0 -	0	0	0 0	0	(-	C		0	0	0	0	0 -
28		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0 -	0	0	0 0	0	(-	C		0	0	0	0	0 -
29		Corporates - Of Which: SME general corporates	0	0	0	0	0	0 -	0	0	0 0	0	() -	C		0	0	0	0	0 -
30		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0 -	0	0	0 0	0	(-	C		0	0	0	0	0 -
31		Retail	0	0	0	0	0	0 -	0	0	0 0	0	(-	C		0	0	0	0	0 -
32	UNITED KINGDOM		0	0	0	0	0	0 -	0	0	0 0	0	(-	C		0	0	0	0	0 -
33		Retail - Qualifying Revolving	0	0	0	0	0	0 -	0	0	0 0	0	(-	С		0	0	0	0	0 -
34		Retail - Purchased receivables	0	0	0	0	0	0 -	0	0	0 0	0	(-	C		0	0	0	0	0 -
35		Retail - Other Retail	0	0	0	0	0	0 -	0	0	0 0	0	() -	C		0	0	0	0	0 -
36		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0 -	0	0	0 0	0	(-	C		0	0	0	0	0 -
37		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0 -	0	0	0 0	0	(-	С		0	0	0	0	0 -
38		Collective investments undertakings (CIU)	0	0	0	0	0	0 -	0	0	0 0	0	(-	С		0	0	0	0	0 -
39		Equity	0	0	0	0	0	0 -	0	0	0 0	0	(-	С		0	0	0	0	0 -
40		Securitisation																			
41		Other non-credit obligation assets	0	0	0	0	0	0 -	0	0	0 0	0	(-	С		0	0	0	0	0 -
42		TOTAL	0	0	0	0	0	0 -	0	ol	ol o	0	ol () -)	0	0	0	0	0 -

												Baseline Scenario										
					31/12/2	.025						31/12/2026							31/1	12/2027		
RowNum		(mln EUR, S	Stage 2 exposure	Stage 3 exposure			provisions Stock of pro 2 exposure for Stage 3 e	visions Coverage Ratio - kposure Stage 3 exposure	Stage 1 exposure Stag	e 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 p	provisions Stock of 1 exposure for Stage	provisions Stock of provisi 2 exposure Stage 3 expo	ons for Coverage Ratio - sure Stage 3 exposure
43	C	Central banks	0		0	0	0	0 -	0	0	C	0	() -	0		0	0	0	0	0 -
44	C	Central governments	0		0	0	0	0 -	0	0	C	0	() () -	0		0	0	0	0	0 -
45		Regional governments or local authorities	0 (0	0	0	0 -	0	0	C	0	() () -	0		0	0	0	0	0 -
46		Public sector entities	0 (0	0	0	0 -	0	0	C	0	() () -	0		0	0	0	0	0 -
47		Institutions	0 (0	0	0	0 -	0	0	C	0	() () -	0		0	0	0	0	0 -
48	C	Corporates	0		0	0	0	0 -	0	0	C	0	(0) -	0)	0	0	0	0	0 -
49		Corporates - Of Which: Specialised Lending	0)	0	0	0	0 -	0	0	C	0	(0) -	0	D	0	0	0	0	0 -
50		Corporates - Of Which: SME general corporates	0		0	0	0	0 -	0	0	C	0	() () -	0)	0	0	0	0	0 -
51		Corporates - Of Which: Purchased receivables	0 (0	0	0	0 -	0	0	C	0	(0) -	0	D	0	0	0	0	0 -
52	F	Retail	0 (0	0	0	0 -	0	0	C	0	(0) -	0)	0	0	0	0	0 -
₅₃ FF	RANCE	Retail - Secured by residential estate property	0 (0	0	0	0 -	0	0	C	0	(0) -	0)	0	0	0	0	0 -
54		Retail - Qualifying Revolving	0 (0	0	0	0 -	0	0	C	0	(0) -	0)	0	0	0	0	0 -
55		Retail - Purchased receivables	0 (0	0	0	0 -	0	0	C	0	(0) -	0)	0	0	0	0	0 -
56		Retail - Other Retail	0 (0	0	0	0 -	0	0	C	0	(0) -	0		0	0	0	0	0 -
57		Retail - Other Retail - Of Which: SME	0)	0	0	0	0 -	0	0	C	0	(0) -	0)	0	0	0	0	0 -
58		Retail - Other Retail - Of Which: non-SME	0		0	0	0	0 -	0	0	C	0	(0) -	0		0	0	0	0	0 -
59		Collective investments undertakings (CIU)	0	D	0	0	0	0 -	0	0	C	0	(0) -	0)	0	0	0	0	0 -
60	E	Equity Securitisation	0		0	0	0	0 -	0	0	С	0	(0) -	0)	0	0	0	0	0 -
61																-						
62		Other non-credit obligation assets	0 ()	0	0	0	0 -	0	0		0	() () -	0)	0	0	0	0	0 -

													Baseline Scenario									
						31/12/2	025						31/12/2026						31/12/20	027		
RowNum			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of pro for Stage 1 ex	ovisions Stock of poxposure for Stage 2	rovisions Stock exposure for Stag	of provisions Coverage Ratio - ge 3 exposure Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions Stock of provision for Stage 1 exposure for Stage 2 exposu	s Stock of provisions re for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provi for Stage 1 exp	isions Stock of provisio posure for Stage 2 expos	ons Stock of provisions fo sure Stage 3 exposure	or Coverage Ratio - Stage 3 exposure
64		Central banks		0 (0	0	0	0 -	0	(0	0 0	0) -		0	J	0	0	0	0 -
65		Central governments		0 (0	0	0	0 -	0	(0	0 0	0 () -		0	J	0	0	0	0 -
66		Regional governments or local authorities		0 (0	0	0	0 -	0	(0	0 0	0 () -		0	J	0	0	0	0 -
67		Public sector entities		0 ()	0	0	0	0 -	0	(0	0 0	0 () -		0	<u>)</u>	0	0	0	0 -
68		Institutions		0 ()	0	0	0	0 -	0	(0	0 0	0 () -		0	<u>)</u>	0	0	0	0 -
69		Corporates		0 ()	0	0	0	0 -	0	(0	0 0	0 () -		0	<u>)</u>	0	0	0	0 -
70		Corporates - Of Which: Specialised Lending		0 ()	0	0	0	0 -	0	(0	0 0	0 () -		0	<u>)</u>	0	0	0	0 -
71		Corporates - Of Which: SME general corporates		0 0	O .	0	0	0	0 -	0	(0	0 0	0 () -		0	<u>)</u>	0	0	0	0 -
72		Corporates - Of Which: Purchased receivables		0 0)	0	0	0	0 -	0	(0	0 0	0 () -		0	<u>)</u>	0	0	0	0 -
73		Retail		0 ()	0	0	0	0 -	0	(0	0 0	0 () -		0	<u>)</u>	0	0	0	0 -
74	GERMANY	Retail - Secured by residential estate property		0 0)	0	0	0	0 -	0	(0	0 0	0 () -		0	<u>)</u>	0	0	0	0 -
75		Retail - Qualifying Revolving		0 0)	0	0	0	0 -	0	(0	0 0	0 () -		0	<u>)</u>	0	0	0	0 -
76		Retail - Purchased receivables		0 0)	0	0	0	0 -	0	(0	0 0	0 () -		0	<u>)</u>	0	0	0	0 -
77		Retail - Other Retail		0 0	D	0	0	0	0 -	0	(0	0 0	0 () -		0	<u>)</u>	0	0	0	0 -
78		Retail - Other Retail - Of Which: SME		0 ()	0	0	0	0 -	0	(0	0 0	0 () -		0	J ·	0	0	0	0 -
79		Retail - Other Retail - Of Which: non-SME		0 (0	0	0	0 -	0	(0	0 0	0) -		0	J	0	0	0	0 -
80		Collective investments undertakings (CIU)		0		0	0	0	0 -	0	(0	0 0	0) -		0	J	0	0	0	0 -
81		Equity		0 0)	0	0	0	0 -	0	(0	0 0	0) -		0	٥	0	0	0	0 -
82		Securitisation																				
83		Other non-credit obligation assets		0 (0	0	0	0 -	0	(0	0 0	0 () -		0	0	0	0	0	0 -
84		TOTAL		0 0		0	0	0	0 -	0	(0	0 0	0) -		0	0	0	0	0	0 -



eba European Banking Authority 2025 EU-wide Stress Test: Credit risk IRB Citigroup Global Markets Europe AG

	5 1	•	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
													Baseline Scenario)									
						31/12/2025							31/12/2026							31/12/20	27		
RowNum		(mln EUR, %)		Stage 2 exposure	Stage 3 exposure			ions Stock of provision	ns Coverage Ratio - ure Stage 3 exposure	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			visions Stock of provision sposure Stage 3 exposi	ns for Coverage Ratio - ire Stage 3 exposure
85	Central banks		0		0	0	0	0	0 -	0	0	0	(0) -	(0	0	0	0	0	0 -
86	Central governmen	nts	0		0	0	0	0	0 -	0	0	0	(0) () -	(0	0	0	0	0	0 -
87		ents or local authorities	0		0	0	0	0	0 -	0	0	0	(0) () -	(0	0	0	0	0	0 -
88	Public sector entiti		0		0	0	0	0	0 -	0	0	0	(0) () -	(0	0	0	0	0	0 -
89	Institutions		0		0	0	0	0	0 -	0	0	0	(0	0) -	(0	0	0	0	0	0 -
90	Corporates		0		0	0	0	0	0 -	0	0	0	(0	0) -	(0	0	0	0	0	0 -
91		f Which: Specialised Lending	0		0	0	0	0	0 -	0	0	0	(0	0) -	(0	0	0	0	0	0 -
92	Corporates - O	f Which: SME	0		0	0	0	0	0 -	0	0	0	(0	0) -	(0	0	0	0	0	0 -
93	Corporates - O	f Which: Purchased receivables	0		0	0	0	0	0 -	0	0	0	(0) () -	(0	0	0	0	0	0 -
94	Retail		0		0	0	0	0	0 -	0	0	0	(0) () -	(0	0	0	0	0	0 -
95		d by residential estate property	0		0	0	0	0	0 -	0	0	0	(0	0) -	(0	0	0	0	0	0 -
96	Retail - Qualify		0		0	0	0	0	0 -	0	0	0	(0	0) -	(0	0	0	0	0	0 -
97		sed receivables	0		0	0	0	0	0 -	0	0	0	(0	0) -	(0	0	0	0	0	0 -
98	Retail - Other F		0		0	0	0	0	0 -	0	0	0	(0	0) -	(0	0	0	0	0	0 -
99		ner Retail - Of Which: SME	0		0	0	0	0	0 -	0	0	0	(0	0) -	(0	0	0	0	0	0 -
100	Retail - Otl	ner Retail - Of Which: non-SME	0		0	0	0	0	0 -	0	0	0	(0) () -	(0	0	0	0	0	0 -
101		ents undertakings (CIU)	0		0	0	0	0	0 -	0	0	0	(0	0) -	(0	0	0	0	0	0 -
102	Equity		0		0	0	0	0	0 -	0	0	0	(0) () -	(0	0	0	0	0	0 -
103	Securitisation																						
104	Other non-credit of	bligation assets	0		0	0	0	0	0 -	0	0	0	(0	0) -	(0	0	0	0	0	0 -
105	TOTAL		0		0	0	0	0	0 -	0	0	0	(0) () -	(0	0	0	0	0	0 -

														Baseline Scenario										
							31/12/2025							31/12/2026							31/12/2027			
RowNum			Stag (mln EUR, %)	ge 1 exposure	Stage 2 exposure	Stage 3 exposure	e Stock of provisions for Stage 1 exposure	s Stock of provisions e for Stage 2 exposure	s Stock of provisions e for Stage 3 exposur	Coverage Ratio - e Stage 3 exposure	Stage 1 exposure St	age 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisi for Stage 2 expo	ons Stock of provisions sure for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposu	re Stage 3 exposure			Stock of provisions fo Stage 3 exposure	
106		Central banks	(11111 2011) 707	0	C		0	0	0	0 -	0	0		0	0	0 0) -	0		0		0 0		0 -
107		Central governments		0	C		0	0 (0	0 -	0	0		0	0	0 () -	0		0) (0 (0 -
108		Regional governments or local authorities		0	C		0	0	0	0 -	0	0		0	0	0 () -	0		0) (0 (0 -
109		Public sector entities		0	C		0	0 (0	0 -	0	0		0	0	0 0) -	0		0) (0 (0 -
110		Institutions		0	C)	0	0 (0	0 -	0	0		0	0	0 () -	0		0) (0 (0 -
111		Corporates		0	C)	0	0	0	0 -	0	0		0	0	0 () -	0		0	0	0 (0 -
112		Corporates - Of Which: Specialised Lending		0	C		0	0	0	0 -	0	0		0	0	0 0) -	0		0		0		0 -
113		Corporates - Of Which: SME general corporates		0	C		0	0	0	0 -	0	0		0	0	0 0) -	0		0		0		0 -
114		Corporates - Of Which: Purchased receivables		0	C		0	0	0	0 -	0	0		0	0	0 () -	0		0	0	0 (0 -
115		Retail		0	C		0	0	0	0 -	0	0		0	0	0 0) -	0		0	0	0 (0 -
116	IRELAND	Retail - Secured by residential estate property		0	C		0	0	0	0 -	0	0		0	0	0 0) -	0		0) (0 0		0 -
117		Retail - Qualifying Revolving		0	C		0	0	0	0 -	0	0		0	0	0 0) -	0		0)	0 0)	J -
118		Retail - Purchased receivables		0	C		0	0	0	0 -	0	0		0	0	0 0) -	0		0)	0 0		J -
119		Retail - Other Retail		0	C	D	0	0	0	0 -	0	0		0	0	0 0) -	0		0	0	0 0		J -
120		Retail - Other Retail - Of Which: SME		0	C		0	0	0	0 -	0	0		0	0	0 () -	0		0)	0 0		0 -
121		Retail - Other Retail - Of Which: non-SME		0	C		0	0	0	0 -	0	0		0	0	0 0) -	0		0) (0 ()	0 -
122		Collective investments undertakings (CIU)		0	C		0	0	0	0 -	0	0		0	0	0 0) -	0		0	0	0 0		0 -
123		Equity		0	C		0	0	0	0 -	0	0		0	0	0 () -	0		0) (0 (0 -
124		Securitisation																						
125		Other non-credit obligation assets		0	C		0	0	0	0 -	0	0		0	0	0 0) -	0		0	0	0 0		0 -

												Baseline Scenario										
						31/12/202	25					31/12/2026							31/12/2	2027		
RowNum			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			visions Stock of pro posure for Stage 3 e	ovisions Coverage Ratio - exposure Stage 3 exposure	Stage 1 exposure Stage 2	exposure Stage 3 exposu	Stock of provisions	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 pro	visions Stock of provision sposure for Stage 2 exposu		
Kowitani		(mln EUR	3, %)																			
127		Central banks		0 0		0	0	0	0 -	0	0	0 (0 0	-	() ()	0	0	0	0 -
128		Central governments		0 0		0	0	0	0 -	0	0	0 (0 0	-) ()	0	0	0	0 -
129		Regional governments or local authorities		0 0		0	0	0	0 -	0	0	0 (0 0	-) ()	0	0	0	0 -
130		Public sector entities		0 0)	0	0	0	0 -	0	0	0 (0 0	-) ()	0	0	0	0 -
131		Institutions		0 0		0	0	0	0 -	0	0	0 0		0 0	-) (0	0	0	0 -
132		Corporates		0 0		0	0	0	0 -	0	0	0 (0 0	-) ()	0	0	0	0 -
133		Corporates - Of Which: Specialised Lending		0 0		0	0	0	0 -	0	0	0 0		0 0	-) (0	0	0	0 -
134		Corporates - Of Which: SME general corporates		0 0)	0	0	0	0 -	0	0	0 ()	0 0	-) ()	0	0	0	0 -
135		Corporates - Of Which: Purchased receivables		0 0		0	0	0	0 -	0	0	0 0		0	-)		0	0	0	0 -
136	LINUTED STATES	Retail		0 0		0	0	0	0 -	0	0	0 0		0	-)		0	0	0	0 -
137	UNITED STATES	Retail - Secured by residential estate property		0 0		0	0	0	0 -	0	0	0 0		0	-				0	0	0	0 -
138		Retail - Qualifying Revolving		0 0		0	0	0	0 -	0	0	0 0		0	-				0	0	0	0 -
139		Retail - Purchased receivables		0 0		0	0	0	0 -	0	0	0 0		0	-		(0	0	0	0 -
140		Retail - Other Retail		0 0		0	0	0	0 -	0	0	0 0		0	-				0	0	0	0 -
141		Retail - Other Retail - Of Which: SME		0 0		0	0	0	0 -	0	0	0 (0 0	-)		0	0	0	0 -
142		Retail - Other Retail - Of Which: non-SME		0 0)	0	0	0	0 -	0	0	0 0)	0 0	-))	0	0	0	0 -
143		Collective investments undertakings (CIU)		0 0		0	0	0	0 -	0	0	0 (O	0 0	-	())	0	0	0	0 -
144		Equity		0 0		0	0	0	0 -	0	0	0 ()	0 0	-) ()	0	0	0	0 -
145		Securitisation		0		0	0	0	0		0			0 0					0	0	0	
146		Other non-credit obligation assets TOTAL		0 0	7	0	0	0	0 -	0	0	0	7	0 0	-))	0	0	0	0

												Baseline Scenario									
							31/12/2025					31/12/2026						31/12/2027			
							31, 11, 2013					31, 12, 2020						31, 12, 232,			
RowNum			Stag (mln EUR, %)	ge 1 exposure Stag	ge 2 exposure	Stage 3 exposure	Stock of provisions Stock of pr for Stage 1 exposure for Stage 2 of	ovisions Stock of provision exposure for Stage 3 exposure	s Coverage Ratio - re Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions S for Stage 1 exposure fo	Stock of provisions or Stage 2 exposure 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	
148		Central banks	(2011)	0	0	0	0	0	0 -	0	0 (0 0	0 0	-	(0	0	0 0	0	0	-
149		Central governments		0	0	0	0	0	0 -	0	0 (0 0	0 0	-	(0	0	0 0	0	0	[-
150		Regional governments or local authorities		0	0	0	0	0	0 -	0	0 (0 0	0 0	-	(0	0	0 0	0	0	[-
151		Public sector entities		0	0	0	0	0	0 -	0	0 (0 0	0 0	-	(0	0	0 0	0	0	[-
152		Institutions		0	0	0	0	0	0 -	0	0 (0 0	0 0	-	(0	0	0 0	0	0	[-
153		Corporates		0	0	0	0	0	0 -	0	0 (0 0	0 0	-	(0	0	0 0	0	0	[-
154		Corporates - Of Which: Specialised Lending		0	0	0	0	0	0 -	0	0 (0 0	0 0	-	(0	0	0 0	0	0	(-
155		Corporates - Of Which: SME general corporates		0	0	0	0	0	0 -	0	0 (0 0	0 0	-	(0	0	0 0	0	0	(-
156		Corporates - Of Which: Purchased receivables		0	0	0	0	0	0 -	0	0 (0 0	0 0	-	(0	0	0 0	0	0	1-
157	NODWA	Retail		0	0	0	0	0	0 -	0	0	0 0	0 0	-	(0	0	0	0	0	1-
158	NORWAY	Retail - Secured by residential estate property		0	0	0	0	0	0 -	0	0	0 0	0 0	-	(0	0	0	0	0	1-
159		Retail - Qualifying Revolving		0	0	0	0	0	0 -	0	0	0 0	0 0	-	(0	0	0	0	0	1-
160		Retail - Purchased receivables		0	0	0	0	0	0 -	0	0	0 0	0 0	-	(0	0	0	0	0	[-
161		Retail - Other Retail		0	0	0	0	0	0 -	0	0	0 0	0 0	-	(0	0	0	0	0	1-
162		Retail - Other Retail - Of Which: SME		0	0	0	0	0	0 -	0	0 (0 0	0 0	-	(0	0	0	0	0	<u> </u> -
163		Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0 -	0	0 (0 0	0 0	-	(0	0	0	0	0	[
164		Collective investments undertakings (CIU)		0	0	0	0	0	0 -	0	0 (0 0	0 0	-	(0	0	0	0	0	<u>-</u> '
165		Equity		0	0	0	0	0	0 -	0	0 (0 0	0 0	-	(0	0	0	0	0	<u>-</u>
166		Securitisation		0	0	0		0	0	0	0 (0	0		,	0	0		0	0	
167 168		Other non-credit obligation assets TOTAL		0	0	0		0	0	0		0	0 0	-		0	0	0	0	0	.[



2025 EU-wide Stress Test: Credit risk IRB Citigroup Global Markets Europe AG

	Cit	tigroup Global Markets Europe AG																				
			16	17	18	19	20	21	22	23 24	25	26	27	28	29	30	31	32	33	34	35	36
												Baseline Scenari	0									
						31/12/2025						31/12/2026							31/12/2027			
RowNum			Stage 1 exposu	ure Stage 2 exposur	re Stage 3 exposur	Stock of provisio for Stage 1 expos	ons Stock of provisions of stage 2 expos	ions Stock of provisions sure for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 ex	osure Stage 3 exposur	Stock of provision for Stage 1 exposur	s Stock of provisions re 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			ions Stock of provisions f sure Stage 3 exposure	
169		Central banks	(111111 EON, 70)	0	0	0	0	0 0	-	0	0	0	0	0 0 -			0	0	0	0	0	0 -
170		Central governments		0	0	0	0	0 0	-	0	0	0	0	0 0 -			0	0	0	0	0	0 -
171		Regional governments or local authorities		0	0	0	0	0 0	-	0	0	0	0	0 0 -			0	0	0	0	0	0 -
172		Public sector entities		0	0	0	0	0 0	-	0	0	0	0	0 0 -			0	0	0	0	0	0 -
173		Institutions		0	0	0	0	0 0	-	0	0	0	0	0 0 -			0	0	0	0	0	0 -
174		Corporates		0	0	0	0	0 0	-	0	0	0	0	0 0 -			0	0	0	0	0	0 -
175		Corporates - Of Which: Specialised Lending		0	0	0	0	0 0	-	0	0	0	0	0 0 -			0	0	0	0	0	0 -
176		Corporates - Of Which: SME general corporates		0	0	0	0	0 0	-	0	0	0	0	0 0 -			0	0	0	0	0	0 -
177		Corporates - Of Which: Purchased receivables		0	0	0	0	0 0	-	0	0	0	0	0 0 -			0	0	0	0	0	0 -
178	CDAIN	Retail		0	0	0	0	0 0	-	0	0	0	0	0 0 -			0	0	0	0	0	0 -
179	SPAIN	Retail - Secured by residential estate property		0	0	0	0	0 0	-	0	0	0	0	0 0 -			0	0	0	0	0	0 -
180		Retail - Qualifying Revolving		0	0	0	0	0 0	-	0	0	0	0	0 0 -			0	0	0	0	0	0 -
181		Retail - Purchased receivables		0	0	0	0	0 0	-	0	0	0	0	0 0 -			0	0	0	0	0	0 -
182		Retail - Other Retail		0	0	0	0	0 0	-	0	0	0	0	0 0 -			0	0	0	0	0	0 -
183		Retail - Other Retail - Of Which: SME		0	0	0	0	0 0	-	0	0	0	0	0 0 -			0	0	0	0	0	0 -
184		Retail - Other Retail - Of Which: non-SME		0	0	0	0	0 0	-	0	0	0	0	0 -			0	0	0	0	0	0 -
185		Collective investments undertakings (CIU)		0	0	0	0	0 0	-	0	0	0	0	0 0 -			0	0	0	0	0	0 -
186		Equity		0	0	0	0	0 0	-	0	0	0	0	0 0 -			0	0	0	0	0	0 -
187		Securitisation																				
188		Other non-credit obligation assets		0	0	0	0	0 0	-	0	0	0	0	0 0			0	0	0	0	0	0 -



	· ·	oup Global Markets Europe AG	37	38	39	40	41	42 43	44	45 <u> </u>	46	47	48	49	50	51	52	53	54	55	5 <u>6</u>	_57
												Adverse Scenario										
						31/12/2025						31/12/2026							31/12/2027			
RowNum		(mln	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 Coverage Ra for Stage 3 exposure Stage 3 expo	tio - sure Stage 1 exposure	Stage 2 exposure	Stage 3 exposu	re Stock of provision for Stage 1 exposu	s Stock of provision re for Stage 2 exposu	s Stock of provisions re for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure		
1		Central banks		0	0 0	0	0	0 -	0		0	0	0	0 0	-		0		0 0	0	C	0 -
2		Central governments		0	0 (0 (0	0 -	0		0	0	0	0 0	-		0		0 0	0	C	0 -
3		Regional governments or local authorities		0	0 (0 (0	0 -	0		0	0	0	0 0	-		0	0	0 0	0	C	0 -
4		Public sector entities		0	0 (0 (0	0 -	0		0	0	0	0 0	-		0)	0 0	0	C	0 -
5		Institutions		0	0 () (0	0 -	0		0	0	0	0 0	-		0	o l	0 (0	C	0 -
6		Corporates		0	0 () (0	0 -	0		0	0	0	0 0	-		0)	0 (0	C	0 -
7		Corporates - Of Which: Specialised Lending		0	0 () (0	0 -	0		0	0	0	0 0	-		0	ס	0 (0	C	0 -
8		Corporates - Of Which: SME general corporates		0	0 () (0	0 -	0		0	0	0	0 0	-		0	ס	0 (0	C	0 -
9		Corporates - Of Which: Purchased receivables		0	0 () (0	0 -	0		0	0	0	0 0	-		0	ס	0 (0	C	0 -
10	Citigroup Global Markets Europe AG	Retail		0	0 () (0	0 -	0		0	0	0	0 0	-		0)	0 (0	C	0 -
11	Citigioup Global	Retail - Secured by residential estate property		0	0 (0	0	0 -	0		0	0	0	0 0	-		0)	0 (0	C	0 -
12	Markets Europe AG	Retail - Qualifying Revolving		0	0 (0	0	0 -	0		0	0	0	0 0	-		0)	0 (0	C	0 -
13	•	Retail - Purchased receivables		0	0 (0	0	0 -	0		0	0	0	0 0	-		0)	0 (0	C	0 -
14		Retail - Other Retail		0	0 (0	0	0 -	0		0	0	0	0 0	-		0)	0 (0	C	0 -
15		Retail - Other Retail - Of Which: SME		0	0 (0	0	0 -	0		0	0	0	0 0	-		0	0	0 (0	C	δ -
16		Retail - Other Retail - Of Which: non-SME		0	0 (0	0	0 -	0		0	0	0	0 0	-		0	0	0 (0	C	δ -
17		Collective investments undertakings (CIU)		0	0 (0	0	0 -	0		0	0	0	0 0	-		0	0	0 (0	C	δ -
18		Equity		0	0 (0	0	0 -	0)	0	0	0	0 0	-		0)	0 (0	C	0 -
19		Securitisation																				
20		Other non-credit obligation assets		0	0 (0	0	0 -	0		0	0	0	0 0	-		0)	0 0	0	C	ა -
21		TOTAL		0	0			0 -			0	0	0	0			0		0	0		0 -

												Advers	se Scenario										
						31/12/2025						31/:	12/2026							31/12/2027			
RowNum			Stage 1 exposi	re Stage 2 exposure	Stage 3 exposure	Stock of provisions Stock of provisions Stage 1 exposure	Stock of provisions or Stage 2 exposur	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 1 expose Stage 3 exposure	ure Stage 2 expo	sure Stage 3 ex	posure Stock o for Stage	of provisions e 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 exposui	Stock of provisi for Stage 1 expo	ons Stock of provision cure for Stage 2 exposu	is Stock of pro re for Stage 3 e	ovisions Coverage Ratio - exposure Stage 3 exposure
22		Central banks		0	0	0 0		0) -	0	0	0	0	0		-	(0	0	0	0	0	0 -
23		Central governments		0	0	0 0		0) -	0	0	0	0	0		-	(0	0	0	0	0	0 -
24		Regional governments or local authorities		0	0	0 0		0) -	0	0	0	0	0		-	(O .	0	0	0	0	0 -
25		Public sector entities		0	0	0		0) -	0	0	0	0	0		-	(O	0	0	0	0	0 -
26		Institutions		0	0	0 0		0) -	0	0	0	0	0 (0	-	(0	0	0	0	0	0 -
27		Corporates		0	0	0 0		0) -	0	0	0	0	0		-	()	0	0	0	0	0 -
28		Corporates - Of Which: Specialised Lending		0	0	0 0		0) -	0	0	0	0	0 (0	-	(0	0	0	0	0	0 -
29		Corporates - Of Which: SME general corporates		0	0	0 0		0) -	0	0	0	0	0		-	(0	0	0	0	0	0 -
30		Corporates - Of Which: Purchased receivables		0	0	0 0		0) -	0	0	0	0	0		-	(O .	0	0	0	0	0 -
31		Retail		0	0	0 0		0) -	0	0	0	0	0	0	-	(O	0	0	0	0	0 -
32 UNITE	ED KINGDOM	Retail - Secured by residential estate property		0	0	0 0		0) -	0	0	0	0	0		-	(O .	0	0	0	0	0 -
33		Retail - Qualifying Revolving		0	0	0 0		0) -	0	0	0	0	0	0	-	(O	0	0	0	0	0 -
34		Retail - Purchased receivables		0	0	0 0		0) -	0	0	0	0	0		-	(O	0	0	0	0	0 -
35		Retail - Other Retail		0	0	0 0		0) -	0	0	0	0	0		-	(o l	0	0	0	0	0 -
36		Retail - Other Retail - Of Which: SME		0	0	0 0		0) -	0	0	0	0	0 (0	-	(O .	0	0	0	0	0 -
37		Retail - Other Retail - Of Which: non-SME		0	0	0 0		0) -	0	0	0	0	0	0	-	(ס	0	0	0	0	0 -
38		Collective investments undertakings (CIU)		0	0	0 0		0) -	0	0	0	0	0		-	(O .	0	0	0	0	0 -
39		Equity		0	0	0 0		0) -	0	0	0	0	0	0	-	(O	0	0	0	0	0 -
40		Securitisation																					
41		Other non-credit obligation assets		0	0	0 0		0) -	0	0	0	0	0 (0	-	(0	0	0	0	0	0 -
42		TOTAL		0	0	0		0) -	0	0	0	0	0		-		0	0	0	0	0	0 -

												Adverse Scenario										
						31/12/2025						31/12/2026							31/12/2027			
łowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisio for Stage 1 expos	ons Stock of provisio ure for Stage 2 expos	ons Stock of provisions ure for Stage 3 exposur	Coverage Ratio - e Stage 3 exposure	e Stage 2 exposur	e Stage 3 exposur	Stock of provisions for Stage 1 exposur	s Stock of provisions re 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 provision for Stage 1 expos	ons Stock of provision ure for Stage 2 exposu	ns Stock of provision are for Stage 3 exposu	s Coverage Rat re Stage 3 expos
43	Central banks	(, , , , , ,	0	0		0	0	0	0 -	0	0	0	0	0	-	(0	0	0	0	0 -
44	Central governments		0	0)	0	0	0	0 -	0	0	0	0	0 0	-	()	0	0	0	0	0 -
45	Regional governments or local authorities		0	0		0	0	0	0 -	0	0	0	0	0	-	()	0	0	0	0	0 -
46	Public sector entities		0	0		0	0	0	0 -	0	0	0	0	0	-	(D	0	0	0	0	0 -
47	Institutions		0	0)	0	0	0	0 -	0	0	0	0	0	-	(O .	0	0	0	0	0 -
48	Corporates		0	0)	0	0	0	0 -	0	0	0	0	0	-	(O .	0	0	0	0	0 -
49	Corporates - Of Which: Specialised Lending		0	0)	0	0	0	0 -	0	0	0	0	0 0	-	(D	0	0	0	0	0 -
50	Corporates - Of Which: SME general corporates		0	0)	0	0	0	0 -	0	0	0	0	0 0	-	()	0	0	0	0	0 -
51	Corporates - Of Which: Purchased receivables		0	0)	0	0	0	0 -	0	0	0	0	0	-	()	0	0	0	0	0 -
52	Retail		0	0)	0	0	0	0 -	0	0	0	0	0	-	()	0	0	0	0	0 -
53 FRANCE	Retail - Secured by residential estate property		0	0)	0	0	0	0 -	0	0	0	0	0	-	(0	0	0	0	0	0 -
54	Retail - Qualifying Revolving		0	0)	0	0	0	0 -	0	0	0	0	0	-	(0	0	0	0	0	0 -
55	Retail - Purchased receivables		0	0)	0	0	0	0 -	0	0	0	0	0	-	(0	0	0	0	0	0 -
56	Retail - Other Retail		0	0	(0	0	0	0 -	0	0	0	0	0	-	(0	0	0	0	0	0 -
57	Retail - Other Retail - Of Which: SME		0	0)	0	0	0	0 -	0	0	0	0	0	-	(0	0	0	0	0	0 -
58	Retail - Other Retail - Of Which: non-SME		0	0)	0	0	0	0 -	0	0	0	0	0	-	(0	0	0	0	0	0 -
59	Collective investments undertakings (CIU)		0	0		0	0	0	0 -	0	0	0	0	0	-	()	0	0	0	0	0 -
60	Equity		0	0		U	U	U	U -	U	U	U	U	0	-		J	U	U	U	U	0 -
62	Securitisation Other non-credit obligation assets		0	0		0	0	0	0 -	0	0	0	0	2	_	,		0	0	0	0	0 -
62	TOTAL		0	0		0	0	0	0 -	0	0	0	0		-))	0	0	0	0	0-

													Adverse Scenario										
						31/12/2025							31/12/2026							31/12/20	27		
RowNum			Stage 1 exposur (mln EUR, %)	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposur	s Stock of provisions re for Stage 2 exposur	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 1 exposure	posure Stage 2 expo	osure 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 exposu	re Stock of prov for Stage 1 ex	isions Stock of provisoosure for Stage 2 expo	ons Stock of p sure for Stage 3	provisions Coverage Ratio - e exposure Stage 3 exposure
64		Central banks		0	0	0	0	0	0 -	0	0	0	C		0	-		0	0	0	0	0	0 -
65		Central governments		0	0	0	0	0	0 -	0	0	0	C)	0 (-		0	0	0	0	0	0 -
66		Regional governments or local authorities		0	0	0	0	0	0 -	0	0	0	C		0	-		0	0	0	0	0	0 -
67		Public sector entities		0	0	0	0	0	0 -	0	0	0	C		0	-		0	0	0	0	0	0 -
68		Institutions		0	0	0	0	0	0 -	0	0	0	C		0	-		0	0	0	0	0	0 -
69		Corporates		0	0	0	0	0	0 -	0	0	0	C		0	-		0	0	0	0	0	0 -
70		Corporates - Of Which: Specialised Lending		0	0	0	0	0	0 -	0	0	0	C		0	-		0	0	0	0	0	0 -
71		Corporates - Of Which: SME general corporates		0	0	0	0	0	0 -	0	0	0	C		0	-		0	0	0	0	0	0 -
72		Corporates - Of Which: Purchased receivables		0	0	0	0	0	0 -	0	0	0	C		0	-		0	0	0	0	0	0 -
73		Retail		0	0	0	0	0	0 -	0	0	0	C		0	-		0	0	0	0	0	0 -
⁷⁴ G	GERMANY	Retail - Secured by residential estate property		0	0	0	0	0	0 -	0	0	0	C		0	-		0	0	0	0	0	0 -
75		Retail - Qualifying Revolving		0	0	0	0	0	0 -	0	0	0	C		0	-		0	0	0	0	0	0 -
76		Retail - Purchased receivables		0	0	0	0	0	0 -	0	0	0	C		0	-		0	0	0	0	0	0 -
77		Retail - Other Retail		0	0	0	0	0	0 -	0	0	0	C		0	-		0	0	0	0	0	0 -
78		Retail - Other Retail - Of Which: SME		0	0	0	0	0	0 -	0	0	0	C		0	-		0	0	0	0	0	0 -
79		Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0 -	0	0	0	C		0	-		0	0	0	0	0	0 -
80		Collective investments undertakings (CIU)		0	0	0	0	0	0 -	0	0	0	C		0) -		0	0	0	0	0	0 -
81		Equity		0	0	0	0	0	0 -	0	0	0	C		0	-		0	0	0	0	0	0 -
82		Securitisation																					
83		Other non-credit obligation assets		0	0	0	0	0	0 -	0	0	0	C		0) -		0	0	0	0	0	0 -
84		TOTAL		0	0	0	0	0	0 -	0	0	0	C) () -		0	0	0	0	0	0 -



eba European Banking Authority 2025 EU-wide Stress Test: Credit risk IRB Citigroup Global Markets Europe AG

	•	rugi oup Global Markets Europe Ao																					
			37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
													Adverse Scenari	0									
						31/12/2025							31/12/2026							31/12/2027			
	Ī		Stage 1 exposu	e 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 exposur	Stock of provisio	ns Stock of provision	ns Stock of provisions	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	s Coverage Ratio - re Stage 3 exposure
RowNum																							
85		Central banks	(mln EUR, %)	0	0		0	0 -		0			0	0	0	-		0	0				0 -
86		Central pains Central governments		0	0 0	0	0	0 -		0		0	0	0	0 0	_		0	0			0	0 -
87		Regional governments or local authorities		0	0 () 0	0	0 -		0		0	0	0	0 0	-		0	0			0	0 -
88		Public sector entities		0	0 (0	0 -		0		0	0	0	0 0	-		0	0			o ·	0 -
89		Institutions		0	0 (0	0	0 -		0		0	0	0	0 0	-	(0	0	0 (0	0 -
90		Corporates		0	0 (0	0	0 -		0		0	0	0	0 0	-	(0	0	0 (0	0 -
91		Corporates - Of Which: Specialised Lending		0	0 (0	0	0 -		0		0	0	0	0 0	-	(0	0) (0	0 -
92		Corporates - Of Which: SME		0	0 (0	0	0 -		0		0	0	0	0 0	-	(0	0) (0	0 -
93		Corporates - Of Which: Purchased receivables		0	0 (0	0	0 -		0		0	0	0	0 0	-	(0	0) (o	0 -
94		Retail		0	0 (0	0	0 -		0		0	0	0	0 0	-	(0	0) (٥	0 -
95	ITALY	Retail - Secured by residential estate property		0	0 (0	0	0 -		0		0	0	0	0 0		(0	0	0		<u>ر</u>	0 -
96		Retail - Qualifying Revolving		0	0	0	0	0 -		0		0	0	0	0 0		(0	0			<u>ر</u> -	0 -
97		Retail - Purchased receivables		0	0	0	0	0 -		0		0	0	0	0 0	•	(0	0	0		<i>)</i>	0 -
98		Retail - Other Retail		0	0 (0	0	0 -		0		0	0	0	0 0	-	(0	0	0		<u>)</u>	0 -
99		Retail - Other Retail - Of Which: SME		0	0 (0	0	0 -		0		0	0	0	0 0	-	(0	0	0		<u>)</u>	0 -
100		Retail - Other Retail - Of Which: non-SME		0	0 (0	0	0 -		0		0	0	0	0 0	-	(0	0	0		<u>)</u>	0 -
101		Collective investments undertakings (CIU)		0	0	0	0	0 -		0		0	0	0	0 0	•	(0	0	0		<u>ر</u> (0 -
102		Equity		0	0	0	0	0 -		0		0	0	0	0 0	-	(0	0	0		J	0 -
103		Securitisation																					
104		Other non-credit obligation assets		0	0 (0	0	0 -		0		0	0	0	0 0	-	(0	0) (J	0 -
105		TOTAL		0	0 (0	0	0 -		0		0	0	0	0 0	-	(0	0) (δ	0 -

													Adverse Scenario										
							31/12/2025						31/12/2026							31/12/2027			
RowNum			(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provision for Stage 1 expos	ons Stock of provision ure for Stage 2 exposu	s Stock of provisions re for Stage 3 exposure	Coverage Ratio - Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions of 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 provision for Stage 1 expos	ons Stock of provisior ure for Stage 2 exposu	s Stock of provision e for Stage 3 exposu	ns Coverage Ratio - Ire Stage 3 exposure
106		Central banks		0	0	(0	0	0	-	0	0	0	0 (0	-	(D	0	0	0	0 -
107		Central governments		0	0	(0	0	0) -	0	0	0	0 (0	-	())	0	0	0	0 -
108		Regional governments or local authorities		0	0	(0	0	0) -	0	0	0	0 (0		(0	0	0	0	0 -
109		Public sector entities		0	0	(0	0	0) -	0	0	0	0	0	-	(O .	0	0	0	0 -
110		Institutions		0	0	(0	0	0) -	0	0	0	0	0	-	()	0	0	0	0 -
111		Corporates		0	0	(0	0	0) -	0	0	0	0	0	-	()	0	0	0	0	0 -
112		Corporates - Of Which: Specialised Lending		0	0	(0	0	0) -	0	0	0	0	0	-	()	0	0	0	0	0 -
113		Corporates - Of Which: SME general corporates		0	0	(0	0	0) -	0	0	0	0 (0	-	(D	O .	0	0	0	0 -
114		Corporates - Of Which: Purchased receivables		0	0	(0	0	0) -	0	0	0	0 (0	-	(O .	0	0	0	0	0 -
115		Retail		0	0	(0	0	0) -	0	0	0	0 (0	-	(O .	0	0	0	0	0 -
116	IRELAND	Retail - Secured by residential estate property		0	0	(0	0	0) -	0	0	0	0 0	0	-	(0	0	0	0	0	0 -
117		Retail - Qualifying Revolving		0	0	(0	0	0) -	0	0	0	0 0	0	-	(0	0	0	0	0	0 -
118		Retail - Purchased receivables		0	0	(0	0	0) -	0	0	0	0 (0	-	())	0	0	0	0 -
119		Retail - Other Retail		0	0	(0	0	0) -	0	0	0	0	0	-	()	0	0	0	0	0 -
120		Retail - Other Retail - Of Which: SME		0	0	(0	0	0) -	0	0	0	0 0	0	-	()	0	0	0	0	0 -
121		Retail - Other Retail - Of Which: non-SME		0	0	(0	0	0) -	0	0	0	0 (0	-	(0	0	0	0	0	0 -
122		Collective investments undertakings (CIU)		0	0	(0	0	0) -	0	0	0	0 (0	-	(D	0	0	0	0	0 -
123		Equity		0	0	(0	0	0	D -	0	0	0	0 0	0	-	()	0	0	0	0	0 -
124		Securitisation																					
125		Other non-credit obligation assets		0	0	(0	0	0) -	0	0	0	0	0	-	()	ס	0	0	0	0 -

												Adverse Scenario										
						31/12/2025						31/12/2026							31/12/2027			
owNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposur	s Stock of provision for Stage 2 exposur	s Stock of provisions re for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	s Stock of provisions e 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 provision for Stage 1 exposu	ns Stock of provisions re for Stage 2 exposure	Stock of provision for Stage 3 expos	ions Coverage Ratio sure Stage 3 exposur
127	Central banks	(11111 EON, 70)	0	0	0		0	0 0	-	0	0	0	0 0	0	-			0	0	0		0 -
128	Central governments		0	0	0		0	0 0	-	0	0	0	0 0	0	-	C		0	0	0		0 -
129	Regional governments or local authorities		0	0	0		0	0 0	-	0	0	0	0 0	0	-	C		0	0	0		0 -
130	Public sector entities		0	0	0		0	0 0	-	0	0	0	0 0	0	-	C		0	0	0)	0 -
131	Institutions		0	0	0		0	0 0	-	0	0	0	0 0	0	-	C		0	0	0		0 -
.32	Corporates		0	0	0		0	0 0	-	0	0	0	0 0	0	-	C		0	0	0		0 -
133	Corporates - Of Which: Specialised Lending		0	0	0		0	0 0	-	0	0	0	0 0	0	-	C		0	0	0		0 -
134	Corporates - Of Which: SME general corporates		0	0	0)	0	0 0	-	0	0	0	0 0	0	-	C)	0	0	0		0 -
135	Corporates - Of Which: Purchased receivables		0	0	0)	0	0 0	-	0	0	0	0 0	0	-	C		0	0	0		0 -
136 LINUTED CTAT	Retail		0	0	0		0	0 0	-	0	0	0	0 0	0		C		0	0	0		0 -
UNITED STAT			0	0	0		0	0 0	-	0	0	0	0 0	0	-	C		0	0	0		0 -
138	Retail - Qualifying Revolving		0	0	0)	0	0 0	-	0	0	0	0 0	0	-	C		0	0	0		0 -
139	Retail - Purchased receivables		0	0	0)	0	0 0	-	0	0	0	0 0	0	-	C)	0	0	0		0 -
140	Retail - Other Retail		0	0	0)	0	0 0	-	0	0	0	0 0	0	-	C)	0	0	0		0 -
141	Retail - Other Retail - Of Which: SME		0	0	0	D	0	0 0	-	0	0	0	0 0	0	-	С	O .	0	0	0		0 -
142	Retail - Other Retail - Of Which: non-SME		0	0	0)	0	0 0	-	0	0	0	0 0	0	-	C)	0	0	0		0 -
143	Collective investments undertakings (CIU)		0	0	0)	0	0 0	-	0	0	0	0 0	0	-	C)	0	0	0		0 -
144 145	Equity Securitisation		U	0	0	7	U	U C	-	U	U	U	U	0	-)	U	U	U		0 -
146	Other non-credit obligation assets		0	0	0		0	0 0	-	0	0	0	0	0	-	(0	0	0		0 -
147	TOTAL		0	0	0		0	0 0	-	0	0	0	0 0	0	-			0	0	0		0 -

						24 /42 /2025							Adverse Scenario	·						24 /42 /2027			
						31/12/2025							31/12/2026							31/12/2027	_		
owNum		·	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provision for Stage 1 exposu	ns Stock of provisure for Stage 2 exp	ions Stock of provision osure for Stage 3 exposu	ns Coverage Ratio - re Stage 3 exposure	Stage 1 exposure	itage 2 exposure	Stage 3 exposure	Stock of provision for Stage 1 exposu	ns Stock of pro re for Stage 2 ex	visions Stock of provisions xposure for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure				rovisions Coverage exposure Stage 3 ex
148		Central banks		0	0	0	0	0	0 -	0		0)	0	0) -	C		0	0	D	0	0 -
149		Central governments		0	0	0	0	0	0 -	0		0)	0	0) -	C		0	0)	0	0 -
150		Regional governments or local authorities		0	0	0	0	0	0 -	0		0		0	0) -	C		0	0	D	0	0 -
151		Public sector entities		0	0	0	0	0	0 -	0		0	D	0	0) -	C		0	0	O	0	0 -
152		Institutions		0	0	0	0	0	0 -	0		0	D	0	0) -	C		0	0	O	0	0 -
153		Corporates		0	0	0	0	0	0 -	0		0 ()	0	0 () -	C		0	0)	0	0 -
154		Corporates - Of Which: Specialised Lending		0	0	0	0	0	0 -	0		0 ()	0	0 () -	C		0	0)	0	0 -
155		Corporates - Of Which: SME general corporates		0	0	0	0	0	0 -	0		0 (D	0	0) -	C		0	0)	0	0 -
156		Corporates - Of Which: Purchased receivables		0	0	0	0	0	0 -	0		0 (D	0	0 () -	C		0	0)	0	0 -
157		Retail		0	0	0	0	0	0 -	0		0 (D	0	0 () -	C		0	0)	0	0 -
158	NORWAY	Retail - Secured by residential estate property		0	0	0	0	0	0 -	0		0 (o l	0	0 () -	C)	0	0	D	0	0 -
159		Retail - Qualifying Revolving		0	0	0	0	0	0 -	0		0 (D .	0	0) -	C)	0	0)	0	0 -
160		Retail - Purchased receivables		0	0	0	0	0	0 -	0		0 (0	0 () -	C)	0	0	D	0	0 -
161		Retail - Other Retail		0	0	0	0	0	0 -	0		0 (0	0) -	C		0	0)	0	0 -
162		Retail - Other Retail - Of Which: SME		0	0	0	0	0	0 -	0		0 (0	0 () -	C		0	0	D	0	0 -
163		Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0 -	0		0 (D	0	0) -	C)	0	0)	0	0 -
164		Collective investments undertakings (CIU)		0	0	0	0	0	0 -	0		0 ()	0	0 () -	C)	0	0)	0	0 -
165		Equity		0	0	0	0	0	0 -	0		0 ()	0	0 () -	C)	0	0)	0	0 -
166		Securitisation																					
167		Other non-credit obligation assets		0	0	0	0	0	0 -	0		0		0	0) -	C		0	0)	0	0 -
168		TOTAL		0	0	0	0	0	0 -	0		0		0	0	-	C		0	0		0	0 -



eba Banking Authority 2025 EU-wide Stress Test: Credit risk IRB Citigroup Global Markets Europe AG

		rugioup Global Markets Europe Ad																						
				37	38	39	40	41	4.	2 43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
														Adverse Scenario										
							31/12/2025	;						31/12/2026							31/12/202	27		
RowNum			St (mln EUR, %)	age 1 exposure Sta	ge 2 exposure	Stage 3 exposure	Stock of provis for Stage 1 expo	ions Stock of pro osure for Stage 2 ex	visions Stock of p sposure for Stage 3	provisions Coverage Ratio Bexposure Stage 3 exposu	- Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposur	Stock of provisio e for Stage 2 exposu	ns Stock of provisions ure for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provi	isions Stock of prov posure for Stage 2 ex	risions Stock of provisions posure for Stage 3 expos	ns Coverage Ratio - ure Stage 3 exposure
169		Central banks		0	0		0	0	0	0 -	(ס	0	0	0	0 0) -		0	0	0	0	0	0 -
170		Central governments		0	0		0	0	0	0 -	(0	0	0	0	0 0) -		0	0	0	0	0	0 -
171		Regional governments or local authorities		0	0		0	0	0	0 -	(0	0	0	0	0 0) -		0	0	0	0	0	0 -
172		Public sector entities		0	0		0	0	0	0 -	(0	0	0	0	0 0) -		0	0	0	0	0	0 -
173		Institutions		0	0		0	0	0	0 -	(0	0	0	0	0 0) -		0	0	0	0	0	0 -
174		Corporates		0	0		0	0	0	0 -	(0	0	0	0	0 0) -		0	0	0	0	0	0 -
175		Corporates - Of Which: Specialised Lending		0	0		0	0	0	0 -	(0	0	0	0	0 0) -		0	0	0	0	0	0 -
176		Corporates - Of Which: SME general corporates		0	0		0	0	0	0 -	(0	0	0	0	0 0) -		0	0	0	0	0	0 -
177		Corporates - Of Which: Purchased receivables		0	0		0	0	0	0 -	(0	0	0	0	0 0) -		0	0	0	0	0	0 -
178	CDAIN	Retail		0	0		0	0	0	0 -	(0	0	0	0	0 0) -		0	0	0	0	0	0 -
179	SPAIN	Retail - Secured by residential estate property		0	0		0	0	0	0 -	(0	0	0	0	0 0) -		0	0	0	0	0	0 -
180		Retail - Qualifying Revolving		0	0		0	0	0	0 -	(ס	0	0	0	0 0) -		0	ס	0	0	0	0 -
181		Retail - Purchased receivables		0	0		0	0	0	0 -	(ס	0	0	0	0 0) -		0	ס	0	0	0	0 -
182		Retail - Other Retail		0	0		0	0	0	0 -	(0	0	0	0	0 0) -		0	0	0	0	0	0 -
183		Retail - Other Retail - Of Which: SME		0	0		0	0	0	0 -	(0	0	0	0	0 0) -		0	0	0	0	0	0 -
184		Retail - Other Retail - Of Which: non-SME		0	0		0	0	0	0 -	(0	0	0	0	0 0) -		0	0	0	0	0	0 -
185		Collective investments undertakings (CIU)		0	0		0	0	0	0 -	(ס	0	0	0	0 0) -	(0	ס	0	0	0	0 -
186		Equity		0	0		0	0	0	0 -	(0	0	0	0	0 0) -		0 (0	0	0	0	0 -
187		Securitisation																						
188		Other non-credit obligation assets		0	0		0	0	0	0 -	(0	0	0) -		0	2	0	0	0	0 -
189		TOTAL		U	U		U	U	U	0 -	(J	υĮ	U	υ	UJ (ן -		U (J	υ	U	U	U -

* Restated 31/12/2024: Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2025 as per Methodological Note. Exposure values and REA reflect the restatement of the 31/12/2024 balance sheet for the entry into force of CRR3.

2025 EU-wide Stress Test: Credit risk STA Citigroup Global Markets Europe AG

			1	2	3	4	5	6	7	8	9	10	11
								Restated					
								31/12/2024	*				
			Exposure	values	Risk exposu	re amounts							
RowNum			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		(mln EUR, %											
1		Central banks	22	(1		0	0	(0	0	0	0.00%
2		Central governments	0	(0		0 0	0	(0	0	0	0.00%
3		Regional governments or local authorities	210	(22		0 0	0	(0	0	0	0.00%
4		Public sector entities	339	(20		0 0	0	(0	0	0	0.00%
5		Multilateral Development Banks	0	(0		0 0	0	(0	0	0	0.00%
6		International Organisations	0	(0		0	0	(0	0	0	0.00%
7		Institutions	7,526	(2,134	(0 1,122	0	(0	0	0	0.00%
8		Corporates	8,261	(7,116	(0 1,453	0	(0	0	0	0.00%
9		of which: Other - SME	0	(0	(0	0	(0	0	0	0.00%
10		of which: Specialised Lending	0	(0	(0	0	(0	0	0	0.00%
11	Citiaraum Clabal	Retail	0	(0	(0	0	(0	0	0	0.00%
12	Citigroup Global	of which: SME	0	(0	(0 0	0	(0	0	0	0.00%
13	Markets Europe AG	Secured by mortgages on immovable property and ADC exposures	0	(0	(0	0	(0	0	0	0.00%
14	Markets Europe Au	of which: Residential immovable property	0	(0		0 0	0	(0	0	0	0.00%
15		of which: Commercial immovable property	0	(0		0 0	0	(0	0	0	0.00%
16		of which: Land, acquisition, development and construction exposures (ADC)	0	(0		0 0	0	(0	0	0	0.00%
17		Subordinated debt exposures	0	(0		0 0	C	(0	0	0	0.00%
18		Covered bonds	0	(0		0 0	C	(0 0	0	0	0.00%
19		Claims on institutions and corporates with a ST credit assessment	0	(0		0 0	0	(0	0	0	0.00%
20		Collective investments undertakings (CIU)	0	(0	(0 0	O		0	0	0	0.00%
21		Equity	0	() 1	(0 0	O		0	0	0	0.00%
22		Securitisation											
23		Other exposures	161	(161		0 92	0	(0	0	0	0.00%
24		TOTAL	16,520		9,454		0 2,667		(0 0	0	0	0.00%

								Restated				
								31/12/2024	*			
	_		Exposui	e values	Risk exposu	ure amounts						
RowNum			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure for Stage 2 exposure		Coverage Ratio - Stage 3 exposure
		(mln E	UR, %)									
25		Central banks		0	0 0)	0 0) ()	0 0	0	0.009
26		Central governments		0	0 0)	0 0) ()	0 0	0	0.009
27		Regional governments or local authorities		0	0 0)	0 0))	0 0	0	0.009
28		Public sector entities		0	0 0)	0 0) ()	0 0	0	0.009
29		Multilateral Development Banks		0	0)	0 0)		0 0	0	0.009
30		International Organisations		0	0)	0 0)		0 0	0	0.009
31		Institutions	99	6	0 20)	0 159	9)	0 0	0	0.009
32		Corporates	2,85	9	0 2,146	5	0 1,091	L		0 0	0	0.00
33		of which: Other - SME		0	0)	0 0			0 0	0	0.00
34		of which: Specialised Lending		0	0)	0 0			0 0	0	0.009
35		Retail		0	0)	0 0			0 0	0	0.00
36	UNITED KINGDOM	of which: SME		0	0)	0 0			0 0	0	0.00
37	ONITED KINGDOM	Secured by mortgages on immovable property and ADC exposures		0	0 0		0 0			0 0	0	0.00
38		of which: Residential immovable property		0	0 0)	0 0) ()	0 0	0	0.00
39		of which: Commercial immovable property		0	0 0		0 0) ()	0 0 0	0	0.00
40		of which: Land, acquisition, development and construction exposures (ADC)		0	0 0		0 0) ()	0 0	0	0.00
41		Subordinated debt exposures		0	0 0		0 0) ()	0 0 0	0	0.00
42		Covered bonds		0	0 0		0 0) ()	0 0 0	0	0.00
43		Claims on institutions and corporates with a ST credit assessment		0	0 0)	0 0) ()	0 0 0	0	0.00
44		Collective investments undertakings (CIU)		0	0 0		0 0) ()	0 0	0	0.00
45		Equity		0	0 0		0 0) ()	0 0	0	0.009
46		Securitisation										
47		Other exposures		0	0 0		0 0) (0 0 0	0	0.009
48		TOTAL	3.85	5	0 2.166	1	0 1.250			0 0	0	0.009

								Restated					
								31/12/2024	*				
			Exposure valu	ies	Risk exposu	re amounts							
RowNum			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
		(mln EUR, %)											
49		Central banks	0	0	0	(0	C	(0	0	0	0.00%
50		Central governments	0	0	0	(0	C	(0	0	0	0.00%
51		Regional governments or local authorities	0	0	0	(0	C	(0	0	0	0.00%
52		Public sector entities	0	0	0	(0	C	(0	0	0	0.00%
53		Multilateral Development Banks	0	0	0	(0	C	(0	0	0	0.00%
54		International Organisations	0	0	0	(0	C	(0	0	0	0.00%
55		Institutions	327	0	72	(63	C	(0	0	0	0.00%
56		Corporates	873	0	793	(337	C	(0	0	0	0.00%
57		of which: Other - SME	0	0	0	(0	C	(0	0	0	0.00%
58		of which: Specialised Lending	0	0	0	(0	C	(0	0	0	0.00%
59		Retail	0	0	0	(0	C	(0	0	0	0.00%
60	FDANCE	of which: SME	0	0	0	(0	C	(0	0	0	0.00%
61	FRANCE	Secured by mortgages on immovable property and ADC exposures	0	0	0	(0	C	(0	0	0	0.00%
62		of which: Residential immovable property	0	0	0	(0	C	(0	0	0	0.00%
63		of which: Commercial immovable property	0	0	0	(0	C	(0	0	0	0.00%
64		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	(0	C	(0	0	0	0.00%
65		Subordinated debt exposures	0	0	0	(0	C	(0	0	0	0.00%
66		Covered bonds	0	0	0	(0	C	(0	0	0	0.00%
67		Claims on institutions and corporates with a ST credit assessment	0	0	0	(0	C	(0	0	0	0.00%
68		Collective investments undertakings (CIU)	0	0	0	(0	C	(0	0	0	0.00%
69		Equity	0	0	0		0	C	(0	0	0	0.00%
70		Securitisation											
71		Other exposures	0	0	0	(0	C	(0	0	0	0.00%
72		TOTAL	1,200	0	865	(400	0	(0	0	0	0.00%



			1	2	3	4	5	6	7	8	9	10	11
								Restated					
								31/12/2024	*				
			Exposure	values	Risk exposu	re amounts							
RowNum			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		(mln EL											
73		Central banks	12	(0		0 0	С	C	0	0	0	0.00%
74		Central governments	0	(0	(0 0	С	C	0	0	0	0.00%
75 76		Regional governments or local authorities	210) 22		0	C	C	0	0	0	0.00%
76		Public sector entities	183	(0		0	C	C	0	0	0	0.00%
77		Multilateral Development Banks	0	(0		0	C	C	0	0	0	0.00%
/8 70		International Organisations	1.672	(0		0 0	C	C	0	0	0	0.00%
79 80		Institutions	1,672 305		324		176	C	C	0	0	0	0.00% 0.00%
80 81		Corporates of which: Other - SME	305	(258		0 0	C	C	0	0	0	0.00%
82		of which: Specialised Lending	0		0		0			0	0	0	0.00%
83		Retail	0		0		0			0	0	0	0.00%
84		of which: SME	0		0		0			0	0	0	0.00%
85	GERMANY	Secured by mortgages on immovable property and ADC exposures	0				0			0	0	0	0.00%
86		of which: Residential immovable property	0				0			0	0	0	0.00%
87		of which: Residential immovable property	0		0		0			0	0	0	0.00%
88		of which: Land, acquisition, development and construction exposures (ADC)	0	(0			0	0	0	0.00%
89		Subordinated debt exposures	0	(0		0			0	0	0	0.00%
90		Covered bonds	0	(0		0 0	(0	0	0	0.00%
91		Claims on institutions and corporates with a ST credit assessment	0	(0	(0	0	0	0.00%
92		Collective investments undertakings (CIU)	0	(0	() 0	0	0	0.00%
93		Equity	0		1		0			0	0	0	0.00%
94		Securitisation											3.0070
95		Other exposures	161		161		92		(0	0	0	0.00%
96		TOTAL	2,544		765		0 274	0		0	0	0	0.00%

								Restated					
								31/12/2024	*				
	_		Exposur	e values	Risk exposu	re amounts							
RowNum		(volo EU	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
97		Central banks	K, %)				0			0	0		0.00%
98		Central governments			0		0			0	0		0.00%
99		Regional governments or local authorities			0		0 0) () (0	0		0.00%
100		Public sector entities			0		0 0) () (0	0		0.00%
101		Multilateral Development Banks			0 0		0 () (0	0		0.00%
102		International Organisations			0 0		0 (0 (0	0	C	0.00%
103		Institutions	564	1 (0 496		0 238	3 () (0	0	C	0.00%
104		Corporates	183		0 170		0) () (0	0	C	0.00%
105		of which: Other - SME) (0 0		0 () () (0	0	C	0.00%
106		of which: Specialised Lending) (0		0 () () (0	0	C	0.00%
107		Retail) (0		0 () (0	0	0	C	0.00%
108	IT 4 1 3/	of which: SME) (0		0 () (0	0	0	C	0.00%
109	ITALY	Secured by mortgages on immovable property and ADC exposures			0		0 (0 () (0	0	C	0.00%
110		of which: Residential immovable property			0		0	0		0	0	C	0.00%
111		of which: Commercial immovable property		0	0		0	0	0	0	0	C	0.00%
112		of which: Land, acquisition, development and construction exposures (ADC)		0	0 0		0	0	0	0	0	C	0.00%
113		Subordinated debt exposures) (0		0	0	0	0	0	C	0.00%
114		Covered bonds) (0		0	0	0	0	0	C	0.00%
115		Claims on institutions and corporates with a ST credit assessment) (0		0	0	0	0	0	C	0.00%
116		Collective investments undertakings (CIU)) (0		0 (0) (0	0	C	0.00%
117		Equity		0	0		0	0	0	0	0	C	0.00%
118		Securitisation											
119		Other exposures		0 (0		0	0	0	0	0	C	0.00%
120		TOTAL	74	7 (0 666		0 238	3 (0	0	0	C	0.00%

								Restated					
								31/12/2024					
	_		Exposure	e values	Risk exposu	e amounts							
RowNum		Analos Elli	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
121		Central banks (min EU	(, %)) 0	0		0			0.00%
122		Central governments) 0	0		0			0.00%
123		Regional governments or local authorities) 0	0		0	0		0.00%
124		Public sector entities			0 0		0	0	(0	C	0	0.00%
125		Multilateral Development Banks			0	(0	0	(0	C	0	0.00%
126		International Organisations			0	(0	0	(0	C	0	0.00%
127		Institutions	503		151	C	189	0	(0	C	C	0.00%
128		Corporates	32		32	C	0	0	(0	C	C	0.00%
129		of which: Other - SME	((0	C	0	0	(0	C	C	0.00%
130		of which: Specialised Lending	((0	C	0	0	(0	C	C	0.00%
131		Retail			0	C	0	0	(0	C	C	0.00%
132	IDELAND	of which: SME			0	C	0	0	(0	C	C	0.00%
133	IRELAND	Secured by mortgages on immovable property and ADC exposures		0	0	C	0	0	(0	C	C	0.00%
134		of which: Residential immovable property		0	0	C	0	0	(0	C	C	0.00%
135		of which: Commercial immovable property		0	0	C	0	0	(0	C	C	0.00%
136		of which: Land, acquisition, development and construction exposures (ADC)	((0	C	0	0	(0	C	C	0.00%
137		Subordinated debt exposures	((0	C	0	0	(0	C	C	0.00%
138		Covered bonds	0	(0		0	0	(0	0	C	0.00%
139		Claims on institutions and corporates with a ST credit assessment	((0	C	0	0	(0	C	C	0.00%
140		Collective investments undertakings (CIU)	C	0	0	C	0	0	(0	C	C	0.00%
141		Equity	((0	C	0	0	(0	C	C	0.00%
142		Securitisation											
143		Other exposures	C	0	0	C	0	0	(0	C	C	0.00%
144		TOTAL	535		183		189	0	(0	0	0	0.00%

								Restated					
								31/12/2024	k				
			Exposure valu	ıes	Risk exposu	re amounts							
RowNum			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		(mln EUR, %)											
145		Central banks	0	0	0	C	0	0	C	0	(C	0.00%
146		Central governments	0	0	0	C	0	0	C	0	(C	0.00%
147		Regional governments or local authorities	0	0	0	C	0	0	C	0	(C	0.00%
148		Public sector entities	0	0	0	C	0	0	C	0	(C	0.00%
149		Multilateral Development Banks	0	0	0	C	0	0	C	0	(C	0.00%
150		International Organisations	0	0	0	C	0	0	C	0	(C	0.00%
151		Institutions	2,612	0	630	C	80	0	C	0	(0	0.00%
152		Corporates	0	0	0	C	0	0	C	0	(C	0.00%
153		of which: Other - SME	0	0	0	C	0	0	C	0	(0	0.00%
154		of which: Specialised Lending	0	0	0	C	0	0	C	0	(0	0.00%
155		Retail	0	0	0	C	0	0	C	0	(C	0.00%
156	UNITED STATES	of which: SME	0	0	0	C	0	0	C	0	(0	0.00%
157	UNITED STATES	Secured by mortgages on immovable property and ADC exposures	0	0	0	C	0	0	C	0	(0	0.00%
158		of which: Residential immovable property	0	0	0	C	0	0	C	0	(0	0.00%
159		of which: Commercial immovable property	0	0	0	C	0	0	C	0	(0	0.00%
160		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	C	0	0	C	0	(0	0.00%
161		Subordinated debt exposures	0	0	0	C	0	0	C	0	(0	0.00%
162		Covered bonds	0	0	0	C	0	0	C	0	(0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0	C	0	0	C	0	(0	0.00%
164		Collective investments undertakings (CIU)	0	0	0	C	0	0	C	0	(C	0.00%
165		Equity	0	0	0	C	0	0	C	0	(0	0.00%
166		Securitisation											
167		Other exposures	0	0	0	C	0	0		0	(0	0.00%
168		TOTAL	2,612	0	630	0	80	0	C	0	(0	0.00%

2025 EU-wide Stress Test: Credit risk STA Citigroup Global Markets Europe AG

				1	2	3	4	5	6	7	8	9	10	11
									Restated					
									31/12/2024*					
				Exposure	values	Risk exposu	re amounts							
RowNum				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
			(mln EUR, %)											
169		Central banks		0		0 0	C	0	0	C	0	0	0	0.00%
170		Central governments		0		0 0	C	0	0	C	0	0	0	0.00%
171		Regional governments or local authorities		0		0	C	0	0	C	0	0	0	0.00%
172		Public sector entities		0	(0	C	0	0	(0	0	0	0.00%
173		Multilateral Development Banks		0		0	C	0	0	C	0	0	0	0.00%
174		International Organisations		0		0	C	0	0	C	0	0	0	0.00%
175		Institutions		58		0 17		58	0	C	0	0	0	0.00%
176		Corporates		79		0 77	C	0	0	C	0	0	0	0.00%
177		of which: Other - SME		0		0	C	0	0	C	0	0	0	0.00%
178		of which: Specialised Lending		0		0	C	0	0	C	0	0	0	0.00%
179		Retail		0		0	C	0	0	C	0	0	0	0.00%
180	NORWAY	of which: SME		0		0	C	0	0	C	0	0	0	0.00%
181	NORWAT	Secured by mortgages on immovable property and ADC exposures		0		0	C	0	0	C	0	0	0	0.00%
182		of which: Residential immovable property		0		0	C	0	0	C	0	0	0	0.00%
183		of which: Commercial immovable property		0		0	C	0	0	C	0	0	0	0.00%
184		of which: Land, acquisition, development and construction exposures (ADC)		0		0	C	0	0	C	0	0	0	0.00%
185		Subordinated debt exposures		0		0	C	0	0	C	0	0	0	0.00%
186		Covered bonds		0		0	C	0	0	C	0	0	0	0.00%
187		Claims on institutions and corporates with a ST credit assessment		0	(0	C	0	0	C	0	0	0	0.00%
188		Collective investments undertakings (CIU)		0	(0	0	0	0	C	0	0	0	0.00%
189		Equity		0		0 0	C	0	0	(0	0	0	0.00%
190		Securitisation												
191		Other exposures		0		0 0	C	0	0	C	0	0	0	0.00%
192		TOTAL		138		0 95		58	0) 0	0	0	0.00%

								Restateu					
								31/12/2024	*				
			Exposure	e values	Risk exposu	ire amounts							
RowNum			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			EUR, %)										
193		Central banks	C)	0		0 0	0	(0	0	0	0.009
194		Central governments	C)	0		0 0	0	(0	0	0	0.009
195		Regional governments or local authorities)	0		0	0	(0	0	0	0.009
196		Public sector entities)	0		0	0	(0	0	0	0.009
197		Multilateral Development Banks			0		0	0	(0	0	0	0.00%
198		International Organisations			0		0	0	(0	0	0	0.00%
199		Institutions	150		53		0 49	0	(0	0	0	0.00%
200		Corporates	316	6	315		0	0	(0	0	0	0.00%
201		of which: Other - SME			0		0	0	(0	0	0	0.00%
202		of which: Specialised Lending			0		0	0	(0	0	0	0.009
203		Retail	C)	0		0	0	(0	0	0	0.009
204	CDAIN	of which: SME)	0		0	0	(0	0	0	0.009
205	SPAIN	Secured by mortgages on immovable property and ADC exposures			0		0	0	(0	0	0	0.009
206		of which: Residential immovable property			0		0	0	(0	0	0	0.00%
207		of which: Commercial immovable property			0		0	0	(0	0	0	0.00%
208		of which: Land, acquisition, development and construction exposures (ADC)			0		0	0	(0	0	0	0.00%
209		Subordinated debt exposures			0		0	0	(0	0	0	0.00%
210		Covered bonds)	0		0 0	0	(0	0	0	0.00%
211		Claims on institutions and corporates with a ST credit assessment			0		0 0	0	(0	0	0	0.00%
212		Collective investments undertakings (CIU))	0		0 0	0	(0	0	0	0.00%
213		Equity	(0 0		0 0	0	(0	0	0	0.00%
214		Securitisation											
215		Other exposures	()	0 0		0 0	0	(0	0	0	0.00%
216		TOTAL	166	:	369		0 40						0.00%



2025 EU-wide Stress Test: Credit risk STA Citigroup Global Markets Europe AG

		Citigroup Global Markets Europe AG																					
			12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
													Baseline Scenario										
						31/12/2025							31/12/2026							31/12/2027			
					1	,							,,							1			
RowNum		(mln EU		Stage 2 exposure	Stage 3 exposure	Stock of provisions Stock for Stage 1 exposure	ock of provisions Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure St	age 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	S Stock of provision e for Stage 2 exposul	s Stock of provisions re for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			sions Stock of provisions osure for Stage 3 exposur	
1		Central banks	0		0 (0 0	0	0	0.00%	% 0	0	0	(0	0 (0.00%	6 0		0	0	0	0	0.00%
2		Central governments	C) (0 (0 0	0	0	0.00%	% 0	0	0	(0	0 (0.00%	6 C		0	0	0	0	0.00%
3		Regional governments or local authorities	() (0 (0 0	0	0	0.00%	% 0	0	0	(0	0 (0.00%	6 0		0	0	0	0	0.00%
4		Public sector entities	0)	0 (0 0	0	0	0.00%	% 0	0	0	(0	0 (0.00%	6 0		0	0	0	0	0.00%
5		Multilateral Development Banks			0	0 0	0	0	0.00%	% 0	0	0	(0	0	0.00%	6		0	0	0	0	0.00%
6		International Organisations)	0	0 0	0	0	0.00%	% 0	0	0	(0	0	0.00%	6		0	0	0	0	0.00%
7		Institutions	1,121		0 1	1 0	0	0	55.87%	% 1,121	0	1	(0	0	56.85%	1,120		0	2	0	0	1 56.88%
8		Corporates	1,453	3	0	0 0	0	0	99.85%	% 1,453	0	1	(0	0	99.86%	6 1,452		0	1	0	0	1 99.87%
9		of which: Other - SME	C)	0	0 0	0	0	0.00%	% 0	0	0	(0	0	0.00%	6		0	0	0	0	0.00%
10		of which: Specialised Lending	C)	0	0 0	0	0	0.00%	% 0	0	0	(0	0	0.00%	6 0		0	0	0	0	0.00%
11	Citiaroup Clobal	Retail	C)	0	0 0	0	0	0.00%	% 0	0	0	(0	0	0.00%	6 0		0	0	0	0	0.00%
12	Citigroup Global	of which: SME	C) (0 (0 0	0	0	0.00%	% 0	0	0	(0	0 (0.009	6 C		0	0	0	0	0.00%
13	Markets Europe AG	Secured by mortgages on immovable property and ADC exposures	C) (0 (0 0	0	0	0.00%	% 0	0	0	(0	0 (0.009	6 C		0	0	0	0	0.00%
14	Markets Earope / to	of which, Residential Infinovable property	C) (0 (0 0	0	0	0.00%	% 0	0	0	(0	0 (0.009	6 C		0	0	0	0	0.00%
15		of which: Commercial immovable property	C) (0 (0 0	0	0	0.00%	% 0	0	0	(0	0 (0.00%	6 C		0	0	0	0	0.00%
16		of which: Land, acquisition, development and construction exposures (ADC)	C) (0 (0 0	0	0	0.00%	% 0	0	0	(0	0 (0.00%	6 C		0	0	0	0	0.00%
17		Subordinated debt exposures	C) (0 (0 0	0	0	0.00%	% 0	0	0	(0	0 (0.00%	6 0		0	0	0	0	0.00%
18		Covered bonds	C)	0	0 0	0	0	0.00%	% 0	0	0	(0	0	0.00%	6		0	0	0	0	0.00%
19		Claims on institutions and corporates with a ST credit assessment	C)	0	0 0	0	0	0.00%	% 0	0	0	(0	0	0.00%	6		0	0	0	0	0.00%
20		Collective investments undertakings (CIU)	C) (0 (0 0	0	0	0.00%	% 0	0	0	(0	0 (0.00%	6 0		0	0	0	0	0 0.00% 0 0.00% 0 0.00%
21		Equity	C)	0 (0 0	0	0	0.00%	% 0	0	0	(0	0 (0.00%	6		0	0	0	0	0.00%
22		Securitisation																					
23		Other exposures	91	. (0 (0 0	0	0	58.49%	% 91	0	0	(0	0 (59.38%	6 91		0	0	0	0	0 60.59%

							Baseline Scenario					
				31/12/2025			31/12/2026				31/12/2027	
RowNum	(min EUR, 9		tage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure for Stage 2 expo	ions Stock of provisions Coverage Ratio - sure for Stage 3 exposure Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions Stock of provisions e for Stage 2 exposure for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions Stock of provision for Stage 1 exposure for Stage 2 exposu	
25	Central banks	0	0 0	0	0 0.00	% 0	0	0 0	0.00%	0	0 0	0 0 0
26	Central governments	0	0 0	0	0 0.00	% 0	0	0 0	0.00%	0	0 0	0 0
27	Regional governments or local authorities	0	0 0	0	0 0.00	% 0	0	0 0	0.00%	0	0 0	0 0
28	Public sector entities	0	0 0	0	0 0 0.00	% 0	0	0 0	0.00%	0	0 0	0 0
29	Multilateral Development Banks	0	0 0	0	0 0 0.009	% 0	0	0 0	0.00%	0	0 0	0 0
30	International Organisations	0	0 0	0	0 0 0.00	% 0	0	0 0	0.00%	0	0 0	0 0
31	Institutions	159	0 0	0	0 0 0.00	% 159 (0	0 0	0.00% 159	0	0 0	0 0
32	Corporates	1,091	0 0	0	0 0 36.629	% 1,091 (0	0 0	36.72% 1,091	0	0 0	0 0 36
33	of which: Other - SME	0	0 0	0	0 0 0.00	% 0 0	0	0 0	0.00%	0	0 0	0 0
34	of which: Specialised Lending	0	0 0	0	0 0 0.00	% 0 (0	0 0	0.00%	0	0 0	0 0
35	Retail	0	0 0	0	0 0 0.00	% 0 0	0	0 0	0.00%	0	0 0	0 0
UNITED KINGDOM	of which: SME	0	0 0	0	0 0 0.00	% 0 (0	0 0	0.00%	0	0 0	0 0
37 SINITED KINGDOW	Secured by mortgages on immovable property and ADC exposures	0	0 0	0	0 0 0.00	% 0 (0	0 0 0	0.00%	0	0 0	0 0
38	of which: Residential immovable property	0	0 0	0	0 0 0.00	% 0 (0	0 0 0	0.00%	0	0 0	0 0
39	of which: Commercial immovable property	0	0 0	0	0 0 0.00	% 0 (0	0 0 0	0.00%	0	0 0	0 0
40	of which: Land, acquisition, development and construction exposures (ADC)	0	0 0	0	0 0 0.00	% 0 (0	0 0	0.00%	0	0 0	0 0
41	Subordinated debt exposures	0	0 0	0	0 0 0.00	% 0 (0	0 0 0	0.00%	0	0 0	0 0
42	Covered bonds	0	0 0	0	0 0 0.00	% 0 (0	0 0 0	0.00%	0	0 0	0 0
43	Claims on institutions and corporates with a ST credit assessment	0	0 0	0	0 0 0.00	% 0 0	0	0 0	0.00%	0	0 0	0 0
44	Collective investments undertakings (CIU)	0	0 0	0	0 0 0.00	% 0 0	0	0 0	0.00%	0	0 0	0 0
45	Equity	0	0 0	0	0 0 0.00	% 0 0	0	0 0	0.00%	0	0 0	0 0
46	Securitisation											
47	Other exposures	0	0 0	0	0 0 0.00	-	0	0 0	0.00%	0	0 0	0 0

														Baseline Scenario								
							31/12/2025							31/12/2026						31/12/2027		
RowNum			(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions See for Stage 2 exposure for	Stock of provisions Coor Stage 3 exposure St	Coverage Ratio - tage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure f	Stock of provisions Stock of provision or Stage 2 exposure for Stage 3 exposure	s Coverage Ratio - re Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure for Stage 2	ovisions Stock of provisio exposure for Stage 3 exposi	ıs Coverage Ratio - ıre Stage 3 exposure
49		Central banks		0	C	0	(0 0	0	0.00%	0		0	0 0	0	0.00%	6 0)	0	0 0	0	0.00%
50		Central governments		0	C	0	(0 0	0	0.00%	0		0	0 0	0	0.00%	6 0)	0	0 0	0	0.00%
51		Regional governments or local authorities		0	C	0	(0	0	0.00%	0		0	0 0	0	0.00%	6 0)	0	0 0	0	0.00%
52		Public sector entities		0	C	0	(0 0	0	0.00%	0		0	0 0	0	0.00%	6 0)	0	0 0	0	0.00%
53		Multilateral Development Banks		0	C	0	(0 0	0	0.00%	0		0	0 0	0	0.00%	6 0		0	0 0	0	0.00%
54		International Organisations		0	C	0	(0	0	0.00%	0		0	0 0	0	0.00%	6 0)	0	0 0	0	0.00%
55		Institutions		63	C	0	(0 0	0	100.00%			0	0 0	0	0 100.00%		1	0	0 0	0	0 100.00%
56		Corporates		337	C	0	(0 0	0	100.00%	336		0	1 0	0	1 100.00%	6 336	5	0	1 0	0	1 100.00%
57		of which: Other - SME		0	C	0	(0 0	0	0.00%	0		0	0 0	0	0 0.00%	6 0)	0	0 0	0	0 0.00%
58		of which: Specialised Lending		0	C	0	(0 0	0	0.00%	0		0	0 0	0	0 0.00%	6 0)	0	0 0	0	0 0.00%
59		Retail		0	C	0	(0 0	0	0.00%	0		0	0 0	0	0 0.00%	6 0)	0	0 0	0	0 0.00%
60	FRANCE	of which: SME		0	0	0	(0 0	0	0.00%	0		0	0 0	0	0 0.00%	6 0)	0	0 0	0	0 0.00%
61	FRANCE	Secured by mortgages on immovable property and ADC exposures		0	(0	(0 0	0	0.00%	0		0	0 0	0	0 0.00%	6 0)	0	0 0	0	0 0.00%
62		of which: Residential immovable property		0		0	(0 0	0	0.00%	0		0	0 0	0	0 0.00%	3)	0	0 0	0	0 0.00%
63		of which: Commercial immovable property		0	(0	(0 0	0	0.00%	0		0	0 0	0	0 0.00%	6 0)	0	0 0	0	0.00%
64		of which: Land, acquisition, development and construction exposures (ADC)		0		0	(0 0	0	0.00%	0		0	0 0	0	0 0.00%	6 0)	0	0 0	0	0 0.00%
65		Subordinated debt exposures		0		0	(0 0	0	0.00%	0		0	0 0	0	0 0.00%	6 0)	0	0 0	0	0 0.00%
66		Covered bonds		0	(0	(0 0	0	0.00%	0		0	0 0	0	0 0.00%	6 0)	0	0 0	0	0.00%
67		Claims on institutions and corporates with a ST credit assessment		0		0	(0 0	0	0.00%	0		0	0 0	0	0 0.00%	6 0)	0	0 0	0	0 0.00%
68		Collective investments undertakings (CIU)		0	C	0	(0 0	0	0.00%	0		0	0 0	0	0 0.00%	6 0)	0	0 0	0	0.00%
69		Equity		0		0	(0 0	0	0.00%	0		0	0 0	0	0 0.00%	6 0		0	0 0	0	0 0.00%
70		Securitisation																				
71		Other exposures		0	C	0	(0 0	0	0.00%			0	0 0	0	0.00%	-		0	0 0	0	0.00%
72		TOTAL		400	C	0		0	0	100.00%	399		0	1 0	0	1 100.00%	399		0	1 0	0	1 100.00%

				12 13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30 31	32
													Baseline Scenario									
						31/12/2025							31/12/2026							31/12/2027		
RowNum				Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	s Stock of provisions e for Stage 2 exposur	s Stock of provisions re 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	s Stock of provisions e for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions Stock of provision for Stage 2 exposure for Stage 3 exposure	
			(mln EUR, %)																			
73		Central banks		0 0		0	0	0 (0.009	% 0		0	0 0		0 (0.00%	5)	0	0 0	0	0 0.
74		Central governments		0 0		0	0	0	0.009	% 0		0	0		0	0.00%	5)	0	0 0	0	0 0.
75		Regional governments or local authorities		0 0		0	0	0	0.009	% 0		0	0		0	0.00%	5)	0	0 0	0	0 0./
76		Public sector entities		0 0		0	0	0	0.009	% 0		0	0		0	0.00%	5)	0	0 0	0	0 0.0 0 0.0 0 0.0 0 0.0 0 0.0 0 0.0 0 0.0 0 0.0 0 0.0 0 0.0 0 0.0 0 0.0 0 0.0 0 0.0 0 0.0 0 0.0
77		Multilateral Development Banks		0 0		0	0	0	0.009	% 0		0	0		0	0.00%	5		0	0 0	0	0.0
78		International Organisations		0 0		0	0	0	0.009	% 0		0	0		0	0.00%	5		0	0 0	0	0 0.0
79		Institutions		176 0		0	0	0	99.949	% 176		0	0		0	99.94%	176	5	0	0 0	0	0 99.5
80		Corporates		6 0		0	0	0	95.629	% 6		0	0		0	95.52%	6	5	0	0 0	0	0 95./
81		of which: Other - SME		0 0		0	0	0	0.009	% 0		0	0		0	0.00%)	0	0 0	0	0.0
82		of which: Specialised Lending		0 0		0	0	0	0.009	% 0		0	0		0	0.00%)	0	0 0	0	0 0.0
83		Retail		0 0		0	0	0	0.009	% 0		0	0		0	0.00%			0	0	0	0 0.0
84	CEDNAANIV	of which: SME		0 0		0	0	0	0.009	% 0		0	0		0	0.00%			0	0	0	0 0.0
85	GERMANY	Secured by mortgages on immovable property and ADC exposures		0 0)	0	0	0 (0.009	% 0		0	0 0		0 (0.00%			0	0 0	0	0 0.0
86		of which: Residential immovable property		0 0)	0	0	0 (0.009	% 0		0	0 0		0 (0.00%	5)	0	0 0	0	0 0.0
87		of which: Commercial immovable property		0 0)	0	0	0 (0.009	% 0		0	0 0		0 (0.00%	5)	0	0 0	0	0 0./
88		of which: Land, acquisition, development and construction exposures (ADC)		0 0)	0	0	0 (0.009	% 0		0	0 0		0 (0.00%	5)	0	0 0	0	0 0.1
89		Subordinated debt exposures		0 0)	0	0	0 (0.009	% 0		0	0 0		0 (0.00%	5)	0	0 0	0	0 0.1
90		Covered bonds		0 0)	0	0	0 (0.009	% 0		0	0 0		0 (0.00%	5)	0	0 0	0	0 0.1
91		Claims on institutions and corporates with a ST credit assessment		0 0)	0	0	0 (0.009	% 0		0	0 0		0 (0.00%	5)	0	0 0	0	0 0.4
92		Collective investments undertakings (CIU)		0 0		0	0	0 (0.009	% 0		0	0 0		0 (0.00%			0	0 0	0	0 0.0 0 0.0 0 0.0 0 0.0 0 0.0 0 0.0 0 0.0
93		Equity		0 0		0	0	0 (0.009	% 0		0	0 0		0 (0.00%			0	0 0	0	0 0.
94		Securitisation																				
95		Other exposures		91 0		0	0	0 (58.499	% 91		0	0 0		0 (59.38%	91		0	0 0	0	0 60.
96		TOTAL		274 0		0	0	0 (78.22			0	1 0		0	79.61%			0	1 0	0	0 60.5 1 80.8

								Baseline Scenario					
					31/12/2025			31/12/2026				31/12/2027	
RowNum			Stage 1 exposure (mln EUR, %)	Stage 2 exposure Stage 3 exp	Stock of provisions Stock of profosure for Stage 1 exposure for Stage 2 e	ovisions Stock of provisions Coverage Ratio - xposure for Stage 3 exposure Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 1 exposure	S Stock of provisions e for Stage 2 exposure for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure for Stage 2 exposure	Stock of provisions Coverage Ratio - for Stage 3 exposure Stage 3 exposure
97		Central banks		0	0 0	0 0 0.00	% 0	0 0	0 0	0.00%	0	0 0	0 0.00%
98		Central governments		0	0 0	0 0 0.00	% 0	0 0	0 0 0	0.00%	0 0	0 0	0 0.00%
99		Regional governments or local authorities		0	0 0	0 0 0.00	% 0	0 0	0 0 0	0.00%	0 0	0 0	0 0.00%
100		Public sector entities	(0	0 0	0 0 0.00	% 0	0 0	0 0 0	0.00%	0 0	0 0 0	0 0.00%
101		Multilateral Development Banks		0	0 0	0 0 0.00	% 0	0 0	0 0 0	0.00%	0 0	0 0	0 0.00%
102		International Organisations		0	0 0	0 0 0.00	% 0	0 0	0 0 0	0.00%	0 0	0 0	0 0.00%
103		Institutions	237	0	0 0	0 0 6.61	% 237	0 1	0 0	6.61%	7 0	1 0 0	0 6.61%
104		Corporates		0	0 0	0 0.00	0	0 0	0 0	0.00%	0	0 0	0 0.00%
105		of which: Other - SME		0	0 0	0 0.00	% 0	0 0	0 0	0.00%	0	0 0	0 0.00%
106		of which: Specialised Lending		0	0 0	0 0.00	% 0	0 0	0 0	0.00%	0	0 0	0 0.00%
107		Retail		0	0 0	0 0.00	% 0	0 0	0 0	0.00%	0	0 0	0 0.00%
108	ITALV	of which: SME		0	0 0	0 0.00	% 0	0 0	0 0	0.00%	0	0 0	0 0.00%
109	ITALY	Secured by mortgages on immovable property and ADC exposures		0	0 0	0 0 0.00	% 0	0 0	0 0	0.00%	0	0 0	0 0.00%
110		of which: Residential immovable property		0	0 0	0 0 0.00	% 0	0 0	0 0	0.00%	0	0 0	0 0.00%
111		of which: Commercial immovable property		0	0 0	0 0 0.00	% 0	0 0	0 0	0.00%	0	0 0	0 0.00% 0 0.00%
112		of which: Land, acquisition, development and construction exposures (ADC)		0	0 0	0 0 0.00	% 0	0 0	0 0	0.00%	0	0 0	0 0.00%
113		Subordinated debt exposures		0	0 0	0 0 0.00	% 0	0 0	0 0	0.00%	0	0 0	0 0.00%
114		Covered bonds		0	0 0	0 0 0.00	% 0	0 0	0 0	0.00%	0	0 0	0 0.00%
115		Claims on institutions and corporates with a ST credit assessment		0	0 0	0 0.00	% 0	0 0	0 0	0.00%	0	0 0	0 0.00%
116		Collective investments undertakings (CIU)		0	0 0	0 0.00	% 0	0 0	0 0	0.00%	0	0 0	0 0.00% 0 0.00%
117		Equity		0	0 0	0 0.00	0	0 0	0 0	0.00%	0	0 0	0 0.00%
118		Securitisation											
119		Other exposures	(0	0 0	0 0 0.00	% 0	0 0	0 0 0	0.00%	0 0	0 0	0 0.00%
120		TOTAL	237	0	0 0	0 0 6.61	% 237	0 1	0 0	6.61% 23	7 0	1 0 0	0 6.61%

											Baseline Scenario					
						31/12/2025					31/12/2026				31/12/2027	
RowNum																
			(mln EUR, %)													
121		Central banks		0	0	0 0	0	0	0.00%	0	0 0	0 (0.00%	0	0 0	0 0.00%
122		Central governments		0	0	0 0	0	0	0.00%	0	0 0	0 (0.00%	0	0 (0 0.00%
123		Regional governments or local authorities		0	0	0 0	0	0	0.00%	0	0 0	0 (0.00%	0	0 (0 0.00%
124		Public sector entities		0	0	0 0	0	0	0.00%	0	0 0	0 (0.00%	0	0 0	0 0.00% 0 0 0.00%
125		Multilateral Development Banks		0	0	0 0	0	0	0.00%	0	0 0	0 (0.00%	0	0 0	
126		International Organisations		0	0	0 0	0	0	0.00%	0	0 0	0 (0.00%	0	0 0	0 0.00%
127		Institutions		189	0	0 0	0	0	0.00%	189	0 0	0 (0.00%	9 0	0 0	0 0.00%
128		Corporates		0	0	0 0	0	0	0.00%	0	0 0	0 (0.00%	0	0 0	0 0.00%
129		of which: Other - SME		0	0	0 0	0	0	0.00%	0	0 0	0	0.00%	0	0 0	0.00%
130		of which: Specialised Lending		0	0	0 0	0	0	0.00%	0	0 0	0 (0.00%	0	0 0	0 0.00%
131		Retail		0	0	0 0	0	0	0.00%	0	0 0	0	0.00%	0	0 0	0 0.00%
132	IDELAND	of which: SME		0	0	0 0	0	0	0.00%	0	0 0	0	0.00%	0	0 0	0 0.00% 0 0 0.00%
133	IRELAND	Secured by mortgages on immovable property and ADC exposures		0	0	0 0	0	0	0.00%	0	0 0	0	0.00%	0	0 0	0 0.00%
134		of which: Residential immovable property		0	0	0 0	0	0	0.00%	0	0 0	0	0.00%	0	0 0	0 0.00%
135		of which: Commercial immovable property		0	0	0 0	0	0	0.00%	0	0 0	0	0.00%	0 0	0 0	0 0.00%
136		of which: Land, acquisition, development and construction exposures (ADC)		0	0	0 0	0	0	0.00%	0	0 0	0	0.00%	0	0 0	0 0.00%
137		Subordinated debt exposures		0	0	0 0	0	0	0.00%	0	0 0	0	0.00%	0 0	0 0	0 0.00%
138		Covered bonds		0	0	0 0	0	0	0.00%	0	0 0	0	0.00%	0 0	0 0	0 0.00%
139		Claims on institutions and corporates with a ST credit assessment		0	0	0 0	0	0	0.00%	0	0 0	0	0.00%	0	0 0	0 0 0.00% 0 0 0.00% 0 0 0.00% 0 0 0.00%
140		Collective investments undertakings (CIU)		0	0	0 0	0	0	0.00%	0	0 0	0	0.00%	0	0 0	0 0.00%
141		Equity		0	0	0 0	0	0	0.00%	0	0 0	0 (0.00%	0	0 0	0 0.00%
142		Securitisation														
143		Other exposures		0	0	0 0	0	0	0.00%	0	0 0	0 (0.00%	0	0 0	0 0.00%
144		TOTAL		189	0	0 0	0	0	0.00%	189	0 0	0 (0.00% 18	9 0	0 0	0 0.00% 0 0 0.00%

												Baseline Scenario								
						31/12/2025						31/12/2026					31/12/2027			
RowNum		(mln EUR, 9		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 St for Stage 1 exposure for	tock of provisions r Stage 2 exposure for Stage 3 exposure	Coverage Ratio - E Stage 3 exposure	e 1 exposure Stage 2 expo	sure Stage 3 exposure	Stock of provision for Stage 1 exposu	ns Stock of provisions re for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145		Central banks)	О	0 0	0	0	0.00%	0	0	0 0	0 0	0.00%	0	0	0	0		ງ 0.00%
146		Central governments	C)	0	0 (0	0	0.00%	0	0	0 0	0 0	0.00%	0	0	0	0)	0.00%
147		Regional governments or local authorities	C)	0	0 (0	0	0.00%	0	0	0 0	0 0	0.00%	0	0	0	0)	J 0.00%
148		Public sector entities	C)	0	0 (0	0	0.00%	0	0	0 0	0 (0.00%	0	0	0	0)	0.00%
149		Multilateral Development Banks	C)	0	0 (0	0	0.00%	0	0	0 0	0 (0.00%	0	0	0	0)	0.00%
150		International Organisations	0)	0	0 (0	0	0.00%	0	0	0 0	0 0	0.00%	0	0	0	0)	0.00%
151		Institutions	80)	0	0 (0	0	37.12%	80	0	0 0	0 0	0 36.60%	80	0	0	0)	0 36.35%
152		Corporates)	0	0	0	0	99.99%	0	0	0 0	0	99.99%	0	0	0	0		99.99%
153		of which: Other - SME	C)	0	0	0	0	0.00%	0	0	0 0	0 0	0.00%	0	0	0	0		0.00%
154		of which: Specialised Lending	C)	0	0	0	0	0.00%	0	0	0 0	0 0	0.00%	0	0	0	0		0.00%
155		Retail	C)	0	0	0	0	0.00%	0	0	0 0	0	0.00%	0	0	0	0		0.00%
156	LINITED STATES	of which: SME	C)	0	0 (0	0	0.00%	0	0	0 0	0 0	0.00%	0	0	0	0)	0.00%
157	UNITED STATES	Secured by mortgages on immovable property and ADC exposures	C)	0	0 (0	0	0.00%	0	0	0 0	0 0	0.00%	0	0	0	0)	J 0.00%
158		of which: Residential immovable property	C)	0	0 (0	0	0.00%	0	0	0 0	0 0	0.00%	0	0	0	0)	0.00%
159		of which: Commercial immovable property	C)	0	0 (0	0	0.00%	0	0	0 0	0 0	0.00%	0	0	0	0)	0.00%
160		of which: Land, acquisition, development and construction exposures (ADC)	0)	0	0 (0	0	0.00%	0	0	0 0	0 0	0.00%	0	0	0	0)	0.00%
161		Subordinated debt exposures	0)	0	0 0	0	0	0.00%	0	0	0 0	0 0	0.00%	0	0	0	0)	0.00%
162		Covered bonds	()	0	0 0	0	0	0.00%	0	0	0 0	0 0	0.00%	0	0	0	0)	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0)	0	0 0	0	0	0.00%	0	0	0 0	0 0	0.00%	0	0	0	0)	0.00%
164		Collective investments undertakings (CIU)	C)	0	0 0	0	0	0.00%	0	0	0 0	0 0	0.00%	0	0	0	0)	0.00%
165		Equity	C		0	0 (0	0	0.00%	0	0	0 0	0 0	0.00%	0	0	0	0)	0.00%
166		Securitisation																		
167		Other exposures	C)	0	0 (0	0	0.00%	0	0	0 0	0 0	0.00%	0	0	0	0)	0.00%
168		TOTAL	80		0	0	0	0	38.83%	80	0	0	0 0	0 38.30%	80	0	0	0		0 38.01%



2025 EU-wide Stress Test: Credit risk STA

		ortigioup crobat markets zur ope me																					
				12	13	14	15	16	17	18	19	20	21	22	23 24	25	26	27	28	29	30	31	32
														Baseline Scenario									
							31/12/2025							31/12/2026						31/12/2027			
					<u> </u>								<u> </u>					<u> </u>					
				Chana d assessment	Chana 2 auranium	Chana 3 anna anna	Stock of provisions	Stock of provisions	Stock of provisions	Coverage Ratio -	C4=== 1	Chana 2 anns anns	Channe 2	Stock of provisions	Stock of provisions Stock of provisions	Coverage Ratio -	Chana 4	Channel 2 annual annual	C4 2	Stock of provisions Stock	of provisions	Stock of provisions	Coverage Ratio -
RowNum				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposure	for Stage 2 exposure	for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposure	for Stage 2 exposure for Stage 3 exposure	e Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposure for Sta			
			(mln EUR, %)	,																			
169		Central banks	(min EUR, %)	0						0.00	0/					0.00%	0		0	0	0	0	0.00%
170		Central governments		0			0		0 0	0.00	,,,	0		0 0		0.00%	0		n e	0 0	0	0	0.00%
171		Regional governments or local authorities		0			0		0 0	0.00	,,,	0 0		0 0	0	0 0.00%	0		0	0 0	0	0	0.00%
172		Public sector entities		0	0	C	0	(0 0	0.00	**	0 0		0 0	0	0 0.00%	0		0	0 0	0	0	0.00%
173		Multilateral Development Banks		0	(C	0	(0 0	0.00		0		0 0	0	0 0.00%	0		0	0 0	0	0	0.00%
174		International Organisations		0	C	C	0	(0 0	0.00	%	0		0 0	0	0.00%	0	(0	0 0	0	0	0.00%
175		Institutions		58	C	C	0	(0 0	99.53	% 58	3 0	(0 0	0	0 99.53%	58	(0	0 0	0	0	99.53%
176		Corporates		0	C	C	0	(0	0.00	% (0		0 0	0	0.00%	0	(0	0 0	0	0	0.00%
177		of which: Other - SME		0	(C	0	(0	0.00	%	0		0	0	0.00%	0		0	0 0	0	0	0.00%
178		of which: Specialised Lending		0	C	C	0	(0	0.00	%	0		0	0	0.00%	0		0	0 0	0	0	0.00% 0.00% 0.00% 0.00%
179		Retail		0	C	C	0	(0	0.00	%	0		0 0	0	0.00%	0		0	0	0	0	0.00%
180	NORWAY	of which: SME		0	C	C	0	(0	0.00	%	0	(0 0	0	0.00%	0		0	0 0	0	0	0.00%
181	NORWAT	Secured by mortgages on immovable property and ADC exposures		0	C	C	0	(0	0.00	%	0		0 0	0	0.00%	0		0	0 0	0	0	0.00%
182		of which: Residential immovable property		0	C	C	0	(0	0.00	%	0		0 0	0	0.00%	0		0	0 0	0	0	0.00%
183		of which: Commercial immovable property		0	C	C	0	(0	0.00	%	0	(0 0	0	0.00%	0	(0	0 0	0	0	0.00%
184		of which: Land, acquisition, development and construction exposures (ADC)		0	C	C	0	(0	0.00	,,,	0	(0	0	0.00%	0	(0	0 0	0	0	0.00% 0.00%
185		Subordinated debt exposures		0	C	C	0	(0	0.00	,,,	0	(0	0	0.00%	0	(0	0 0	0	0	0.00%
186		Covered bonds		0	C	C	0	(0	0.00	%	0	(0	0	0.00%	0	(0	0 0	0	0	0.00%
187		Claims on institutions and corporates with a ST credit assessment		0	C	C	0	(0	0.00	%	0		0 0	0	0.00%	0		0	0 0	0	0	0.00%
188		Collective investments undertakings (CIU)		0	C	C	0	(0	0.00	%	0		0 0	0	0.00%	0	(0	0 0	0	0	0.00%
189		Equity		0	C	C	0	(0	0.00	%	0		0 0	0	0.00%	0	(0	0	0	0	0.00%
190		Securitisation																					
191		Other exposures		0	C	C	0	(0	0.00	%	0		0 0	0	0.00%	0		0	0 0	0	0	0.00%
192		TOTAL		58		0	0		0	99.53	% 58	0		0	0	0 99.53%	58		0	0	0	0	99.53%

											Baseline Scenario)							
							31/12/2025				31/12/2026						31/12/2027		
RowNum				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure for Stage 2 exposure	re for Stage 3 exposure	e Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure for Stage 1 exposure	re for Stage 2 exposure for Stage 3 exposu	ns Coverage Ratio - ure Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposure	Stock of provisions for Stage 2 exposure for Stage 3 exposure	osure Stage 3 exposure
			(mln EUR, %)																
193		Central banks		0	0	0	0	0	0.00	% 0 0	0	0 0	0 0.00	%	0		0	0	0.00%
194		Central governments		0	0	0	0	0	0.00	% 0 0	0	0 0	0.00	%	0 0		0	0	0.00%
195		Regional governments or local authorities		0	0	0	0	0	0.00	% 0 0	0	0 0	0.00	%	0 0		0	0	0.00%
196		Public sector entities		0	0	0	0	0	0.00	% 0 0	0	0 0	0.00	%	0 0		0	0	0.00%
197		Multilateral Development Banks		0	0	0	0	0	0.00	% 0 0	0	0 0	0.00	%	0 0		0	0	0.00%
198		International Organisations		0	0	0	0	0	0.00	% 0 0	0	0 0	0.00	%	0 0		0	0	0.00%
199		Institutions		49	0	0	0	0	0 100.00	% 49 (0	0 0	0 100.00	% 49	9 0		0	0	0 100.00%
200		Corporates		0	0	0	0	0	0.00	% 0 0	0	0 0	0 0.00	%	0		0	0	0.00%
201		of which: Other - SME		0	0	0	0	0	0.00	% 0 0	0	0 0	0 0.00	%	0		0	0	0.00%
202		of which: Specialised Lending		0	0	0	0	0	0.00	% 0 0	0	0 0	0 0.00	%	0		0	0	0.00%
203		Retail		0	0	0	0	0	0.00	% 0 0	0	0 0	0.00	%	0		0	0	0.00%
204	SPAIN	of which: SME		0	0	0	0	0	0.00	% 0 0	0	0 0	0.00	%	0 0		0	0	0.00%
205	SPAIN	Secured by mortgages on immovable property and ADC exposures		0	0	0	0	0	0.00	% 0	0	0 0	0.00	%	0 0		0	0	0.00%
206		of which: Residential immovable property		0	0	0	0	0	0.00	% 0	0	0 0	0.00	%	0 0		0	0	0.00%
207		of which: Commercial immovable property		0	0	0	0	0	0.00	0 0	0	0 0	0.00	%	0 0		0	0	0.00%
208		of which: Land, acquisition, development and construction exposures (ADC)		0	0	0	0	0	0.00	% 0	0	0 0	0.00	%	0 0		0	0	0.00%
209		Subordinated debt exposures		0	0	0	0	0	0.00	% 0	0	0 0	0.00	%	0 0		0	0	0.00%
210		Covered bonds		0	0	0	0	0	0.00	0 0	0	0 0	0.00	%	0		0	0	0.00%
211		Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0.00	0 0	0	0 0	0.00	%	0		0	0	0.00%
212		Collective investments undertakings (CIU)		0	0	0	0	0	0.00	0 0	0	0 0	0.00	%	0 0		0	0	0.00%
213		Equity		0	0	0	0	0	0.00	% 0 0	0	0 0	0.00	%	0 0		0 (0	0.00%
214		Securitisation																	
215		Other exposures		0	0	0	0	0	0.00	% 0 0	0	0 0	0.00	%	0 0		0 (0 0	0.00%
216		TOTAL		49	0	0	0	0	0 100.00	% 49 (0	0 0	0 100.00	% 49	9 0		0 (0 0	0 100.00%



2025 EU-wide Stress Test: Credit risk STA

OBGI	athority	Citigroup Global Markets Europe AG																					
				33	34	35	36	37	38	39	40	41	42	43	44 45	46	47	48	49	50	51	52	53
														Adverse Scenario									
							31/12/2025							31/12/2026						31/12/2027			
RowNum			(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions S for Stage 1 exposure fo	Stock of provisions or 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 Stock of provision Stock of provision Stage 2 exposure for Stage 3 exposure	ns Coverage Ratio - ire Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions e for Stage 2 exposure		
1		Central banks		0	C		0 0	0	0	0.00%	% 0	0		0 (0 0	0 0.00%	6	0	0	0	0 (0.00%
2		Central governments		0	C)	0 0	0	0	0.00%	% 0	0		0	0 0	0.00%	6	0	0	0	0		0.00%
3		Regional governments or local authorities		0	C)	0 0	0	0	0.009	% 0	0		0 (0 0	0 0.00%	6	0	0	0	0 (0 0.009
4		Public sector entities		0	C)	0 0	0	0	0.009	% 0	0		0 (0 0	0 0.00%	6	0	0	0	0 (0.00%
5		Multilateral Development Banks		0	C)	0 0	0	0	0.00%	% 0	0		0 (0 0	0 0.00%	6	0	0	0	0 (0.00%
6		International Organisations		0	C)	0 0	0	0	0.00%	% 0	0		0 (0 0	0 0.00%	6	0	0	0	0 (0.00%
7		Institutions		1,112	C	9	9 2	0	6	59.50%	% 1,110	0	1	2 1	1 0	7 62.74%	6 1,10	08	0 1	3	1 (8 63.43%
8		Corporates		1,450	C)	4 1	0	4	99.85%	% 1,449	0		4	1 0	4 99.85%	6 1,44	19	0	5	1 (1	5 99.86%
9		of which: Other - SME		0	C)	0 0	0	0	0.00%	% 0	0		0 (0 0	0 0.00%	6	0	0	0	0 (0.00%
10		of which: Specialised Lending		0	C)	0 0	0	0	0.00%	% 0	0		0 (0 0	0 0.00%	6	0	0	0	0 (0.00%
11	Citionaum Clabal	Retail		0	C)	0 0	0	0	0.00%	% 0	0		0 (0 0	0 0.00%	6	0	0	0	0 (0 0.00%
12	Citigroup Global	of which: SME		0	C)	0 0	0	0	0.00%	% 0	0		0 (0 0	0 0.00%	6	0	0	0	0 (0 0.009
13	Markets Europe AG	Secured by mortgages on immovable property and ADC exposures		0	C)	0 0	0	0	0.00%	% 0	0		0	0 0	0.00%	6	0	0	0	0		0.00%
14	Markets Europe Ad	of which. Residential infinovable property		0	C)	0	0	0	0.00%	% 0	0		0	0 0	0.009	6	0	0	0	0		0.00%
15		of which: Commercial immovable property		0	C	(0	0	0	0.00%	% 0	0		0	0 0	0.00%	6	0	0	0	0		0.00%
16		of which: Land, acquisition, development and construction exposures (ADC)		0	C)	0 0	0	0	0.00%	% 0	0		0	0 0	0.00%	6	0	0	0	0		0.00%
17		Subordinated debt exposures		0	C		0	0	0	0.00%	% 0	0		0	0 0	0.009	6	0	0	0	0	1	0.009
18		Covered bonds		0	C)	0 0	0	0	0.00%	% 0	0		0 (0 0	0 0.00%	6	0	0	0	0 (0.009
19		Claims on institutions and corporates with a ST credit assessment		0	C) (0 0	0	0	0.00%	% 0	0		0 (0 0	0 0.00%	6	0	0	0	0 (0.009
20		Collective investments undertakings (CIU)		0	C)	0 0	0	0	0.00%	% 0	0)	0 (0 0	0 0.00%	6	0	0	0	0 (0 0.00% 0 0.00% 0 0.00% 0 0.00%
21		Equity		0	C)	0 0	0	0	0.00%	% 0	0)	0 (0 0	0 0.00%	6	0	0	0	0 (0.00%
22		Securitisation																					
23		Other exposures		89	C)	3 0	0	2	65.10%	% 89	0)	3 (0 0	2 65.36%	6 8	38	0	3	0 (1	2 65.70%

							Adverse Scenario					
				31/12/2025			31/12/2026				31/12/2027	
owNum	(mln EUR, %		tage 2 exposure Stage 3 exposure	Stock of provisions Stock of provisions for Stage 1 exposure for Stage 2 expo	ions Stock of provisions Coverage Ratio - osure for Stage 3 exposure Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure for Stage 2 exposure	s Stock of provisions Coverage Rations stage 3 exposure Stage 3 exposure
25	Central banks	0	0	0 0	0 0.00	0	0	0 0	0.00%	0	0 0	0 0 0
26	Central governments	0	0	0 0	0 0 0.00	0 0	0	0 0	0.00%	0	0 0	0 0
27	Regional governments or local authorities	0	0	0 0	0 0.00	0	0	0 0	0.00%	0	0 0	0 0
28	Public sector entities	0	0	0 0	0 0.00	0	0	0 0	0.00%	0	0 0	0 0 0
29	Multilateral Development Banks	0	0	0 0	0 0.00	0	0	0 0	0.00%	0	0 0	0 0
30	International Organisations	0	0	0 0	0 0.00	0 0	0	0 0	0.00%	0	0 0	0 0
31	Institutions	159	0	0 0	0 0.00	% 159 (0	0 0	0.00% 159	9 0	0 0	0 0
32	Corporates	1,091	0	0 0	0 0 56.45	% 1,091	0	0 0	55.63% 1,091	1 0	0 0	0 0 54
33	of which: Other - SME	0	0	0 0	0 0.00	% 0	0	0 0	0.00%	0	0 0	0 0 0
34	of which: Specialised Lending	0	0	0 0	0 0.00	0 0	0	0 0	0.00%	0	0 0	0 0
35	Retail	0	0	0 0	0 0.00	% 0	0	0 0	0.00%	0	0 0	0 0
UNITED KINGDOM	of which: SME	0	0	0 0	0 0.00	0 0	0	0 0	0.00%	0	0 0	0 0
37 CIVITED KINGDOW	Secured by mortgages on immovable property and ADC exposures	0	0	0 0	0 0.00	% 0	0	0 0	0.00%	0	0 0	0 0
38	of which: Residential immovable property	0	0	0 0	0 0.00	0 0	0	0 0	0.00%	0	0 0	0 0 0
39	of which: Commercial immovable property	0	0	0 0	0 0.00	0 0	0	0 0	0.00%	0	0 0	0 0
40	of which: Land, acquisition, development and construction exposures (ADC)	0	0	0 0	0 0.00	0 0	0	0 0	0.00%	0	0 0	0 0
41	Subordinated debt exposures	0	0	0 0	0 0.00	0 0	0	0 0	0.00%	0	0 0	0 0 0
42	Covered bonds	0	0	0 0	0 0.00	0 0	0	0 0	0.00%	0	0 0	0 0 0
43	Claims on institutions and corporates with a ST credit assessment	0	0	0 0	0 0 0.00	· ·	0	0 0	0.00%	0	0 0	
44	Collective investments undertakings (CIU)	0	0	0 0	0 0 0.00	70	0	0 0	0.00%	0	0 0	0 0 0
45	Equity	0	0	0 0	0 0 0.00	0	0	0 0	0.00%	0	0 0	0 0 0
46	Securitisation											A
47	Other exposures	0	0	0 0	0 0.00	% 0	0	0 0	0.00%	0	0 0	0 0 (

									Adverse Scenario						
					31/12/2025				31/12/2026				31/12/2027		
RowNum		(ml	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure for Stage 1 exposure	Stock of provisions Stock of provisions Coverage Ratio - for Stage 2 exposure for Stage 3 exposure Stage 3 exposure	Stage 1 exposure Stage	2 exposure Stage 3 exposure	Stock of provisions Stock of provisions for Stage 1 exposure for Stage 2 exposure for Stage 3 expos	ons Coverage Ratio - ure Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
49		Central banks		0	0 0	0 0.00%	0	0 0	0 0 0	0 0.009	6 0	0	0 0	0	0.00%
50		Central governments		0	0 0	0 0.00%	0	0 0	0 0 0	0.009	6 0	0	0 0	0	0.00%
51		Regional governments or local authorities		0	0 0	0 0.00%	0	0 0	0 0 0	0 0.009	6 0	0	0 0	0	0.00%
52		Public sector entities		0	0 0	0 0.00%	0	0 0	0 0 0	0.009	6 0	0	0 0	0	0.00%
53		Multilateral Development Banks		0	0 0	0 0.00%	0	0 0	0 0 0	0 0.009	6 0	0	0 0	0	0.00%
54		International Organisations		0	0 0	0 0.00%	0	0 0	0 0 0	0.009	6 0	0	0 0	0	0.00%
55		Institutions		63	0 0	0 100.00%	63	0 0	0 0 0	0 100.009	63	0	0 0	0	100.00%
56		Corporates	3	34	0 3 1	1 0 3 100.00%	333	0 4	4 0 0	4 100.009	6 333	0	0 0	4	100.00%
57		of which: Other - SME		0	0 0	0 0.00%	0	0 0	0 0 0	0.009	6 0	0	0 0	0	0.00%
58		of which: Specialised Lending		0	0 0	0 0.00%	0	0 0	0 0 0	0.009	6 0	0	0 0	0	0.00%
59		Retail		0	0 0	0 0.00%	0	0 0	0 0 0	0 0.009	6 0	0	0 0	0	0.00%
60	FDANCE	of which: SME		0	0 0	0 0.00%	0	0 0	0 0 0	0 0.009	6 0	0	0 0	0	0.00%
61	FRANCE	Secured by mortgages on immovable property and ADC exposures		0	0 0	0 0.00%	0	0 0	0 0 0	0.009	6 0	0	0 0	0	0.00%
62		of which: Residential immovable property		0	0 0	0 0.00%	0	0 0	0 0 0	0.009	6 0	0	0 0	0	0.00%
63		of which: Commercial immovable property		0	0 0	0 0.00%	0	0 0	0 0 0	0.009	6 0	0	0 0	0	0.00%
64		of which: Land, acquisition, development and construction exposures (ADC)		0	0 0	0 0.00%	0	0 0	0 0 0	0 0.009	6 0	0	0 0	0	0.00%
65		Subordinated debt exposures		0	0 0	0 0.00%	0	0 0	0 0 0	0.009	6 0	0	0 0	0	0.00%
66		Covered bonds		0	0 0	0 0.00%	0	0 0	0 0 0	0.009	6 0	0	0 0	0	0.00%
67		Claims on institutions and corporates with a ST credit assessment		0	0 0	0 0.00%	0	0 0	0 0 0	0 0.009	6 0	0	0 0	0	0.00%
68		Collective investments undertakings (CIU)		0	0 0	0 0.00%	0	0 0	0 0 0	0.009	6 0	0	0 0	0	0.00%
69		Equity		0	0 0 0	0 0.00%	0	0 0	0 0	0.009	6 0	0	0 0	0	0.00%
70		Securitisation													
71		Other exposures		0	0 0 0	0 0.00%	0	0 0	0 0	0 0.009	6 0	0	0 0	0	0.00%
72		TOTAL	3	97	0 3 1	0 3 100.00%	396	0 4	4 1 0	4 100.009	395	0	0 0	4	100.00%

		Citigroup Global Markets Europe AG																				
				33	34	35	36	37	38	39	40	41	42	43	44 45	46	47	48	49	50 51	52	53
														Adverse Scenario								
							31/12/2025							31/12/2026						31/12/2027		
								T														
]						Stack of provisions	Stock of provision	ns Stock of provisions	Coverage Ratio -				Stock of provisions	Stock of provisions Stock of provisions	Coverage Ratio -				Stock of provisions Stock of provisi	ons Stock of provisions	Coverage Ratio -
RowNum				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposure	for Stage 2 exposu	re for Stage 3 exposur	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposure	for Stage 2 exposure for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposure for Stage 2 expo	sure for Stage 3 exposure	Stage 3 exposure
			(mln EUR, %	5)																		
73		Central banks	,	0	(0	0	0.00)%	0		(0 0	0.00%	0	0		0	0 0	0.00%
74		Central governments		0	() () (0	0	0.00	0%	0	0	(0 0	0.00%	0	0	(0	0 0	0.00%
75		Regional governments or local authorities		0	(0) (0	0	0.00)%	0	0	(0 0	0.00%	0	0)	0	0 0	0.00%
76		Public sector entities		0	(0	0	0	0	0.00	0%	0) ((0 0	0.00%	0	0)	0	0 0	0.00%
77		Multilateral Development Banks		0	() () (0	0	0.00	0%	0	0	(0 0	0.00%	0	0)	0	0 0	0.00%
78		International Organisations		0	() () (0	0	0.00	0%	0	0	(0 0	0.00%	0	0)	0	0 0	0.00%
79		Institutions		173	() :	3	0	0	3 99.97	7% 17:	3 0) 3	(0 0	99.97%	173	0)	1 0	0 4	4 99.97%
80		Corporates		6	(0) (0	0	96.42	2%	6 0) ((0 0	96.33%	6	0)	0	0 0	96.26%
81		of which: Other - SME		0	() () (0	0	0.00	0%	0) ((0 0	0.00%	0	0)	0	0 0	0.00%
82		of which: Specialised Lending		0	(0	0	0.00)%	0	0	(0 0	0.00%	0	0)	0	0 0	0.00%
83		Retail		0	(0	0	0.00)%	0	0	(0 0	0.00%	0	0)	0	0 0	0.00%
84	CEDNAANIV	of which: SME		0	(0	0	0.00)%	0	0	(0 0	0.00%	0	0	(0	0 0	0.00%
85	GERMANY	Secured by mortgages on immovable property and ADC exposures		0	(0	0	0.00	0%	0)	(0 0	0.00%	0	0)	0	0 0	0.00%
86		of which: Residential immovable property		0	(0	0	0.00	0%	0)	(0 0	0.00%	0	0)	0	0 0	0.00%
87		of which: Commercial immovable property		0	(0	0	0.00	0%	0)	(0 0	0.00%	0	0)	0	0 0	0.00%
88		of which: Land, acquisition, development and construction exposures (ADC)		0	(0	0	0.00)%	0)	(0 0	0.00%	0	0)	0	0 0	0.00%
89		Subordinated debt exposures		0	(0	0	0.00	0%	0)	(0 0	0.00%	0	0)	0	0 0	0.00% 0 0.00%
90		Covered bonds		0	() () (0	0	0.00	0%	0) ((0 0	0.00%	0	0)	0	0 0	0.00%
91		Claims on institutions and corporates with a ST credit assessment		0	(0	0	0.00)%	0 0) ((0 0	0.00%	0	0)	0	0 0	0.00%
92		Collective investments undertakings (CIU)		0	() () (0	0	0.00)%	0 0) ((0 0	0.00%	0	0)	0	0 0	0.00%
93		Equity		0) (0	0	0.00	0%	0 0)	(0 0	0.00%	0	0)	0	0 0	0.00%
94		Securitisation																				
95		Other exposures		89	() :	3	0	0	2 65.10	0%	9 0	3	(0 0 2	2 65.36%	88	0		3 0	0 2	2 65.70%
96		TOTAL		269	(5	1	0	5 83.40		8 0	7		0 0	83.55%	267	0		7 0	0 6	6 83.62%
					·	<u>'</u>	•	1							-1		1			- 1		

														Adverse Scenario							
							31/12/2025							31/12/2026				31/12/2027			
RowNum			(mln EUR, %)		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	S Stock of provisions Stock of for Stage 2 exposure for Stage	of provisions e 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stag	e 2 exposure St	Stage 3 exposure	Stock of provisions Stock of provisions Stock of professions for Stage 1 exposure for Stage 2 exposure for Stage 3 of Stock of provisions Stock of provisions for Stage 3 of Stock of provisions Stock of Prov	visions Coverage Ratio - Stage 1 exposure Stage 3 exposure	re Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions S for Stage 2 exposure fo	Stock of provision or Stage 3 exposu	is Coverage Ratio re Stage 3 exposu
97		Central banks	, ,			0 0		0 0	0	0.00%	0	0	C	0 0 0	0 0.00%	0	0	0 0	0		0 0.
98		Central governments			0	0 0		0 0	0	0.00%	. 0	0	C	0 0 0	0 0.00%	0	0	0 0	0		0 0.0
99		Regional governments or local authorities			0	0 0		0 0	0	0.00%	. 0	0	C	0 0 0	0 0.00%	0	0	0 0	0		0 0.0
100		Public sector entities			O	0 0		0 0	0	0.00%	0	0	C	0 0 0	0 0.00%	0	0	0 0	0		0 0.0
101		Multilateral Development Banks			O	0 0		0 0	0	0.00%	0	0	С	0 0 0	0 0.00%	0	0	0 0	0		0 0.0
102		International Organisations			O .	0 0		0 0	0	0.00%	0	0	C	0 0 0	0 0.00%	0	0	0 0	0		0 0.
103		Institutions		23	4	0 4		0 0	0	6.61%	233	0	4	4 0 0	0 6.61%	233	0	5 0	0		0 6.
104		Corporates			0	0 0		0 0	0	0.00%	0	0	C	0 0	0 0.00%	0	0	0 0	0		0 0.0
105		of which: Other - SME			0	0		0 0	0	0.00%	0	0	C	0 0	0 0.00%	0	0	0 0	0		0 0.
106		of which: Specialised Lending			0	0		0 0	0	0.00%	0	0	C	0 0	0 0.00%	0	0	0 0	0		0 0.
107		Retail			0	0		0 0	0	0.00%	0	0	C	0 0 0	0 0.00%	0	0	0	0		0 0.
108	ITALV	of which: SME			0	0		0 0	0	0.00%	0	0	C	0 0 0	0 0.00%	0	0	0	0		0 0.
109	ITALY	Secured by mortgages on immovable property and ADC exposures			0	0 0		0 0	0	0.00%	0	0	C	0 0 0	0.00%	0	0	0 0	0		0.0
110		of which: Residential immovable property			0	0 0		0 0	0	0.00%	0	0	C	0 0 0	0 0.00%	0	0	0 0	0		0 0.
111		of which: Commercial immovable property			0	0 0		0 0	0	0.00%	0	0	C	0 0 0	0 0.00%	0	0	0 0	0		0 0.0
112		of which: Land, acquisition, development and construction exposures (ADC)			0	0 0		0 0	0	0.00%	0	0	C	0 0 0	0 0.00%	0	0	0 0	0		0 0.0
113		Subordinated debt exposures			0	0 0		0 0	0	0.00%	0	0	C	0 0 0	0 0.00%	0	0	0 0	0		0 0.0
114		Covered bonds			0	0 0		0 0	0	0.00%	0	0	C	0 0	0 0.00%	0	0	0 0	0		0 0.0
115		Claims on institutions and corporates with a ST credit assessment			0	0 0		0 0	0	0.00%	0	0	C	0 0 0	0 0.00%	0	0	0 0	0		0.0
116		Collective investments undertakings (CIU)			0	0 0		0 0	0	0.00%	0	0	C	0 0 0	0 0.00%	0	0	0 0	0		0 0.0
117		Equity			0	0 0		0 0	0	0.00%	0	0	C	0 0 0	0 0.00%	0	0	0 0	0		0 0.0
118		Securitisation																			
119		Other exposures			0	0 0		0 0	0	0.00%	0	0	C	0 0	0 0.00%	0	0	0 0	0		0.0
120		TOTAL		22	1	0 4		0	0	6 61%	222	0		ما م	0 6.61%	222	n l	5	.1		0 66

													Adverse Scenario								
							31/12/2025						31/12/2026					31/12/2027			
										1								1			
RowNum			(mln EUR, %)		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provision e for Stage 3 exposu	s Coverage Ratio - re Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions Sto for Stage 1 exposure for S	ock of provisions Stage 2 exposure for Stage 3 exposure	Coverage Ratio - Stage 1 expo Stage 3 exposure	sure Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provision for Stage 2 exposu	Stock of provisio e for Stage 3 expos	ons Coverage Ratio - ure Stage 3 exposure
121		Central banks	(11111 2011, 70)	7		0	0	0	0	0 0.009	%	0	0 0	0 0	0.00%	0	0	0 0		0	0.00%
122		Central governments		0		0	0	0	0	0 0.009	%	0	0 0	0 0	0.00%	0	0	0 0)	0	0 0.00%
123		Regional governments or local authorities		()	0	0	0	0	0 0.009	%	0	0 0	0 0	0.00%	0	0	0 0)	0	0 0.00%
124		Public sector entities				0	0	0	0	0 0.009	%	0	0 0	0 0	0.00%	0	0	0 0)	0	0 0.00%
125		Multilateral Development Banks		C		0	0	0	0	0 0.009	%	0	0 0	0 0	0.00%	0	0	0 0)	0	0 0.00%
126		International Organisations		C		0	0	0	0	0 0.009	%	0	0 0	0 0	0.00%	0	0	0 0)	0	0 0.00%
127		Institutions		189	9	0	0	0	0	0.009	% 189	0	0 0	0 0	0.00%	189	0	0 0)	0	0.00%
128		Corporates		C)	0	0	0	0	0.009	%	0	0 0	0 0	0.00%	0	0	0 0)	0	0.00%
129		of which: Other - SME		0		0	0	0	0	0.009	%	0	0 0	0 (0.00%	0	0	0 0)	0	0.00%
130		of which: Specialised Lending		()	0	0	0	0	0.009	%	0	0 0	0 0	0.00%	0	0	0 0)	0	0.00%
131		Retail				0	0	0	0	0.009	%	0	0 0	0 0	0.00%	0	0	0)	0	0.00%
132	IDELAND	of which: SME				0	0	0	0	0.009	%	0	0 0	0 0	0.00%	0	0	0)	0	0.00%
133	IRELAND	Secured by mortgages on immovable property and ADC exposures				0	0	0	0	0.009	%	0	0 0	0 0	0.00%	0	0	0)	0	0.00%
134		of which: Residential immovable property				0	0	0	0	0.009	%	0	0 0	0 0	0.00%	0	0	0)	0	0.00%
135		of which: Commercial immovable property				0	0	0	0	0.009	%	0	0 0	0 0	0.00%	0	0	0)	0	0.00%
136		of which: Land, acquisition, development and construction exposures (ADC)		C		0	0	0	0	0.009	%	0	0 0	0 0	0.00%	0	0	0 0)	0	0.00%
137		Subordinated debt exposures		C)	0	0	0	0	0.009	%	0	0 0	0 0	0.00%	0	0	0 0)	0	0.00%
138		Covered bonds		C		0	0	0	0	0.009	%	0	0 0	0 0	0.00%	0	0	0 0)	0	0.00%
139		Claims on institutions and corporates with a ST credit assessment		C		0	0	0	0	0.009	%	0	0 0	0 0	0.00%	0	0	0 0)	0	0.00%
140		Collective investments undertakings (CIU)				0	0	0	0	0.009	%	0	0	0 0	0.00%	0	0	0		0	0.00%
141		Equity		0		0	0	0	0	0.009	%	0	0 0	0 0	0.00%	0	0	0 0		0	0.00%
142		Securitisation																			
143		Other exposures		0		0	0	0	0	0.009	%	0	0 0	0 0	0.00%	0	0	0 0)	0	0.00%
144		TOTAL		189		0	0	0	0	0.009	% 189	0	0 0	0 (0.00%	189	0	0 0		0	0.00%

													Adverse Scenario								
							31/12/2025						31/12/2026					31/12/2027			
RowNum			(mln EUR, %		Stage 2 exposui	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions Stock of provisions for Stage 2 exposure for	Stock of provisions or Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions Sto for Stage 1 exposure for S	ck of provisions Stock of provisions Stage 2 exposure	Coverage Ratio - e Stage 3 exposure	osure Stage 2 exposure	Stage 3 exposure	Stock of provisions Stock for Stage 1 exposure for Sta	of provisions Sto	ck of provisions Stage 3 exposure	Coverage Ratio
145		Central banks				0 0		0	0	0.00%	%	0 0	0 0	0	0.00%	0	0	0 0	0	0	0
146		Central governments		()	0 (0	0	0	0.00%	%	0 0	0 0	0	0.00%	0	0	0 0	0	0	0.
147		Regional governments or local authorities		()	0 (0	0	0	0.00%	%	0 0	0 0	0	0.00%	0	0	0 0	0	0	0.
.48		Public sector entities		(0 (0	0	0	0.00%	%	0 0	0 0	0	0.00%	0	0	0 0	0	0	0.
49		Multilateral Development Banks				0 0		0	0	0.00%	%	0	0 0	0	0.00%	0	0	0 0	0	0	0.
0		International Organisations				0 0		0	0	0.00%	%	0	0 0	0	0.00%	0	0	0 0	0	0	0. 55.
1		Institutions		80		0		0	0	61.10%	%	0	0	0	56.22%	80	0	0 0	0	0	55.
2		Corporates				0		0	0	99.99%	%	0	0	0	99.99%	0	0	0 0	0	0	99.
3		of which: Other - SME		(0 (0	0	0.00%	%	0	0	0	0.00%	0	0	0 0	0	0	0.0
1		of which: Specialised Lending		(0 (0	0	0.00%	%	0	0	0	0.00%	0	0	0 0	0	0	0.0
5		Retail		()	0 (0	0	0	0.00%	%	0 0	0 0	0 (0.00%	0	0	0 0	0	0	0.
6	LIMITED STATES	of which: SME		()	0 (0	0	0	0.00%	%	0 0	0 0	0 (0.00%	0	0	0 0	0	0	0.0
7	UNITED STATES	Secured by mortgages on immovable property and ADC exposures		()	0 (0	0	0	0.00%	%	0 0	0 0	0 (0.00%	0	0	0 0	0	0	0.0
8		of which: Residential immovable property		()	0 (0	0	0	0.00%	%	0	0 0	0 (0.00%	0	0	0 0	0	0	0.0
59		of which: Commercial immovable property		()	0 0	0	0	0	0.00%	%	0 0	0 0	0 (0.00%	0	0	0 0	0	0	0.0
50		of which: Land, acquisition, development and construction exposures (ADC)		()	0 0	0	0	0	0.00%	%	0 0	0 0	0 (0.00%	0	0	0 0	0	0	0.0
51		Subordinated debt exposures		()	0 0	0	0	0	0.00%	%	0 0	0 0	0 (0.00%	0	0	0 0	0	0	0.0
2		Covered bonds		()	0 0	0	0	0	0.00%	%	0 0	0 0	0 (0.00%	0	0	0 0	0	0	0.0
3		Claims on institutions and corporates with a ST credit assessment		()	0 0	0	0	0	0.00%	%	0 0	0 0	0 (0.00%	0	0	0 0	0	0	0.0
4		Collective investments undertakings (CIU)		()	0 0	0	0	0	0.00%	%	0	0 0	0 (0.00%	0	0	0 0	0	0	0.0
5		Equity		()	0 (0	0	0	0.00%	%	0	0 0	0 (0.00%	0	0	0 0	0	0	0.0
6		Securitisation																			
7		Other exposures		(0 0		0	0	0.00%	%	0	0 0	0	0.00%	0	0	0 0	0	0	0.00
18		TOTAL		80)	0		0	0	62.70%	8	0	0	0	57.96%	80	0	0	0	0	57.2



2025 EU-wide Stress Test: Credit risk STA

				22	2.1	25		-		20				4.0			.=	40					
				33	34	35	36 3.	/ 38	88	39	40	41	42	43	44 45	46	4/	48	49	50	51	52	53
														Adverse Scenario									
							31/12/2025							31/12/2026						31/12/2027			
]																						
RowNum				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure for Stage 2	exposure for Stage 3	provisions Covers 3 exposure Stag	verage Ratio - ge 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposure	Stock of provisions for Stage 2 exposure for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions Stock of for Stage 1 exposure for Stag			
			(mln EUR, %	6)																			
169		Central banks		0	C	0	0	0	0	0.00%	6 0	0		0	0 0	0.00%	0	(0	0 0	0	0	0.00%
170		Central governments		0	C	C	0	0	0	0.00%	6 0	0		0	0 0	0.00%	0	(ס	0 0	0	0	0.00%
171		Regional governments or local authorities		0	C	0	0	0	0	0.00%	9	0		0 0	0 0	0.00%	0	(0	0 0	0	0	0.00% 0.00%
172		Public sector entities		0	C	0	0	0	0	0.00%		0		0	0 0	0.00%	0	(0	0 0	0	0	0.00%
173		Multilateral Development Banks		0	C	0	0	0	0	0.00%	6 0	0		0 0	0 0	0.00%	0	(0	0 0	0	0	0.00%
174		International Organisations		0	C	0	0	0	0	0.00%	6 0	0		0 0	0 0	0.00%	0	(0	0 0	0	0	0.00%
175		Institutions		58	C	0	0	0	0	99.65%		0		0 0	0 0	99.64%	58	(0	0 0	0	0	99.63%
176		Corporates		0	C	0	0	0	0	0.00%	6 0	0		0 0	0 0	0.00%	0	(0	0 0	0	0	0.00%
177		of which: Other - SME		0	C	0	0	0	0	0.00%	6 0	0		0 0	0 0	0.00%	0	(0	0 0	0	0	0.00%
178		of which: Specialised Lending		0	C	0	0	0	0	0.00%	6 0	0		0	0 0	0.00%	0	(ס	0 0	0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
179		Retail		0	C	C	0	0	0	0.00%	6 0	0		0 0	0 0	0.00%	0	(ס	0 0	0	0	0.00%
180	NODWAY	of which: SME		0	C	C	0	0	0	0.00%	6 0	0		0	0 0	0.00%	0	(ס	0 0	0	0	0.00%
181	NORWAY	Secured by mortgages on immovable property and ADC exposures		0	C	0	0	0	0	0.00%	6 0	0		0	0 0	0.00%	0	(ס	0 0	0	0	0.00%
182		of which: Residential immovable property		0	C	0	0	0	0	0.00%	6	0		0	0 0	0.00%	0	(ס	0 0	0	0	0.00%
183		of which: Commercial immovable property		0	C	0	0	0	0	0.00%	6	0		0	0 0	0.00%	0	(0	0 0	0	0	0.00%
184		of which: Land, acquisition, development and construction exposures (ADC)		0	C	0	0	0	0	0.00%	6 0	0		0	0 0	0.00%	0	(ס	0 0	0	0	0.00%
185		Subordinated debt exposures		0	C	0	0	0	0	0.00%	6 0	0		0	0 0	0.00%	0	(0	0 0	0	0	0.00%
186		Covered bonds		0	C	0	0	0	0	0.00%	6	0		0	0 0	0.00%	0	(0	0 0	0	0	0.00%
187		Claims on institutions and corporates with a ST credit assessment		0	C	C	0	0	0	0.00%	6 0	0		0	0 0	0.00%	0		0	0 0	0	0	0.00%
188		Collective investments undertakings (CIU)		0	C	C	0	0	0	0.00%	6 0	0		0 0	0 0	0.00%	0	(0	0 0	0	0	0.00%
189		Equity		0	C	C	0	0	0	0.00%	6 0	0		0 0	0 0	0.00%	0	(0	0 0	0	0	0.00%
190		Securitisation																					
191		Other exposures		0	C	C	0	0	0	0.00%	6 0	0		0 0	0 0	0.00%	0	(o l	0 0	0	0	0.00%
192		TOTAL		58	C	O	0	0	0	99.65%	6 58	0		0	0 0	99.64%	58		o	0 0	0	0	99.63%

														Adverse Scenario							
							31/12/2025							31/12/2026					31/12/2027		
wNum			(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions or Stage 2 exposure	s Stock of provisions re for Stage 3 exposur	s Coverage Ratio - re 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 for Stage 3 exposure	Coverage Ratio - Stage 1 exposure Stage 3 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure for Stage 2 exposure	Stock of provisions C e for Stage 3 exposure S	Coverage Rati Stage 3 exposi
193		Central banks		0		0	0 0		0	0.00	6 0	0	0	0	0 0	0.00%	0 0)	0 0	0 0	C
194		Central governments		0		0	0 0		0	0.00	6 0	0	0	0	o c	0.00%	0 0)	0 0	0 0	C
195		Regional governments or local authorities		0		0	0 0	-	0	0.00	6 0	0	0	0	0 0	0.00%	0 0		0 0	0 0	C
196		Public sector entities		0		0	0 0		0	0.00	6 0	0	0	0	0 0	0.00%	0 0)	0 0	0 0	0
197		Multilateral Development Banks		0		0	0 0		0	0.00	6 0	0	0	0	0 0	0.00%	0 0)	0 0	0 0	0.
198		International Organisations		0		0	0 0		0	0.00	6 0	0	0	0	0 0	0.00%	0 0		0 0	0 0	0.
199		Institutions		48		0	0 0		0	0 100.00	48	0	1	0	0 1	100.00% 4	8 0		1 0	0 1	100.
200		Corporates		0		0	0 0		0	0.00	6 0	0	0	0	0 0	0.00%	0 0		0 0	0 0	0.
201		of which: Other - SME		0		0	0		0	0.00	6 0	0	0	0	0 0	0.00%	0 0		0 0	0 0	0.
202		of which: Specialised Lending		0		0	0		0	0.00	6 0	0	0	0	0 0	0.00%	0 0		0 0	0 0	0
203		Retail		0		0	0 0		0	0.00	6 0	0	0	0	0 0	0.00%	0 0		0 0	0 0	0
204	SPAIN	of which: SME		0		0	0 0	-	0	0.00	6 0	0	0	0	0 0	0.00%	0 0		0 0	0 0	C
205	SPAIN	Secured by mortgages on immovable property and ADC exposures		0		0	0		0	0.00	% 0	0	0	0	0 0	0.00%	0 0		0 0	0 0	C
206		of which: Residential immovable property		0		0	0		0	0.00	% 0	0	0	0	0 0	0.00%	0 0		0 0	0 0	0
207		of which: Commercial immovable property		0		0	0 0	-	0	0.00	6 0	0	0	0	0 0	0.00%	0 0		0 0	0 0	C
208		of which: Land, acquisition, development and construction exposures (ADC)		0		0	0 0	-	0	0.00	6 0	0	0	0	0 0	0.00%	0 0		0 0	0 0	0
209		Subordinated debt exposures		0		0	0 0		0	0.00	6 0	0	0	0	0 0	0.00%	0 0)	0 0 ′	0 0	C
210		Covered bonds		0		0	0 0		0	0.00	6 0	0	0	0	0 0	0.00%	0 0)	0 0 ′	0 0	0
211		Claims on institutions and corporates with a ST credit assessment		0		0	0 0	-	0	0.00	6 0	0	0	0	0 0	0.00%	0 0		0 0	0 0	0.
212		Collective investments undertakings (CIU)		0		0	0		0	0.00	6 0	0	0	0	0 0	0.00%	0 0		0 0	0	0.
213		Equity		0		0	0		0	0.00	0	0	0	0	0 0	0.00%	0		0	0 0	0.
214		Securitisation																			
215		Other exposures		0		0	0 0		0	0.00	6 0	0	0	0	0 0	0.00%	0 0		0 0	0 0	0.
216		TOTAL		48		0	0 0		0	0 100.00	48	0	1	0	0 1	100.00% 4	8 0)	1 0	0 1	100.



2025 EU-wide Stress Test: Securitisations

			1	2	3	4	5	6	7
			Restated		Baseline Scenario			Adverse Scenario	
RowNu m		(mIn EUR)	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1		SEC-IRBA	0						
2		SEC-SA	0						
3	Exposure values	SEC-ERBA	0						
4		SEC-IAA	0						
5		Total	0						
6		SEC-IRBA	0	0	0	0	0	0	0
7		SEC-SA	0	0	0	0	0	0	0
8	REA	SEC-ERBA	0	0	0	0	0	0	0
9	KLA	SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11		Total	0	0	0	0	0	0	0
12	Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0



2025 EU-wide Stress Test: Risk exposure amounts

		1	2	3	4	5	6	7	8
		Actual	Restatement CRR3		Baseline scenario			Adverse scenario	
RowN m	(mln EUR)	31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Risk exposure amount for credit risk	9,447	9,654	9,731	9,758	9,784	9,977	10,070	10,102
2	Risk exposure amount for securitisations and re-securitisations	0	0	0	0	0	0	0	0
3	Risk exposure amount other credit risk	9,447	9,654	9,731	9,758	9,784	9,977	10,070	10,102
4	Risk exposure amount for market risk	3,852	6,395	6,395	6,395	6,395	7,444	7,444	7,444
5	Risk exposure amount for operational risk	1,180	1,380	1,380	1,380	1,380	1,380	1,380	1,380
6	Other risk exposure amounts	108	108	108	108	108	108	108	108
7	Total Risk exposure amount before Output floor	14,587	17,536	17,613	17,641	17,666	18,908	19,001	19,033
8	Unfloored Total Risk exposure amount (transitional)		17,536	17,613	17,641	17,666	18,908	19,001	19,033
9	Unfloored Total Risk exposure amount (fully loaded)		17,536	17,613	17,641	17,666	18,908	19,001	19,033
10	Standardised Risk exposure amount for credit risk exposures		9,948	10,070	10,127	10,180	10,378	10,567	10,631
11	Standardised Risk exposure amount for market risk exposures		6,716	6,716	6,716	6,716	6,716	6,716	6,716
12	Standardised Risk exposure amount for operational risk		1,380	1,380	1,380	1,380	1,380	1,380	1,380
13	Other Standardised risk exposure amounts		0	0	0	0	0	0	0
14	Standardised Total risk exposure amount (S-TREA) for Output floor (transitional)		18,044	18,166	18,223	18,276	18,474	18,663	18,727
15	Standardised Total risk exposure amount (S-TREA) for Output floor (fully loaded)		18,044	18,166	18,223	18,276	18,474	18,663	18,727
16	TOTAL RISK EXPOSURE AMOUNT (transitional)	14,587	17,536	17,613	17,641	17,666	18,908	19,001	19,033
17	TOTAL RISK EXPOSURE AMOUNT (fully loaded)	14,587	17,536	17,613	17,641	17,666	18,908	19,001	19,033



2025 EU-wide Stress Test: Capital

Citigroup Global Markets Europe AG Baseline Scenario 01/01/2018 31/12/2024 31/12/2024 2026 2027 2025 (mln EUR, %) A OWN FUNDS A.1 COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments) A.1.1 Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments) **A.1.1.1** of which: CET1 instruments subscribed by Government A.1.2 Retained earnings **A.1.3** Accumulated other comprehensive income **A.1.3.1** Arising from full revaluation, cash flow hedge and liquidity reserves A.1.3.2 OCI Impact of defined benefit pension plans [gain or (-) loss] **A.1.3.3** Other OCI contributions A.1.4 Other Reserves A.1.5 Funds for general banking risk A.1.7 Adjustments to CET1 due to prudential filters **A.1.7.1** (-) Value adjustments due to the requirements for prudent valuation (AVA) A.1.7.2 Cash flow hedge reserve A.1.7.3 Other adjustments A.1.8 (-) Intangible assets (including Goodwill) A.1.8.1 of which: Goodwill (-) **A.1.8.2** of which: Software assets (-) **A.1.8.3** of which: Other intangible assets (-) **A.1.9** (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs **A.1.10** (-) IRB shortfall of credit risk adjustments to expected losses **A.1.11** (-) Defined benefit pension fund assets **A.1.12** (-) Reciprocal cross holdings in CET1 Capital A.1.13 (-) Excess deduction from AT1 items over AT1 Capital A.1.14 (-) Deductions related to assets which can alternatively be subject to a 1250% risk weight **A.1.14.1** of which: from securitisation positions (-) **A.1.15** (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment **A.1.16** (-) Deductible DTAs that rely on future profitability and arise from temporary differences **A.1.17** (-) CET1 instruments of financial sector entities where the institution has a significant investment A.1.18 (-) Amount exceeding the 17.65% threshold OWN FUNDS A.1.18A (-) Insufficient coverage for non-performing exposures A.1.18B (-) Minimum value commitment shortfalls **A.1.18C** (-) Other foreseeable tax charges A.1.19 (-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013 A.1.20 CET1 capital elements or deductions - other A.1.21 Amount subject to IFRS 9 transitional arrangements 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 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") A.1.21.3 Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part") 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 next") A.1.21.4.1 Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part") A.1.22 Transitional adjustments A.1.22.1 Adjustments due to IFRS 9 transitional arrangements A.1.22.1.1 From the increased IFRS 9 ECL provisions net of EL A.1.22.1.2 From the amount of DTAs that is deducted from CET1 capital A.1.22.2 Other transitional adjustments to CET1 Capital A.1.22.2.1 of which: due to DTAs that rely on future profitability and do not arise from temporary differences 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 of which: due to temporary treatment of unrealised gains and losses measured at fair value through other comprehensive

8	9
2026 3,780	2027 3,692
3,780 561 0	3,692 561
-848 0 0	-936 0 0
0 4,120 36	0 4,120 36
-52 -52	-52 -52
-38	-38
0 0	0 0
0 0	0
0 0	0
0 0	0
0 0	0
0	0
0	0
0	0
0	0



2025 EU-wide Stress Test: Capital

Citigroup Global Markets Europe AG

		citigroup Global Markets Edrope 7.0	1	2	3	4	5	6	7	8	9
			IFRS 9 first implementation	Actual	Restatement CRR3		Baseline Scenario		Adverse Scenario		
RowN		(mln EUR, %)	01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
51	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		0	0	0	0	0	0	0	0
52	A.2.1	Additional Tier 1 Capital instruments		0	0	0	0	0	0	0	0
53	A.2.2	(-) Excess deduction from T2 items over T2 capital		0		0	0	0	0	0	0
54	A.2.3	Other Additional Tier 1 Capital components and deductions		0		0	0	0	0	0	0
55	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0	0
56	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0							
57	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		4,695	4,695	4,718	4,740	4,757	3,878	3,780	3,692
58	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		0	0	0	0	0	0	0	0
59	A.4.1	Tier 2 Capital instruments		0	0	0	0	0	0	0	0
60	A.4.2	Other Tier 2 Capital components and deductions		0	0	0	0	0	0	0	0
61	A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0	0
62	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0							
63	В.3	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (transitional)			17,536	17,613	17,641	17,666	18,908	19,001	19,033
64	B.4	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (fully loaded)			17,536	17,613	17,641	17,666	18,908	19,001	19,033
65 TOTAL BISK EVPOSURE AMOUNT	B.7	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (transitional)			18,044	18,166	18,223	18,276	18,474	18,663	18,727
TOTAL RISK EXPOSURE AMOUN AND OUTPUT FLOOR 66	B.8	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (fully loaded)			18,044	18,166	18,223	18,276	18,474	18,663	18,727
67	B.12	TOTAL RISK EXPOSURE AMOUNT (transitional)		14,587	17,536	17,613	17,641	17,666	18,908	19,001	19,033
68	B.13	TOTAL RISK EXPOSURE AMOUNT (fully loaded)		14,587	17,536	17,613	17,641	17,666	18,908	19,001	19,033
69	C.1	Common Equity Tier 1 Capital ratio (transitional)		32.19%	26.78%	26.79%	26.87%	26.92%	20.51%	19.89%	19.40%
70 CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio (transitional)		32.19%	26.78%	26.79%	26.87%	26.92%	20.51%	19.89%	19.40%
71	C.3	Total Capital ratio (transitional)		32.19%	26.78%	26.79%	26.87%	26.92%	20.51%	19.89%	19.40%
72	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		4,695	4,695	4,718	4,740	4,757	3,878	3,780	3,692
Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		4,695	4,695	4,718	4,740	4,757	3,878	3,780	3,692
74	D.3	TOTAL CAPITAL (fully loaded)		4,695	4,695	4,718	4,740	4,757	3,878	3,780	3,692
75	E.1	Common Equity Tier 1 Capital ratio (fully loaded)		32.19%	26.78%	26.79%	26.87%	26.92%	20.51%	19.89%	19.40%
76 CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio (fully loaded)		32.19%	26.78%	26.79%	26.87%	26.92%	20.51%	19.89%	19.40%
77	E.3	Total Capital ratio (fully loaded)		32.19%	26.78%	26.79%	26.87%	26.92%	20.51%	19.89%	19.40%
78	H.1	Total leverage ratio exposures (transitional)		49,237		49,237	49,237	49,237	49,237	49,237	49,237
79	H.2	Total leverage ratio exposures (fully loaded)		49,237		49,237	49,237	49,237	49,237	49,237	49,237
Leverage ratios (%)	H.3	Leverage ratio (transitional)		9.54%	9.54%	9.58%	9.63%	9.66%	7.88%	7.68%	7.50%
81	H.4	Leverage ratio (fully loaded)		9.54%	9.54%	9.58%	9.63%	9.66%	7.88%	7.68%	7.50%
82	P.1	Capital conservation buffer		2.50%		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
83	P.2	Countercyclical capital buffer		1.30%		1.37%	1.43%	1.43%	1.37%	1.42%	1.43%
84 Transitional combined buffer	P.3	O-SII buffer		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
requirements (%)	P.4	G-SII buffer		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86	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%
87	P.6	Combined buffer		3.80%		3.87%	3.93%	3.93%	3.87%	3.92%	3.93%
88	R.1	Pillar 2 capital requirement		3.00%	3.00%	2.80%	2.80%	2.80%	2.80%	2.80%	2.80%
89	R.1.1	of which: CET1		1.69%	1.69%	1.58%	1.58%	1.58%	1.58%	1.58%	1.58%
90	R.1.2	of which: AT1		0.56%	0.56%	0.53%	0.53%	0.53%	0.53%	0.53%	0.53%
91 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)		11.00%	11.00%	10.80%	10.80%	10.80%	10.80%	10.80%	10.80%
92	R.2.1	of which: CET1		6.19%	6.19%	6.08%	6.08%	6.08%	6.08%	6.08%	6.08%
93	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		14.80%	14.80%	14.67%	14.73%	14.73%	14.67%	14.72%	14.73%
94	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		9.98%	9.98%	9.95%	10.01%	10.01%	9.94%	10.00%	10.00%
95	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%
96 Shortages	S	AT1/T2 shortages of Pillar 1 and Pillar 2 risk-based requirements as % of total risk exposure amount		4.81%	4.81%	4.73%	4.73%	4.73%	4.73%	4.73%	4.73%
Nata Fulls In a dad Carron and a second ad		plementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards t	ha a san dati a Dank	l	l			. 2022 DI .			

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.



2025 EU-wide Stress Test: P&L

Citigroup Global Markets Europe AG

			1	2	3	4	5	6	7
			Actual	Baseline scenario		Adverse scenario			
Ro	wNu m	(mln EUR)	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
	1	Net interest income	147	76	84	81	25	25	25
	2	Interest income	2,139	354	335	329	465	523	495
	3	Interest expense	-1,992	-315	-287	-285	-414	-409	-392
	4	Dividend income	0	0	0	0	0	0	0
	5	Net fee and commission income	376	370	360	352	320	315	319
	6	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	34	38	38	38	-195	47	47
	/	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					0		
	8	Other operating income not listed above, net	115	129	129	129	129	129	129
	9	Total operating income, net	672	612	610	599	278	515	519
	10	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-1	-3	-2	-2	-15	-3	-3
	11	Other income and expenses not listed above, net	-545	-563	-563	-563	-1,051	-610	-604
	12	Profit or (-) loss before tax from continuing operations	125	46	45	34	-788	-98	-88
	13	Tax expenses or (-) income related to profit or loss from continuing operations	-52	-14	-13	-10	0	0	0
	14	Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	0						
	15	Profit or (-) loss for the year	73	32	31	24	-788	-98	-88
	16	Amount of dividends paid and minority interests after MDA-related adjustments	0	10	9	7	0	0	0
	17	Attributable to owners of the parent net of estimated dividends	73	23	22	17	-788	-98	-88
	18	Memo row: Impact of one-off adjustments		0	0	0	0	0	0
	19	Total post-tax MDA-related adjustment		0	0	0	0	0	0
		Total assets	41,890						
Th	0 +0+	al not interest income (NIII) is reported after the effect of the aggregate can in accordance with Section 4.1 of the 2025 ELL wide stress test methodological note and	the contribution of	hold for trading in	strumonts in accord	مرمناهم كالمانيين ممسا	4 F of the 2025 FILE	ida atuana taat waa	مغمم اممنحما معخم

The total net interest income (NII) is reported after the effect of the aggregate cap in accordance with Section 4.1 of the 2025 EU-wide stress test methodological note and the contribution of held-for-trading instruments in accordance with Section 4.5 of the 2025 EU-wide stress test methodological note.



2025 EU-wide Stress Test: Major capital measures and realised losses

	(mln EUR)	1
RowNu m	Issuance of CET 1 Instruments 01 January to 31 March 2025	Impact on Common Equity Tier 1
1	Raising of capital instruments eligible as CET1 capital (+)	0
2	Repayment of CET1 capital, buybacks (-)	0
3	Conversion to CET1 of hybrid instruments (+)	0

	wNu m	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2025	Impact on Additional Tier 1 and Tier 2
4	4	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
!	5	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

RowNu m	Realised losses 01 January to 31 March 2025	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0