

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



Key Metrics

(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	6,839	7,756	7,906	7,796	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	6,839	7,756	7,906	7,796	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	6,839	7,756	7,906	7,796	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	6,839	7,756	7,906	7,796	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	6,839	7,756	7,906	7,796	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	6,839	7,756	7,906	7,796	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)						
Total risk-weighted assets	38,248	39,475	39,134	39,484	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	38,248	39,475	39,134	39,484	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.88%	19.65%	20.20%	19.75%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.88%	19.65%	20.20%	19.75%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.88%	19.65%	20.20%	19.75%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.88%	19.65%	20.20%	19.75%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	17.88%	19.65%	20.20%	19.75%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.88%	19.65%	20.20%	19.75%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	70,790	76,312	79,451	80,076	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	9.66%	10.16%	9.95%	9.74%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	6,839	7,756	7,906	7,796	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	6,839	7,756	7,906	7,796	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	70,790	76,312	79,451	80,076	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	70,790	76,312	79,451	80,076	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	9.7%	10.2%	10.0%	9.7%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	9.7%	10.2%	10.0%	9.7%	C 47.00 (r330,c010)	

2019 EU-wide Transparency Exercise Capital

Citibank Holdings Ireland Limited

		(505 0()	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
	Α	OWN FUNDS	6,839	7,756	7,906		C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional	6,839	7,756	7,906		C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	594	600	612		C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
		Instruments) Retained earnings	4,947	5,867	5,979		C 01.00 (r130,c010)	Articles 26(1) points (d) and (b), 27 to 23, 36(1) points (f) and 12 of CRR Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
		Retained earnings						
		Accumulated other comprehensive income	-18	-62	-63		C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	1,642	1,663	1,695		C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0		C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-8	-8	-8	-9	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-81	-82	-80	-81	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-228	-222	-227	-220	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-10	0	-1	-11	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	0	0	0	0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2		0	0	0		C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3		0	0	0		C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		0	0		C 01.00 (r530,c010)	Article 61 of CRR
					0			Afficie 01 of CRR
		Additional Tier 1 Capital instruments	0	0	0		C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	U	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	6,839	7,756	7,906	7,796	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	0	0	0	0	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	38,248	39,475	39,134	39,484	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	17.88%	19.65%	20.20%	19.75%	CA3 {1}	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	17.88%	19.65%	20.20%	19.75%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	17.88%	19.65%	20.20%	19.75%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	6,839	7,756	7,906	7,796	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	17.88%	19.65%	20.20%	19.75%	[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c040)	
		lated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regu				<u>I</u>	<u> </u>	

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation.

Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure



Overview of Risk exposure amounts

		R	WAs		
(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE
Credit risk (excluding CCR and Securitisations)	31,751	32,970	32,223	32,730	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)]-[C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460,
Of which the standardised approach	31,751	32,970	32,223	32,730	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	1,299	1,181	1,467	1,445	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r060, c260, s002) + C 08.01 (r050, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	47	77	96	90	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	0	0	0	1	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	1,349	1,404	1,346	1,267	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	1,349	1,404	1,346	1,267	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 2
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	3,802	3,843	4,001	3,951	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	3,802	3,843	4,001	3,951	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	38,248	39,475	39,134	39,484	



2019 EU-wide Transparency Exercise P&L Citibank Holdings Ireland Limited

(mln EUR)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
Interest income	401	570	177	352
Of which debt securities income	72	102	24	48
Of which loans and advances income	317	451	147	289
Interest expenses	71	102	50	94
(Of which deposits expenses)	20	32	33	58
(Of which debt securities issued expenses)	0	1	0	1
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	1	1	0	1
Net Fee and commission income	696	940	275	505
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	4	5	8	14
Gains or (-) losses on financial assets and liabilities held for trading, net	21	-28	72	75
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	12	32	13	18
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences [gain or (-) loss], net	102	147	18	97
Net other operating income /(expenses)	256	372	101	213
TOTAL OPERATING INCOME, NET	1,421	1,938	614	1,180
(Administrative expenses)	721	937	253	497
(Depreciation)	20	28	7	14
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	19	30	7	18
(Commitments and guarantees given)	-1	4	-2	0
(Other provisions)	21	26	9	18
Of which pending legal issues and tax litigation ¹		0		
Of which restructuring ¹		1		
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	8	6	12	25
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	8	6	12	25
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	-1	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	653	937	333	626
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	546	776	288	524
Profit or (-) loss after tax from discontinued operations	0	-7	0	0
PROFIT OR (-) LOSS FOR THE YEAR	546	769	288	524
Of which attributable to owners of the parent (1) Information available only as of end of the year	546	769	288	524

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

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



Total Assets: fair value and impairment distribution

(mln EUR)	A	s of 30/09/201	18			As of 31/	/12/2018			As of 31/	/03/2019			As of 30/	06/2019		
		Fa	ir value hierarc	hy		Fa	ir value hierarc	hy		Fa	ir value hierarc	hy		Fa	ir value hierarc	hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	13,746				14,870				17,146				17,461				IAS 1.54 (i)
Financial assets held for trading	1,965	0	1,856	109	2,184	0	1,943	241	2,231	0	2,209	22	2,630	0	2,499	131	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	656	0	587	69	78	0	0	78	90	0	0	90	94	0	94	0	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	235	0	235	0	225	0	225	0	212	0	212	0	218	0	204	14	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	3,220	1,668	1,552	0	3,490	1,768	1,722	0	3,456	1,739	1,717	0	3,571	1,857	1,714	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	23,117				27,787				28,239				29,025				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	3,516				4,418				4,105				3,585				
TOTAL ASSETS	46,454				53,051				55,480				56,584				IAS 1.9(a), IG 6

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

(mln	ı EUR)			As of 30/09/20	18				As of 3	31/12/2018					As of 31,	03/2019					As of 30	0/06/2019			
		Gross carr	ying amount		Accu	nulated impairment		Gross carrying a	amount	Acc	umulated impai	rment	Gro	oss carrying am	nount	Accu	mulated impai	rment	Gro	ss carrying am	ount	Accu	mulated impai	rment	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not crediting impaired	npaired increase	out significant t increase ir n credit risk sir nce initial recognition b	h t n Stage 3 nce Credit-impaire assets but	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since initial recognition but	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 e Credit-impaire assets t	Stage 1 Assets withou significant increase in credit risk sinc initial recognition	increase in credit risk	Stage 3 Credit- impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	Stage 3 Credit- impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	Stage 3 Credit- impaired assets	References
Financial assets at fair	Debt securities	3,221	1	0 (-1	0	0 3	491	0	0 -	-1 C	C	3,457	7	0	0 -	1 ()	0 3,572	. c		0 -1	0	0	Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances	(0	0	0	0	0	0	0	0	0 0	C	(0	0	0 0)	0 0	C		0 0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	(0	0 (0	0	0	0	0	0	0 0	C	(0	0	0 0)	0 0	C		0 (0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	22,254	4 85	5 83	-18	-38	-20 26	.751	989 1	-	-9 -31	-22	27,112	2 1,04	8 15	-1	3 -51	_	7 28,079	851	. 16	-11	-49	-13	Annex V.Part 1.32, 44(a)

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



Market Risk

Citibank Holdings Ireland Limited

							G.C.Barr	ik i ioidii igo	riciana Em												
	SA					M									IM						
			VaR (Memorandum item)	STRESSED VaR (Memorandum item)	AND MIC	NTAL DEFAULT GRATION RISK TAL CHARGE	ALL P	RICE RISKS (CHARGE FOR (VaR <i>(Memor</i>	randum item)	STRESSED VaR (Memorandum item)	DEFAU MIGRATI	MENTAL LT AND ION RISK CHARGE		ICE RISKS CA HARGE FOR C		
(mln EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	E FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt	12 WEEKS - AVERAGE MEASURE	MEAGUDE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
, ,	As of 30/09/2018	As of 31/12/2018			As of 30,	/09/2018									As of 31/1	2/2018					
Fraded Debt Instruments	897			0 0	0							0	0	0	0						
Of which: General risk	313			0	0							0	0	0	0						
Of which: Specific risk	584	4 495	0	0	0							0	0	0	0						
quities	C	0	0	0	0							0	0	0	0						
Of which: General risk	C	0	0	0	0							0	0	0	0						
Of which: Specific risk		0	0	0	0							0	0	0	0						
Foreign exchange risk	451	549	0	0	0							0	0	0	0						
Commodities risk Fotal	1,349	1,404	0	0 0	0	0	0		0	0	0	0	0	0	0	0	0	0	0	0	
Otal			U I	0 0			<u> </u>					U	J O						U		
	As of 31/03/2019	As of 30/06/2019			AS OT 31,	/03/2019									As of 30/0	5/2019					
raded Debt Instruments	1,039	9 999	0	0 0	0							0	0	0	0						
Of which: General risk	419			0 0	0							0	0	0	0						
Of which: Specific risk	620			0 0	0							0	0	0	0						
iquities		0	0	0 0	0							0	0	0	0						
Of which: General risk	C	0	0	0	0							0	0	0	0						
Of which: Specific risk	C	0	0	0	0							0	0	0	0						
oreign exchange risk	307	7 269	0	0	0							0	0	0	0						
Commodities risk	C	0	0	0 0	0							0	0	0	0						
Total Total	1,346	1,267	0	0 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



Credit Risk - Standardised Approach

Citibank Holdings Ireland Limited

					Standardise	ed Approach			
			As of 30/	09/2018			As of 3	1/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(mln EUR, %)								
	Central governments or central banks	16,049	17,024	150		17,739	18,798	120	
	Regional governments or local authorities	107	107	0		106	106	0	
	Public sector entities	503	422	127		289	208	44	
	Multilateral Development Banks	405	387	34		380	370	33	
	International Organisations	1	1	0		2	2	0	
	Institutions	9,793	4,992	2,545		4,873	4,606	2,326	
	Corporates	46,406	28,060	25,544		48,300	29,698	27,387	
	of which: SME	564	503	503		565	511	511	
	Retail	17	17	13		19	18	13	
Consolidated data	of which: SME	4	3	3		7	6	5	
Consolidated data	Secured by mortgages on immovable property	772	764	764		178	171	171	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1,096	874	1,303	72	1,103	877	1,307	69
	Items associated with particularly high risk	664	627	941		836	670	1,005	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	2,053	1,676	1,578		2,114	1,723	1,696	
	Collective investments undertakings (CIU)	7	5	5		7	7	7	
	Equity	0	0	0		0	0	0	
	Other exposures	48	48	33		41	41	32	
	Standardised Total ²	77,921	55,004	33,037	122	75,980	57,29	34,143	115

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

					o				
					Standardise	d Approach			
			As of 30,	09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	1,506	1,822	0		1,509	1,914	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	76	38	8		91	53	11	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	1	1	0		1	1	0	
	Institutions	445	271	166		408	234	146	
	Corporates	10,006	5,362	4,221		9,653	5,353	4,228	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
FRANCE	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME Exposures in default	U	U 	0	г	U	U 1	0	r
	Items associated with particularly high risk	169	166	249	3	170	87	130	3
	Covered bonds	109	U 100	249		1/0	0/ N	130	
	Claims on institutions and corporates with a ST credit assessment	121	74	65		175	47	29	
	Collective investments undertakings (CIU)	0)	03		1/3	17 N	0	
	Equity	n	n	l o		n l	0		
	Other exposures	4	4	4		5	5	5	
	Standardised Total ²				14				13

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

					Standardise	d Approach			
			As of 30	/09/2018			As of 31/	12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments au provisions ²
	(mln EUR, %)								
	Central governments or central banks	2,471	2,670	0		3,475	3,659	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	151	137			90	89	8	
	Corporates	4,157	1,859	1,747		4,532	2,133	1,992	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
GERMANY	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0 29	0	4	33	0	0 44	
	Exposures in default Items associated with particularly high risk	33	29	44	4	33 h	29	44	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	141	141	110		121	119	117	
	Collective investments undertakings (CIU)	0	U 141	0		n	U 119	n 117	
	Equity	0	0	0		n	0	n	
	Other exposures	0	0			n l	0	l o	
	Standardised Total ²	, in the second			4				

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		exposures, but includes genera		carparty excludes those for seed	ristisation exposures, additional	valuation adjustments (717715) an	ia other own rands reductions	Treated to the	
					Standardise	d Approach			
			As of 30/	09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	1,323	1,479	0		1,318	1,491	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	15	3	1		15	2	0	
	Multilateral Development Banks	2	2	0		2	2	0	
	International Organisations Institutions	4 552	1 042	908		1 725	1,684	813	
	Corporates	4,553 5,252	1,842 3,786	3,633		1,735 5,817	4,190	4,048	
	of which: SME	3,232 0	3,700 N	3,033		0,017	7,190 N	1,040	
	Retail	6	6	5		6	6	5	
LINITED KINGDOM		0	0	0		0	0	0	
UNITED KINGDOM	of which: SME Secured by mortgages on immovable property of which: SME	0	0	0		4	4	4	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	24	21	32	2	4	3	3	2
	Items associated with particularly high risk	3	3	4		46	39	58	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	628	625	437		689	684	610	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity Other exposures	14	14	11		14	14	0	
	Standardised Total ²	14	14	11	14	14	14	9	E
	Standardised Total				14				l 3

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

Citibank Holdings Ireland Limited

					Standardise	d Approach			
			As of 30/	09/2018			As of 31/	12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	5,821	5,844	0		5,821	5,842	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	193	193	39		67	67	13	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	123	123	33		119	119	48	
	Corporates	1,856	1,377	1,339		1,669	1,258	1,238	
	of which: SME	2	1	1		2	1	1	
	Retail	0	0	0		0	0	0	
NETHERLANDS	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	487	467	700	5	567	532	798	3
	Items associated with particularly high risk	78	68	102		68	58	86	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		42	26	23	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity Other exposures	0	U 1	1		0	0	0	
	Standardised Total ²	<u> </u>	1	1	0	0	U	U	10

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

Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		exposures, but includes genera	xposures, but includes general credit risk adjustments.									
					Standardise	d Approach						
			As of 30/	/09/2018			As of 31/	12/2018				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(mln EUR, %)	002	002	0		020	020	0				
	Central governments or central banks	903	902	0		929	928	0				
	Regional governments or local authorities Public sector entities	65	65	12		29	29	0				
	Multilateral Development Banks	33	30	13		29	35	0				
	International Organisations	33	0	١		5/ 0	0	0				
	Institutions	2,724	990	377		1,209	1,200	596				
	Corporates	1,814	1,192	996		2,046	1,396	1,212				
	of which: SME	0	1,132	0		2,010	1,330	0				
	Retail	0	0	0		0	0	0				
LINITED CTATEC	of which: SME	0	0	0		0	0	0				
UNITED STATES	Secured by mortgages on immovable property	0	0	0		0	0	0				
	of which: SME	0	0	0		0	0	0				
	Exposures in default	118	87	130	12	109	78	118	10			
	Items associated with particularly high risk	5	3	5		3	2	3				
	Covered bonds	0	0	0		0	0	0				
	Claims on institutions and corporates with a ST credit assessment	157	90	64		184	153	83				
	Collective investments undertakings (CIU)	0	0	0		0	0	0				
	Equity	0	0	0		0	0	0				
	Other exposures	0	0	0		0	0	0				
	Standardised Total ²				13				11			

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera		iterparty excludes those for sect	motional exposures, additional	valuation adjustments (717715) c	na otner own rands reductions	related to the	
					Standardise	ed Approach			
			As of 30	/09/2018			As of 31,	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	13	19	0		0	6	0	
	Regional governments or local authorities	107	107	0		105	105	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	78	67	3		59	53	2	
	Corporates	3,448	2,332	2,296		3,528	2,260	2,224	
	of which: SME	0	0	0		0	2,200	0	
	Retail	0	0	0		0	0		
CDATAL	of which: SME	0	0	0		0	0	0	
SPAIN	Secured by mortgages on immovable property	749	742	742		162	156	156	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	36	29	44	4	28	13	19	2
	Items associated with particularly high risk	2	2	3		63	35	53	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	153	31	31		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0	_	0	0	0	_
	Standardised Total ²				5				4

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

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

		exposures, but includes genera		erparty excludes those for sect	iristisation exposures, additional	valuation adjustments (AVAS) a	na other own funds reductions	related to the	
					Standardise	ed Approach			
			As of 30/	09/2018			As of 31,	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0		
	Institutions	0	0	0		0	0	0	
	Corporates	3,594	410	302		3,460	584	429	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
BERMUDA	of which: SME	0	0	0		0	0	0	
DEINHOUA	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	12	0	0	0	12	0	0	0
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0			4	4	4	
	Collective investments undertakings (CIU)	0	0			0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

Citibank Holdings Ireland Limited

					Standardise	d Approach			
			As of 30/	09/2018			As of 31,	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	1,732	1,732	0		1,359	1,359	3	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	132	15	1 255		10	10	3	
	Corporates of which: SME	1,496 165	1,305 159	1,255 159		1,582 184	1,293 178	1,250 178	
	Retail	103	123	139		104	1/0	1/0	
	of which: CME	3	3	2		3	3	2	
CZECH REPUBLIC	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	9	7	8	2	7	4	4	4
	Items associated with particularly high risk	42	39	59		52	46	70	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	10	2	2		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	1	1	1		1	1	1	
	Standardised Total ²	(1) Original exposure unlike Expo			6				10

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera							
					Standardise	ed Approach			
			As of 30	/09/2018			As of 31,	12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks Regional governments or local authorities	0 0	0	0		0 0	0	0	
Í	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions	15	15	4		28	28	10	
	Corporates	2,127	1,323	1,187		1,975	1,179	1,063	
	of which: SME	0	0	0		0	0	0	
	Retail of which: SME	0	0	0		0	0	0	
SWITZERLAND	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	16	12	18	1	15	11	16	1
	Items associated with particularly high risk Covered bonds	2	2	2		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	2	1	0		37	34	11	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity Other exposures	0	0	0		0	0	0	
	Standardised Total ²	U	0		2	U	U	U	2
	Standardised Total				2				2

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

					Standardise	ed Approach			
			As of 30	/09/2018			As of 31,	12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(mln EUR, %)								
	Central governments or central banks	2	2	0		2	2	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	35	35	17		26	26	13	
	Corporates	1,903	1,531	1,531		1,926	1,530	1,499	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
TOEL AND	of which: SME	0	0	0		0	0	0	
IRELAND	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	70	45	68	4	63	42	62	
	Items associated with particularly high risk	0	0	1		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	44	38	38		27	27	27	
	Collective investments undertakings (CIU)	2	2	2		2	2	2	
	Equity	0	0	0		0	0	0	
	Other exposures Standardised Total ²	9	9	9	5	3	3		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

Citibank Holdings Ireland Limited

					Standardise	ed Approach			
			As of 31/	03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(min EUR, %)								
	Central governments or central banks	21,100	22,130	247		21,448	22,277	250	
	Regional governments or local authorities	107	107	0		101	101	0	
	Public sector entities	506	427	130		513	399	116	
	Multilateral Development Banks	450	437	11		251	241	13	
	International Organisations	22	22	0		22	22	0	
	Institutions	4,850	4,582	2,126		4,702	4,432	2,120	
	Corporates	48,467	29,537	26,844		49,225	30,379	27,597	
	of which: SME	618	559	559		542	483	483	
	Retail	19	18	13		16	15	11	
Consolidated data	of which: SME	4	4	3		3	3	2	
Consoliuateu uata	Secured by mortgages on immovable property	186	180	180		187	182	182	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1,271	1,014	1,521		755	550	826	65
	Items associated with particularly high risk	813	651	977		1,035	843	1,265	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	2,094	1,700	1,609		2,368	1,909	1,750	
	Collective investments undertakings (CIU)	7	7	7		13	13	13	
	Equity	0	0	0		0	0	0	
	Other exposures	34	34	21		37	37	30	
	Standardised Total ²	79,926	60,846	33,687	116	80,673	61,402	34,175	126

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

(2) Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

					Standardise	ed Approach			
			As of 31,	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	1,714	2,104	0		1,718	2,093	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	76	38	8		76	38	8	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	1	1	0		0	0	0	
	Institutions	467	295	177		377	202	111	
	Corporates	9,869	5,302	4,100		10,578	5,631	4,386	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
FRANCE	of which: SME	0	0	0		0	0	0	
TIVANCE	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	157	82	123	0	13	8	11	1
	Items associated with particularly high risk	165	86	129		300	222	333	
	Covered bonds	0	0	0			0	0	
	Claims on institutions and corporates with a ST credit assessment	14	4	2]	3	3	
	Collective investments undertakings (CIU)	0	0	0		0	0		
	Equity	0	0				0		
	Other exposures	0	0	0	4.5	0	0	0	4.6
	Standardised Total ²	(1) Oviginal expenses unlike Fo			13				18

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardise	ed Approach			
			As of 31	03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(mln EUR, %)								
	Central governments or central banks	7,003	7,183	0		6,260	6,386	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	259	258	41		121	119	14	
	Corporates	4,755	2,478	2,216		4,584	2,533	2,255	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
GERMANY	of which: SME	0	0	0		0	0	0	
GLRIMAINI	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	141	126	188	16	122	111	166	
	Items associated with particularly high risk	4	4	6		5	5	7	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	105	93	86		133	129	136	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				17				

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

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

As of 31/03/2019 As of 30/06/2019 As of 30/06/2019 As of 30/06/2019			exposures, but includes genera	al credit risk adjustments.	, e	anstisation exposures, additional			is related to the	
Central governments or central banks 1,270 1,437 0 0 0 0 0 0 0 0 0						Standardise	d Approach			
Central governments or central banks 1,270 1,437 0 1,666 1,811 0 0 0 0 0 0 0 0 0				As of 31/	03/2019			As of 30	/06/2019	
Central governments or central banks 1,270 1,437 0 1,666 1,811 0			Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Regional governments or local authorities 0 0 0 0 0 0 0 0 0										
Public sector entities 16			1,270	1,437	0		1,666	1,811	0	
Multilateral Development Banks 4 3 0 0 0 0 0 0 0 0 0			0	0	0		0	0	0	
International Organisations 0 0 0 0 0 0 0 0 0			16	2	0		0	0	0	
Institutions			4	3	0		0	0	0	
UNITED KINGDOM Corporates of which: SME			0	0	0		0	0	0	
UNITED KINGDOM Factail										
UNITED KINGDOM Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) COVERATION Retail 6 6 6 6 6 6 6 6 6 6 6 6 6			5,624	4,099	3,955		4,995	3,663	3,515	
UNITED KINGDOM of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Of which: SME O O O O O O O O O O O O O O O O O O O			/	/	/		0	0	0	
Secured by mortgages on immovable property 9 9 9 0 10 10 10 10 1			6	6	5		6	6	4	
Exposures in default 1 2 0 12 7 10	UNITED KINGDOM	or which: SME	0	0	0		0	10	0	
Exposures in default 1 2 0 12 7 10		Secured by mortgages on immovable property	9	9	9		10	10	10	
Items associated with particularly high risk52426316710Covered bonds00000Claims on institutions and corporates with a ST credit assessment7307255821,3241,115873Collective investments undertakings (CIU)000000		of willer. Site	0	1) ໄ	0	12	U 7	10	1
Covered bonds0000Claims on institutions and corporates with a ST credit assessment7307255821,3241,115873Collective investments undertakings (CIU)000000		and <mark>-</mark> Control of the Control of th	4 52	1	دی	U	12	7		1
Claims on institutions and corporates with a ST credit assessment 730 Collective investments undertakings (CIU) 730 725 725 730 725 725 725 725 725 725 725 725 727 727			52 n	42 0	03 0		U 1	7	10	
Collective investments undertakings (CIU) 0 0 0			730	725	5 <u>8</u> 2		1 374	1 115	Q73	
			730	/25 N	J02 N		1,327 N	1,113	0/3	
			0 0	0	n		n l	0	n	
Other exposures 15 15 9 8 8 4			15	15	q		N N	8	4	
Standardised Total ²			15			7				5

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

Citibank Holdings Ireland Limited

					Standardise	ed Approach			
			As of 31,	03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	6,020	6,041	0		6,019	6,045	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	155	155	31		151	151	30	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	64	64	2		50	50	1	
	Corporates	1,738	1,274	1,245		2,551	1,987	1,957	
	of which: SME	2	1	1		2	1	1	
	Retail	0	0	0		0	0	0	
NETHERLANDS	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	400	0	44	0	0	100	0
	Exposures in default Thoms associated with particularly high rick	517	490 59	735 88	11	88 58	66 45	100	8
	Items associated with particularly high risk Covered bonds	74	59	88		58	45	6/	
	Claims on institutions and corporates with a ST credit assessment		40	38		0	0	0	
	Collective investments undertakings (CIU)	30	0	Jo		0	0	0	
	Equity	0	0			0	0		
	Other exposures	0	0			0	0		
	Standardised Total ²				13	U .	U Company		11

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

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

		(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.													
					Standardise	ed Approach									
			As of 31	/03/2019			As of 30	/06/2019							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²						
	(mln EUR, %)														
1	Central governments or central banks	942	941	0		808	807	0							
	Regional governments or local authorities	2	2	0		1	1	0							
	Public sector entities	115	115	23		95	95	19							
	Multilateral Development Banks	42	40	0		0	0	0							
	International Organisations	1 100	1 006	475		0	1 250	0							
	Institutions	1,108 1,888	1,096	475		1,374 1,965	1,359	552							
	Corporates of which CME	1,888	1,271	1,057		1,965	1,351	1,112							
	of which: SME Retail	0	0	0		0	0	0							
	of which: SME	0	0	0		0	0	0							
UNITED STATES	Secured by mortgages on immovable property	0	0			0	0	0							
	of which: SME	ا م	0	1		0	0								
	Exposures in default	135	99	149	12	143	106	159	13						
	Items associated with particularly high risk	6	4	6	12	3	2	3	15						
	Covered bonds	ľ	n	l o		0	0								
	Claims on institutions and corporates with a ST credit assessment	198	138	80		46	30	24							
	Collective investments undertakings (CIU)	0	0	0		0	0	0							
	Equity	0	0	0		0	0	0							
	Other exposures		0	0		0	0	0							
	Standardised Total ²	·			13		•		14						

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		exposures, but includes genera	l credit risk adjustments.			.,			
					Standardise	d Approach			
			As of 31,	03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	6	0		0	0	0	
	Regional governments or local authorities	105	105	0		101	101	0	
	Public sector entities	0	0	0		95	40	40	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	78	74	6		70	66	5	
	Corporates	3,646	2,314	2,314		3,489	2,228	2,228	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
SPAIN	of which: SME	0	0	0		0	0	0	
SIAIN	Secured by mortgages on immovable property	162	156	156		161	156	156	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	7	7	10		62	49	74	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	22	22	22		22	22	22	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				3				2

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

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

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d Approach			
			As of 31,	03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(mln EUR, %)								
	Central governments or central banks Regional governments or local authorities	0	0	0		0 0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	3,695	738	528		3,713	717	513	
	of which: SME	0	0	0		0	0	0	
	Retail of which: SME	0	0	0		0	0	0	
BERMUDA	Secured by mortgages on immovable property	0	0	0		0	0		
	of which: SME	0	١	0		0	0	0	
	Exposures in default		0		0	0	0	0	0
	Items associated with particularly high risk	12	0	0		11	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	3	3	3		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				l o I				1

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

Citibank Holdings Ireland Limited

					Standardise	d Approach			
			As of 31	/03/2019			As of 30,	06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	1,523	1,523	0		2,103	2,103	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4	4	2		7	7	2	
	Corporates	1,389	1,140	1,106		1,332	1,070	1,035	
	of which: SME	206	198	198		178	172	172	
	Retail of which: SME	3	3	2		2	2	2	
CZECH REPUBLIC	Secured by mortgages on immovable property	3 0	3 0	2		2	2	2	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	o l	0	l o	0	n	0		0
	Items associated with particularly high risk	61	53	80	Ŭ	52	47	70	
	Covered bonds	0	0	0		0	0		
	Claims on institutions and corporates with a ST credit assessment	61	12	12		44	9	9	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	1	1	1		1	1	1	
	Standardised Total ²				6				5

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

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

		(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.												
					Standardise	d Approach								
			As of 31,	/03/2019			As of 30	/06/2019						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
	(mln EUR, %)	•												
	Central governments or central banks	0	0	0		0	0	0						
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0						
	Multilateral Development Banks	0	0	1		0	0	0						
	International Organisations	20	20	0		0	0	0						
	Institutions	164	164	34		6	6	2						
	Corporates	2,259	1,245	1,103		2,490	1,574	1,410						
	of which: SME	0	0	0		0	0	0						
	Retail	0	0	0		0	0	0						
SWITZERLAND	of which: SME	0	0	0		0	0	0						
SWITZERLAND	Secured by mortgages on immovable property	0	0	0		0	0	0						
	of which: SME	0	0	0	4	0 80	0	0 78	7					
	Exposures in default Items associated with particularly high risk	14	10	15	1	80	52	/8	/					
	Covered bonds	0	0	1		0	0	0						
	Claims on institutions and corporates with a ST credit assessment	14	11	8		4	4	1						
	Collective investments undertakings (CIU)	0	0			0	0	0						
	Equity	0	0	0		0	0	0						
	Other exposures	0	0	0		0	0	0						
	Standardised Total ²				2				8					

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		exposures, but includes gener	·		Standardise	ed Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)	2	2	0		2	2	0	
	Central governments or central banks	2	2	0		2	2	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0			0	0	1	
	International Organisations	0	0			0	0		
	Institutions	76	76	38		68	68	34	
	Corporates	1,900	1,520	1,493		1,752	1,421	1,380	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
TOEL AND	of which: SME	0	0	0		0	0	0	
IRELAND	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	41	36	53	4	4	2	2	0
	Items associated with particularly high risk	18	2	2		22	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	18	18	18		29	29	29	
	Collective investments undertakings (CIU)	2	2	2		4	4	4	
	Equity	0	0	0		0	0	0	
	Other exposures	7	7	6	_	20	20	20	
	Standardised Total ²				5				8

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - IRB Approach
Citibank Holdings Ireland Limited

(mln EUR, %) ral banks and central governments	Original Exposure ¹ Of which: defaulted	Exposure Value ¹		Value adjustment	Original Exposure ¹	T	12/2018			As of 31	/03/2019			As of 30	/06/2019	
	Of which:	- Value ¹			Original Exposure ¹											
		Value ¹ hich: Of w		c and		Exposure Value ¹	Risk exposure amount	Value adjustment s and	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustment s and	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustm s and
ral banks and central governments			Of which: defaulted	s and provisions	Of which: defaulted		Of which: defaulted	provisions	Of which defaulted		Of which: defaulted	provisions	Of which: defaulted		Of which: defaulted	provisi
tutions forates forporates - Of Which: Specialised Lending forporates - Of Which: SME il etail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME etail - Qualifying Revolving etail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	000000000000000000000000000000000000000			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0
orpo il eta R eta eta R R R	orates - Of Which: SME iil - Secured on real estate property etail - Secured on real estate property - Of Which: SME etail - Secured on real estate property - Of Which: non-SME etail - Qualifying Revolving etail - Other Retail etail - Other Retail - Of Which: SME	orates - Of Which: SME orates	orates - Of Which: SME orates	O	O	O	orates - Of Which: SME O	Contacted - Of Which: SME	orates - Of Which: SME O O O O O O O O O O O O O O O O O O	orates - Of Which: SME O O O O O O O O O O O O O O O O O O O	orates - Of Which: SME O	orates - Of Which: SME O	or parties - Of Which: SME O	orates - Of Which: SME O	orates - Of Which: SME O O O O O O O O O	orates - Of Which: SME O

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.



General governments exposures by country of the counterparty

		Citibank Holdings Ireland Limited												
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Austria													
Total [0 - 3M [Belgium	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	2 0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Bulgaria	15 0 5 13 1 4 0	15 0 5 13 1 4 0	0 0 0 0 0 4 0	0 0 0 0 0 0	15 0 5 13 1 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Cyprus	39	39	4		33		U		U			v	
[0 - 3M [Czech Republic	2 3 9 27 9 50 27	2 3 9 7 0 4 0	2 3 9 27 9 50 27	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 178 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Denmark	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 66	0 0 0 0 0 0 0 221	0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Estonia										170			



General governments exposures by country of the counterparty

		Citibank Holdings Ireland Limited												
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with p	ositive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturit	y Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Finland													
[0 - 3M [France	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Germany	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Croatia													
[0 - 3M [Greece	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Hungary	23 0 332 324 152 1 24	23 0 330 316 145 0 24	0 0 15 92 41 1 0	0 0 0 0 0 0 0	23 0 316 232 111 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	9
[0 - 3M [Ireland	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Italy	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	((((0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0	
Total [0 - 3M [Latvia		0	0	0	0	0		0	0	0	0	0	33



General governments exposures by country of the counterparty

		Citibank Holdings Ireland Limited												
							As of 31/12/2018	3						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Lithuania													
[0 - 3M [Luxembourg	0 0 0 0 0 0 1	0 0 0 0 0 0 1	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 1	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [3M - 1Y [[1Y - 2Y [Malta													
[0 - 3M [Netherlands	0 0 20 0 0 0 0	0 0 20 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 20 0 0 0 0	0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Poland												J	
[0 - 3M [Portugal													
[0 - 3M [Romania	177 116 457 252 51 18 6	457 252 51 18 6	6 6 44 88 13 18 6	0 0 0 0 0 0	171 110 413 164 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 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	16
[0 - 3M [Slovakia	0 50 0 0 0 0 0 0	0 50 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 50 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Slovenia	30	30			50	V	U		U	J	U	U	



General governments exposures by country of the counterparty

		Citibank Holdings Ireland Limited As of 31/12/2018												
						Dire	ct exposures	•						
	(mln EUR)			On balance	sheet		<u> </u>		Deriva	tives		Off bala	nce sheet	
								Derivatives with pos	sitive fair value	Derivatives with I	negative fair value	Off-balance s	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Spain	0 0 0 105 0 0 0	0 0 0 105 0 0 0	0 0 0 0 0 0	0 0 0 105 0 0 0 105	0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Sweden	0 0 0 21 0 0 0	0 0 0 21 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 21 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	
[0 - 3M [United Kingdom	0 0 0 0 250 100 0	0 0 0 0 250 100	0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 250 100 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [Norway													
[0 - 3M [Australia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	O
[0 - 3M [Canada		, and the second					, and the second				j		
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

						C	tibank Holdings Ireland Li							
							As of 31/12/2018							
						Dire	ect exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets a fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Japan													
[0 - 3M [U.S.	0 871 0 0 0 0 1 872	0 871 0 0 0 0 1 872	0 0 0 0 0 0	0 0 0 0 0 0	0 871 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 2 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [China	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	J
[0 - 3M [Switzerland	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	
Total [0 - 3M [Other advanced economies non EEA	20 0 0 0 0 0 0 0	20 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 1 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Other Central and eastern Europe countries non EEA	-	ı	· ·	J.			· ·		· ·		1	J	•
[0 - 3M [Middle East	0 9 0 0 0 0	0 9 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 9 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 9 0 10	0 0 0 0 0 0	
[0 - 3M [Latin America and the Caribbean	0 0 0 0 77 0 0	0 0 0 0 77 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 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0
Total		77	77	0	0	0	77	0	0	0	0	0	0	2



General governments exposures by country of the counterparty

Citibank Holdings Ireland Limited

						Cit	ibank nolulings freiand L	imitea						
							As of 31/12/2018	<u> </u>						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	nce sheet	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value	Off-balance sh	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Africa	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Others	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	() () () () ()	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0

Notes and definition

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees
- (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments
- (5) Residual countries not reported separately in the Transparency exercise

Regions:

- Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
- Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.
- Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.
- Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Revisa, Capman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (U.S.).
- Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, Con
- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.



General governments exposures by country of the counterparty

						Cit	ibank Holdings Ireland Li							
							As of 30/06/2019							
						Dire	ct exposures					1		
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sho	eet exposures	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Austria													
Total [0 - 3M [Belgium	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 1 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Bulgaria	0 0 30 7 8 0	0 0 30 7 8 0	0 0 0 6 0 0	0 0 0 0 0 0	0 0 30 1 8 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
Total [0 - 3M [Cyprus	44	44	6	0	38		0	0	0	0	0	0	6
[0 - 3M [Czech Republic	1 38 14 3 1 35 47	1 38 12 0 0 25 0	1 38 14 3 1 35 47	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Denmark	138	75	138			U	U		U		U	U.	U
[0 - 3M [Estonia													



General governments exposures by country of the counterparty

						Cit	ibank Holdings Ireland Li	mited						
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ce sheet	
	(max 2007)											Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with p	ositive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Finland													
[0 - 3M [France	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	(((((0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 137	0 0 0 0 0 0	0
[0 - 3M [Germany	0 0 0 0 0 0 30	0 0 0 0 0 0 0 30	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 30	() () () ()	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Croatia													
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [Greece													
[0 - 3M [Hungary	0 42 292 7 365 201 42	0 42 292 7 365 201 42 949	0 1 128 7 7 7 89 4	0 0 0 0 0 0	0 41 164 0 358 112 0	0 0 0 0 0 0 0 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 0	0 0 0 0 0 0 0	0 0 0 0 0 0	53
[0 - 3M [Ireland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	(((((0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Italy	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	() () () () ()	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	28
[0 - 3M [Latvia	U C C C C C C C C C C C C C C C C C C C		J						J		J	U	20



General governments exposures by country of the counterparty

					CIT	ibank Holdings Ireland Li	ımıtea						
						As of 30/06/2019)						
					Dire	ct exposures							
(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
(Off-balance sh	eet exposures	
		Total carrying amount of					Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted
Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
Lithuania													
Luxembourg													
Malta													
Netherlands	0 20 0 0 0 0 0	0 20 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 20 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
Poland													
Portugal	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
Romania	0 221 428 216 86 39 2	0 221 428 216 86 39 2	0 2 65 52 16 19 2	0 0 0 0 0 0	0 219 363 164 70 19 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	40
Slovakia	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
Slovenia		Ü	Ü	Ü		U	O	J.	U	U	V	U	U
	Lithuania Luxembourg Malta Netherlands Poland Portugal Romania	Country / Region Lithuania Luxembourg Malta Netherlands Portugal Portugal Romania Romania Slovakia Total gross carrying amount of nonderivative financial assets 100 200 200 200 000 000 211 428 868 399 100 100 100 100 100 100 100	Country / Region	Country / Region Total gross carrying amount of non-derivative financial assets (net of short positions) Lithuania Lithuania Malta Metherlands Poland Portugal Portugal Romania Siovakia Total gross carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions) And the positions of which: Financial assets held for trading Total carrying amount of non-derivative financial assets (net of short positions) And the positions of the positions o	Country / Region Total gross carrying amount of non-derivative financial assets Country / Region Total gross carrying amount of non-derivative financial assets Country / Region Country / Regi	(rith EUR) Total gross carrying amount of non-ecrivative financial assets (set of short positions) Listerburg Malta Listerburg Privat Financial Set	Country / Rogical Country / Rogical Total gross correging amount of medicinative financial awards are seated (cert of the Thoritis) Country / Rogical Country / Rogical Total gross correging amount of medicinative financial awards are seated (cert of the Thoritis) of which Financia awards first let history of which Financia awards first let history of which Financia awards first let history of which Financia awards o	Total group carrying amount of the control of the c	Country Region Total sport correct attent of many Total sport correct attent	Country / Maryins Coun	Country / Property Country Property Pr	Country / Angles Prince Prince	Country / Angline Coun



General governments exposures by country of the counterparty

						Cit	ibank Holdings Ireland L	imited						
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	ntives		Off bala	nce sheet	
	(time zerv)											Off-balance s	neet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Spain	0 0 106 0 0 0 0	0 0 106 0 0 0 0	0 0 0 0 0 0	0 0 106 0 0 0 0	0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Sweden	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [United Kingdom	256 326 0 0 114 0 0	256 326 0 0 114 0 0	0 0 0 0	0 0 0 0 0 0	256 326 0 0 0 1 114 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [Norway	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Australia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Canada												, and the second	
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

							As of 30/06/2019							
						Dire	ect exposures	<u>'</u>						
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan													
[0 - 3M [U.S.	0 527 246 0 0 0	0 527 246 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 527 246 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 2 0 0 0 0	0 0 0 0 0	
Total [0 - 3M [China	773 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
Total [0 - 3M [Switzerland	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	29 0 0 0 0 0 0	0 0 0 0 0 0	18 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	4
Total [0 - 3M [Other advanced economies non EEA	0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 1 0 0 0 0 0	0 0 0 0 0 0	
Total [0 - 3M [Other Central and eastern Europe countries non EEA	0	U C C C C C C C C C C C C C C C C C C C	U C C C C C C C C C C C C C C C C C C C	· ·	0		V			U		U	
[0 - 3M [Middle East	0 0 0 0 0 8 0	0 0 0 0 0 8 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 8 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
Total [0 - 3M [Latin America and the Caribbean	0 0 0 0 0 69 0 0	0 0 0 0 0 69 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	8 0 0 0 0 69 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	J



General governments exposures by country of the counterparty

Citibank Holdings Ireland Limited

						Ci	dibank noidings neidna L	iiiiiccu						
							As of 30/06/2019							
						Dire	ect exposures							
	(mln EUR)			On balance sh	neet				Deriva	tives		Off bala	nce sheet	
								Derivatives with p	ositive fair value	Derivatives with	ı negative fair value	Off-balance s	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Africa	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0 - 3M [Others	0 0 0 0 0 0 0 20	0 0 0 0 0 0 0 20	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 20	000000000000000000000000000000000000000	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 1 0 0 0	0 0 0 0 0 0	

Notes and definition

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

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

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

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

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

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

(5) Residual countries n Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, St. Vincent and Tobago, Uruguay, Venezuela, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Barbados, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Cayman Islands, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Cayman Islands, Cuba, French Guiana, Cuba, Cayman Islands, Cuba, Cayma

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, Congo,

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



Performing and non-performing exposures

			A	as of 30/09/201	8						As of 31/12/201	18		
		Gross carryir	ng amount		Accumulated in accumulated convalue due to conprovisions ⁴	hanges in fair	Collaterals and financial		Gross carry	ing amount		Accumulated i accumulated o value due to co provisions ⁴	hanges in fair	Collaterals and financial
		Of which performing but past due >30	Of which non	-performing ¹	On performing exposures ²	On non- performing	guarantees received on non- performing		Of which performing but past due >30		n-performing ¹	On performing exposures ²	On non- performing	guarantees received on non- performing
		days and <=90 days		Of which: defaulted	exposures	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures	exposures ³	exposures
(mln EUR) Debt securities (including at amortised cost and fair value)	3,221	0	0	0	1	0	0	3,491	0	0	0	1	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	2,896	0	0	0	1	0	0	2,908	0	0	0	1	0	0
Credit institutions	311	0	0	0	0	0	0	573	0	0	0	0	0	0
Other financial corporations	14	0	0	0	0	0	0	10	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	37,740	0	743	80	28	47	18	42,925	0	749	107	20	42	18
Central banks	12,853	0	0	0	0	0	0	14,403	0	0	0	0	0	0
General governments	326	0	0	0	0	0	0	259	0	0	0	0	0	0
Credit institutions	9,198	0	0	0	1	0	0	12,048	0	1	1	1	0	0
Other financial corporations	724	0	0	0	10	0	0	793	0	0	0	1	0	0
Non-financial corporations	13,680	0	743	80	17	47	18	14,438	0	748	106	17	42	18
of which: small and medium-sized enterprises at amortised cost	438	0	19	18	0	10	7	442	0	19	15	0	11	5
Households	961	0	0	0	0	0	0	984	0	0	0	1	0	0
DEBT INSTRUMENTS other than HFT	40,961	0	743	80	29	47	18	46,416	0	749	107	21	42	18
OFF-BALANCE SHEET EXPOSURES	33,437		341	25	21	25	0	34,212		345	2	24	27	0

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

⁽²⁾ Insitutions report here collective allowances for incurrred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

⁽³⁾ Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Performing and non-performing exposures

			A	As of 31/03/201	9					ı	As of 30/06/201	.9		
		Gross carryi	ng amount		Accumulated i accumulated c value due to c provisions ⁴	hanges in fair	Collaterals and financial		Gross carry	ing amount		Accumulated in accumulated of value due to comprovisions 4	changes in fair	Collaterals and financial
		Of which performing but past due >30	Of which non	-performing ¹	On performing exposures ²	On non- performing	guarantees received on non- performing		Of which performing but past due >30		n-performing ¹	On performing exposures ²	performing	guarantees received on non- performing
(min FLID)		days and <=90 days		Of which: defaulted	exposures	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures	exposures ³	exposures
(mln EUR) Debt securities (including at amortised cost and fair value)	3,457	0	0	0	1	0	0	3,572	0	0	0	1	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	3,066	0	0	0	1	0	0	3,044	0	0	0	1	0	0
Credit institutions	377	0	0	0	0	0	0	524	0	0	0	0	0	0
Other financial corporations	14	0	0	0	0	0	0	3	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	45,650	0	856	146	27	44	16	46,758	0	452	165	28	44	16
Central banks	17,079	0	0	0	0	0	0	17,639	0	0	0	1	0	0
General governments	282	0	0	0	0	0	0	272	0	0	0	0	0	0
Credit institutions	12,429	0	0	0	3	0	0	12,288	0	0	0	2	0	0
Other financial corporations	605	0	0	0	3	0	0	612	0	0	0	2	0	0
Non-financial corporations	14,202	0	856	146	20	44	16	14,926	0	452	165	23	44	16
of which: small and medium-sized enterprises at amortised cost	442	0	9	6	4	2	4	419	0	16	13	2	4	8
Households	1,055	0	0	0	0	0	0	1,021	0	0	0	0	0	0
DEBT INSTRUMENTS other than HFT	49,108	0	856	146	28	44	16	50,330	0	452	165	29	44	16
OFF-BALANCE SHEET EXPOSURES	34,879		539	206	14	30	0	35,990		363	40	20	32	0

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

⁽²⁾ Insitutions report here collective allowances for incurrred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

⁽³⁾ Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Forborne exposures

			As of 30/09/2018					As of 31/12/2018		
	Gross carrying exposures wit measures		Accumulated im accumulated cha value due to cre provisions for exforted forbearance me	anges in fair dit risk and oposures with	Collateral and financial guarantees	Gross carrying exposures wit measures		Accumulated im accumulated cha value due to cre provisions for e forbearance me	anges in fair dit risk and xposures with	Collateral and financial guarantees
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	56	56	17	17	5	114	62	21	19	66
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	56	56	17	17	5	114	62	21	19	66
of which: small and medium-sized enterprises at amortised cost	0	0	0	0	0	22	13	10	10	10
Households	0	0	0	0	0	0	0	0	0	0
DEBT INSTRUMENTS other than HFT	56	56	17	17	5	114	62	21	19	66
Loan commitments given	0	0	0	0	0	0	0	0	0	0

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

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Forborne exposures

			As of 31/03/2019					As of 30/06/2019		
	Gross carrying exposures wit measures		Accumulated im accumulated ch value due to cre provisions for e forbearance me	anges in fair dit risk and exposures with	Collateral and financial guarantees	Gross carrying exposures wit measures		Accumulated im accumulated ch value due to cre provisions for e forbearance me	anges in fair dit risk and exposures with	Collateral and financial guarantees
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	forhearance		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	96	47	4	3	47	144	80	11	8	68
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	96	47	4	3	47	144	80	11	8	68
of which: small and medium-sized enterprises at amortised cost	11	8	2	2	3	19	9	1	1	13
Households	0	0	0	0	0	0	0	0	0	0
DEBT INSTRUMENTS other than HFT	96	47	4	3	47	144	80	11	8	68
Loan commitments given	0	0	0	0	0	0	0	0	0	0

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

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.