

2023 EU-wide Stress Test

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



2023 EU-wide Stress Test: Summary

	Actual		Baseline Scenario			Adverse Scenario	
(mln EUR, %)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	-60	-79	-56	-50	-140	-88	-81
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	108	77	77	77	-252	22	9
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	0	-2	-1	-1	-12	-1	-1
Profit or (-) loss for the year	7	-41	-33	-31	-1,107	-146	-51
Coverage ratio: non-performing exposure (%)	-	75.45%	76.96%	78.47%	75.17%	76.16%	77.05%
Common Equity Tier 1 capital	3,697	3,656	3,623	3,592	2,629	2,557	2,587
Total Risk exposure amount (all transitional adjustments included)	17,206	17,206	17,206	17,206	20,000	20,068	20,076
Common Equity Tier 1 ratio, %	21.49%	21.25%	21.06%	20.88%	13.14%	12.74%	12.89%
Fully loaded Common Equity Tier 1 ratio, %	21.49%	21.25%	21.06%	20.88%	13.14%	12.74%	12.89%
Tier 1 capital	3,697	3,656	3,623	3,592	2,629	2,557	2,587
Total leverage ratio exposures	45,617	45,617	45,617	45,617	45,617	45,617	45,617
Leverage ratio, %	8.10%	8.01%	7.94%	7.87%	5.76%	5.60%	5.67%
Fully loaded leverage ratio, %	8.10%	8.01%	7.94%	7.87%	5.76%	5.60%	5.67%
Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17. %	21.49%						

IFRS 9 transitional arrangements?	No



2023 EU-wide Stress Test: Credit risk IRB Citigroup Global Markets Europe AG

										Actual							
										31/12/2022*		1	ı			1	
			A-I		re values	F-IRB	4-	Risk expos	ure amounts F-	IRB				Stock of	Stock of	Stock of	Coverage I
		None	efaulted	Defaulted	Non-defaulted	_	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage I Stage exposu
	Central banks	nin EUR, %)	ciadited	Delauteu	Notroclaukeu	Delauteu	Noiroelauteu	Delautieu	Norroclauteu	Delauteu							
	Central governments		0	0		0 0	0	0	0	0	0	0			0 1	0	
	Institutions Corporates		0	0		0 0	0	0	0	0	0	0		0	0 1	0	-
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0		0 0	0	0	0	0	0	0			0 (0	-
			0	0		0 0	0	0	0	0	0	0			0	0	
Citigroup Global Markets Europe	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0	0		0 0	0	0	0	0	0	0			0 1	0 0	-
AG	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0	0		0 0	0	0	0	0	0	0			0 0	0	-
	Retail - Other Retail - Of Which: SME		0	0		0 0	0	0	0	0	0	0		ó	0 1	0	
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0	0		0 0	0	0	0	0	0	0)	0 1	0 0	-
	Eaulty Securitisation		0	0			0	0				0			0 1	0	
	Other non-credit obligation assets		0	0			0	0		•	0	0			0 1	0	
	IRB IOIAL		0			0 0								,, ,	,, ,	1 0	
										Actual							
					re values			Risk expos		31/12/2022*							
			A-I			F-IRB		-IRB		IRB	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Stag expo
	π)	Non-o	efaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted				exposure	exposure	exposure	expos
	Central banks		0	0		0 0	0	0	0	0	0	0			0 1	0	
	Central governments Institutions		0	0		0 0	0	0	0	0	0	0		5	0 1	0	
	Corporates Corporates - Of Which: Specialised Lending		0	0		0 0	0	0	0	0	0	0			0 1	0 0	-
	Corporates - Of Which: SME		0	0		0 0	0	0	0	0	0	0			0 1	0 0	-
	Retail - Secured on real estate property		0	0		0 0	0	0	0	0	0	0			0	0	
GERMANY	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	_	0	0		0 0	0	0	0	0	0	0			0 1	0	
	Retail - Qualifying Revolving		0	0		0 0	0	0	0	0	0	0	-		0 (0	
	Retail - Other Retail Retail - Other Retail - Of Which: SME		0			0 0	0	0	0	0	0	0			0 1	0	
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	Retail - Other Retail - Of Which: non-SME		0	0		0 0	0			0				,			
	Retail - Other Retail - Of Which: non-SME Equity Securitisation		0	0		0 0	0	0		0	0	0			0 1	0	
	Retail - Other Retail - Of Which: non-SME		0			0 0	0			Actual 31/12/2022*	0	0				0 0	-
	Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets		0 0 0 0	Exposu	re values	0 0 0 F-IRB			ure amounts	Actual				Stock of	Stock of	Stock of	
	Real - Other Mess - Of Widoh: non-SHE Securitisation Other non-credit obligation assets 188 TOTAL	nin FLR %)	-1	Exposu	re values	F-IRB		Risk expos	ure amounts	Actual 31/12/2022*	0 0 0 0 Stage 1 exposure	0 0 0 0 Stage 2 exposure	Stage 3 exposure			0	Coverage Stage
	Real - Other Metal - Of Widoh: non-SME Server Stanform Other new-creaft obligation assets 188 TOTAL Contral Server Contral Server Contral Server (Contral Server	nin ELR, % Non-c	A-I	Exposu	re values Non-defauked	F-IRB	A	Risk expos	ure amounts F-	Actual 31/12/2022* IRB				Stock of	Stock of	Stock of	
	Real - Other Real - Of Which non-SME south - Real - Other Real - Of Which non-credit Other non-credit obligation assets IRB TOTAL (no. 1)	nin EUR, %)	A-I	Exposu	re values Non-defauked	F-IRB Defaulted	A	Risk expos	ure amounts F-	Actual 31/12/2022* IRB				Stock of	Stock of	Stock of	
	Real - Of Mach - Of Works - on-1998 Securities - Of Mach - Of Works - on-1998 Securities - Of Mach - Of Mach - on-1998 Securities - Of Mach - Of Mach - on-1998 Securities - Of Mach	nin ELR, %)	A-I	Exposu	re values Non-defauked	F-IRB Defaulted	A	Risk expos	ure amounts F-	Actual 31/12/2022* IRB				Stock of	Stock of	Stock of	
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	Seat - Of Mich. non-ME Securitation Other non-credit obligation assets IBB TOTAL Central blanks Control blanks Control blanks Control governments Fastivitiess Composities - Of Winch Securities Lending Composities - Of Winch Securities Compo	Non-s	A-I	Exposu	re values Non-defaulted	F-IRB Defaulted	A	Risk expos	ure amounts F-	Actual 31/12/2022* IRB				Stock of	Stock of	Stock of provisions for exposure	
UNITED KINGDOM	Real - Of Which provide Securities Committee - Of Which provide Securities Committee - Of Which provide Securities Committee - Of Which Securities - Of	nin ELR, %)	A-I	Exposu	re values Non-defaulted	F-IRB Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	A	Risk expos	ure amounts F-	Actual 31/12/2022* IRB				Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for exposure	
	Real - Of Which provide Securities Committee - Of Which provide Securities Committee - Of Which provide Securities Committee - Of Which Securities - Of	Non-s	A-I	Exposu	re values Non-defaulted	F-IRB Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	A	Risk expos	ure amounts F-	Actual 31/12/2022* IRB				Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for exposure	
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	Real - Other field - Of Which, non-SHE Source Standing Other near-cealt obligation assets TRE TOTAL Contral basis Contral species Contral	Non-	A-I	Exposu	re values Non-defaulted	F-IRB Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	A	Risk expos	ure amounts F-	Actual 31/12/2022* IRB				Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for exposure	
	Seal - Other Mask - Of Watch - non-thill Securities and Control Mask - Other Mask - Of Watch - non-thill Securities and Other non-credit obligation assets 188 TOTAL Central Masks Central Seal - Other Masks - Other - Other - Of Watch - Non-thill Seal - Other -	Non-rin EUR, No	A-I	Exposu	re values Non-defaulted	F-IRB Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	A	Risk expos	ure amounts F-	Actual 31/12/2022* IRB				Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for exposure	
	Real - Other field - Of Which, non-SHE Source Standing Other near-cealt obligation assets TRE TOTAL Contral basis Contral species Contral	rin ELR, %)	A-I	Exposu	re values Non-defaulted	F-IRB Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	A	Risk expos	ure amounts F-	Actus 31/12/2022* 31/12/2022* Defsulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for exposure	
	Seal - Other Mask - Of Watch - non-thill Securities and Control Mask - Other Mask - Of Watch - non-thill Securities and Other non-credit obligation assets 188 TOTAL Central Masks Central Seal - Other Masks - Other - Other - Of Watch - Non-thill Seal - Other -	nin ELE, %)	A-I	Exposu	re values Non-defaulted	F-IRB Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	A	Risk expos	Non-defaulted Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0	Actual 31/12/2022* Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 care of the St	
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	Real - Of Which properly Real - Of Which (Second or not seek properly Real - Of	in ELF, %)	A:I	Exposus Defauted Official Control Co	Non-defaulted	First Defaulted	Non-defaulted	Risk expos	Non-defaulted On-defaulted On-defaulted	Actus 31/12/2022* Defaulted Defaulted 0 0 0 0 0 Actus 31/12/2022*	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage I	Stock of provisions for Stock of provisions for Stock of Provisions for Stock of Sto	Stack of provisions for Stages of St	Coverage State Sta
	Security Sec	in ELF, %)	A:I	Exposus Defauted Official Control Co	Non-defaulted	First Defaulted	Non-defaulted	Risk expos	Non-defaulted On-defaulted On-defaulted	Actus 31/12/2022* Defaulted Defaulted 0 0 0 0 0 Actus 31/12/2022*	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage I	Stock of provisions for Stock of provisions for Stock of Provisions for Stock of Sto	Stack of provisions for Stages of St	Coverage State Sta
	Real - Of Which your Self - Security Control - Control - Security Control - Security Control - Control - Security Control - Co	in ELF, %)	A:I	Exposus Defauted Official Control Co	Non-defaulted	First Defaulted	Non-defaulted	Risk expos	Non-defaulted On-defaulted On-defaulted	Actus 31/12/2022* Defaulted Defaulted 0 0 0 0 0 0 0 0 1 11/12/2022*	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage I	Stock of provisions for Stock of provisions for Stock of Provisions for Stock of Sto	Stack of provisions for Stages of St	Coverage State Sta
UNITED KINGDOM	Real - Other Mask - Of Works non-thill Security Selection Other non-credit obligation assets 188 107AL Central banks Comparison C	in ELF, %)	A:I	Exposus Defauted Official Control Co	Non-defaulted	First Defaulted	Non-defaulted	Risk expos	Non-defaulted On-defaulted On-defaulted	Actus 31/12/2022* Defaulted Defaulted 0 0 0 0 0 0 0 0 1 11/12/2022*	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage I	Stock of provisions for Stock of provisions for Stock of Provisions for Stock of Sto	Stack of provisions for Stages of St	Coverage State Sta
	Real - Other Intel - Of Which consider Central banks (in Control banks (in Control banks (in Control banks (in Control banks (in Control banks (in Control banks (in Con	in ELF, %)	A:I	Exposus Defauted Official Control Co	Non-defaulted	First Defaulted	Non-defaulted	Risk expos	Non-defaulted On-defaulted On-defaulted	Actus 31/12/2022* Defaulted Defaulted 0 0 0 0 0 0 0 0 1 11/12/2022*	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage I	Stock of provisions for Stock of provisions for Stock of Provisions for Stock of Sto	Stack of provisions for Stages of St	Coverage State Sta
UNITED KINGDOM	Security Sec	in ELF, %)	A:I	Exposus Defauted Official Control Co	Non-defaulted	First Defaulted	Non-defaulted	Risk expos	Non-defaulted On-defaulted On-defaulted	Actus 31/12/2022* Defaulted Defaulted 0 0 0 0 0 0 0 0 1 11/12/2022*	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage I	Stock of provisions for Stock of provisions for Stock of Provisions for Stock of Sto	Stack of provisions for Stages of St	Coverage State Sta
UNITED KINGDOM	Security Sec	in ELF, %)	A:I	Exposus Defauted Official Control Co	Non-defaulted	First Defaulted	Non-defaulted	Risk expos	Non-defaulted On-defaulted On-defaulted	Actus 31/12/2022* Defaulted Defaulted 0 0 0 0 0 0 0 0 1 11/12/2022*	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage I	Stock of provisions for Stock of provisions for Stock of Provisions for Stock of Sto	Stack of provisions for Stages of St	Coverage State Sta
UNITED KINGDOM	Real - Other Intel - Of Which consider Central banks (in Control banks (in Control banks (in Control banks (in Control banks (in Control banks (in Control banks (in Con	in ELF, %)	A:I	Exposus Defauted Official Control Co	Non-defaulted	First Defaulted	Non-defaulted	Risk expos	Non-defaulted On-defaulted On-defaulted	Actus 31/12/2022* Defaulted Defaulted 0 0 0 0 0 0 0 0 1 11/12/2022*	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage I	Stock of provisions for Stock of provisions for Stock of Provisions for Stock of Sto	Stack of provisions for Stages of St	Coverage State expc
UNITED KINGDOM	Seath - Own final - Of Works - on-William - Own final - Of Works - on-William - Own final	in ELF, %)	A:I	Exposus Defauted Official Control Co	Non-defaulted	First Defaulted	Non-defaulted	Risk expos	Non-defaulted On-defaulted On-defaulted	Actus 31/12/2022* Defaulted Defaulted 0 0 0 0 0 0 0 0 1 11/12/2022*	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage I	Stock of provisions for Stock of provisions for Stock of Provisions for Stock of Sto	Stack of provisions for Stages of St	



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												Baseline Scenario	•									
					31/12/2023							31/12/2024							31/12/2025			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rai Stage 3 exposure
	(min EUR, %)						,															
	Central governments		0 0) (0 0		0 1	0 -		0	0	0) (0	-	0	0 0	0	0 0	0	0	0 -
	Institutions Corporates		0 0) (0 0		0 1	0 -		0 0	0	0	0 0	0	-	0	0 0	0	0 0	0	0 1	0 -
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0 0) (0 0		0	0 -		0	0			0	-	0	0 0	0	0 0	0	0	0 -
	Retail		0 0		0		0 !	0 -		0	0			0	-	0	0 0	0	0 0	0	0	0 -
Citigroup Global Markets Europe	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0 0) (0		0	0 -) 0	0) (0	-	0	0 (0	0 0	0	0	0 -
AG			0 0		0 0		0	0 -		0	0	0		0	-	0	0 0	0	0 0	0	0	0 -
	Retail - Other Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0 0		0		0	0 -		0	0			0	-	0	0 0	0	0 0	0	0	0 -
	Retail - Other Retail - Of Which: non-SME		0 0) (0	Ċ	0 1	0 -		0	0			0	-	0	0 0	0	0 0	0	0	0 -
	Equity Securitisation		0 0		0		0	0 -		0	0			0	-	0	0 (0	0 0	0	0	0 -
	Other non-credit obligation assets IRB TOTAL		0 0		0	0	0	0 -		0 0	0	0	0	0	-	0	0 0	0	0 0	0	0 0	0 -
					31/12/2023				1			Baseline Scenario 31/12/2024	•						31/12/2025			
					Stock of	Stock of	Stock of					Stock of	Stock of	Stock of					Stock of	Stock of	Stock of	
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage R Stage : exposur
	(min EUR, %		0 0		0		0	0 -		0	0	0		0		0	0 0	0	0 0	0	0	0 -
	Central governments Institutions		0 0) (0 0		0	0 -		0 0	0	0	1 0	0		0	0 0	0	0 0	0	0	0 -
	Corporates Corporates - Of Which: Specialised Lending		0 0		0		0	0 -		0	0			0	-	0	0 0	0	0 0	0	0	0 -
	Corporates - Of Which: SME		0 0		, o		0	0 -		. 0	0			,	-	Ó	0 0	0	0 0	0	0	0 -
	Retail Retail - Secured on real estate property		0 0) (0 0		0 1	0 -		0	0	0	0 0	0	-	0	0 0	0	0 0	0	0 1	0 -
GERMANY	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0 0) (0 0		0 1	0 -		0 0	0		0 0	0		0	0 0	0	0 0	0	0	0 -
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					21/12/2022							Baseline Scenario	•						21/17/2025			
					31/12/2023 Stock of	Stock of	Stock of	l				31/12/2024		Stock of					31/12/2025	Stock of	Stock of	
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Baseline Scenarion 31/12/2024 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2025 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage R Stage 3 exposur
	Control Statute (min EUP, N)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage R Stage 3 exposur
	Central banks Central governments Institutions	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage R Stage 3 exposur 0 - 0 -
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	Contral banks Central governments Frasthulons Corporates Of Mikel's Speciational Landing Corporates Of Mikel's Speciational Landing Excell Section Sec	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure 0	exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage R Stage I exposur 0 - 0 - 0 - 0 - 0 - 0 - 0 -
UNITED KINGDOM	Central Sussiana Central Governments Frontincies Granuties-Of Which: Socialised Lending Granuties-Of Which: Socialised Lending Granuties-Of Which: Set Security of Lending Retail Retail - Socialised and enter property Retail - Socialised and enter property Of Which: Set Security and enter property Of Which: Set Security and enter property	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure 0	exposure	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage R Stage I exposur 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
UNITED KINGDOM	Central Seales Contral governments Destinations Corporates - Of Which: Secretained Landenic Read - Secretained Landenic Land	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 - exposure - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	exposure	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage R Stage 3 exposur 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0
UNITED KINGDOM	Central Seales Contral governments Destinations Corporates - Of Which: Secretained Landenic Read - Secretained Landenic Land	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure 0	exposure	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 cxposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 stage 2 exposure	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage R Stape: exposure of the control of the co
UNITED KINGDOM	Central Seales Contral governments Tentral concernments Corporates - Of Which: Specialised Landing Ratial - Secured on and actions properly - Of Which: SHE Ratial - Specialised Landing Land	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	exposure	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 cxposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure	Stock of provisions for Stape 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage R Stage exposu 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
UNITED KINGDOM	Central powernments Corporates Of Which: Specialised particle Corporates Of Which: Specialised particle Corporates Of Which: Specialised particle Corporates Of Which: SPE Retal - Special on and estable property Retal - Special on and estable property of Which: SPE Retal - Special on and estable property of Which: one SPE Retal - Other Retail Retal - Other Retail Retal - Other Retail - Of Which: SPE Retal - Other Retail - O	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 expoture	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio Stage 3 exposure Coverage Ratio Coverage Ratio Coverage Cov	exposure	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure exposure	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0	Stage 3 exposure	Stock of provisions for Stage 1 cxposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 stage 2 exposure	Stock of provisions for Stape 3 exposure consumer of the stape 3 exposure o	Coverage R Stage S exposur
UNITED KINGDOM	Central Seales Contral governments Tentral concernments Corporates - Of Which: Specialised Landing Ratial - Secured on and actions properly - Of Which: SHE Ratial - Specialised Landing Land	Stage 1 exposure	Stage 2 exposure 0	Stage 3 exposure (Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio Stage 3 exposure 0 - 2 - 3 - 3 - 5 - 5 - 5 - 5 - 5 - 5 - 5 - 5 - 5 - 5	exposure	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0	Stape 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 stage 2 exposure	Stock of provisions for Stage 3 exposure of the stage	Coverage R Stage S exposur 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
UNITED KINGDOM	Central powernments Corporates Of Which: Specialised particle Corporates Of Which: Specialised particle Corporates Of Which: Specialised particle Corporates Of Which: SPE Retal - Special on and estable property Retal - Special on and estable property of Which: SPE Retal - Special on and estable property of Which: one SPE Retal - Other Retail Retal - Other Retail Retal - Other Retail - Of Which: SPE Retal - Other Retail - O	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio Stage 3 exposure	exposure	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1 exposure constant cons	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Patrio- Sage 3 exposure	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stape 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure of the stage	Coverage R Stage 3
UNITED KINGDOM	Central powernments Corporates Of Which: Specialised particle Corporates Of Which: Specialised particle Corporates Of Which: Specialised particle Corporates Of Which: SPE Retal - Special on and estable property Retal - Special on and estable property of Which: SPE Retal - Special on and estable property of Which: one SPE Retal - Other Retail Retal - Other Retail Retal - Other Retail - Of Which: SPE Retal - Other Retail - O	Stage 1 exposure	Stape 2 caposure capo	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio Steps 3 explosure 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	exposure	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure of the stage	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0	Stock of provisions for Stage 3 caposure of the stage	Coverage R Stage 1
UNITED KINGDOM	Central powernments Corporates Of Which: Specialised particle Corporates Of Which: Specialised particle Corporates Of Which: Specialised particle Corporates Of Which: SPE Retal - Special on and estable property Retal - Special on and estable property of Which: SPE Retal - Special on and estable property of Which: one SPE Retal - Other Retail Retal - Other Retail Retal - Other Retail - Of Which: SPE Retal - Other Retail - O	exposure	exposure 0	exposure () () () () () () () () () (Stock of provisions for Stage 1	provision for Stage 2 exposure	provisions for provisions for Stage 3 exposure 1 1 1 1 1 1 1 1 1 1	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	exposure	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1 exposure control of Con	Stock of provisions for caposare	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0	exposure	Stock of provisions for Stock of provisions for Stock of Communication for Stock of Communication for Stock of Communication for Stock of	provisions for Stage 2 exposure 0	provisions for Stage 3 exposure 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
UNITED KINGDOM	Central powernments Corporates Of Which: Specialised particle Corporates Of Which: Specialised particle Corporates Of Which: Specialised particle Corporates Of Which: SPE Retal - Special on and estable property Retal - Special on and estable property of Which: SPE Retal - Special on and estable property of Which: one SPE Retal - Other Retail Retal - Other Retail Retal - Other Retail - Of Which: SPE Retal - Other Retail - O	Stape 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for exposure a supposure a supposu	provision for Stage 2 exposure	provisions for provisions for Stage 3 exposure 1 1 1 1 1 1 1 1 1 1	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	exposure	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1 exposure control of Con	Stock of provisions for caposare	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	Stage 1 exposure	Stage 2 exposur e caposur	Stage 3 exposure	Stock of provided to for provided to for provided to for exposure of the form	provisions for Stage 2 exposure 0	provisions for Stage 3 exposure 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
UNITED KINGDOM	Central Savisas Control de procumento Corporates - Of Which: Sponsaland Landing Corporates - Of Which: Sponsaland Landing Corporates - Of Which: Sponsaland Landing Estal Real - Secured on and state property Real - Sponsaland property - Of Which: SHE Real - Sponsaland property - Of Which: SHE Real - Open Real - Open Real - Of Which: SHE Real - Open Real - Open Real - Of Which: SHE Real - Open Real - Open Real - Of Which: SHE Real - Open Real - Open Real - Of Which: SHE Real - Open Real - Open Real - Of Which: SHE Real - Open Real - Open Real - Of Which: SHE Real - Open Real - Open Real - Of Which: SHE Real - Open Real - Open Real - Of Which: SHE Real - Open Real - Open Real - Of Which: SHE Real - Open Real - Open Real - Of Which: SHE Real - Open Real - Open Real - Of Which: SHE Real - Open Real - Open Real - Of Which: SHE Real - Open Real	exposure	exposure 0	exposure () () () () () () () () () (Stock of provisions for Stage 1	provisions for Stage 2	provisions for provisions for Stage 3 exposure 1 1 1 1 1 1 1 1 1 1	Coverage Ratio Stope 3 Supposer 9	exposure	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of S	Stock of provisions for caposare	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0	exposure	Stock of provisions for Stock of provisions for Stock of Communication for Stock of Communication for Stock of Communication for Stock of	provisions for Stage 2 exposure 0	provisions for Stage 3 exposure 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
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UNITED KINGDOM FRANCE	Central Severaments Comprehensive Comprehens	exposure	exposure 0	exposure () () () () () () () () () (Stock of provisions for exposure a supposure a supposu	provision for Stage 2 exposure	provisions for provisions for Stage 3 exposure 1 1 1 1 1 1 1 1 1 1	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	exposure	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1 exposure control of Con	Stock of provisions for caposure	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0	exposure	Stock of provided to for provided to for provided to for exposure of the form	provisions for Stage 2 exposure 0	provisions for Stage 3 exposure 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
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	Central alexans Compression of White: Specialised Landing Compression of White: Specialised Landing Compression of White: Specialised Landing Earli Real is Secured on and eliable property Real is Compression of White: Secured on and eliable property of White: Non-Sec Real is Compression of White: Secured on and eliable property Real is Compression of White: Secured on and eliable property Real is Compression of White: Secured on and eliable property Central alexans Compression of White: Secured on and eliable property Real is Compression of White: Secured on and eliable property Real is Compression of White: Secured on and eliable property Real is Compression of White: Secured on and eliable property Real is Compression on an eliable property of White: Secured on and eliable property of White: Secured on Real is Compression on an entire property of White: Secured on Real is Compression on an entire property of White: Secured on Real is Compression on an entire property of White: Secured on Real is Compression on an entire property of White: Secured on Real is Compression on an entire property of White: Secured on Real is Compression on an entire property of White: Secured on Real is Compression on an entire property of White: Secured on Real is Compression on an entire property of White: Secured on Real is Compression on an entire property of White: Secured on Real is Compression on an entire property of White: Secured on Real is Compression on an entire property of White: Secured on Real is Compression on an entire property of White: Secured on Real is Compression on an entire property of White: Secured on Real is Compression on an entire property of White: Secured on Real is Compression on an entire property of White: Secured on Real is Compression on an entire property of White: Secured on Real is Compression on an entire property of White: Secured on Real is Compression o	exposure	exposure 0	exposure () () () () () () () () () (Stock of provisions for exposure a supposure a supposu	provision for Stage 2 exposure	provisions for provisions for Stage 3 exposure 1 1 1 1 1 1 1 1 1 1	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	exposure	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1 exposure control of Con	Stock of provisions for caposure	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0	exposure	Stock of provided to for provided to for provided to for exposure of the form	provisions for Stage 2 exposure 0	provisions for Stage 3 exposure 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
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^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth



2023 EU-wide Stress Test: Credit risk IRB

								1			Adverse Scenario	,									
			 	1	31/12/2023				1		31/12/2024	<u> </u>					1	31/12/2025	 		1
		Stage 1	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of : provisions for pro	Stock of ovisions for Stage 3 exposure Coverage Rat Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3 exposure
		exposure	exposure	exposure	Stage 1 exposure	provisions for pro Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	exposure	exposure	exposure	exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	exposure
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Citigroup Global Markets Europe	Retail Retail - Secured on real estate property		0 0) 0	0 0	0	0 -) 0	0	0	0	0		0	0		· ·	0	0	-
AG	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0 0	0 0	0 0	0	0 -		0	0	0	0	0		0	0			0 0	0) -) -
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					Stock of	Stock of	Stock of				Stock of	Stock of	Stock of					Stock of	Stock of	Stock of	
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for pro Stage 2	Stock of ovisions for Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	(min EUR, %)				exposure	exposure e	exposure exposure				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure
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GERMANY	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0 0		0	0	0 -		0	0	0	0	0		0	0			0	0	-
	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 0	0	0 0	0	0 -		0	0	0	0	0		0	0			0	0) -
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	Retail - Other Retail - Of Which: non-SME		0 0	0 0	0 0	0	0 -		0 0	0	0	0	0		0	0			0 0	0) -
	Securitisation Other non-credit obligation assets		0 (0	0 -			0	0		0		0	0					-
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	i										Advarea Scanario										
					31/12/2023						Adverse Scenario 31/12/2024	,						31/12/2025			
			G3			Stock of	Stock of Coverage Rat			S3	31/12/2024	Stock of	Stock of	Coverage Ratio -	S1	S		Stock of	Stock of	Stock of	Coverage Ratio -
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of : provisions for pro Stage 2	Stock of coverage Rat Stage 3 exposure exposure	o - Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	(int E.S., %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for pro Stage 2 exposure	ovisions for Stage 3	o - Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2024	Stock of	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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	Central banks Central governments Institutions Corporates	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure 0 0 0 0 0	Stock of coverage Rat Stage 3 exposure	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0	31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central powerments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	Stage 1 exposure	Stage 2 exposure 0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0	Stage 3 exposure		Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of Coverage Rate 3 Stage 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	Caposare	Stage 2 exposure	Stage 3 exposure 0 0 0 0	31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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UNITED KINGDOM	Central de Janisha Central de Ja	Stage 1 exposure	Stage 2 exposure 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stack of provisions for Stage 2 exposure capposure c	Stock of oversions for Stage 3 stage 3 exposure	Caposare	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED KINGDOM	Central de Janisha Central de Ja	Stage 1 exposure	Stage 2 exposure 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stape 2 exposure e	Stock of Coverage Rate Stage 3 sexposure control of coverage Rate Stage 3 sexposure coverage R	Caposare	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED KINGDOM	Central dississis Central governments Tentralicone Corporation Corporation of Whitehir Specialized Landina Corporation of Whitehir Specialized Landina Corporation of Whitehir Specialized Landina Retail Retail Corporation of Whitehir Specialized Landina Retail C	Stage 1 exposure	Stage 2 exposure 0	Stage 3 exposure	Stock of provisions for provisions for Stope 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stape 2 exposure e	Stock of Coverage Rates Stage 3 exposure of Coverage Rates 3 exposure of C		exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Staye 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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UNITED KINGDOM	Central deveraments Compresses of White: Secretarian and Compresses of White: Secretarian Compresse	exposure	exposure 0	exposure 0	Stock of prinsip for prinsip for stages in sta	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of Coverage Rate of Stock of Coverage		exposure 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of	Stock of provisions for steps 1 of the provisions for steps 2 of the provision of the steps 2 of the	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stages 1 exposure 1	provisions for Stage 2 capsoure 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	
UNITED KINGDOM	Central deveraments Compresses of Whitehis Secretarian Landing Compresses of Whitehis Secretarian Landing Compresses of Whitehis Secretarian Landing Retail Secretarian Compresses of Whitehis Secretarian Landing Retail Secretarian Landing Recording Retail Compresses of Whitehis Landing Property Retail Compresses of Whitehis Recording Retail Compresses of Whitehis Landing Recording Recording Retail Compresses of Whitehis Landing Landing Retail Compresses of Whitehis Landing	exposure	exposure 0	exposure 0	Stock of prinsip for prinsip for stages in sta	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of Coverage Rate of Stock of Coverage		exposure 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of	Stock of provisions for provisions for property of the provisions for provisions for the provision of the provision of the provision of the provision of the provisions for Stock of provisions for Stock of Stock	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stages 1 exposure 1	provisions for Stage 2 capsoure 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	
UNITED KINGDOM	Control deveniments Companies Read - Source don real existe property - Of Which, Son Sell Read - Source don real existe property - Of Which, Son Sell Read - Source don real property - Of Which, Son Sell Read - Source don real property - Of Which, Son Sell Read - Source don real property - Of Which, Son Sell Read - Source don real property - Of Which, Son Sell Read - Source don real property - Of Which, Son Sell Read - Source don real property - Of Which, Son Sell Read - Source don real property - Of Which, Source don real property - Of Which, Source don real property - Of Which Source don read property - Of Which Source don real property - Of Which Source don't property - Of	exposure	exposure 0	exposure 0	Stock of prinsip for prinsip for stages in sta	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of Coverage Rate of Stock of Coverage		exposure 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of	Stock of provisions for provisions for property of the provisions for provisions for the provision of the provision of the provision of the provision of the provisions for Stock of provisions for Stock of Stock	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stages 1 exposure 1	provisions for Stage 2 capsoure 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	
UNITED KINGDOM	Central alanks Control governments Tentralismon Corporates Of White: Specialised Landsia Corporates Of White: Specialised Landsia Corporates Of White: Specialised Landsia Read - Specialised Landsia property - Of White: SHE Read - Specialised Landsia property - Of White: SHE Read - Specialised Landsia property - Of White: SHE Read - Specialised Landsia Port Ministry - Of White: SHE Read - Other Beack - Off White: SHE Read - Specialised Landsia - Off White: She Control Specialised Landsia - Off White: SHE Control Specialised Landsia - Off White: She Control Specialised Landsia - Off White: SHE - Off White: She Control Specialised Landsia - Off White: She Control Specialised Landsia - Off White: She Control Specialised Landsia - Off White: SHE - Off White: She Control Specialised Landsia - Off White: SHE - Off White: SHE - Off White: She Control Specialised Landsia - Off White: SHE - Off White: She Control Specialised Landsia - Off White: SHE - Off Whit	exposure	exposure 0	exposure 0	Stock of prinsip for prinsip for stages in sta	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of Coverage Rate of Stock of Coverage		exposure 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of	Stock of provisions for provisions for property of the provisions for provisions for the provision of the provision of the provision of the provision of the provisions for Stock of provisions for Stock of Stock	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stages 1 exposure 1	provisions for Stage 2 capsoure 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	
	Central alanks Control governments Tentralismon Corporates Of White: Specialised Landsia Corporates Of White: Specialised Landsia Corporates Of White: Specialised Landsia Read - Specialised Landsia property - Of White: SHE Read - Specialised Landsia property - Of White: SHE Read - Specialised Landsia property - Of White: SHE Read - Specialised Landsia Port Ministry - Of White: SHE Read - Other Beack - Off White: SHE Read - Specialised Landsia - Off White: She Control Specialised Landsia - Off White: SHE Control Specialised Landsia - Off White: She Control Specialised Landsia - Off White: SHE - Off White: She Control Specialised Landsia - Off White: She Control Specialised Landsia - Off White: She Control Specialised Landsia - Off White: SHE - Off White: She Control Specialised Landsia - Off White: SHE - Off White: SHE - Off White: She Control Specialised Landsia - Off White: SHE - Off White: She Control Specialised Landsia - Off White: SHE - Off Whit	exposure	exposure 0	exposure 0	Stock of prinsip for prinsip for stages in sta	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of Coverage Rate of Stock of Coverage		exposure 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of	Stock of provisions for provisions for property of the provisions for provisions for the provision of the provision of the provision of the provision of the provisions for Stock of provisions for Stock of Stock	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stages 1 exposure 1	provisions for Stage 2 capsoure 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	
UNITED KINGDOM FRANCE	Central avairant Central quorenments Tentralisions Corporates Of Whiteh Specialised Landers Corporates Of Whiteh Specialised Landers Corporates Of Whiteh Specialised Landers Read Secret of many of the Secret of t	exposure	exposure 0	exposure 0	Stock of prinsip for prinsip for stages in sta	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of Coverage Rate of Stock of Coverage		exposure 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of	Stock of provisions for provisions for property of the provisions for provisions for the provision of the provision of the provision of the provision of the provisions for Stock of provisions for Stock of Stock	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stages 1 exposure 1	provisions for Stage 2 capsoure 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	
	Central danies Control overnments Composition Composition Control Composition Control Composition Control Composition Composition Control Composition Control Composition Comp	exposure	exposure 0	exposure 0	Stock of prinsip for prinsip for stages in sta	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of Coverage Rate of Stock of Coverage	2 Sage 1 september 1		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of	Stock of provisions for provisions for property of the provisions for provisions for the provision of the provision of the provision of the provision of the provisions for Stock of provisions for Stock of Stock	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stages 1 exposure 1	provisions for Stage 2 capsoure 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	
	Central alanks Control governments Tentralismon Corporates Of Whiteh Specialised Landsia Corporates Of Whiteh Specialised Landsia Corporates Of Whiteh Specialised Landsia Real Specialised Landsia Control (1998) Contr	exposure	exposure 0	exposure 0	Stock of prinsip for prinsip for stages in sta	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of Coverage Rate of Stock of Coverage	2 Sage 1 september 1		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of	Stock of provisions for provisions for property of the provisions for provisions for the provision of the provision of the provision of the provision of the provisions for Stock of provisions for Stock of Stock	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stages 1 exposure 1	provisions for Stage 2 capsoure 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	
	Central alanks Control governments Tentralismon Corporates Of Whiteh Specialised Landsia Corporates Of Whiteh Specialised Landsia Corporates Of Whiteh Specialised Landsia Real Specialised Landsia Control (1998) Contr	exposure	exposure 0	exposure 0	Stock of prinsip for prinsip for stages in sta	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of Coverage Rate of Stock of Coverage	2 Sage 1 september 1		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of	Stock of provisions for provisions for property of the provisions for provisions for the provision of the provision of the provision of the provision of the provisions for Stock of provisions for Stock of Stock	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stages 1 exposure 1	provisions for Stage 2 capsoure 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	
	Central alexaments Corporates ("White: Specialised Landing Corporates ("White: Specialised Landing Corporates ("White: Specialised Landing Corporates ("White: State Sta	exposure	exposure 0	exposure 0	Stock of prinsip for prinsip for stages in sta	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of Coverage Rate of Stock of Coverage	2 Sage 1 september 1		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of	Stock of provisions for provisions for property of the provisions for provisions for the provision of the provision of the provision of the provision of the provisions for Stock of provisions for Stock of Stock	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stages 1 exposure 1	provisions for Stage 2 capsoure 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	

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



2023 EU-wide Stress Test: Credit risk STA Citigroup Global Markets Europe AG

							Actual					
							31/12/2022	•				
		Exposure	values	Risk exposu	ire amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	1.028			0	948	0		0	0		0.00%
	Central governments	43		0	0	0	0		0	0	0	0.00%
	Regional governments or local authorities	62		2	0	7	0		0	0	0	0.00%
	Public sector entities	736		76	0	0	0		0	0	0	0.00%
	Multilateral Development Banks	0			0	0	0			0	0	0.00%
	International Organisations	0			0	0	0			0	0	0.00%
	Institutions	6.824		1,739	0	1.211	0			0	0	0.00%
	Corporates	12.728		6,695	0	839	0			0	0	0.00%
	of which: SME	0			0	0	0			0	0	0.00%
	Retail	0		0	0	0	0		0	0	0	0.00%
Citigroup Global Markets Europe AG	of which: SME	0		0	0	0	0		0	0	0	0.00%
	Secured by mortgages on immovable property	0		0	0	0	0		0	0	0	0.00%
	of which: SME	0		0	0	0	0		0	0	0	0.00%
	Items associated with particularly high risk	65		97	0	0	0		0	0	0	0.00%
	Covered bonds	0		0	0	0	0		0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0		0	0	0	0.00%
	Collective investments undertakings (CIU)	0		0	0	0	0			0	0	0.00%
	Equity	1		1	0	0	0			0	0	0.00%
	Securitisation											
	Other exposures	201		201	0	79	0		0	0	0	0.00%
	Standardised Total	21,686		8,812	0	3,084	0	0	0	0		0.00%
·	·						Actual					

							Actual					
							31/12/202	2*				
		Exposur	values	Risk exposi	ire amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted		Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	946		0	0	946	0		0	0	0	0.00%
	Central governments	19		0	0	0	0		0	0	0	0.00%
	Regional governments or local authorities	62		2	0	7	0		0	0	0	0.00%
	Public sector entities	368		3	0	0	0		0	0		0.00%
	Multilateral Development Banks	0		0	0	0	0		0	0		0.00%
	International Organisations	0		0	0	0	0		0	0	0	0.00%
	Institutions	2,472		503	0	247	0		0	0	0	0.00%
	Corporates	451		426	0	37			0	0		0.00%
	of which: SME	0		0	0	0	0		0	0	0	0.00%
	Retail	0		0	0	0	0		0	0	0	0.00%
GERMANY	of which: SME	0		0	0	0	0		0	0	0	0.00%
	Secured by mortgages on immovable property	0		0	0	0	0		0	0	0	0.00%
	of which: SME	0		0	0	0	0		0	0	0	0.00%
	Items associated with particularly high risk	- 4		6	0	0	0		0	0	0	0.00%
	Covered bonds			0	0				0	0		0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0		0	0	0	0.00%
	Collective investments undertakings (CIU)	0		0	0	0	0		0	0	0	0.00%
	Equity	1		1	0	0	0		0		0	0.00%
	Securitisation											
	Other exposures	201		201	0	79	0		0	0	0	0.00%
	Standardised Total	4.523	0	1.142	0	1.317				0	0	0.00%

							Actual					
							31/12/202	2*				
		Exposure	values	Risk exposi	ure amounts				Stock of	Stock of	Stock of	
	(min EJR, %)	Non-defaulted		Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0		0	0				0	0	0	0.00%
	Central governments	0		0	0				0	0	0	0.00%
	Regional governments or local authorities	0		0	0				0	0	0	0.00%
	Public sector entities	0		0	0				0	0	0	0.00%
	Multilateral Development Banks	0		0	0				0	0	0	0.00%
	International Organisations	0		0	0				0	0	0	0.00%
	Institutions	1,206		603	0	273			0	0	0	0.00%
	Corporates	7,322		1,752	0	423			0	0	0	0.00%
	of which: SME	0		0	0				0	0	0	0.00%
LILITERED LONGO CALL	Retail	0		0	0				0	0		0.00%
UNITED KINGDOM	of which: SME	0		0	0				0	0		0.00%
	Secured by mortgages on immovable property	0		0	0				0	0		0.00%
	of which: SME	0		0	0				0	0		0.00%
	Items associated with particularly high risk	44		66	0				0	0		0.00%
	Covered bonds	0			0					0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0			0				0	0	0	0.00%
	Collective investments undertakings (CIU)	0		0	0				0	0	0	0.00%
	Equity			0	0						0	0.00%
	Securitisation											
	Other exposures	0		0	0				0	0	0	0.00%
	Standardised Total	8,572		2,421	0	700	1 0					0.00%

							Actual					
							31/12/202	2*				
		Exposure	e values	Risk exposu	ire amounts				Stock of	Stock of	Stock of	
	(min BJR, %)	Non-defaulted		Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0		0	0	0			0	0	0	0.00%
	Central governments	0		0	0	0			0	0	0	0.00%
	Regional governments or local authorities	0		0	0	0			0	0	0	0.00%
	Public sector entities	0		0	0	0			0	0	0	0.00%
	Multilateral Development Banks	0		0	0	0			0	0	0	0.00%
	International Organisations	0		0	0	0			0	0	0	0.00%
	Institutions	1,011		67	0	286			0	0	0	0.00%
	Corporates	1.004		786	0	233			0	0	0	0.00%
	of which: SME	0		0	0	0			0	0	0	0.00%
	Retail	0		0	0	0			0	0	0	0.00%
FRANCE	of which: SME	0		0	0	0			0	0	0	0.00%
	Secured by mortgages on immovable property	0		0	0	0			0	0	0	0.00%
	of which: SME	0		0	0	0			0	0	0	0.00%
	Items associated with particularly high risk	0		0	0	0			0	0	0	0.00%
	Covered bonds	0		0	0	0			0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0			0	0	0	0.00%
	Collective investments undertakings (CIU)	0		0	0	0			0	0	0	0.00%
	Equity	0		0	0	0			0	0	0	0.00%
	Securitisation											
	Other exposures	0		0	0	0			0	0	0	0.00%
	Standardised Total	2.015		853		519						0.00%



2023 EU-wide Stress Test: Credit risk STA Citigroup Global Markets Europe AG

											Citigroup G											
												Baseline Scenario	,									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central overnments	948					-	0.00%	948			0	0	9	0.00%	948		0			0	0.00%
	Central overments Regional overments or local authorities	7	0	0	0	0	- 0	40.00% 40.00%	7	0	0	0	0	0	40.00% 0.00%	7		0 0		0	0	40.00%
	Multilateral Development Banks			0				0.00%	0	0		0	0		0.00%	0		0 0			0	0.00%
	International Organisations Institutions	1,211		0	0	ů	- 6	0.00% 95.95%	1,210	0	1	0	0	1	0.00% 96.00%	1,210		0 1		ő	1	95,94%
	Corporates of which: SME	838 0	0	0	0			91.81% 0.00%	838 0	0	1	0	0	1	91.74% 0.00% 0.00%	838 0		0 1		0	0	95,94% 95,94% 92,27% 0,00% 0,00%
Citigroup Global Markets Europe AG	Retail of which: SME Secured by mortranes on immovable property	0	0 0	0	0	0		0.00% 0.00% 0.00%	0	0	0	0	0	0	0.00%	0		0 0		0	0	0.00%
	of which: SME	0	0 0	0	0	0		0.00%	0	0	0	0	0	0	0.00%	0		0 0		0	0	0.00% 0.00% 0.00%
	Items associated with particularly high risk Covered bonds	0	0 0	0	0	0		0.00%	0	0	0	0	0	0	0.00%	0		0 0		0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Finally	0	0 0	0	0	0		0.00% 0.00% 0.00%	0	0	0	0	0	0	0.00%	0		0 0		0	0	0.00% 0.00% 0.00% 0.00%
	Securitisation			0											0.00%	0			,		0	
	Other errossures Standardised Total	3,083	0	1	1	0	1	37.62% 75.45%	3,082		2	1		2	38.14% 76.96 %	3,081		1 4		0	3	38.18% 78.47%
					31/12/2023							Baseline Scenario 31/12/2024	•						31/12/2025			
					Charles	Stock of	Stock of					Stock of	Stock of	Stock of					Stock of	Stock of	Stock of	
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central enveryments	946		0			- 5	0.00%	946	0		0	0	0	0.00%	946		0 0	- 1		0	0.00%
	Regional governments or local authorities	7	0	0	0	0		40.00%	7	0	0	0	0	0	40.00%	7		0 0		0	0	0.00% 40.00% 0.00%
	Public sector entities Multilateral Development Banks Total action of Organizations	0		0				0.00%	0	0	0	0	0	0	0.00%	0		0 0			0	0.00% 0.00% 0.00% 100.00%
	Institutions	247	0	0	0	ő	ì	100.00%	247	0	0	0	0	0	100.00%	247		0 1		ő	1	100.00%
	of which: SME	0	0	0	0		-	99.85%	0	0	0	0	0	0	99.84%	0		0 0			0	0.00% 0.00% 0.00%
GERMANY	Retail of which: SHE Secured by mortnanes on immersable property		0	0	0		-	0.00% 0.00% 0.00%	0	0	0	0	0		0.00% 0.00% 0.00%	0		0 0		0	0	0.00%
	of which: SME	0	0 0	0	0		-	0.00%	0	0	0	0	0	0	0.00%	0		0 0			0	0.00% 0.00% 0.00%
	Items associated with particularly high risk Covered bonds	0	0	0	0			0.00% 0.00% 0.00%	0	0	0	0	0	0	0.00% 0.00% 0.00%	0		0 0		0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0 0	0	0	0	- 0	0.00%	0	0	0	0	0	0	0.00%	0		0 0	-	0	0	0.00% 0.00% 0.00%
	Equity Securitisation Other exposures		0	0	0			0.00%	0	0		0	0	0	0.00%	0	-	0 0			0	
	Other exposures Standardised Total	79 1,317	0	0 1	0	0	0	37.62% 58.60%	79 1,316	0	1	0	0	1	38.14% 61.01%	78 1,316		2		0	0 1	38.18% 62.78%
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2025 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
	(nin ER, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central governments	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00%	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00%	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00%
	Central banks Central covernments Recional covernments or local authorities Bubble central continues	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00%	Stage 1 exposure 0 0 0 0	Stage 2 exposure 0 0	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00%	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00%
	Central banks Central governments	Stage 1 exposure 0 0 0 0 0	Stage 2 exposure	Stage 3 exposure 0 0 0		Stock of provisions for Stage 2 exposure 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00% 0.00%	Stage 1 exposure 0 0 0 0 0 2 723	Stage 2 exposure 0 0 0 0 0	Stage 3 exposure 0 0 0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00% 0.00%	Stage 1 exposure 0 0 0 0 0	Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0	0.00% 0.00% 0.00% 0.00% 0.00%
	Central avaira Central coverments Sectional coverments or local authorities Sectional coverments or local authorities Multifactor confidence thanks International Consciousment Easies Institutional Consciousment Easies Institut	Stage 1 exposure 0 0 0 0 0 2 23 427	Stage 2 exposure 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 48.58%	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 47.65%	Stage 1 exposure 0 0 0 0 0 0 2 273 427	Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0	0.00% 0.00% 0.00% 0.00% 0.00%
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	Central states Control of communities or food analysis (Control of Control o	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions f	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	6.00%	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for provisions for depositors of the provision of the pr	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for provisions for depositors of the provision of the pr	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%
	Central states Control of communities or forcid statherides Radio state statistics Radio statistics Radi	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions f	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	6.00% 6.00%	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for provisions for depositors of the provision of the pr	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0075, 0.0076	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for provisions for depositors of the provision of the pr	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%
	Control studes Control cover misses Cover student	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions f	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	6.00%	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for adjustment of the provisions for adjustment of the provision for adjustment of the prov	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8.00% 6.00%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for provisions for depositors of the provision of the pr	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%
	Central states Control of communities or forcid statherides Radio state statistics Radio statistics Radi	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions f	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	6.00%	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for adjustment of the provisions for adjustment of the provision for adjustment of the prov	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for provisions for expenses	0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 00% 0.00%
FRANCE	Control studes Control cover misses Cover student	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions f	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	6.00%	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for adjustment of the provisions for adjustment of the provision for adjustment of the prov	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8.00% 6.00%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for provisions for expenses	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%



2023 EU-wide Stress Test: Credit risk STA Citigroup Global Markets Europe AG

					31/12/2023							Adverse Scenario 31/12/2024							31/12/2025			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(min EUR, %)	040			exposure	exposure	exposure	0.00%	040			exposure	exposure	exposure	0.00%	046			exposure	exposure	exposure	
	Central powerments Regional governments or local authorities	0	0	0	0		-	0.00% 40.00%	0	0	0		0	0	0.00% 40.00%	240		0		0		0.00% 0.00% 0.40.00%
	Recipional dovernments or local authorities Public sector entities Multilateral Development Banks	Ó		0	0			0.00% 0.00%	0	0			0		0.00%							0.00%
	International Organisations	1 207		0	0		-	0.00% 97.65%	1 206	0	0		0		0.00% 97.60%	1,206						0.00% 0.00% 97.41% 91.45%
	Institutions Corporates	835		4			- 3	90.64%	834	0	4		0	4	91.01%	834		5				97,41%
Citigroup Global Markets Europe AG	of which: SME Retail of which: SME	0	0 0	0	0	0	-	0.00% 0.00% 0.00%	0	0	0		0	0	0.00% 0.00% 0.00%			0 0		0		0.00%
Citigroup Global Markets Europe AG	Secured by mortgages on immovable property	0	0	0	0	0		0.00%	0	0	0		0	0	0.00%			0		0		0.00%
	of which: SME Thems associated with earticularly high risk Covered bonds	0	0	0	0	0		0.00%	0	0	0		0	0	0.00%			0		0		0.00% 0.00% 0.00%
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collection investments undestabling (CIU)	0	0 0	0	0			0.00% 0.00% 0.00%	0	0	0		0	0	0.00%			0		0	· ·	
	Equity	0	0	0	0	0	- 6	0.00%	0	0	0		0	0	0.00%			0		0		0.00%
	Securitisation Other exposures	74 3,072		5	0	0	- 2	47.70% 75.17%	73 3,070	0	6		0		48.18% 76.16 %	73		6		0		47.84% 77.05%
	Standardised Total	3,072		13	2		9	75.17%	3,070		15			- 11	76.16%	3,068		16			13	77.05%
					31/12/2023							Adverse Scenari 31/12/2024	•						31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central governments	946	0 0	0	0	0	0	0.00%	946	0	0	0	0	0	0.00%	946		0 0		0		0.00%
	Regional governments or local authorities Public sector entities	7	0	0	0	0	-	40.00%	7 0	0	0		0	0	40.00%	- 7		0		0		0 40.00% 0 0.00%
	Multilateral Development Banks International Organisations	0	0 0	0	0	0		0.00%	0	0	0		0	0	0.00%			0 0		0		0.00%
	Institutions Corporates of which:SHE	245 37	0	2 0	1 0	0	2	100.00%	245 37	0	3		0	3	100.00% 99.73%	244 37		3		0	3	99,75%
		0	0 0	0	0	0	0	0.00%	0	0	0		0	0	0.00%		1 1	0 0		0		0.00% 0.00% 0.00%
GERMANY	of which: SME Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0		0	0	0.00%			0		0		0.00%
	of which: SME Items associated with particularly high risk	0	0 0	0	0	0	-	0.00%	0	0	0		0	0	0.00%		1 1	0		0		0.00% 0.00% 0.00%
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0 0	0	0			0.00%	0	0	0		0	0	0.00%			0 0		0		0.00%
	Collective investments undertakings (CIU) Equity	0	0 0	0	0	0	-	0.00%	0	0	0		0	0	0.00%			0 0		0		0.00%
	Securitisation Other empages	74		5			,		73		-					77						
	Standardised Total	1,310	0	7	1	0	5	47.70% 63.61%	1,309	0	9			6	48.18% 64.81%	73 1,308		9		0	6	47.84% 65.30%
												Adverse Scenari	•									
					31/12/2023 Stock of	Stock of	Stock of					Adverse Scenari 31/12/2024 Stock of	Stock of	Stock of					31/12/2025 Stock of	Stock of	Stock of	
	feelo EUR. No.	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Control States (eds.EUC.5)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00%	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00%	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00%
	Central banks Central overnments Recipal programments	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00%	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00%	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00%
	Central banks Central overnments Resional overnments or local authorities Public sector entities Multilateral Development Banks	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure 0 0 0 0 0		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00% 0.00%	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure 0 0 0	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00% 0.00%	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00% 0.00%
	Central banks Central dovernments Rozional overnments or local authorities Public action ordinates Public action ordinates International Orasinations International Orasinations International Orasinations	0 0 0 0 0 0 273	0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00% 0.00% 49.27%	0 0 0 0 0 0 273	Stage 2 exposure 0 0 0 0 0 0 0	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions of Stage 3 exposure	0.00% 0.00% 0.00% 0.00% 0.00% 48.99%	(((((((((((((((((((1	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	Central asses Central asses remeats Reconal over-meets Reconal over-meets Reconal over-meets or local authorities Reconal over-meets or local authorities Reconal over-meets or local authorities Reconal over-meets Reconal o	Stage 1 exposure 0 0 0 0 0 0 233 4255	0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 1 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 49.27% 52.24%	Stage 1 exposure 0 0 0 0 0 2 273 425	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 1 1 0 0	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00% 0.00% 48.99% 53.44%	Stage 1 exposure	1	Stage 3	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
UNITED KINGDOM	Control Bushels Control of Secretarian Secretaria Secretar	0 0 0 0 0 0 273	0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 49.27% 52.24% 0.09% 0.09%	0 0 0 0 0 0 273	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00% 0.00% 48.99% 53.44% 0.00% 0.00%	(((((((((((((((((((1	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
UNITED KINGDOM	Control basels Control accommend or local authorities Residual economistics or local authorities Residual economistics Residual accommend or local authorities Residual accommend or local accommend Residual Control Control Residual Control Control Residual Control Control Residual Control Contr	0 0 0 0 0 0 273	0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 49.27% 52.24% 0.09% 0.09% 0.09%	0 0 0 0 0 0 273	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 48,99% 53.44% 0.00% 0.00% 0.00%	(((((((((((((((((((1	Stage 3	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
UNITED KINGDOM	Compile Seasons Compile Grows Compile	0 0 0 0 0 0 273	0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 52.24% 0.09% 0.09% 0.09% 0.09% 0.09%	0 0 0 0 0 0 273	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 48.99% 0.00% 0.00% 0.00% 0.00%	(((((((((((((((((((1	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
UNITED KINGDOM	Compile Januaria Compile Januaria Compile Growman Santa Janharites Andrea Compile Growman Santa Andrea Compile Growman Santa Andrea Compile Co	0 0 0 0 0 0 273	0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 1 1 1 0 0 0 0 0 0 0 0		Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 49.27% 52.24% 0.09% 0.09% 0.09% 0.09%	0 0 0 0 0 0 273	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 48.99% 0.00% 0.00% 0.00% 0.00% 0.00%	(((((((((((((((((((1	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure (0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
UNITED KINGDOM	Central basics Control all securious and an initial submittee submittee care central submittee submittee care central submittee submittee care central submittee for submittee care central submittee composition composition submittee care central submittee covered south	0 0 0 0 0 0 0 223 425 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.09% 0.09% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0 0 0 0 0 0 0 273 425 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	C C C C C C C C C C C C C C C C C C C		Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stack of provisions for provisions for Stack of provisions for Stage 2	Stock of provisions for provisions for stage 3 exposure C.	0.00% 0.00%
UNITED KINGDOM	Central basics Control all securious and an initial submittee submittee care central submittee submittee care central submittee submittee care central submittee for submittee care central submittee composition composition submittee care central submittee covered south	0 0 0 0 0 0 273	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure		Stock of provision for Stock of provision for Stock of provision for Stock of the Stock of St	Stock of provisions for Stage 3 exposure CCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCC	0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 49.27% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09%	0 0 0 0 0 0 273	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3	Stock of	Stock of provisions for Stock of provisions for Stock of provisions for Stock of American Stock of Sto	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00% 0.00% 48.99% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	(((((((((((((((((((Stage 3 exposure 0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for stage 3 days as	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
UNITED KINGDOM	Central basics Control all securious and an initial submittee submittee care central submittee submittee care central submittee submittee care central submittee for submittee care central submittee composition composition submittee care central submittee covered south	0 0 0 0 0 0 0 223 425 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure		Stock of provision for Stage 1. 4 spinior 1.	Stock of provisions for provisions for capacity of the capacit	0.09% 0.09% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0 0 0 0 0 0 0 273 425 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 44paure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3	Stock of	Stock of provisions for Stage 3. Grant	Stock of provisions for provisions for provisions for a capacitate of the capacitate	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	C C C C C C C C C C C C C C C C C C C		Stage 3 expolure	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of providing for providing for stops of the stops o	0.00% 0.00%
UNITED KINGDOM	Central basics Control all securious and an initial submittee submittee care central submittee submittee care central submittee submittee care central submittee for submittee care central submittee composition composition submittee care central submittee covered south	0 0 0 0 0 0 0 223 425 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3	Stock of provisions for actions for actions for actions for actions for actions for actions for action for act	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	0.09% 0.09% 0.09% 0.09% 0.09% 49.27% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09%	0 0 0 0 0 0 0 273 425 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stays 2	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for provisions for stage of the sta	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	C C C C C C C C C C C C C C C C C C C		Stage 3	Stock of products of the product of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provides for stopped and stopp	0.00% 0.00%
united Kingdom	Control basis Control and Control and Control assessment Control and Control a	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for exposure of the provision of exposure of the provision of the provi	Stock of provisions for Stage 2 expanse of 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0.00% 0.00%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 1	Stock of provisions for provisions for Stages II depoints (Component Component Compone	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provided for the stock of the stock	0.00% 0.00%				Stock of provisions for provisions for exposure exposure	Post of providings for a providing of the providing of th	Stack of provisions for stops of supposers	0.00% 0.00%
UNITED KINGDOM	Control basis Control and Control and Control assessment Control and Control a	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for actions for actions for actions for actions for actions for actions for action for act	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	0.00% 0.00%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 1	Stock of provisions for provisions for provisions for stage of the sta	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.505% 0.				Stock of products of the product of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provides for stopped and stopp	0.00% 0.00%
United Kingdom	Central basista Control of sovermones or in final subherities White care entities Grander of the care entities For provide Or provides Grander of the care entities Or provides Grander of the care entities Or described or care entities For entities Or described or care entities Or described or ca	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for actions for actions for actions for actions for actions for actions for action for act	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	6.00% 6.00%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 1	Stock of provisions for provisions for provisions for stage of the sta	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%				Stock of products of the product of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provides for stopped and stopp	0.00% 0.00%
UNITED KINGDOM	Coming Investment Coming Committee C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for actions for actions for actions for actions for actions for actions for action for act	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	8.00% 0.00%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 1	Stock of provisions for provisions for provisions for stage of the sta	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%		Stage 2		Stock of products of the product of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provides for stopped and stopp	0.00% 0.00%
UNITED KINGDOM	Control basics Control basics	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for actions for actions for actions for actions for actions for actions for action for act	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	6.00% 6.00%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 1	Stock of provisions for provisions for provisions for stage is deposited as a	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	C C C C C C C C C C C C C C C C C C C	Stage 2		Stock of products of the product of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provides for stopped and stopp	8.00% 0.00%
UNITED KINGDOM FRANCE	Control and Control Co	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for actions for actions for actions for actions for actions for actions for action for act	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	6.00% 6.00%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 1	Stock of provisions for provisions for provisions for stage is deposited as a	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	C C C C C C C C C C C C C C C C C C C	Stage 2		Stock of products of the product of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provides for stopped and stopp	6.00% 6.00%
	Coming the section of the control of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for actions for actions for actions for actions for actions for actions for action for act	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	6.00% 6.00%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 1	Stock of provisions for provisions for provisions for stage is deposited as a	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	C C C C C C C C C C C C C C C C C C C	Stage 2		Stock of products of the product of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provides for stopped and stopp	6.500% 6.000% 6.
	Coming de Journal Commission de Control authorities (Control de Journal Control de Journa	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for advances of a provision for advances of a posture of a post	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	6.00%, 6.	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 1	Stock of provisions for provisions for provisions for stage is deposited as a	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	C C C C C C C C C C C C C C C C C C C	Stage 2		Stock of products of the product of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provides for stopped and stopp	6.00%
	Control de Joseph Control de J	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for advances of a provision for advances of a posture of a post	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	6.507. 6.007. 6.	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 1	Stock of provisions for provisions for provisions for stage is deposited as a	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	C C C C C C C C C C C C C C C C C C C	Stage 2		Stock of products of the product of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provides for stopped and stopp	6.00%
	Central basets Consider deversaries of final subhrities White access entities Grant access entites Grant access entities Grant access entities Grant acces	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for advances of a provision for advances of a posture of a post	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	6.00% 6.00%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 1	Stock of provisions for provisions for provisions for stage is deposited as a	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.50% 0.50%	C C C C C C C C C C C C C C C C C C C	Stage 2		Stock of products of the product of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provides for stopped and stopp	6.500- 0.000- 0.
	Control de Joseph Control de J	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for advances of a provision for advances of a posture of a post	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	6.507. 6.007. 6.	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 1	Stock of provisions for provisions for provisions for stage is deposited as a	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	C C C C C C C C C C C C C C C C C C C	Stage 2		Stock of products of the product of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provides for stopped and stopp	6.00%



2023 EU-wide Stress Test: Credit risk COVID-19 IRB Citigroup Global Markets Europe AG

								Dublic mare	intees - Actual						
									2/2022						
		Exposu	re values	Risk expos	are amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
	(min EUR, %)	A-IRB	F-IRB	A-188	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														4
	Central overnments Institutions														
	Corporates														_
	Competes - Of Whirly Spatialized Lordina		0	0	0	0			0			0	0	0	1
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail		0	0		0	0		0	0		0	0		
Citiaroup Clobal	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	
Citigroup Global Markets Europe AG	Retail - Secured on real estate property - Of Which: SME	٥		0	0	0		0	0	٥		0	0	0	1
Markets Europe AG	Retail - Secured on real estate property - Of Which: non-								0						1
	Retail - Qualifying Revolving Retail - Other Retail														-
	Retail - Other Retail - Other Retail - Of Which: SME														+
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME			0											+
	Equity	,	,			Ü				,	,	Ü	Ü		
	Securitisation														
	Other non-credit obligation assets														
	IRS TOTAL			0		0			0				0		

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

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio Stage 3
	(min EUR, %)	A-198	F-IRB	A-188	FIRE	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates			0	0					0			0		
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail		0	0	0	0	0		0			0	0		
	Retail - Secured on real estate property														
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME														
ONLIED KINGDOM	Retail - Secured on real estate property - Of Which: non-		0	0	0	0	0		0			0	0		
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRS TOTAL	0		0	0		0			0			0	0	

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

2023 EU-wide Stress Test: Credit risk COVID-19 IRB Citigroup Global Markets Europe AG

														augi oup Gio	bal Markets E	поре до													
															ublic guarantees - Bas	line Scenario													
						31/12/2023									31/12/202									31/1	2/2025				
			Stage 1		Stage 2	Stage 3	Stock of	Stock of	Stock of	Coverane Ratio .		Stage 1		Stage 2		tage 3 St	ck of S	itock of Stock of	Coverage Ratio		Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of Course	erane Batin .
		Stage 1 exposure	exposure, of which	Stage 2 exposure	osure, of Stage 3 which exposur	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 ex	osure, of provi	ck of S ions for prov ge 1 S asure ex	itock of Stock of visions for provisions Stage 2 Stage 3 xposure exposure	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	erage Ratio - Stage 3 exposure
	(min BUR, %)	b)	amount		aranteed impunt	amount	exposure	exposure	exposure	exposure		amount		amount		mount exp	isure ex	xposure exposure	exposure		amount		amount		amount	exposure	exposure	exposure	expense
	Central banks Central covernments Institutions																												
	Corporates		0		0	0			0		0					0	0	0	0 -			0	0	0				0 -	
	Committee . Of Whith: Statistical Landon Committee . Of Whith: SMF																												
	Retail		0 0	0	0	٥	0 0	0	0		6	0			٥	0	0	٥	6 -			0	0					0 -	
Citigroup Global																													
Markets Europe A																													
	Retail - Other Retail Retail - Other Retail - Of Which: SME																												
	Rutal - Other Ratal - Of Which: non-SME Equity																												
	Securitisation Other non-credit obligation assets		+				+																						
	IRB TOTAL		0 0				0 0		0		0		•			0	0	0	0 -				0					0 -	
															ublic guarantees - Bas	the seconds													
						31/12/2023									31/12/202									91/1	2/2025				
			Stage 1		Dane 2	Stage 3						Stage 1		Stage 2							Stage 1		Stage 2						_
		Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	osure, of Stage 3 which exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	osure, of provi	ck of S ions for prov ge 1 S asure ex	Stock of Stock of visions for provisions Stage 2 Stage 3 xposure exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for	Stock of provisions for Stage 2 exposure	provisions for	erage Ratio - Stage 3 exposure
	(min BUR, %)		guaranteed	exposure gu	aranteed exposur	guaranteed	exposure	exposure	exposure	exposure	exposure	guaranteed	exposure	guaranteed	exposure g	ranteed exp	de 1 2	xposure exposure	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	exposure	exposure	exposure e	exposure
	Central banks																												
	Institutions																												
	Corporates - Of Which: Socialised Lending		0	•							0		- 0	°	•		- 0					0	0	0					
	Corporates - Of Which: SME Retail		0 0		0	0			0 -		0					0	0		0 -			0	0					0.	
CEDMANN	Retail - Secured on real estate property But at a Secured on real estate property - Of White-State						-																						
GERMANY	Ratel - Secured on real estate property - Of Which: SME Ratel - Secured on real estate property - Of Which: non-		0 0		0	0	0 0		0		0	0		0	0	0	0	0	0 -			0	0	0				0 -	
	Retail - Oualfvins Revolvins Retail - Other Retail Retail - Other Retail - Of Which: SME																												
	Retal - Other Retal - Of Which: SME Retal - Other Retal - Of Which: non-SME																												
	Equity Securitisation		1																										
	Other non-credit obligation assets											•	•			•						•	•				•		
						~!	., .						•									•	•		•				
			v ₁		91	v)			, ,,			·		,	ublic guarantees - Bas	line Scenario	•			•	-				•		•		
			v, v	,		31/12/2023	•, •		, ,,,			v	Ĭ		31/12/202			5,						31/1	2/2025				
		Same 1	Stage 1 exposure, of	Stane 2 day			Stock of provisions for	Stock of remains for	Stock of provisions for	Coverage Ratio -	Same 1	Stage 1 exposure, of	Stane 2		31/12/202		ck of S	itock of Stock of	Coverage Ratio	Stanu 1	Stage 1 exposure, of	Stane 2	Stage 2 exposure, of		Stane 3	Stock of	Stock of provisions for	Stock of covering for	erage Ratio -
		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure gu			Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure		31/12/202		ck of Sions for prov	Rock of Stock of provisions for Stage 2 Stage 3	Coverage Ratio	. Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed		Stane 3	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	erage Ratio - Stage 3 exposure
	Control broks (nth ESC, N)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure gu	Stage 2	Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12/202		ck of Sions for pros ge 1 Sissure ex	Rock of Stock of provisions for Stage 2 Stage 3 exposure exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	erage Ratio - Stage 3 exposure
	Central banks Central governments	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure gu			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure		31/12/202		ck of S ions for prov ge 1 S ssure ex	itock of Stock of provisions for Stage 2 Stage 3 sposure exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stane 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	erage Ratio - Stage 3 exposure
	Central banks Central governments Institutions Concretes	Stage 1 exposure	Stage 1 exposure, of which guaranteed emount	Stage 2 exposure gu			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure		31/12/202		ck of Sions for provided Sions f	Rock of Stock of Visions for provisions Rapes 2 Stage 3 Reposure exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stane 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Surge 3 exposure	erage Ratio - Stage 3 exposure
	Central Sanks Central Community Central Communit	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure gu			Stock of provisions for Steps 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure		31/12/202		ck of Sions for providing to Sions for providing to Sions Si	itock of Stock of Visions for provisions Rages 2 Stage 3 Regionare	Coverage Ratio Stage 3 exposure 0 -	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stane 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stege 3 exposure	erage Ratio - Stage 3 exposure
	Central banks Central coveraments Lestinations Correction Correcti	1	Stage 1 exposure, of which guaranteed emount	Stage 2 exposure gu			Stock of provisions for Stops I exposure	Stock of provisions for Shage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure		31/12/202		ck of Source ex	Stock of Stock of Provisions for Provisions Rappa 2 Stage 3 exposure exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stane 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	erage Ratio - Stage 3 exposure
UNITED KINGDO	Central awaye Control awaye Co	1	Stage 1 exposure, of which guaranteed emount 0 0 0	Stage 2 exposure gu			Stock of provisions for Stage 1 exposure	Stock of provisions for Shage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure		31/12/202		ck of Sins for proving 1 Sins for proving 1 Sins 1	Nock of Stock of Stoc	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stane 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Coverence 3 exposure 0	erage Ratio - Stage 3 exposure
UNITED KINGDO	Control leaves Control leaves mentals Control leaves mentals Control leaves (1) (2) (2) (3) (3) (4) (4) (4) (4) (4) (4) (4) (4) (4) (4	1	Stage 1 exposure, of exposure, of guaranteed annount	Stage 2 exposure gu			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure of exposure o	Stage 2 exposure		31/12/202		ck of Stons for prosper Stons for prosper Stons ex	Block of Stock of Stock of Private of Privat	Coverage Ratio Steps 3 exposure 0 .	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stane 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 -	erage Ratio - Stage 3 exposure
UNITED KINGDO	Control leaves Contro	1	Stage 1 exposure, of which guaranteed emount 0 0 0	Stage 2 exposure gg			Sect of provinces for Section 1 Sect	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 Stage 3 Stage 10 O O O O O O O O O O O O O O O O O O	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which which which we granusked amount 0	Stage 2 exposure		31/12/202		ck of Storms for proving for proving for proving for extends of the following for th	Stock of Sto	Coverage Raso or Stage S exposure	Stage 1 exposure	Stage 1 strated of guaranteed atmount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stane 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of proposition of control of the proposition	erage Ratio - Stage 3 Keptesura
UNITED KINGDO	Control leaves Control leaves mentals Control leaves mentals Control leaves (1) (2) (2) (3) (3) (4) (4) (4) (4) (4) (4) (4) (4) (4) (4	1	Stage 1 exposure, of which guaranteed emount 0 0 0 0 0	Stage 2 exposure gg			Stock of provisions for supplies for supplie	Strek of provisions for supposure of the control of	Stock of provinces for Sales a exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure		31/12/202		ck of Spans for proving a	stock of Sto	Coverage Rasio Stage 5 exposure	Stage 1 exposure	Stage 1 exposure, of guaranteed amount,	52age 2 exposure	Stage 2 exposure, of which guaranteed amount 0		Stane 3	Stock of provisions for Stage 1 Stage	Stock of provisions for Stage 2 exposure	Stock of provisions for Stock of provisions for Stock of	erape Ratio - Stage 3 exposure
UNITED KINGDO	Control based Control personnesses Sentress Control personnesses Control	1	Stage 1 Stage 1 exposure, of exposure, of guaranteed emetont	Steps 2 exposure go			Stock of provisions for Stage 1 exposure	Steek of provisions for Superior approximate automates a	Stock of provisions for Stage 3 exposure 0	Coverage Ratio Stage 3 exposure	Steps 1 exposure	Sage 1 exposers of which guaranteed amount	Stage 2 exposure		31/12/202		ck of Spans for proving for the following for proving for the following for the foll	Stock of Sto	Coverage Ratio Stage 3 supposure	Stage 1 exposure	Stage 1 exposure of cyposure the disposure of the guernited armount	Stage 2 expansive	Stage 2 exposure, of which guaranteed amount 0		Stane 3	Stock of previous for previous for stock of previous for stock of stock of the stoc	Stock of provisions for Stage 2 exposure	Stack of provisions for Stage 3 exposure 0	errope Ratio- Stage 3 exposure
UNITED KINGDO	Control based Control personnesses Sentress Control personnesses Control	1	Stage 1 expount, of whomed grantom of amount emount 0 0 0 0 0 0 0	Steps 2 expensive gas			Stock of provisions for explanate of the provision of the provision of the provision of the pr	Stock of providings of providings of exposure of the providing of exposure of the providing	Stock of produtions for 1920 at 2020 a	Coverage Ratio Steps 3 exposure -	Steps 1 exposure	Stage 1 exposure, of exposure, of exposure, of exposure, of exposure, of exposure exposure, or exposure exposur	Stage 2 exposure		31/12/202		ck of Stores for presented Stores of Control	Dock of Stock of Provisions for Provisions for Provisions for Stock of Proposition Stock of S	Coverage Ratio Stage 3 4190011 0 0	Stage 1 exposure	Stage 1 despoints of exposers	\$200 e exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure, of exposure, of exposure, of exposure, of exposure, of exposure, of exposure, or exposure,		Stane 3	Stock of provisions for Stops 1 exposure	Stock of provisions for Stage 2 exposure	Stack of provisions for Stage 3 exposure 0	erage Ratio - Stage 3 exposure
UNITED KINGOO	Control based Control personnesses Sentress Control personnesses Control	1	Stopp 1: exponent, of exponent, of ourselved mercent 0 0 0 0 0 0	Steps 2 exposure gu			Stock of provisions for provisions for a stock of provisions for a stock of	Stock of provisions for provisions for or provision for or or provision for or provision fo	Stock of products for Suppl 3 4 years at 12 years at 1	Coverage Ratio- Steps 3 exposure	Steps 1 september 0	Dage I exposers, of exposers, of government government government amount of the control of the c	Stage 2 Stage 2 exposure	Stage 2 exposure, of control of the	31/12/202	tage 3 Story of provide of provid	ck of soms for proving a constant of some some some some some some some some	Dock of Suck of Provisions of Provisions for Provisions for Provisions of Provisions o	Coverage Ratios Slags Slags exposers 0	Stego 1 exposure	Shape 1 special of governor o	Stage 2 expanses	Steps 2 exposure, of which guaranteed guaran		Stane 3	Stock of present of the stock o	Stock of provisions for provisions for exposure	Stock of provisions for Stock of provisions for Stock of support of the stock of th	erage Ratio - Stage 3 angooure
United Kingdo	Control based Control personnesses Sentress Control personnesses Control	1	Steps 1 exposurs, of which of	Stage 2 exposure gg	Ridge 2 Stage Stag		Special	Stock of provisions of provisions of approximate of	Discuss of production for a grant of the production of the product	Coverage Ratio. Stage 3 exposure	Steps 1 exposure	Steps 1 expects of expe	Stage 2 exposure	Stage 2 exposure, of control of the	31/12/107 Stage 3 expisions gr	tage 3 Story of provide of provid	ck of State Provided	Stock of Stock of Provisions for Provisions for Stops 3 Stops 3 Stops 3 Constitution of Stops 1 Cons	Coverage Ratio Steps 3 explores coverage Ratio	Steps 1 exposure	Sage 1 expoure, of which are on the same of the same o	Stage 2 exposure 0	Stage 2: exposure, of exposure, of exposure, of exposure the exposure	Stape 3 exposure	Stane 3	Stock of provisions for Stock of provisions for Stock of	Stock of provisions for Stock of provisions for Stock of a stock of the stock of th	Stock of provisions for street or st	erage Ratio . Stape 3 exposure
UNITED KINGDO	Control based Control personnesses Sentress Control personnesses Control		exposure, of gurant fed amount amount of gurant fed amount fed amount fed amount fed amount fed	0 0 0	Articles 2 Stage 1 Sta	Steps 3 appeare, of which gare feed a strought of the strong of th	0 0 0	0	0	Stage 3 exposure	0	amount O O O	0	Steps 2 exposers of subton guaranteed amount	31/12/102 51299-3 62/03/102 62/03/102 62/03/102 63/12/102 63/12/102	large 3 So S	0 0 0	aspourt stageout stag	6 -	exposure G	exposures, of guernsteen, of guernsteen, or guernst	0	exposure, of which ed which ed amount amount of the ed amount of the edge of t	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	stops 2 exposers, of which grant mount of the control of the contr	provisions for Stage I asponurs 0	0	0 -	Stage 3 exposure
United Kingdo	Control sealer Contro	Sap 1	exposers, of which which which which which sensors and sensors are sensors and sensors and sensors and sensors are sensors and sensors are sensors and sensors are sensors and sensors are	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Areas 2 Character of Stage 19 Character of Stage 2 Character of Stage 2	Sep 3	0 0 0	0	0	Stage 3 exposure	0	amount C C C C C C C C C C C C C	0	Steps 2 exposers of subton guaranteed amount	\$1/12/205 \$2092 \$ 42 \$2092 \$ 42 \$2092 \$ 42 \$42 \$42 \$42 \$42 \$42 \$42 \$42 \$42 \$42 \$	large 3 So S	0 0 0	aspourt stageout stag	6 -	exposure G	expourt, of which which which which which we arround arround a resource of the control of the co	0 0 0	exposure, of which ed which ed amount amount of the ed amount of the edge of t	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	stops 2 exposers, of which grant mount of the control of the contr	provisions for Stage I asponurs 0	0	0 -	Stage 3 exposure
United Kingdo	Control based Control personnesses Sentress Control personnesses Control	Sap 1	exposure, of gurant fed amount amount of gurant fed amount fed amount fed amount fed amount fed	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Articles 2 Stage 1 Sta	Sep 3	O O O O O O O O O O O O O O O O O O O	0	0	Coverage Ratio - Stape 3 exposure supposure su	0	amount O O O	Stage 2 exposure 0 0 0 Stage 2 exposure	Steps 2 expand of expands of guaranteed amount.	\$1/12/205 \$2092 \$ 42 \$2092 \$ 42 \$2092 \$ 42 \$42 \$42 \$42 \$42 \$42 \$42 \$42 \$42 \$42 \$	large 3 So S	0 0 0	Stock of Sto	6 -	exposure G	exposures, of guernsteen, of guernsteen, or guernst	0	Stage 2 exposure, of guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	steps 3 exposure, of which guaranteed amount	provisions for Stage 1 exposure 0	0	0 -	errage Ratio - Stage 3 argours 5 argours 6 argours 6 argours 6 argours 7 arg
UNITED KINGOO	Control sealer Contro	Sap 1	exposers, of which which which which which sensors and sensors are sensors and sensors and sensors and sensors are sensors and sensors are sensors and sensors are sensors and sensors are	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Areas 2 Character of Stage 19 Character of Stage 2 Character of Stage 2	Sep 3	0 0 0	0	0	Stage 3 exposure	0	amount C C C C C C C C C C C C C	0	Steps 2 exposers of subton guaranteed amount	\$1/12/205 \$2092 \$ 42 \$2092 \$ 42 \$2092 \$ 42 \$42 \$42 \$42 \$42 \$42 \$42 \$42 \$42 \$42 \$	large 3 So S	0 0 0	aspourt stageout stag	6 -	exposure G	expourt, of which which which which which we arround arround a resource of the control of the co	0 0 0	exposure, of which ed which ed amount amount of the ed amount of the edge of t	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	stops 2 exposers, of which grant mount of the control of the contr	provisions for Stage I asponurs 0	0	0 -	Stage 3 exposure
United Kingdo	Control sealers Control of the Contr	Sap 1	exposers, of which which which which which sensors and sensors are sensors and sensors and sensors and sensors are sensors and sensors are sensors and sensors are sensors and sensors are	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Areas 2 Character of Stage 19 Character of Stage 2 Character of Stage 2 Stage 2 Stage 2 Stage 2 Stage 2 Stage 2 Stage 3	Sep 3	0 0 0	0	0	Stage 3 exposure	0	amount C C C C C C C C C C C C C	0	Steps 2 exposers of subton guaranteed amount	\$1/12/205 \$2092 \$ 42 \$2092 \$ 42 \$2092 \$ 42 \$42 \$42 \$42 \$42 \$42 \$42 \$42 \$42 \$42 \$	large 3 So S	0 0 0	aspourt stageout stag	6 -	exposure G	expourt, of which which which which which we arround arround a resource of the control of the co	0 0 0	exposure, of which ed which ed amount amount of the ed amount of the edge of t	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	stops 2 exposers, of which grant mount of the control of the contr	provisions for Stage I asponurs 0	0	0 -	Stage 3 exposure
UNITED KINGOO	Control bearing Control and Co	Sap 1	exposers, of which which which which which sensors and sensors are sensors and sensors and sensors and sensors are sensors and sensors are sensors and sensors are sensors and sensors are	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Areas 2 Character of Stage 19 Character of Stage 2 Character of Stage 2 Stage 2 Stage 2 Stage 2 Stage 2 Stage 2 Stage 3	Sep 3	0 0 0	0	0	Stage 3 exposure	0	amount C C C C C C C C C C C C C	0	Steps 2 exposers of subton guaranteed amount	\$1/12/205 \$2092 \$ 42 \$2092 \$ 42 \$2092 \$ 42 \$42 \$42 \$42 \$42 \$42 \$42 \$42 \$42 \$42 \$	large 3 So S	0 0 0	aspourt stageout stag	6 -	exposure G	expourt, of which which which which which we arround arround a resource of the control of the co	0 0 0	exposure, of which ed which ed amount amount of the ed amount of the edge of t	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	stops 2 exposers, of which grant mount of the control of the contr	provisions for Stage I asponurs 0	0	0 -	Stage 3 exposure
united kingdo	Control bearing Control Contro	Step 1 stypeste	exposers, of which which which which which sensors and sensors are sensors and sensors and sensors and sensors are sensors and sensors are sensors and sensors are sensors and sensors are	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Areas 2 Character of Stage 19 Character of Stage 2 Character of Stage 2 Stage 2 Stage 2 Stage 2 Stage 2 Stage 2 Stage 3	Sep 3	0 0 0	0	0	Stage 3 exposure	0	amount C C C C C C C C C C C C C	0	Steps 2 exposers of subton guaranteed amount	\$1/12/205 \$2092 \$ 42 \$2092 \$ 42 \$2092 \$ 42 \$42 \$42 \$42 \$42 \$42 \$42 \$42 \$42 \$42 \$	large 3 So S	0 0 0	aspourt stageout stag	6 -	exposure G	expourt, of which which which which which we arround arround a resource of the control of the co	0 0 0	exposure, of which ed which ed amount amount of the ed amount of the edge of t	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	stops 2 exposers, of which grant mount of the control of the contr	provisions for Stage I as possess for Stage I as posses for O O O O O O O O O O O O O O O O O O O	0	0 -	Stage 3 exposure
UNITED KINGDO	Control bearing Control Contro	Step 1 stypeste	exposers, of which which which which which sensors and sensors are sensors and sensors and sensors and sensors are sensors and sensors are sensors and sensors are sensors and sensors are	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Areas 2 Character of Stage 19 Character of Stage 2 Character of Stage 2 Stage 2 Stage 2 Stage 2 Stage 2 Stage 2 Stage 3	Sep 3	0 0 0	0	0	Stage 3 exposure	0	amount C C C C C C C C C C C C C	0	Steps 2 exposers of subton guaranteed amount	\$1/12/205 \$2092 \$ 42 \$2092 \$ 42 \$2092 \$ 42 \$42 \$42 \$42 \$42 \$42 \$42 \$42 \$42 \$42 \$	large 3 So S	0 0 0	aspourt stageout stag	6 -	exposure G	expourt, of which which which which which we arround arround a resource of the control of the co	0 0 0	exposure, of which ed which ed amount amount of the ed amount of the edge of t	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	stops 2 exposers, of which grant mount of the control of the contr	provisions for Stage I as possess for Stage I as posses for O O O O O O O O O O O O O O O O O O O	0	0 -	Stage 3 exposure
	Control based Control of the Contro	Step 1 stypeste	exposers, of which which which which which sensors and sensors are sensors and sensors and sensors and sensors and sensors and sensors are sensors and sensors are sensors and sensors are sensors and sensors are sensors and	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Areas 2 Character of Stage 19 Character of Stage 2 Character of Stage 2 Stage 2 Stage 2 Stage 2 Stage 2 Stage 2 Stage 3	Sep 3	0 0 0	0	0	Stage 3 exposure	0	amount C C C C C C C C C C C C C	0	Steps 2 exposers of subton guaranteed amount	\$1/12/205 \$2092 \$ 42 \$2092 \$ 42 \$2092 \$ 42 \$42 \$42 \$42 \$42 \$42 \$42 \$42 \$42 \$42 \$	large 3 So S	0 0 0	aspourt stageout stag	6 -	exposure G	expourt, of which which which which which we arround arround a resource of the control of the co	0 0 0	exposure, of which ed which ed amount amount of the ed amount of the edge of t	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	stops 2 exposers, of which grant mount of the control of the contr	provisions for Stage I as possess for Stage I as posses for O O O O O O O O O O O O O O O O O O O	0	0 -	Stage 3 exposure
	Control based Control and Cont	Step 1 stypeste	exposers, of which which which which which sensors and sensors are sensors and sensors and sensors and sensors and sensors and sensors are sensors and sensors are sensors and sensors are sensors and sensors are sensors and	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Areas 2 Character of Stage 19 Character of Stage 2 Character of Stage 2 Stage 2 Stage 2 Stage 2 Stage 2 Stage 2 Stage 3	Sep 3	0 0 0	0	0	Stage 3 exposure	0	amount C C C C C C C C C C C C C	0	Steps 2 exposers of subton guaranteed amount	\$1/12/205 \$2092 \$ 42 \$2092 \$ 42 \$2092 \$ 42 \$42 \$42 \$42 \$42 \$42 \$42 \$42 \$42 \$42 \$	large 3 So S	0 0 0	aspourt stageout stag	6 -	exposure G	expourt, of which which which which which we arround arround a resource of the control of the co	0 0 0	exposure, of which ed which ed amount amount of the ed amount of the edge of t	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	stops 2 exposers, of which grant mount of the control of the contr	provisions for Stage I as possess for Stage I as posses for O O O O O O O O O O O O O O O O O O O	0	0 -	Stage 3 exposure
	Control based Control of the Contro	Step 1 stypeste	exposers, of which which which which which sensors and sensors are sensors and sensors and sensors and sensors and sensors and sensors are sensors and sensors are sensors and sensors are sensors and sensors are sensors and	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Areas 2 Character of Stage 19 Character of Stage 2 Character of Stage 2 Stage 2 Stage 2 Stage 2 Stage 2 Stage 2 Stage 3	Sep 3	0 0 0	0	0	Stage 3 exposure	0	amount C C C C C C C C C C C C C	0	Steps 2 exposers of subton guaranteed amount	\$1/12/205 \$2092 \$ 42 \$2092 \$ 42 \$2092 \$ 42 \$42 \$42 \$42 \$42 \$42 \$42 \$42 \$42 \$42 \$	large 3 So S	0 0 0	aspourt stageout stag	6 -	exposure G	expourt, of which which which which which we arround arround a resource of the control of the co	0 0 0	exposure, of which ed which ed amount amount of the ed amount of the edge of t	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	stops 2 exposers, of which grant mount of the control of the contr	provisions for Stage I as possess for Stage I as posses for O O O O O O O O O O O O O O O O O O O	0	0 -	Stage 3 exposure
	Control based Control and Cont	Step 1 stypeste	exposers, of which which which which which sensors and sensors are sensors and sensors and sensors and sensors and sensors and sensors are sensors and sensors are sensors and sensors are sensors and sensors are sensors and	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Areas 2 Character of Stage 19 Character of Stage 2 Character of Stage 2 Stage 2 Stage 2 Stage 2 Stage 2 Stage 2 Stage 3	Sep 3	0 0 0	0	0	Stage 3 exposure	0	amount C C C C C C C C C C C C C	0	Steps 2 exposers of subton guaranteed amount	\$1/12/205 \$2092 \$ 42 \$2092 \$ 42 \$2092 \$ 42 \$42 \$42 \$42 \$42 \$42 \$42 \$42 \$42 \$42 \$	large 3 So S	0 0 0	aspourt statement of the statement of th	6 -	exposure G	expourt, of which which which which which we arround arround a resource of the control of the co	0 0 0	exposure, of which ed which ed amount amount of the ed amount of the edge of t	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	stops 2 exposers, of which grant mount of the control of the contr	provisions for Stage I as possess for Stage I as posses for O O O O O O O O O O O O O O O O O O O	0	0 -	Stage 3 exposure
	Control based Co	Step 1 stypeste	exposers, of which which which which which sensors and sensors are sensors and sensors and sensors and sensors and sensors and sensors are sensors and sensors are sensors and sensors are sensors and sensors are sensors and	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Areas 2 Character of Stage 19 Character of Stage 2 Character of Stage 2 Stage 2 Stage 2 Stage 2 Stage 2 Stage 2 Stage 3	Sep 3	0 0 0	0	0	Stage 3 exposure	0	amount C C C C C C C C C C C C C	0	Steps 2 exposers of subton guaranteed amount	\$1/12/205 \$2092 \$ 42 \$2092 \$ 42 \$2092 \$ 42 \$42 \$42 \$42 \$42 \$42 \$42 \$42 \$42 \$42 \$	large 3 So S	0 0 0	aspourt statement of the statement of th	6 -	exposure G	expourt, of which which which which which we arround arround a resource of the control of the co	0 0 0	exposure, of which ed which ed amount amount of the ed amount of the edge of t	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	stops 2 exposers, of which grant mount of the control of the contr	provisions for Stage I asponurs 0	0	0 -	Stage 3 exposure

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

ADI-BENT												20	23 LU-		Citigroup Gl				10-19	LKD											
																Public guarantees	- Adverse Scenar	rio													
						31/1	12/2023									31/1	2/2024									31/12	/2025				
	(min BJR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																										=				
	Central covernments Institutions			-																					-	-	-				
	Corporates																			,											
	Corporates - Of Whith: Sparialised Lending		,					-	,	0												,									_
	Committee - Of White: SMF																						-		-	-	-	-		-	
	Retail		0 1	0	0 0		0		0	0		0	0	0	0				0			0									
Chlamana Clahal	Retail - Secured on real estate property																														
Citigroup Global	Rutail - Secured on real estate property - Of Which: SME																								-	-					
Markets Europe AG	Rutail - Secured on real estate property - Of Which: non-																								-	-					
	Retail - Other Retail																														
	Rotal - Other Retail - Of Which: SME																										-			-	
	Rotal - Other Retail - Of Which: non-SME																										-			$\overline{}$	
	Securities tion			-																					-	-	-				
	Other non-credit obligation assets			+			+	-																			-	-	-		-
	TOR TOTAL		0 1	0						0				0	0							0						-		-	
			Stage 1		Stage 2		12/2023 Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	Public guarantees 31/1:	2/2024 Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	31/12	Stage 3	Stock of	Stock of	Stock of	
		Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure

	Equity																														
	Securitization																														
	Other non-credit obligation assets																														
	IRS TOTAL	0		0 0	0			0	0	0 -						0	0		0						0						
															P	ublic guarantees -	- Adverse Scenari	0													
						31/1	2/2023									31/12	/2024									31/12/	2/2025				
	(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed arrount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stag expo
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	Corporates - Of Which: SME																														
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	(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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EBA BURGHAN BANKING AUTHORITY

2023 EU-wide Stress Test: Credit risk COVID-19 STA Citigroup Global Markets Europe AG

Part														
Part														
Column						Stage 1				Stage 3	Stock of	Stock of	Stock of	
Maries Duray Maries Mari			Exposure values	Risk exposure amounts	Stage 1 exposure	which	Stage 2 exposure	which	Stage 3 exposure	which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
Maries Supplies Maries						guaranteed		guaranteed		guaranteed	ехроните	exposure	exposure	exposure
Mathematic profession Math		Central opvernments												
Maries Europe Act Maries		Public sector entities												
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Maries Europe Global							0							
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Company Comp		of which: non-SVE	Ö		- i									
Carried State		Covered bonds												
CENANY Contact Conta		Collective investments undertakings (CIU)												
CERNANY Contact Cont		Equity Securitization												
		Other exposures Standardised Total					0							
		*						Darbilla assessa	etern - Laboral					
Campaign														
CERNANY						Stage 1				Stage 3	Shork of	Short of	Stock of	
CERNANY			Exposure values	Risk exposure	Stage 1	exposure, of which	Stage 2	exposure, of which	Stage 3	exposure, of which	provisions for	provisions for	provisions for	Coverage Ratio - Stage 3
GERMANY Commands				amounts		guaranteed	anjourne	guaranteed	an posture	guaranteed	exposure	exposure	exposure	exposure
CERMANY Commonwealth		Central governments												
GERMANY GER		Public sector antities												
SCRIMINY STATE														
GERMANY		Institutions												
March Marc			0	0	0		0	0	0		0	0		
March Marc	GERMANY	Retail of which: SPE		0	0		0	0	0		0	0	0	
Minimarian de la méniment and antique and an appear of the property of the p			0	0			0	0	0		0	0	0	
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UNITED KINCOM Company				Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	31/12	:/2022	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
UNITED KINGOON		(min ELR, %).	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/12	:/2022	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
UNITED KINGOON		Central banks Central nevernments	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/12	:/2022	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
UNITED KINGOON		Central banks Central nevernments	Deposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/12	:/2022	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
WITTO KINGOON		Central banks Central occurrences Reciscal occurrences Reciscal occurrences or local mithorities Public actor entities Hultilateral Development Earlice	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/12	:/2022	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
### CASH AND COMPANY OF THE PROPERTY OF THE PR		Central banks Central occurrences Reciscal occurrences Reciscal occurrences or local mithorities Public actor entities Hultilateral Development Earlice	Esposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/12	:/2022	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3	Coverage Ratio Stage 3 exposure
### CASES NO. No. 1 1 1 1 1 1 1 1 1 1		Control assists Control assists Enriched Assessments or lovel authorities Parkins and control assists Multiplieral foundament & Sarke Multiplieral foundament & Sarke Multiplieral foundament & Sarke Multiplieral foundament Controllera Controllera Controllera Controllera	Exposure values 0 0	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/12	:/2022	Stage 3 exposure, of which guiranteed	Stock of provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3	Coverage Ratio Stage 3 exposure
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2023 EU-wide Stress Test: Credit risk COVID-19 STA Citigroup Global Markets Europe AG

						31/12										Public guarantees		lo .									2/2025				
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		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3	exposure, of which	provisions for	provisions for	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	exposure, of which	provisions for	Stock of provisions for Stage 2 exposure	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1	Stage 1 exposure, of which guaranteed	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	provisions for	provisions for	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3
	(min EUR, %)	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	exposure	exposure	exposure scade 3	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	exposure	exposure	exposure scage 3	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	exposure stage 1	exposure	exposure prage 3	exposure
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Citigroup Global	Market OFF Retail					0			0		0 -														0				0	0 -	
Markets Europe AG					0	0		0			0 -			0	0			0					0	0	0			0	0	0 -	
· ·	of which non-SVE Stems associated with particularly high risk																														
	Covered bonds Claims on institutions and corporates with a ST credit assessment						-																								
	Collective investments undertakings (CIU) Equity																														
	Securitisation Other exposures																														
	Standardised Total							0	0	0	0 -			0										0	0				0	0 -	
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						31/12	2/2023								floor 1	31/12	1/2024 Floor 7								ftee 1	31/1	2/2025				
		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	exposure, of	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	overage Ratio -
	(min EUR, %)	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stock of provisions for Stage 3 exposure	exposure
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	(min EUR, "Ib)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
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	Qualitati Santasia Cando di Santasia	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2/2023 Stage 3 exposure, of which government	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 5 exposure	Stage 1 exposure	Stage I exposure, of which guaranteed guaran	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	- Baseline Scenari 1/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed guaranteed	Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	oversge Ratio - Stage 3 exposure
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UNITED KINGDOM	Control State Contro	Stage 1 exposure	Stage 1 exponent, of which white distributed guaranteed	Stage 2 expession	Stage 2 exposure, of which guaranteed guaranteed	31/32 Stage 3 exposure	2/2023 Stage 2 separate of which guaranteed	Stock of provisions for Stage 1 exposurs	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stopps 1 exposure, of which guaranteed guaranteed	Stage 2 exposure	Stage 2 separate, of white whi	Stage 3 exposure 0 0	- Baseline Scenario Stage 3 exposure, of exposure, of guaranteed 0 0	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 sappasure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for provisions for sexposure	Stock of provisions for Stage 2 exposure	Stock of provisions for C Stage 3 exposure	oversge flatio - Stape 3 exposure
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2023 EU-wide Stress Test: Credit risk COVID-19 STA Citigroup Global Markets Europe AG

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						31/12	1/3833									Public guarantees -		•								**/*	1/2025				
			Stage 1		Stage 2	31/12	\$2023 Stage 3	Stork of	Shork of	Dark of			Stage 1		Stage 2	31/12	Stage 3	Stock of	Shork of	Shork of			Stage 1		Stage 2	31/1	Stage 3	Stock of	Shorked	Stock of	
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	(min EUR, %)		guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	exposure		guaranteed		guaranteed		guaranteed	exposure	ехровите	exposure	exposure		guaranteed		guaranteed		guaranteed	exposure	ехроните	exposure	exposure
	Central governments																														
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	Calarties investments undertakings (CIII)																														
	Securitization																														
	Standardised Total	۰	0	0		0		0	0	0		0					0		0			0			0	0			0		
	Ī														,	Public guarantees	- Adverse Scenark	0													
						31/12	1/2023								,	Public guarantees - 31/12	Adverse Scenario	•								31/1	1/2025				
		Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	31/12 Stage 3	1/2023 Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of	Public guarantees - 31/12 Stage 3	- Adverse Scenario /2024 Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of	31/1: Stage 3	1/2025 Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
	(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Public guarantees 31/12 Stage 3 exposure	Adverse Scenark /2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central bands (note EUR, %) Cathrill covernments	Stage 1 exposure	Stage 1 exposure, of exposure, of guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Public guarantees - 31/12 5tage 3 exposure	Adverse Scenarie /2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1 Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Control Service Control Contr	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	5/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Public guarantees 31/12 Stage 3 exposure	Adverse Scenark /2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	1/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Control Service Contro	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	5/2023 Stage 3 exposers, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stope I exposure, of which guaranteed	Stage 2 exposure	Stage 2 esposure, of which guaranteed	Public guarantess 31/12 Stage 3 exposure	Adverse Scenario /2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1 Stage 3 exposure	1/2025 Stage 3 exposers, of which guarantees	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Control hands (refs NUS, N) Control hands (refs NUS, N) Control hands	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	223ge 3 exposers, of white guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Radio - Stage 3 exposure	Stage 1 exposure	Stage I exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranted	Public guarantees 31/12 Stage 3 exposure	Adverse Scenario /2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stack of provisions for Stage 3 exposure	Cowerage Ratio - Stage 3 exposure
	Control brains Control for the Control	Stage 1 exposure	Stage 1 exposure, of which gurranteed	Stage 2 exposure	Stage 2 exposure, of which government	Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 eappeause, of which guaranteed	Public guarantees 31/12 Stage 3 exposure 0	Adverse Scenaria /2024 Stage 3 exposure, of white guaranteed	Stock of provisions for Stope 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 expours, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2/2025 Stage 3 sapsacre, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stope 3 expensure	Coverage Ratio - Stage 3 exposure
UNITED KINGDOM	Control forms (oth D.S. N.) Control forms (oth D.S. N.) Control forms Contro	Stage 1 exposure	Shage 1 exponents, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 stage 2 exposure	Stock of provisions for Stock of provisions for Stock of	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Public guarantees 31/12 Stage 3 exposure 0 0	Adverse Scenario (2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stope 1 exposure	Stock of provisions for recipions for the provisions for the provision for	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exponers, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	1/2025 Stage 3 exposure, of which garanteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stack of provisions for Stage 3 expensure	Coverage Ratio - Stage 3 exposure
UNITED KINGDOM	Control denies Control Contr	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposurs, of which guaranteed	Stage 3 exposure	2/2023 Stage 3 exposers, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage I exposure, of which gurranteed surrounded of the stage of the s	Stage 2 expensure	Stage 2 exposure, of which which guaranteed	Public guarantees: 51/12 Stage 3 exposure 0	Adverse Scenario (2024 Stage 3 expessive, of which guaranteed	Stock of provisions for Stops 1 supposure	Stock of provisions for provisions for gap 2 exposure	Stock of provisions for Stock of provisions for Stock of	Coverage Railio - Stage 3 exposure	Stage 1 exposure	Stage 1 exponents, of which government of the control of the contr	Stage 2 exposure	Stage 2 exposure, of which quaranteed	Stage 3 exposure	2/2025 Stage 3 exposure, of which garanteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Steck of provisions for Stage 3 separate	Coverage Ratio - Stage 3 exposure
UNITED KINGDOM	Control facilities Control facilities Control decementation Contr	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposurs, of which guaranteed	Stage 3 exposure	2/2023 Stage 3 exposers, of which guaranteed guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Shock of providence for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 expensed of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Public guarantees: 51/12 Stage 3 exposure 0 0	Adversa Scenario (2024 Stage 3 Stage 3 Stage 3 Suppostrated Suppostrated	Stock of provisions for Stops 1 supposure	Stock of provisions for Stope 2 exposure	Stock of provisions for Stage 3 expessors	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amounts	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2/2025 Stage 3 supposers, of which guaranteed guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Steck of provisions for Stage 3 separates	Coverage Ratio - Stage 3 exposure
UNITED KINGDOM	Control deals Contro	Stage 1 exposure	Stoge 1 expensed of subsets Surrented	24ys 2 exposum	Stage 2 expanded of match guaranteed	Stage 3 exposure	1/2023 Stage 2 exposed of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provision for 2 days 2 exposure	Stack of provisions for Stage 2 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 1 exposes of exposes of guaranteed	Stage 2 exposure	Stope 2 expasser, of which guaranteed	Public guarantees 31/12 Stage 3 exposure 0 0	Adverse Scenario (2024 Signa 2	Stock of provisions for Stage 1 exposure	Stock of provision for Stope 2 exposure exposure	Stock of provisions for Steps 3 expanses	Coverage Ratio - Sage 3 - Sage	Page 1 exposure	Stage 1 exposed of exposed of surranteed exposed of the surranteed exposed exp	Stage 2 exposure	Stage 2 expected of substances guaranteed	31/1 Stage 3 exposure	2/2025 Stage 3 seposare, of which guarantee	Stock of provisions for Stage 1 exposure	Stock of provisions for Stege 2 exposure	Stock of provisions for Stops 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED KINGDOM	Control hastes Control forms (con 10.5 %) Additional control control Additional co	Stage 1 exposure	Steps 1 stylings of stylings o	Skage 2 expeasure	Stage 2 explaint of explaint of guaranteed guaranteed	31/12 22ags 3 exposure 0	2/2023 Steps 2 Steps 2 Steps 2 Steps 3 Steps 4 Step	Stock of provisions for Stage 1 exposure	Stock of provisions for 2tage 2 exposure	Dock of provisions for Dage 2 exposure	Coverge Ratio - Stage 3 exposure	Stage 1 exposure	Steppe 1 septenters, of which guirranteed	Stage 2 exposure	Stage 2 expenses, of which guaranteed guaranteed	Public guernheet 31/12 Shage 3 exposure 0 0	Adverse Scenario (2024 Steps 3 Steps 3 Steps 3 Steps 3 Steps 4 Steps 5 Steps 5 Steps 6 Steps 6 Steps 7	Stock of provisions for Stage 1 supplies of St	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 expensive	Coverage Ratio - Stage 3 - Coverage Ratio - Coverage Ratio - Coverage 3 - Coverage Ratio -	Stage 1 exposure	Stage 1 expended of expended o	Stage 2 exposure	Stage 2 span, of which guaranteed	31/E	J/2025 Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Steps 2 saponess	Stock of provisions for Steps 3 supports	Coverage Relio - Stage 3 exposum
UNITED KINGDOM	Control forms (onl D.S. N.) Control forms (onl D.S. N.) Control forms Control	Story a 1 expositors	Olega 3 exposur, of which guaranteed	Stage 2 expansis	Steps 2 espatum, of which guaranteed	31/12 22aps 3 exposins	// 2023 Steps 3 exposure, eff which guaranteed 0 0 0	Nock of provides to a separate of the separate	Stock of provision for Stock of provision for Stock of St	Stack of provisions for Stage 1 diploses of application of the stage 1 diploses of the stage 1 diplose	Coverage Ballo. Stage 3 expense	Stage 1 exposure	frage 1 exposur, of which guaranted	Stage 2 explanars	Stage 2 expenses, of which guaranteed guaranteed 9 2 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	Public gouvariance 31/12 Stope 3 exposure 0 0 0 0	Advance Scenario (2024 Step 3 Step 3 Step 3 Step 2 Step 3 Step 3 Step 3 Step 3 Step 4 Step 4 Step 4 Step 5 Step 5 Step 6	Stock of provisions for Stop 1 supposes of Stop 1 suppose of Stop	Stock of provisions for Stage 2 exposure	Dock of provisions for Steps 2 exposure	Coverage Ratio - Stage 3 exposure exposure	Page 1 exposure	Other 1 expours, of a which guaranteed a second of a s	Stage 2 exposure	State 2 exposury of which guaranted	31/1/2 Singe 3 exposure	J/2025 Stage 3	Stock of provious of the provi	Stock of providing for Stock of Providing for Stock of St	Sheck of provious for Steps 1 Steps 1 Steps 1 Steps 1 Steps 1 Steps 2	Coverage Ratio - Steps 3 exposure exposure
UNITED KINGDOM	Control breaks (rich Cit. 1). Andre demonstrate (rich of montrol	Store 1 exposure	Stege 1 exposure, of exposure, of particular particular parameters of pa	Steps 2 expanse	Steps 2 espoints of which guaranteed	0 0	9	Nock of provisions for Diags 1 asymmetric as	Stock of previsions for Stage 2 september 9 0 0 0 0	Deck of provisions for Dage 3 explains	Coverage Ballo- Stage 3 exposure	Stage 1 exposure	Steps 1 expount, of white the control of the contro	Stage 2 exposure	Stage 2 of execution of the control	O O O O O O O O O O O O O O O O O O O	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of president for president for president for the president f	Stock of provisions for Steps 2 exposure	Stack of provisions for Days 3 expanse 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ballo . Stage 3 exposure exposure	Stage 1 exposure	State 1 exposure of which your mixed of the control	Stage 2 exposure	Steps 2 espaces, of expansion, of garanteed	31/E Stage 3 exposure	1/2025 Steps 3 exposer, of which guaranteed	Stock of positions for players of a stock of positions for players of a stock	Stock of provision for 2 and 2	Stack of previous for previous for steps at the stage at	Coverage Ratio - Stage 3 exposure
UNITED KINGDOM	Control forms Control Cont	0 0 0	0 0	9 9	9	9	9 9 9	9 9	0	9		0	9	9 9	9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	g g g g g g g g g g g g g g g g g g g	0 0 0	0 0 0 0	9	-	0 0	9	2 2	0 0	0	0 0 0	0 0	9	9	
UNITED KINGDOM	Control from Section 2015 Public Statements Public Statements Public Statements Public Statements Facility St	0 0 0	0 0	9 9	9	9	9 9 9	9 9	0	9		0	9	9 9	9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	g g g g g g g g g g g g g g g g g g g	0 0 0	0 0 0 0	9	-	0 0	9	2 2	0 0	0	0 0 0	0 0	9	9	-
UNITED KINGDOM	Control facility Control facility Control forces control C	Stage 1 exposure 0 0 5 stage 1 exposure	Steps 1 exposure, of approximately guaranteed and approximately guaranteed and approximately guaranteed and approximately guaranteed approximately	9 9	Steps 2 exposure, of particular, of	9	9 9 9	Stock of provisions for provisions for a supplement of a suppl	0	9		0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9	Stoge 2 expected, of which guaranteed	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	g g g g g g g g g g g g g g g g g g g	0 0 0	0 0 0 0	Duck of provision for apparatus for apparatus for apparatus for apparatus for a fine for apparatus for Saga 3 apparatus for Saga 3 apparatus	Coverage Ratio - Sage 3 - Sage	0 0	Dage 1 exposure, of exposure, of guirantee guirantee 0 2 2 2 3 5 5 6 6 6 6 6 6 6 6 6 6 6	Stage 2 exposure	Stage 2 esponsor, of esponsor, of guarantee 0 1 1 1 1 1 1 1 1 1 1 1 1	0	0 0 0	Stock of provisions for Stock of provisions for Stock of exposure stock of the stock of provisions for Stock of s	9	9	-
UNITED KINGDOM	Control from Section 2015 Public Statements Public Statements Public Statements Public Statements Facility St	0 0 0	0 0	9 9	9	9	9 9 9	9 9	0	9		0	9	9 9	9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	g g g g g g g g g g g g g g g g g g g	0 0 0	0 0 0 0	9	-	0 0	9	2 2	0 0	0	0 0 0	0 0	9	9	-
UNITED KINGDOM	Control from Section 2015 Public Statements Public Statements Public Statements Public Statements Facility St	0 0 0	0 0	9 9	9	9	9 9 9	9 9	0	9		0	9	9 9	9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	g g g g g g g g g g g g g g g g g g g	0 0 0	0 0 0 0	9	-	0 0	9	2 2	0 0	0	0 0 0	0 0	9	9	-
UNITED KINGDOM	Control from Section 2015 Public Statements Public Statements Public Statements Public Statements Facility St	0 0 0	0 0	9 9	9	9	9 9 9	9 9	0	9		0	9	9 9	9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	g g g g g g g g g g g g g g g g g g g	0 0 0	0 0 0 0	9	-	0 0	9	2 2	0 0	0	0 0 0	0 0	9	9	-
UNITED KINGDOM	Control from Section 2015 Public Statements Public Statements Public Statements Public Statements Facility St	0 0 0	0 0	9 9	9	9	9 9 9	9 9	0	9		0	9	9 9	9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	g g g g g g g g g g g g g g g g g g g	0 0 0	0 0 0 0	9	-	0 0	9	2 2	0 0	0	0 0 0	0 0	9	9	-
	Control from Section 2015 Public Statements Public Statements Public Statements Public Statements Facility St	0 0 0	0 0	9 9	9	9	9 9 9	9 9	0	9		0	9	9 9	9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	g g g g g g g g g g g g g g g g g g g	0 0 0	0 0 0 0	9	-	0 0	9	2 2	0 0	0	0 0 0	0 0	9	9	-
UNITED KINGDOM	Control from Section 2015 Public Statements Public Statements Public Statements Public Statements Facility St	0 0 0	0 0	9 9	9	9	9 9 9	9 9	0	9		0	9	9 9	9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	g g g g g g g g g g g g g g g g g g g	0 0 0	0 0 0 0	9	-	0 0	9	2 2	0 0	0	0 0 0	0	9	9	-
	Control from Section 2015 Public Statements Public Statements Public Statements Public Statements Facility St	0 0 0	0 0	9 9	9	9	9 9 9	9 9	0	9		0	9	9 9	9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	g g g g g g g g g g g g g g g g g g g	0 0 0	0 0 0 0	9	-	0 0	9	2 2	0 0	0	0 0 0	0	9	9	-
	Control from Section 2015 Public Statements Public Statements Public Statements Public Statements Facility St	0 0 0	0 0	9 9	9	9	9 9 9	9 9	0	9		0	9	9 9	9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	g g g g g g g g g g g g g g g g g g g	0 0 0	0 0 0 0	9	-	0 0	9	2 2	0 0	0	0 0 0	0	9	9	-
	Control from Section 2015 Public Statements Public Statements Public Statements Public Statements Facility St	0 0 0	0 0	9 9	9	9	9 9 9	9 9	0	9		0	9	9 9	9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	g g g g g g g g g g g g g g g g g g g	0 0 0	0 0 0 0	9	-	0 0	9	2 2	0 0	0	0 0 0	0	9	9	-
	Control from Section 2015 Public Statements Public Statements Public Statements Public Statements Facility St	0 0 0	0 0	9 9	9	9	9 9 9	9 9	0	9		0	9	9 9	9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	g g g g g g g g g g g g g g g g g g g	0 0 0	0 0 0 0	9	-	0 0	9	2 2	0 0	0	0 0 0	0	9	9	-
	Control from Section 2015 Public Statements Public Statements Public Statements Public Statements Facility St	0 0 0	0 0	9 9	9	9	9 9 9	9 9	0	9		0	9	9 9	9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	g g g g g g g g g g g g g g g g g g g	0 0 0	0 0 0 0	9	-	0 0	9	2 2	0 0	0	0 0 0	0	9	9	-



2023 EU-wide Stress Test: Securitisations

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



2023 EU-wide Stress Test: Risk exposure amounts

	Actual	Baseline scenario			ı		
(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Risk exposure amount for credit risk	8,871	8,871	8,871	8,871	8,995	9,063	9,071
Risk exposure amount for securitisations and re-securitisations	0	0	0	0	0	0	0
Risk exposure amount other credit risk	8,871	8,871	8,871	8,871	8,995	9,063	9,071
Risk exposure amount for market risk	6,986	6,986	6,986	6,986	9,656	9,656	9,656
Risk exposure amount for operational risk	720	720	720	720	720	720	720
Other risk exposure amounts	629	629	629	629	629	629	629
Total risk exposure amount	17,206	17,206	17,206	17,206	20,000	20,068	20,076
Total Risk exposure amount (transitional)	17,206	17,206	17,206	17,206	20,000	20,068	20,076
Total Risk exposure amount (fully loaded)	17,206	17,206	17,206	17,206	20,000	20,068	20,076



		IFRS 9 first implementation	Actual	Baseline Scenario		Adverse Scenario			
	(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
A	OWN FUNDS		3,697	3,656	3,623	3,592	2,629	2,557	2,587
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		3,697	3,656	3,623	3,592	2,629	2,557	2,587
A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		561	561	561	561	561	561	561
A.1.1.1	of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0
A.1.2	Retained earnings		-27	-68	-101	-132	-1,054	-1,126	-1,096
A.1.3	Accumulated other comprehensive income		0	0	0	0	-25	-25	-25
A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		0	0	0	0	-1	-1	-1
A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		0	0	0	0	-24	-24	-24
A.1.3.3	Other OCI contributions		0	0	0	0	0	0	0
A.1.4	Other Reserves		3,208	3,208	3,208	3,208	3,208	3,208	3,208
A.1.5	Funds for general banking risk		32	32	32	32	32	32	32
A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	0
A.1.7	Adjustments to CET1 due to prudential filters		-13	-13	-13	-13	-29	-29	-29
A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-13	-13	-13	-13	-29	-29	-29
A.1.7.2	Cash flow hedge reserve		0	0	0	0	0	0	0
A.1.7.3	Other adjustments		0	0	0	0	0	0	0
A.1.8	(-) Intangible assets (including Goodwill)		-65	-65	-65	-65	-65	-65	-65
A.1.8.1	of which: Goodwill (-)		-65	-65	-65	-65	-65	-65	-65
A.1.8.2	of which: Software assets (-)		0	0	0	0	0	0	0
A.1.8.3	of which: Other intangible assets (-)		0	0	0	0	0	0	0
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		0	0	0	0	0	0	0
A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		0	0	0	0	0	0	0
A.1.11	(-) Defined benefit pension fund assets		0	0	0	0	0	0	0
A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0
A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0



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



			IFRS 9 first implementation	Actual	Baseline Scenario		Adverse Scenario			
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.22.2.3	of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
	A.1.22.2.4	of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items		0	0	0	0	0	0	0
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		0	0	0	0	0	0	0
	A.2.1	Additional Tier 1 Capital instruments		0	0	0	0	0	0	0
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		3,697	3,656	3,623	3,592	2,629	2,557	2,587
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		0	0	0	0	0	0	0
	A.4.1	Tier 2 Capital instruments		0	0	0	0	0	0	0
	A.4.2	Other Tier 2 Capital components and deductions		0	0	0	0	0	0	0
	A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		0	0	0	0	0	0	0
	В	TOTAL RISK EXPOSURE AMOUNT		17,206	17,206	17,206	17,206	20,000	20,068	20,076
TOTAL RISK EXPOSURE AMOUNT	B.1	of which: Transitional adjustments included		0	0	0	0	0	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	C.1	Common Equity Tier 1 Capital ratio		21.49%	21.25%	21.06%	20.88%	13.14%	12.74%	12.89%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		21.49%	21.25%	21.06%	20.88%	13.14%	12.74%	12.89%
	C.3	Total Capital ratio		21.49%	21.25%	21.06%	20.88%	13.14%	12.74%	12.89%
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		3,697	3,656	3,623	3,592	2,629	2,557	2,587
Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		3,697	3,656	3,623	3,592	2,629	2,557	2,587
	D.3	TOTAL CAPITAL (fully loaded)		3,697	3,656	3,623	3,592	2,629	2,557	2,587



			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	E.1	Common Equity Tier 1 Capital ratio		21.49%	21.25%	21.06%	20.88%	13.14%	12.74%	12.89%
CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio		21.49%	21.25%	21.06%	20.88%	13.14%	12.74%	12.89%
	E.3	Total Capital ratio		21.49%	21.25%	21.06%	20.88%	13.14%	12.74%	12.89%
	H.1	Total leverage ratio exposures (transitional)		45,617	45,617	45617	45617	45617	45617	45617
Loverness ratios (94)	H.2	Total leverage ratio exposures (fully loaded)		45,617	45,617	45617	45617	45617	45617	45617
Leverage ratios (%)	Н.3	Leverage ratio (transitional)		8.10%	8.01%	7.94%	7.87%	5.76%	5.60%	5.67%
	H.4	Leverage ratio (fully loaded)		8.10%	8.01%	7.94%	7.87%	5.76%	5.60%	5.67%
	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		0.48%	1.17%	1.17%	1.17%	1.17%	1.17%	1.17%
Transitional combined buffer	P.3	O-SII buffer		0.00%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
requirements (%)	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer		2.98%	3.92%	3.92%	3.92%	3.92%	3.92%	3.92%
	R.1	Pillar 2 capital requirement		4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
	R.1.1	of which: CET1		2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%
	R.1.2	of which: AT1		0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
Pillar 2 (%)	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%
	R.2.1	of which: CET1		6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		14.98%	15.92%	15.92%	15.92%	15.92%	15.92%	15.92%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		9.73%	10.67%	10.67%	10.67%	10.67%	10.67%	10.67%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		3,697						
Memorandum items	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17								
related to the application of IFRS-17 for banks with insurance subsidiaries or	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS- 17		17,206						
participations	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17								
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17		21.49%						



2023 EU-wide Stress Test: P&L

	Actual	Baseline scenario		Adverse scenario			
(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	-60	-79	-56	-50	-140	-88	-81
Interest income	1,924	11,889	10,503	8,454	15,129	13,693	10,744
Interest expense	-1,984	-11,968	-10,559	-8,504	-15,269	-13,781	-10,824
Dividend income	0	0	0	0	0	0	0
Net fee and commission income	397	397	397	397	172	351	517
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	108	77	77	77	-252	22	9
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					0		
Other operating income not listed above, net	113	113	113	113	113	113	113
Total operating income, net	559	509	531	538	-106	398	558
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	0	-2	-1	-1	-12	-1	-1
Other income and expenses not listed above, net	-518	-548	-563	-568	-990	-543	-607
Profit or (-) loss before tax from continuing operations	40	-41	-33	-31	-1,107	-146	-51
Tax expenses or (-) income related to profit or loss from continuing operations	-33	0	0	0	0	0	0
Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	0						
Profit or (-) loss for the year	7	-41	-33	-31	-1,107	-146	-51
Amount of dividends paid and minority interests after MDA-related adjustments	0	0	0	0	-80	-74	-82
Attributable to owners of the parent net of estimated dividends	7	-41	-33	-31	-1,028	-72	31
Memo row: Impact of one-off adjustments		0	0	0	0	0	0
Total post-tax MDA-related adjustment		0	0	0	80	74	82
Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17					·		



Issuance of CET 1 InstruRaising of capital instrumen

Repayment of CET1 capital,

Conversion to CET1 of hybrid instruments (+)

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

(min Eur)	
uments 01 January to 31 March 2023	Impact on Common Equity Tier 1
nts eligible as CET1 capital (+)	0
l, buybacks (-)	0

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

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