

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

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.



Key Metrics

(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
Available capital (amounts)				
Common Equity Tier 1 (CET1) capital - transitional period	9,046	8,568	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	9,046	8,568	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	9,046	8,568	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	9,046	8,568	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	9,046	8,568	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	9,046	8,568	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)				
Total risk-weighted assets	43,804	43,194	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	43,804	43,194	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios				
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	20.65%	19.84%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.65%	19.84%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	20.65%	19.84%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.65%	19.84%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	20.65%	19.84%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.65%	19.84%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio				
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	87,263	87,900	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	10.37%	9.75%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	9,046	8,568	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	9,046	8,568	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	87,263	87,900	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	87,263	87,900	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	10.4%	9.8%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	10.4%	9.8%	C 47.00 (r330,c010)	



Capital

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Defined benefit pension fund assets Reciprocal cross holdings in CET1 Capital Excess deduction from AT1 items over AT1 Capital Deductions related to assets which can alternatively be subject to a 1.250% risk weight Which: from securitisation positions (-) Roldings of CET1 capital instruments of financial sector entities where the institution does not a significant investment Deductible DTAs that rely on future profitability and arise from temporary differences Roldings of CET1 capital instruments of financial sector entities where the institution has a ficant investment Amount exceding the 17.65% threshold Rodditional deductions of CET1 Capital due to Article 3 CRR 1 capital elements or deductions - other Resitional adjustments Resitional adjustments due to grandfathered CET1 Capital instruments (+/-) Resitional adjustments due to additional minority interests (+/-)	0 0	0 0 0 0 0 -201 0 0 0 -358	C 01.00 (r430,c010) C 01.00 (r440,c010) C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010) C 01.00 (r460,c010) C 01.00 (r490,c010) C 01.00 (r500,c010) C 01.00 (r524,c010) C 01.00 (r529,c010) CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	Articles 4(122), 36(1) point (g) and 44 of CRR Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR. Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR Article 48 of CRR Article 3 CRR - Articles 483(1) to (3), and 484 to 487 of CRR
Reciprocal cross holdings in CET1 Capital Excess deduction from AT1 items over AT1 Capital Deductions related to assets which can alternatively be subject to a 1.250% risk weight Which: from securitisation positions (-) Roldings of CET1 capital instruments of financial sector entities where the institution does not a significant investment Reductible DTAs that rely on future profitability and arise from temporary differences Roldings of CET1 capital instruments of financial sector entities where the institution has a ficant investment Remount exceding the 17.65% threshold Redditional deductions of CET1 Capital due to Article 3 CRR I capital elements or deductions - other Resitional adjustments Resitional adjustments due to grandfathered CET1 Capital instruments (+/-) Resitional adjustments due to additional minority interests (+/-)	0 0	0 0 0 0 0 -201 0 0 0 -358	C 01.00 (r430,c010) C 01.00 (r440,c010) C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010) C 01.00 (r460,c010) C 01.00 (r490,c010) C 01.00 (r500,c010) C 01.00 (r524,c010) C 01.00 (r529,c010) CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	Articles 4(122), 36(1) point (g) and 44 of CRR Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR. Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR Article 48 of CRR Article 3 CRR - Articles 483(1) to (3), and 484 to 487 of CRR
Deductions related to assets which can alternatively be subject to a 1.250% risk weight which: from securitisation positions (-) It is a significant investment of financial sector entities where the institution does not a significant investment obeductible DTAs that rely on future profitability and arise from temporary differences doldings of CET1 capital instruments of financial sector entities where the institution has a fificant investment amount exceding the 17.65% threshold additional deductions of CET1 Capital due to Article 3 CRR 1 capital elements or deductions - other sitional adjustments due to grandfathered CET1 Capital instruments (+/-) ansitional adjustments due to additional minority interests (+/-)	0 0	0 0 0 0 -201 0 0 0 -358	C 01.00 (r440,c010) C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010) C 01.00 (r460,c010) C 01.00 (r490,c010) C 01.00 (r500,c010) C 01.00 (r510,c010) C 01.00 (r524,c010) C 01.00 (r529,c010) CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR. Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR Article 48 of CRR Article 3 CRR - Articles 483(1) to (3), and 484 to 487 of CRR
Deductions related to assets which can alternatively be subject to a 1.250% risk weight which: from securitisation positions (-) Roldings of CET1 capital instruments of financial sector entities where the institution does not a significant investment Deductible DTAs that rely on future profitability and arise from temporary differences Roldings of CET1 capital instruments of financial sector entities where the institution has a afficant investment Amount exceeding the 17.65% threshold Rodditional deductions of CET1 Capital due to Article 3 CRR I capital elements or deductions - other Resitional adjustments Ransitional adjustments due to grandfathered CET1 Capital instruments (+/-) Ransitional adjustments due to additional minority interests (+/-)	0 0	0 0 0 -201 0 0 0 -358	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010) C 01.00 (r460,c010) C 01.00 (r480,c010) C 01.00 (r500,c010) C 01.00 (r510,c010) C 01.00 (r524,c010) C 01.00 (r529,c010) CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR. Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR Article 48 of CRR - Articles 483(1) to (3), and 484 to 487 of CRR
which: from securitisation positions (-) foldings of CET1 capital instruments of financial sector entities where the institution does not a significant investment beductible DTAs that rely on future profitability and arise from temporary differences foldings of CET1 capital instruments of financial sector entities where the institution has a ficant investment amount exceding the 17.65% threshold additional deductions of CET1 Capital due to Article 3 CRR 1 capital elements or deductions - other sistional adjustments ansitional adjustments due to grandfathered CET1 Capital instruments (+/-) ansitional adjustments due to additional minority interests (+/-)	0 0	0 0 -201 0 0 0 -358	C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010) C 01.00 (r460,c010) C 01.00 (r480,c010) C 01.00 (r490,c010) C 01.00 (r500,c010) C 01.00 (r510,c010) C 01.00 (r524,c010) C 01.00 (r529,c010) CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR. Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR Article 48 of CRR Article 3 CRR - Articles 483(1) to (3), and 484 to 487 of CRR
doldings of CET1 capital instruments of financial sector entities where the institution does not a significant investment deductible DTAs that rely on future profitability and arise from temporary differences doldings of CET1 capital instruments of financial sector entities where the institution has a afficant investment amount exceding the 17.65% threshold diditional deductions of CET1 Capital due to Article 3 CRR 1 capital elements or deductions - other assitional adjustments ansitional adjustments due to grandfathered CET1 Capital instruments (+/-) ansitional adjustments due to additional minority interests (+/-)	0 0	0 -201 0 0 0 -358	C 01.00 (r480,c010) C 01.00 (r490,c010) C 01.00 (r500,c010) C 01.00 (r510,c010) C 01.00 (r524,c010) C 01.00 (r529,c010) CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR Article 48 of CRR
e a significant investment Deductible DTAs that rely on future profitability and arise from temporary differences doldings of CET1 capital instruments of financial sector entities where the institution has a difficant investment amount exceding the 17.65% threshold diditional deductions of CET1 Capital due to Article 3 CRR 1 capital elements or deductions - other distitutional adjustments densitional adjustments due to grandfathered CET1 Capital instruments (+/-) densitional adjustments due to additional minority interests (+/-)	0 0	-201 0 0 0 -358	C 01.00 (r490,c010) C 01.00 (r500,c010) C 01.00 (r510,c010) C 01.00 (r524,c010) C 01.00 (r529,c010) CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR Article 48 of CRR - Articles 483(1) to (3), and 484 to 487 of CRR
doldings of CET1 capital instruments of financial sector entities where the institution has a ificant investment amount exceding the 17.65% threshold additional deductions of CET1 Capital due to Article 3 CRR 1 capital elements or deductions - other assitional adjustments ansitional adjustments due to grandfathered CET1 Capital instruments (+/-) ansitional adjustments due to additional minority interests (+/-)	0 0	0 0 0 -358	C 01.00 (r500,c010) C 01.00 (r510,c010) C 01.00 (r524,c010) C 01.00 (r529,c010) CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR Article 48 of CRR - Articles 483(1) to (3), and 484 to 487 of CRR
ificant investment Immount exceding the 17.65% threshold Idditional deductions of CET1 Capital due to Article 3 CRR I capital elements or deductions - other Issitional adjustments Insitional adjustments due to grandfathered CET1 Capital instruments (+/-) Insitional adjustments due to additional minority interests (+/-)	0 0 0 -78 0 0	0 0 -358	C 01.00 (r510,c010) C 01.00 (r524,c010) C 01.00 (r529,c010) CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	Article 48 of CRR Article 3 CRR - Articles 483(1) to (3), and 484 to 487 of CRR
ansitional adjustments due to additional minority interests (+/-)	0 0 -78 0 0	-358 0	C 01.00 (r524,c010) C 01.00 (r529,c010) CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	Article 3 CRR - Articles 483(1) to (3), and 484 to 487 of CRR
1 capital elements or deductions - other assitional adjustments ansitional adjustments due to grandfathered CET1 Capital instruments (+/-) ansitional adjustments due to additional minority interests (+/-)	0 -78 0 0	-358 0	C 01.00 (r529,c010) CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	Articles 483(1) to (3), and 484 to 487 of CRR
ensitional adjustments ensitional adjustments due to grandfathered CET1 Capital instruments (+/-) ensitional adjustments due to additional minority interests (+/-)	-78 0 0	0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	Articles 483(1) to (3), and 484 to 487 of CRR
ansitional adjustments due to grandfathered CET1 Capital instruments (+/-) ansitional adjustments due to additional minority interests (+/-)	0 0			Articles 483(1) to (3), and 484 to 487 of CRR
ansitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r220,c010)	
	0			
how two politicanal adjustments to CET1 Canital () ()		0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
her transitional adjustments to CET1 Capital (+/-)	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
ITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	C 01.00 (r530,c010)	Article 61 of CRR
tional Tier 1 Capital instruments	0	0	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	
er Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r748,c010) + C 01.00 (r748,c010)	
tional Tier 1 transitional adjustments	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
R 1 CAPITAL (net of deductions and after transitional adjustments)	9,046	8,568	C 01.00 (r015,c010)	Article 25 of CRR
R 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	C 01.00 (r750,c010)	Article 71 of CRR
2 Capital instruments	0	0	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
er Tier 2 Capital components and deductions	0	0	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
2 transitional adjustments	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
AL RISK EXPOSURE AMOUNT	43,804	43,194	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
which: Transitional adjustments included	0	0	C 05.01 (r010;c040)	
MMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	20.65%	19.84%	CA3 {1}	-
R 1 CAPITAL RATIO (transitional period)	20.65%	19.84%	CA3 {3}	-
AL CAPITAL RATIO (transitional period)	20.65%	19.84%	CA3 {5}	-
MMON EQUITY TIER 1 CAPITAL (fully loaded)	9,046	8,568	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
MMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	20.65%			-
ljustments to CET1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c010)	
	0	0	C 05.01 (r440,c020)	
ljustments to AT1 due to IFRS 9 transitional arrangements				
ijustments to AT1 due to IFRS 9 transitional arrangements ijustments to T2 due to IFRS 9 transitional arrangements	n	0	1	
R 1 2 C 2 C 2 C 2 C 2 C 2 C 2 C 2 C 2 C 2	L CAPITAL (net of deductions and after transitional adjustments) Capital (net of deductions and after transitional adjustments) Capital instruments Tier 2 Capital components and deductions cransitional adjustments RISK EXPOSURE AMOUNT nich: Transitional adjustments included ION EQUITY TIER 1 CAPITAL RATIO (transitional period) L CAPITAL RATIO (transitional period) CAPITAL RATIO (transitional period) ION EQUITY TIER 1 CAPITAL (fully loaded) ION EQUITY TIER 1 CAPITAL RATIO (fully loaded)	t CAPITAL (net of deductions and after transitional adjustments) 2 CAPITAL (net of deductions and after transitional adjustments) 3 Capital instruments 4 CAPITAL (net of deductions and after transitional adjustments) 5 Capital instruments 5 Capital components and deductions 6 Capital components and deductions 7 Capital components and deductions 8 Capital components and deductions 9 Capital components and deductions 10 Capital components and deductions 10 Capital components and deductions 11 Capital components and deductions 12 Capital components and deductions 13 Capital components and deductions 14 Capital components and deductions 15 Capital components and deductions 16 Capital components included 17 Capital components included 18 Capital components included 19 Capital components included 20 Capi	L CAPITAL (net of deductions and after transitional adjustments) 2 CAPITAL (net of deductions and after transitional adjustments) 3 0 0 Capital instruments 4 0 0 Capital components and deductions 5 0 0 Capital components and deductions 5 0 0 Capital components and deductions 6 0 0 Capital components and deductions 7 0 0 Capital components and deductions 8 0 0 Capital components and deductions 9 0 0 1	CAPITAL (net of deductions and after transitional adjustments) 9,046 8,568 C 0.00 (915,010)



Overview of Risk exposure amounts

	RW.	As	
(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	33,626	33,024	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)]-[C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	33,626	33,024	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	3,085	2,996	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r060, c260, s002) + C 08.01 (r050, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	749	808	C 02.00 (R640, c010)
Settlement risk	1	4	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	1	1	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	2,055	2,168	C 02.00 (R520, c010)
Of which the standardised approach	2,055	2,168	C 02.00 (R530, c010)
Of which IMA	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	4,286	4,194	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	C 02.00 (R600, c010)
Of which standardised approach	4,286	4,194	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	43,804	43,194	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.



2020 EU-wide Transparency Exercise P&L Citibank Holdings Ireland Limited

	As of 31/03/2020	As of 30/06/2020
(mln EUR)		
Interest income	164	304
Of which debt securities income	27	59
Of which loans and advances income	121	214
Interest expenses	57	104
(Of which deposits expenses)	33	55
(Of which debt securities issued expenses)	5	6
(Expenses on share capital repayable on demand)	0	0
Dividend income	1	1
Net Fee and commission income	264	459
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets,	1	9
net	24	165
Gains or (-) losses on financial assets and liabilities held for trading, net	-21	165
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-40	-23
Gains or (-) losses from hedge accounting, net	0	0
Exchange differences [gain or (-) loss], net	52	-68
Net other operating income /(expenses)	91	202
TOTAL OPERATING INCOME, NET	454	944
(Administrative expenses)	249	468
(Cash contributions to resolution funds and deposit guarantee schemes)		21
(Depreciation)	8	22
Modification gains or (-) losses, net	0	0
(Provisions or (-) reversal of provisions)	21	70
(Payment commitments to resolution funds and deposit guarantee schemes)		0
(Commitments and guarantees given)	13	55
(Other provisions)	8	15
Of which pending legal issues and tax litigation ¹		
Of which restructuring ¹		
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	67	343
(Financial assets at fair value through other comprehensive income)	0	0
(Financial assets at amortised cost)	67	343
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	109	21
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	85	17
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	85	17
Of which attributable to owners of the parent	85	17

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

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



Total Assets: fair value and impairment distribution

(mln EUR)	I	As of 31/03/20	20			As of 30	/06/2020		
		Fa	nir value hierar	chy		Fa	nir value hierar	chy	
ASSETS:	Carrying amount	Level 1	Level 2 Level 3		Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	16,339				18,032				IAS 1.54 (i)
Financial assets held for trading	6,459	0	6,323	136	6,271	0	6,152	119	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	279	0	148	131	193	0	113	80	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	173	0	173	0	165	0	165	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	3,656	1,509	2,107	40	3,944	1,475	2,468	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	29,225				26,746				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	0	0	0	0	0	0	0	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	5,638				5,283				
TOTAL ASSETS	61,770				60,634				IAS 1.9(a), IG 6

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

(mln I	EUR)		А	s of 31/03/20	20									
		Gross carry	ying amount		Accu	Accumulated impairment			ss carrying amo	ount	Accui	mulated impair		
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	References
Financial assets at fair value	Debt securities	3,659	0	0	-2	0	0	3,948	0	0	-5	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	through other Loans and advances		0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Debt securities Financial assets at		0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	27,383	1,807	138	-25	-70	-8	23,963	2,919	203	-111	-202	-26	Annex V.Part 1.32, 44(a)

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



Breakdown of liabilities

Citibank Holdings Ireland Limited

(mln EUR)

	Carrying	amount	
LIABILITIES:	As of 31/03/2020	As of 30/06/2020	References
Financial liabilities held for trading	5,790	5,644	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	33	45	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	42,527	42,025	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	6	3	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	319	347	IAS 37.10; IAS 1.54(I)
Tax liabilities	71	63	IAS 1.54(n-o)
Share capital repayable on demand	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	3,580	3,296	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	Annex V Part 1.29
TOTAL LIABILITIES	52,325	51,422	IAS 1.9(b);IG 6
TOTAL EQUITY	9,445	9,211	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	61,770	60,634	IAS 1.IG6

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



Breakdown of liabilities

Citibank Holdings Ireland Limited

(mln EUR)

		Carrying	g amount				
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 31/03/2020	As of 30/06/2020	References			
Derivatives		5,565	5,312	IFRS 9.BA.7(a); CRR Annex II			
Short positions	Equity instruments	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5			
Short positions	Debt securities	232	334	Annex V.Part 1.31			
	Central banks	478	303	Annex V.Part 1.42(a), 44(c)			
	of which: Current accounts / overnight deposits	474	207	ECB/2013/33 Annex 2.Part 2.9.1			
	General governments	191	169	Annex V.Part 1.42(b), 44(c)			
	of which: Current accounts / overnight deposits	191	169	ECB/2013/33 Annex 2.Part 2.9.1			
	Credit institutions	13,934	14,251	Annex V.Part 1.42(c),44(c)			
Donosito	of which: Current accounts / overnight deposits	5,190	4,497	ECB/2013/33 Annex 2.Part 2.9.1			
Deposits	Other financial corporations	4,865	4,828	Annex V.Part 1.42(d),44(c)			
	of which: Current accounts / overnight deposits	4,093	4,406	ECB/2013/33 Annex 2.Part 2.9.1			
	Non-financial corporations	19,986	19,527	Annex V.Part 1.42(e), 44(c)			
	of which: Current accounts / overnight deposits	17,965	17,074	ECB/2013/33 Annex 2.Part 2.9.1			
	Households	593	685	Annex V.Part 1.42(f), 44(c)			
	of which: Current accounts / overnight deposits	498	617	Annex V.Part 1.42(f), 44(c)			
Debt securities issued		0	0	Annex V.Part 1.37, Part 2.98			
Of which: Subordin	nated Debt securities issued	0	0	Annex V.Part 1.37			
Other financial liabilities		2,512	2,306	Annex V.Part 1.38-41			
TOTAL FINANCIAL LIABILITIES		48,356	47,716				



Market Risk

								Citibalik	riolulitys	ireland Lim	iiteu											
	SA					I	М]	[M					
			VaR (Memoran	dum item)	STRESSED VaR (Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PR	RICE RISKS (HARGE FOR (VaR (Memora	andum item)	STRESSED VaR (M	lemorandum iten	INCREMEN DEFAULT A MIGRATION CAPITAL CH	AND RISK		ICE RISKS C ARGE FOR C		
(mln EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE	MEACURE	TOTAL RISK EXPOSURE AMOUNT		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST	12 WEEKS AVERAGE MEASURE	LAST EASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
(IIIII LON)	As of 31/03/2020	As of 30/06/2020				As of 31,	/03/2020						, 37		, 2/	As of 30	/06/2020					
Traded Debt Instruments	1,367	1,515 521 994	0	0	0	0							0	0	0		0					
Of which: General risk	478 889	521		0	0	0							0	0	0		0					
Of which: Specific risk Equities	889	994 0			0	0							0	0	0		0					
Of which: General risk	0	l				0							0				0					
Of which: Specific risk	0	Ö	Ö	Ö	Ö	0							Ŏ		0		Ö					
Foreign exchange risk	687	653	0	0	0	0							0	0	0		0					
Commodities risk	0	0	0	0	0	0							0	0	0		0					
Total	2,055	2,168	0	0	0	0] 0	0	0	0	0	0	0	0] 0	0	0 0)	0	0	<u> </u>	0

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



Credit Risk - Standardised Approach

Citibank Holdings Ireland Limited

					Standardis	ed Approach							
			As of 31	1/03/2020		As of 30/06/2020							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure	Exposure Value	1 Risk exposure amount	Value adjustments a				
	(mln EUR, %)												
	Central governments or central banks	18,894	19,605	510		21,131	21,748	467					
	Regional governments or local authorities	103	103	0		101	101	0					
	Public sector entities	815	711	116		1,123	1,035	237					
	Multilateral Development Banks	381	371	69		416	412	65					
	International Organisations Institutions Corporates	22	22	0		21	21	0					
		6,502	6,156	2,680		6,794	6,422	2,916					
		51,856	32,123	28,671		51,696	31,091	27,921					
	of which: SME	384	335	335		335	281	287					
	Retail	5	5	3		5	4	3					
onsolidated data	of which: SME	3	3	2		3	2	2					
nisolidated data	Secured by mortgages on immovable property	527	469	469		215	177	177					
	of which: SME	0	0	0		0	0	0					
	Exposures in default	125	120	180	0	99	94	141					
	Items associated with particularly high risk	1,749	1,502	2,253		2,597	1,891	2,837					
	Covered bonds	0	0	0		0	0	0					
	Claims on institutions and corporates with a ST credit assessment	2,105	1,880	1,722		1,472	1,274	1,197					
	Collective investments undertakings (CIU)	0	0	0		0	0	0					
	Equity	0	0	0		0	0	0					
	Other exposures	23	23	14		42	42	33					
	Standardised Total ²	83,107	63,088	36,687	148	85,7	L3 64,	314 35,996	42				

					Standardise	ed Approach			
			As of 3:	L/03/2020			As of 30	0/06/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	1,708	2,042	0		1,715	2,027	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	245	180	36		367	302	60	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	606	430	143		742	565	163	
	Corporates	11,637	6,276	4,706		11,659	6,015	4,703	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
ED A NICE	of which: SME	0	0	0		0	0	0	
FRANCE	Secured by mortgages on immovable property	70	51	51		70	68	68	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	463	409	613		355	263	395	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	233	227	225		9	8	8	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	1	
	Standardised Total ²				31				25

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

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

		A,185										
			As of 3	1/03/2020			As of 30	/06/2020				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(mln EUR, %)											
	Central governments or central banks	4,185	4,365	0		5,160	5,325	0				
	Regional governments or local authorities	0	0	0		0	0	0				
	Public sector entities	160	160	0		154	154	0				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	360	333	17		267	265	16				
	Corporates	4,736	2,686	2,276		4,910	2,613	2,202				
	of which: SME	0	0	0		0	0	0				
	Retail	0	0	0		0	0	0				
CEDMANN	of which: SME	0	0	0		0	0	0				
GERMANY	Secured by mortgages on immovable property	0	0	0		0	0	0				
	of which: SME	0	0	0		0	0	0				
	Exposures in default	32	32	47	0	32	32	47	0			
	Items associated with particularly high risk	141	128	192		152	119	178				
	Covered bonds	0	0	0		0	0	0				
	Claims on institutions and corporates with a ST credit assessment	121	106	100		138	118	110				
	Collective investments undertakings (CIU)	0	0	0		0	0	0				
	Equity	0	0	0		l o	0	0				
	Other exposures	0	0	0		0	0	0				
	Standardised Total ²				9		-		22			

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

		exposures, but includes genera	ar credit risk adjustments.						
					Standardise	ed Approach			
			As of 31	/03/2020			As of 30,	/06/2020	
	(mln EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	5,610	5,621	0		6,005	6,005	0	
	Regional governments or local authorities	0	0			0	0,003		
	Public sector entities	152	152	30		150	149	30	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	140	140	29		16	16	10	
	Corporates	2,343	1,731	1,711		2,783	1,827	1,778	
	of which: SME	2	1	1		2	1	1	
	Retail	0	0	0		0	0	0	
NETHEDI ANDC	of which: SME	0	0	0		0	0	0	
NETHERLANDS	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	238	216	324		381	228	342	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		1	1	2	
	Standardised Total ²				9				28

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



Credit Risk - Standardised Approach

					Standardise	ed Approach			
			As of 31	/03/2020			As of 30	0/06/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %) Central governments or central banks Regional governments or local authorities	993	1,106 0	0		974 0	1,070	0	
	Public sector entities Multilateral Development Banks	15 0	2 0	0 0		0	2 0	0	
	International Organisations Institutions Corporates	0 1,469 4,811	0 1,435 3,411	0 617 3,356		0 1,231 4,608	0 1,191 3,051	0 523 2,996	
	of which: SME Retail of which: SME	1 0	1 0	1 0 0		3 0	2 0	0	
UNITED KINGDOM	Secured by mortgages on immovable property of which: SME	8 0	8 0	8 0		9	9 0	9	
	Exposures in default Items associated with particularly high risk Covered bonds	7 70 0	7 59 0	11 88 0	0	0 94 0	75 0	0 113 0	0
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	882 0 0	877 0 0	647 0 0		685 0 0	570 0 0	484 0 0	
	Other exposures Standardised Total ²	(1) Original expecture, unlike Exp	0	0	10	1	1	1	89
		(2) Total value adjustments and exposures, but includes genera	provisions per country of counte	taking into account any effect duerparty excludes those for securis	stisation exposures, additional va	aluation adjustments (AVAs) and	other own funds reductions re	elated to the	
			As of 31,	/03/2020	Standardise	ed Approach	As of 30	0/06/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %) Central governments or central banks Regional governments or local authorities	990	989 1	0 0		1,152 1	1,151 1	1 0	
	Public sector entities Multilateral Development Banks International Organisations	100 0 0	100 0 0	20 0 0		101 0 0	101 0 0	20 0 0	
	Institutions Corporates of which: SME	2,339 2,561 0	2,284 1,810 0	987 1,576 0		2,456 2,642 0	2,388 1,867 0	1,094 1,596 0	
UNITED STATES	Retail of which: SME Secured by mortgages on immovable property	0 0	0 0	0 0		0 0	0 0	0 0	
	of which: SME Exposures in default	0 0	0 0	0 0	0	0 0	0 0	0 0	0
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0 131	8 0 62	11 0 37		113 0 52	72 0 35	0 31	
	Collective investments undertakings (CIU) Equity Other exposures	0 0 0	0 0 0	0 0 0		0 0 0	0 0 0	0 0 0	
	Standardised Total ²	(1) Original exposure, unlike Exp (2) Total value adjustments and		taking into account any effect du				elated to the	23
		exposures, but includes genera	al credit risk adjustments.			ed Approach			
			As of 31,	/03/2020			As of 30	0/06/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %) Central governments or central banks Regional governments or local authorities	2 103	6 103	Risk exposure amount 0 0		4 101	8 101	Risk exposure amount 0 0	
	Central governments or central banks	2	6	0 0 9 0		4	8	Risk exposure amount 0 0 10 0 0	
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	2 103 43 0	6 103	Risk exposure amount 0 0 0 9 0 22 2,620 0		4 101	8 101	Risk exposure amount 0 0 0 10 0 32 2,521 0	
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME	2 103 43 0 0 124 3,997 0 0	6 103 43 0 0 112 2,651 0 0	0 0 9 0 0 0 22 2,620 0		4 101 52 0 0 198 3,976 0	8 101 52 0 0 186	0 0 10 0 0 0 32 2,521 0 0	
SPAIN	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default	2 103 43 0 0 124 3,997 0 0 0 447 0	6 103 43 0 0 112 2,651 0 0 0 408 0	0 0 9 0 0 22 2,620 0 0 0 408		4 101 52 0 0 198 3,976 0 0 0 133	8 101 52 0 0 186 2,553 0 0 0 0 99	0 0 10 0 0 0 32 2,521 0 0 0 0 99	
SPAIN	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	2 103 43 0 0 124 3,997 0 0	6 103 43 0 0 112 2,651 0 0	0 0 9 0 0 0 22 2,620 0		4 101 52 0 0 198 3,976 0	8 101 52 0 0 186 2,553 0 0	0 0 10 0 0 0 32 2,521 0 0	
SPAIN	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds	2 103 43 0 0 124 3,997 0 0 0 447 0 0 109 0	6 103 43 0 0 112 2,651 0 0 0 408 0 0 94	0 0 9 0 0 22 2,620 0 0 0 408 0 0		4 101 52 0 0 198 3,976 0 0 0 133 0 0 501	8 101 52 0 0 186 2,553 0 0 0 0 99	0 0 10 0 0 0 32 2,521 0 0 0 0 99	
SPAIN	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ²	2 103 43 0 0 124 3,997 0 0 0 447 0 0 109 0 28 0 0 0 0 (1) Original exposure, unlike Exp (2) Total value adjustments and	6 103 43 0 0 112 2,651 0 0 408 0 0 94 0 28 0 0 0 0 cosure value, is reported before provisions per country of country	0 0 9 0 0 22 2,620 0 0 0 408 0 0 141 0 27 0 0	provisions ² 0 11 ue to credit conversion factors or	4 101 52 0 0 198 3,976 0 0 133 0 0 501 0 23 0 0 0 credit risk mitigation techniques	8 101 52 0 0 186 2,553 0 0 0 99 0 0 419 0 22 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 10 0 0 0 32 2,521 0 0 0 0 99 0 0 628 0 22 0	
SPAIN	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ²	2 103 43 0 0 124 3,997 0 0 0 447 0 0 0 109 0 28 0 0 0	6 103 43 0 0 112 2,651 0 0 408 0 0 94 0 28 0 0 0 0 cosure value, is reported before provisions per country of country	0 0 9 0 0 22 2,620 0 0 0 408 0 0 141 0 27 0 0	provisions ² 0 11 ue to credit conversion factors or stisation exposures, additional value to credit conversion factors or stisation exposures.	4 101 52 0 0 198 3,976 0 0 133 0 0 501 0 23 0 0 0 credit risk mitigation techniques	8 101 52 0 0 186 2,553 0 0 0 99 0 0 419 0 22 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 10 0 0 0 32 2,521 0 0 0 0 99 0 0 628 0 22 0	provisions ²
SPAIN	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ²	2 103 43 0 0 124 3,997 0 0 0 447 0 0 109 0 28 0 0 0 0 (1) Original exposure, unlike Exp (2) Total value adjustments and	6 103 43 0 0 112 2,651 0 0 408 0 0 94 0 28 0 0 0 0 cosure value, is reported before provisions per country of countered cal credit risk adjustments.	0 0 9 0 0 22 2,620 0 0 0 408 0 0 141 0 27 0 0	provisions ² 0 11 ue to credit conversion factors or stisation exposures, additional value to credit conversion factors or stisation exposures.	4 101 52 0 0 198 3,976 0 0 133 0 0 501 0 23 0 0 0 credit risk mitigation techniques aluation adjustments (AVAs) and	8 101 52 0 0 186 2,553 0 0 0 99 0 0 419 0 22 0 0 0 0 0 s (e.g. substitution effects). other own funds reductions re	0 0 10 0 0 0 32 2,521 0 0 0 0 99 0 0 628 0 22 0	provisions ²
SPAIN	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ²	2 103 43 0 0 124 3,997 0 0 0 447 0 0 109 0 28 0 0 0 0 (1) Original exposure, unlike Exp (2) Total value adjustments and	6 103 43 0 0 112 2,651 0 0 408 0 0 94 0 28 0 0 0 0 cosure value, is reported before provisions per country of countered cal credit risk adjustments.	0 0 9 0 0 22 2,620 0 0 408 0 0 141 0 27 0 0 0 taking into account any effect duerparty excludes those for securis	provisions ² 0 11 ue to credit conversion factors or stisation exposures, additional value to credit conversion factors or stisation exposures.	4 101 52 0 0 198 3,976 0 0 133 0 0 501 0 23 0 0 0 credit risk mitigation techniques aluation adjustments (AVAs) and	8 101 52 0 0 186 2,553 0 0 0 99 0 0 419 0 22 0 0 0 0 0 s (e.g. substitution effects). other own funds reductions re	0 0 10 0 0 0 32 2,521 0 0 0 0 99 0 0 0 628 0 22 0 0	provisions ²
SPAIN	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² (mln EUR, %) Central governments or central banks	2 103 43 0 0 124 3,997 0 0 0 447 0 0 109 0 28 0 0 0 0 (1) Original exposure, unlike Exp (2) Total value adjustments and exposures, but includes general	6 103 43 0 0 112 2,651 0 0 408 0 0 94 0 28 0 0 0 0 cosure value, is reported before provisions per country of country all credit risk adjustments.	0 0 9 0 0 22 2,620 0 0 408 0 0 141 0 27 0 0 0 taking into account any effect duerparty excludes those for securis	provisions ² 0 11 ue to credit conversion factors or stisation exposures, additional value adjustments and	4 101 52 0 0 198 3,976 0 0 133 0 0 501 0 23 0 0 0 credit risk mitigation techniques aluation adjustments (AVAs) and acted Approach	8 101 52 0 0 186 2,553 0 0 0 99 0 0 419 0 22 0 0 0 0 s (e.g. substitution effects). other own funds reductions re	0 0 10 0 0 32 2,521 0 0 0 99 0 0 628 0 22 0 0 0	provisions ² 0 Value adjustments and
SPAIN	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² (min EUR, %)	2 103 43 0 0 124 3,997 0 0 0 447 0 0 109 0 28 0 0 0 0 (1) Original exposure, unlike Exp (2) Total value adjustments and exposures, but includes general	6 103 43 0 0 112 2,651 0 0 408 0 0 94 0 28 0 0 0 0 cosure value, is reported before provisions per country of country all credit risk adjustments.	0 0 9 0 0 22 2,620 0 0 408 0 0 141 0 27 0 0 0 taking into account any effect duerparty excludes those for securis	provisions ² 0 11 ue to credit conversion factors or stisation exposures, additional value adjustments and	4 101 52 0 0 198 3,976 0 0 133 0 0 501 0 23 0 0 0 credit risk mitigation techniques aluation adjustments (AVAs) and acted Approach	8 101 52 0 0 186 2,553 0 0 0 99 0 0 419 0 22 0 0 0 0 s (e.g. substitution effects). other own funds reductions re	0 0 10 0 0 32 2,521 0 0 0 99 0 0 628 0 22 0 0 0	provisions ² 0 Value adjustments and
SPAIN	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	2 103 43 0 0 124 3,997 0 0 0 447 0 0 109 0 28 0 0 0 0 (1) Original exposure, unlike Exp (2) Total value adjustments and exposures, but includes general exposures, but includes general exposures.	6 103 43 0 0 112 2,651 0 0 0 408 0 0 94 0 28 0 0 0 0 cosure value, is reported before provisions per country of country all credit risk adjustments. As of 31 Exposure Value 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 9 0 0 22 2,620 0 0 408 0 0 141 0 27 0 0 0 taking into account any effect duerparty excludes those for securis	provisions ² 0 11 ue to credit conversion factors or stisation exposures, additional value adjustments and	4 101 52 0 0 198 3,976 0 0 133 0 0 501 0 23 0 0 0 credit risk mitigation techniques sluation adjustments (AVAs) and sed Approach Original Exposure Original Exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8 101 52 0 0 186 2,553 0 0 0 99 0 0 419 0 222 0 0 0 0 s (e.g. substitution effects). other own funds reductions reserved. As of 30 Exposure Value 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 10 0 0 32 2,521 0 0 0 0 99 0 0 628 0 22 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and
SPAIN	Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	2 103 43 0 0 124 3,997 0 0 0 447 0 0 109 0 28 0 0 0 0 (1) Original exposure, unlike Exp (2) Total value adjustments and exposures, but includes general	6 103 43 0 0 112 2,651 0 0 408 0 0 94 0 28 0 0 0 0 cosure value, is reported before provisions per country of country all credit risk adjustments.	0 0 9 0 0 22 2,620 0 0 408 0 0 141 0 27 0 0 0 taking into account any effect duerparty excludes those for securis	provisions ² 0 11 ue to credit conversion factors or stisation exposures, additional value adjustments and	4 101 52 0 0 198 3,976 0 0 133 0 0 501 0 23 0 0 0 credit risk mitigation techniques aluation adjustments (AVAs) and acted Approach	8 101 52 0 0 186 2,553 0 0 0 99 0 0 419 0 22 0 0 0 0 s (e.g. substitution effects). other own funds reductions re	0 0 10 0 0 32 2,521 0 0 0 99 0 0 628 0 22 0 0 0	provisions ² 0 Value adjustments and
SPAIN	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME	2 103 43 0 0 124 3,997 0 0 0 447 0 0 109 0 28 0 0 0 0 (1) Original exposure, unlike Exp (2) Total value adjustments and exposures, but includes general exposures, but includes general exposures.	6 103 43 0 0 112 2,651 0 0 0 408 0 0 94 0 28 0 0 0 0 cosure value, is reported before provisions per country of country all credit risk adjustments. As of 31 Exposure Value 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 9 0 0 22 2,620 0 0 408 0 0 141 0 27 0 0 0 taking into account any effect duerparty excludes those for securis	provisions ² 0 11 ue to credit conversion factors or stisation exposures, additional value adjustments and	4 101 52 0 0 198 3,976 0 0 133 0 0 501 0 23 0 0 0 credit risk mitigation techniques sluation adjustments (AVAs) and sed Approach Original Exposure Original Exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8 101 52 0 0 186 2,553 0 0 0 99 0 0 419 0 222 0 0 0 0 s (e.g. substitution effects). other own funds reductions reserved. As of 30 Exposure Value 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 10 0 0 32 2,521 0 0 0 0 99 0 0 628 0 22 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and
SPAIN	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME	2 103 43 0 0 124 3,997 0 0 0 447 0 0 109 0 28 0 0 0 0 (1) Original exposure, unlike Exp (2) Total value adjustments and exposures, but includes general exposures, but includes general exposures.	6 103 43 0 0 112 2,651 0 0 0 408 0 0 94 0 28 0 0 0 0 cosure value, is reported before provisions per country of country all credit risk adjustments. As of 31 Exposure Value 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 9 0 0 22 2,620 0 0 408 0 0 141 0 27 0 0 0 taking into account any effect duerparty excludes those for securis	provisions ² 0 11 ue to credit conversion factors or stisation exposures, additional value adjustments and	4 101 52 0 0 198 3,976 0 0 133 0 0 501 0 23 0 0 0 credit risk mitigation techniques sluation adjustments (AVAs) and sed Approach Original Exposure Original Exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8 101 52 0 0 186 2,553 0 0 0 99 0 0 419 0 222 0 0 0 0 s (e.g. substitution effects). other own funds reductions reserved. As of 30 Exposure Value 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 10 0 0 32 2,521 0 0 0 0 99 0 0 628 0 22 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and
BERMUDA	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	2 103 43 0 0 124 3,997 0 0 0 447 0 0 109 0 28 0 0 0 0 (1) Original exposure, unlike Exp (2) Total value adjustments and exposures, but includes general exposures, but includes general exposures.	6 103 43 0 0 112 2,651 0 0 0 408 0 0 94 0 28 0 0 0 0 cosure value, is reported before provisions per country of country all credit risk adjustments. As of 31 Exposure Value 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 9 0 0 22 2,620 0 0 408 0 0 141 0 27 0 0 0 taking into account any effect duerparty excludes those for securis	provisions ² 0 11 ue to credit conversion factors or stisation exposures, additional value adjustments and	4 101 52 0 0 198 3,976 0 0 133 0 0 501 0 23 0 0 0 credit risk mitigation techniques sluation adjustments (AVAs) and sed Approach Original Exposure Original Exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8 101 52 0 0 186 2,553 0 0 0 99 0 0 419 0 222 0 0 0 0 s (e.g. substitution effects). other own funds reductions reserved. As of 30 Exposure Value 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 10 0 0 32 2,521 0 0 0 0 99 0 0 628 0 22 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and
SPAIN	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	2 103 43 0 0 124 3,997 0 0 0 0 447 0 0 109 0 28 0 0 0 0 0 (1) Original exposure, unlike Exp (2) Total value adjustments and exposures, but includes general e	6 103 43 0 0 112 2,651 0 0 0 408 0 0 94 0 28 0 0 0 0 cosure value, is reported before provisions per country of country all credit risk adjustments. Exposure Value 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 9 0 0 22 2,620 0 0 0 408 0 0 141 0 27 0 0 0 0 taking into account any effect duerparty excludes those for securis //03/2020 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	o 11 ue to credit conversion factors or estisation exposures, additional value adjustments and provisions ² Value adjustments and provisions ²	4	8 101 52 0 0 186 2,553 0 0 0 99 0 0 419 0 22 0 0 0 0 s (e.g. substitution effects). other own funds reductions	0 0 0 10 0 0 32 2,521 0 0 0 0 99 0 0 628 0 22 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and
SPAIN	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Sexposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ²	2 103 43 0 0 124 3,997 0 0 0 0 447 0 0 109 0 28 0 0 0 0 0 (1) Original exposure, unlike Exp (2) Total value adjustments and exposures, but includes general e	6 103 43 0 0 112 2,651 0 0 0 408 0 0 94 0 28 0 0 0 28 0 0 0 cosure value, is reported before provisions per country of country all credit risk adjustments. As of 31, Exposure Value 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 9 0 0 22 2,620 0 0 0 408 0 0 141 0 27 0 0 0 0 taking into account any effect duerparty excludes those for securis 703/2020 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 1 1 0 0 0 0 0 0 0	o 11 Le to credit conversion factors or stisation exposures, additional value adjustments and provisions ² Value adjustments and provisions ²	Original Exposure 4 101 52 0 0 198 3,976 0 0 133 0 0 501 0 23 0 0 0 0 credit risk mitigation techniques aluation adjustments (AVAs) and and add add Approach Original Exposure Original Exposure or credit risk mitigation techniques aluation adjustments (AVAs) and add add add add add add add add add	8 101 52 0 0 186 2,553 0 0 0 99 0 0 419 0 22 0 0 0 0 s (e.g. substitution effects). other own funds reductions reserved. Exposure Value	0 0 0 10 0 0 32 2,521 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and



Credit Risk - Standardised Approach

Citibank Holdings Ireland Limited

					Standardise	ed Approach			
			As of 31	/03/2020			As of 30	0/06/2020	
				n' t	Value adjustments and			2.1	Value adjustments and
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	provisions ²
	(mln EUR, %) Central governments or central banks	1,751	1,751	0		2,094	2,094	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0	0 3	0 1		0 4	0 4	0	
	Corporates	1,235	985	951		1,139	876	841	
	of which: SME Retail	152 2	143 2	143 1		139 2	126 2	126 1	
CZECH REPUBLIC	of which: SME Secured by mortgages on immovable property	2	2	1 0		2	2	1 0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default Items associated with particularly high risk	10 48	10 41	62	U	4 49	38	5 57	0
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0 17	0	0 8		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity Other exposures	0 0	0 0	0 0		0 0	0 0	0 0	
	Standardised Total ²	(1) Oviginal arms arms	noguro value is used to 11 C	toking into account a CC 11	7	and the state of t	a (a a substituition of		19
		(2) Total value adjustments and	provisions per country of count	taking into account any effect du erparty excludes those for securis	ue to credit conversion factors of istisation exposures, additional va	credit risk mitigation technique Aluation adjustments (AVAs) and	s (e.g. substitution effects). other own funds reductions re	elated to the	
		exposures, but includes gener	aı credit risk adjustments.		Chandaud	nd Approach			
					Standardise	ed Approach			
			As of 31	/03/2020			As of 30	0/06/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								·
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	1	1	0		2	2	0	
	Multilateral Development Banks International Organisations	0	0 0	0 0		0 0	0 0	0	
	Institutions	6	6	2		2	2	1 1,729	
	Corporates of which: SME	3,199 0	2,013 0	1,655 0		3,200 0	2,116 0	0	
01.47	Retail of which: SME	0	0 0	0 0		0 0	0 0	0	
SWITZERLAND	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME Exposures in default	6	3	4	0	6	3	4	(
	Items associated with particularly high risk Covered bonds	2	1 0	2		9	5	7	
	Claims on institutions and corporates with a ST credit assessment	13	9	5		8	8	2	
	Collective investments undertakings (CIU) Equity	0	0 0	0 0		0 0	0 0	0 0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²			taking into account any effect du					3
		(2) Total value adjustments and exposures, but includes gener		erparty excludes those for securi	istisation exposures, additional va	aluation adjustments (AVAs) and	other own funds reductions re	elated to the	
					Standardis	ed Approach			
			As of 31	/03/2020			As of 3	D/06/2020	
		Original 5		Pick ovnesume amanus	Value adjustments and	0.:	F	Dick ovnogwe owe	Value adjustments and
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	provisions ²
	(mln EUR, %) Central governments or central banks		0			0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0 0	0 0	0 0		0 0	0 0	0	
	International Organisations Institutions	0 86	0 86	0 42		0 123	0 123	0 61	
	Corporates	2,112	1,711	1,640		1,830	1,531	1,465	
	of which: SME Retail	0 0	0 0	0 0		0 0	0 0	0 0	
IRELAND	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0	
	Exposures in default Items associated with particularly high risk	4 17	2 0	3 0	0	4 184	2 144	3 216	(
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	19 0	19 0	19 0		14 0	14 0	14 0	
	Equity	0 14	0	0		0	0	0	
	Other exposures Standardised Total ²	17	17	O .	11	30	30	دع	27
		(1) Original exposure, unlike Exp	posure value, is reported before	taking into account any effect du		credit risk mitigation technique	s (e.g. substitution effects).		

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



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 31,	/03/2020					As of 30/	/06/2020		
		Ori	ginal Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

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



General governments exposures by country of the counterparty

						CI	tibank Holdings Ireland Lir							
							As of 30/06/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Austria	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Belgium	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 1 0 0 0	0 0 0 0 0 0	
[0 - 3M [Bulgaria	7 23 9 7 0 0	7 23 9 7 0 0	1 0 0 0 0 0 0	0 0 0 0 0 0	6 23 9 7 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	2 0 0 0 0 0 0 0	0 0 0 0 0 0	
Total [0 - 3M [Cyprus	46	46	1	0	45	0	0	0	0	0	0	0	12
Total [0 - 3M [Czech Republic	29 3 4 1 440 79 4	29 3 4 1 439 77 0	3 3 1 13 11 4	0 0 0 0 0 0	0 0 1 0 427 68 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Denmark	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	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 50	0 0 0 0 0 0 39 177	0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0	
[0 - 3M [Estonia							30						



General governments exposures by country of the counterparty

		Citibank Holdings Ireland Limited												
						D	As of 30/06/2020							
					and the same	Dire	ct exposures					Off half		_
	(mln EUR)		T	On balance s	sheet				Deriva	tives		Off balar	ce sheet	_
												Off-balance sh	eet exposures	
								Derivatives with p	ositive fair value	Derivatives with	n negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Finland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [France	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	93 93 35 50 106 293	0 0 0 66 66 5 241 2,797 5 271 552 584 4,511	0 0 1 0 1 4 4	1 3 5 9 96 174 43	0 0 0 0 129 0 0	0 0 0 0 0 0	60
[0 - 3M [Germany	0 152 0 0 0 0 1 153	0 152 0 0 0 0 1 153	0 0 0 0 0 0	0 0 0 0 0 0	0 152 0 0 0 0 1 153	0 0 0 0 0 0	() () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Croatia													
[0 - 3M [Greece	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0 - 3M [Hungary	41 1 341 422 75 4	1 1 336 417 71 0	0 1 1 111 0 25 4	0 0 0 0 0 0	0 0 0 230 422 50 0	41 0 0 0 0 0 0 0 41		0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	16
[0 - 3M [Ireland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0 - 3M [Italy	0 0 0 0 0 0 0 94	0 0 0 0 0 0 0 94	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 94		0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	29
[0 - 3M [Latvia	34	74				54			Ü		O .	V	23



General governments exposures by country of the counterparty

						CII	ibank Holdings Ireland L	imiteu						
							As of 30/06/2020							
						Direc	t exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balan	ice sheet	
								Derivatives with p	ositive fair value	Derivatives with	n negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Lithuania													
[0 - 3M [Luxembourg	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	() () () ()	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 4 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Malta						, and the second							
[0 - 3M [Netherlands	0 83 0 66 0 0	0 83 0 66 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 83 0 66 0 0	0 0 0 0 0 0	() () () ()	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	30
[0 - 3M [Poland													
[0 - 3M [Portugal	0 10 0 0 0 0 0	0 10 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 10 0 0 0 0 0	() () () ()	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	10
[0 - 3M [Romania	7 294 225 576 376 39 3	7 294 225 576 376 39 3	7 46 37 97 166 11 3	0 0 0 0 0 0	0 248 189 479 210 28 0	0 0 0 0 0 0	() () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Slovakia	0 40 0 0 0 0 0	0 40 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 40 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

						Ci	tibank Holdings Ireland Li							
							As of 30/06/2020							
						Direc	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	tives		Off balar	ce sheet	
								Derivatives with pos	sitive fair value	Derivatives with	n negative fair value	Off-balance sh	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	i negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading			of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
					through profit or loss	comprehensive income								
[0 - 3M [Spain	0 102 0 0 0 0 0	0 0 0 0	0 0 0 0	0 102 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 16 28 0 0 0 0	0 71 377 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	10
[0 - 3M [Sweden	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [United Kingdom	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 2	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 15 0	0 0 0 0 0 110 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Iceland	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0 - 3M [Liechtenstein				J	U	· ·	· ·					U	U .
[0 - 3M [Norway	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Australia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Canada													
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

						C	itibank Holdings Ireland Lir	mited						
							As of 30/06/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Deriva	tives		Off balan	ce sheet	
	(min 25rt)													
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Japan													
[0 - 3M [U.S.	0 567 321 0 0 0	0 567 321 0 0	0 0 0 0 0	0 0 0 0 0	0 567 321 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	2 0 0 0 0 0	0 0 0 0 0	
[10Y - more Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [China	888 0 0 0 0 0 0	888 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	888 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	2 0 0 0 0 0 0	0 0 0 0 0 0	20
[10Y - more Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Switzerland	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	57 19 0 0 0 0 0	0 0 2 0 0 0 0 0	89 3 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
Total [0 - 3M [Other advanced economies non EEA	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 7	0 0 0 0 0 0	76 0 0 0 0 0 0	0 0 0 0 0 0 0	92 0 0 0 0 0 0	0 4 0 0 0 0 1 0	0 0 0 0 0 0 0	
[0 - 3M [Other Central and eastern Europe countries non EEA			U TO	U	0		0			0		0	
[0 - 3M [Middle East	0 0 0 0 185 0 0	0 0 0 0 185 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 185 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 1 0 0	0 0 0 0 0 0	90
[0 - 3M [Latin America and the Caribbean	0 0 0 0 65 17 0	0 0 0 0 65 17 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 65 17 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	90
[10Y - more Total	1	82	82	0	0	0	82	<u>0</u>	0	0		0	0	3



General governments exposures by country of the counterparty

Citihank Holdings Ireland Limited

						C	tibank Holdings Ireland Li	imited					
							As of 30/06/2020						
						Dire	ct exposures						
	(mln EUR)			On balance sh	neet				Derivat	tives	Off balan	ce sheet	
								Derivatives with po	sitive fair value	Derivatives with negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Africa	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Others	0 0 0 0 0 0 0 0 20	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	

Notes and definitions

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

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

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

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

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, Chad, Chad, Comoros, Congo, Chad, Chad, Comoros, Congo, Chad, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



Performing and non-performing exposures

Citibank Holdings Ireland Limited

					As of 31/03/2020	D		As of 30/06/2020									
	Gross carrying amount					III	mpairment, accumulated changes ne to credit risk and provisions ⁴	Collaterals and financial	Gross carrying amount				Accumulated impairment, accumu				Collaterals and financial
	Of which performing but past due >30				On performi		ning	guarantees received on non- performing exposures		Of which performing but past due >30	Of which non-performing ¹			On non-performing exposures		ming exposures ³	guarantees received on non- performing exposures
(mln EUR)		days and <=90 days		Of which: defaulted	Of which Stage 3	exposures ²	Of which Stage			days and <=90 days		Of which: defaulted	Of which Stage	exposures ²		Of which Stage	
Cash balances at central banks and other demand deposits									18,015	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	3,659	0	0	0		2	0	0	3,948	0	o	0	0	5	0	0	0
Central banks	0	0	0	0		0	0	0	0	0	0	0	0	0	0	0	0
General governments	3,062	0	0	0		2	0	0	3,363	0	0	0	0	4	0	0	0
Credit institutions	588	0	0	0		0	0	0	585	0	0	0	0	0	0	0	0
Other financial corporations	9	0	0	0		0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0		0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	46,015	0	138	138		95	8	8	27,348	0	203	203	203	313	26	26	3
Central banks	16,131	0	0	0		1	0	0	1,529	0	0	0	0	0	0	0	0
General governments	281	0	0	0		0	0	0	523	0	0	0	0	1	0	0	0
Credit institutions	12,423	0	0	0		5	0	0	10,118	0	0	0	0	21	0	0	0
Other financial corporations	782	0	0	0		3	0	0	563	0	0	0	0	3	0	0	0
Non-financial corporations	15,410	0	129	129		85	8	8	13,614	0	202	202	202	279	26	26	2
of which: small and medium-sized enterprises at amortised cost	308	0	8	8		2	1	1	264	0	10	10	10	10	5	5	1
of which: Loans collateralised by commercial immovable property at amortised cost	0	o	0	0		o	0	o	266	0	2	2	2	16	1	1	0
Households	988	0	9	9		1	0	0	1,001	0	1	1	1	8	0	0	2
of which: Loans collateralised by residential immovable property at amortised cost	542	o	9	9		О	o	o	242	0	1	1	1	1	o	o	2
of which: Credit for consumption at amortised cost	446	О	0	0		1	0	o	759	0	0	0	0	8	0	0	0
DEBT INSTRUMENTS other than HFT	49,673	0	138	138		98	8	8	49,311	0	203	203	203	318	26	26	3
OFF-BALANCE SHEET EXPOSURES	36,046		34	34		42	О	0	38,390		33	33	33	82	1	1	0

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

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

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

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



Forborne exposures

			As of 31	/03/2020		As of 30/06/2020								
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		received on e	ancial guarantees xposures with e measures		
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on nonperforming exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		
Cash balances at central banks and other demand deposits							0	0	0	0	0	0		
Debt securities (including at amortised cost and fair value)	0	0	0	0	0		0	0	0	0	0	0		
Central banks	0	0	0	0	0		0	0	0	0	0			
General governments	0	0	0	0	0		0	0	0	0	0			
Credit institutions	0	0	0	0	0		0	0	0	0	0			
Other financial corporations	0	0	0	0	0		0	0	0	0	0			
Non-financial corporations	0	0	0	0	0		0	0	0	0	0			
Loans and advances (including at amortised cost and fair value)	41	20	4	4	14		72	24	14	8	0	0		
Central banks	0	0	0	0	0		0	0	0	0	0	0		
General governments	0	0	0	0	0		0	0	0	0	0	0		
Credit institutions	0	0	0	0	0		0	0	0	0	0	0		
Other financial corporations	0	0	0	0	0		0	0	0	0	0	0		
Non-financial corporations	41	20	4	4	14		72	24	14	8	0	0		
of which: small and medium-sized enterprises at amortised cost	12	8	2	1	4		12	10	5	5	0			
Households	0	0	0	0	0		0	0	0	0		0		
DEBT INSTRUMENTS other than HFT	41	20	4	4	14		72	24	14	8	0			
Loan commitments given	14	14	0	0	0		66	14	2	0	0	0		
QUALITY OF FORBEARANCE ²														
Loans and advances that have been forborne more than twice Non-performing forborne loans and advances that failed to meet the non-performing							0							
exit criteria							0							

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

⁽²⁾The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.



2020 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
Citibank Holdings Ireland Limited

			As of 3:	L/03/2020		As of 30/06/2020								
	Gross carrying	g amount				Accumulated	Gross carrying	amount			Accumulated			
(mln EUR)		Of which: non-p	oerforming of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performing of which: defaulted		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		
	24			24			20			20	1			
A Agriculture, forestry and fishing	21	0		21	0	0	20	0	0	20	1	0		
B Mining and quarrying	272	0		272	1	0	173	0	0	173	1	0		
C Manufacturing	6,342	49		6,272	25	0	5,907	32	32	5,898	123	0		
D Electricity, gas, steam and air conditioning supply	404	0		369	0	0	237	0	0	220	0	0		
E Water supply	27	0		27	0	0	31	0	0	31	0	0		
- Construction	214	0		214	0	0	151	5	5	151	1	0		
G Wholesale and retail trade	1,828	37		1,827	6	0	1,806	40	40	1,806	19	0		
H Transport and storage	1,141	7		1,128	21	0	844	2	2	844	34	0		
Accommodation and food service activities	220	0		220	1	0	167	0	0	167	18	0		
J Information and communication	1,977	5		1,976	11	0	1,821	3	3	1,821	13	0		
K Financial and insurance activities	1,146	32		1,145	9	0	851	32	32	851	27	0		
L Real estate activities	631	0		558	6	0	639	0	0	569	33	0		
M Professional, scientific and technical activities	477	0		477	1	0	320	0	0	320	4	0		
N Administrative and support service activities	660	0		591	11	0	602	89	89	540	31	0		
O Public administration and defence, compulsory social security	0	0		0	0	0	0	0	0	0	0	0		
P Education	3	0		3	0	0	3	0	0	3	0	0		
Q Human health services and social work activities	18	0		18	0	0	14	0	0	14	0	0		
R Arts, entertainment and recreation	15	0		15	0	0	15	0	0	15	1	0		
6 Other services	14	0		14	0	0	14	0	0	14	0	0		
Loans and advances	15,410	129		15,150	93	0	13,614	202	202	13,454	304	0		

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.



2020 EU-wide Transparency Exercise
Information on loans and advances subject to legislative and non-legislative moratoria in accordance with EBA Guidelines EBA/GL/2020/02

								As of 30/	06/2020									
		Gross carrying	g amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk								
(mln EUR)	Number of obligors		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-performi	Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past- due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-performin	g Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past due <= 90 days			
Loans and advances for which legislative and non-legislative moratorium (associated with a request ¹)	143	236																
Loans and advances subject to legislative and non-legislative moratorium (granted and active)		236	228	189	39	8	0	8	15	8	0	6	7	0	7	4		
of which: Households		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
of which: Collateralised by residential immovable property		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
of which: Non-financial corporations		236	228	189	39	8	0	8	15	8	0	6	7	0	7	4		
of which: Small and Medium-sized Enterprises		194	186	147	39	8	0	8	15	8	0	6	7	0	7	4		
of which: Collateralised by commercial immovable property		46	41	41	0	5	0	5	5	2	0	1	3	0	3	0		

⁽¹⁾ Including eligible obligors who didn't opt out of moratoria, where the specifications of the moratoria do not require obligors to opt in by submitting requests.