



2023 EU-wide Stress Test

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

2023 EU-wide Stress Test: Summary

Citigroup Global Markets Europe AG

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

IFRS 9 transitional arrangements?	No
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2023 EU-wide Stress Test: Credit risk IRB
Citigroup Global Markets Europe AG

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
Citigroup Global Markets Europe AG	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
GERMANY	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
UNITED KINGDOM	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
FRANCE	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

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

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

		Actual 31/12/2022*												
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
(mB EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure						
Citigroup Global Markets Europe AG	Central banks	1,028	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	43	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	62	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	736	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	4,524	0	1,729	0	1,214	0	0	0	0	0	0	0	0.00%
	Corporate	14,728	0	6,694	0	688	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
Securitisation	1	0	1	0	0	0	0	0	0	0	0	0	0.00%	
Risk-free	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	
Other exposures	201	0	201	0	201	0	0	0	0	0	0	0	0.00%	
Standardised Total	21,686	0	8,922	0	3,084	0	0	0	0	0	0	0	0.00%	

		Actual 31/12/2022*												
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
(mB EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure						
GERMANY	Central banks	106	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	31	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	62	0	2	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	768	0	1	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	2,471	0	503	0	247	0	0	0	0	0	0	0	0.00%
	Corporate	451	0	496	0	30	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
Securitisation	1	0	1	0	0	0	0	0	0	0	0	0	0.00%	
Risk-free	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	
Other exposures	201	0	201	0	201	0	0	0	0	0	0	0	0.00%	
Standardised Total	4,523	0	1,342	0	1,337	0	0	0	0	0	0	0	0.00%	

		Actual 31/12/2022*												
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
(mB EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure						
UNITED KINGDOM	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	3,296	0	603	0	273	0	0	0	0	0	0	0	0.00%
	Corporate	2,352	0	1,702	0	427	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	
Risk-free	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	
Other exposures	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	
Standardised Total	8,572	0	2,421	0	700	0	0	0	0	0	0	0	0.00%	

		Actual 31/12/2022*												
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
(mB EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure						
FRANCE	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	1,011	0	0	0	286	0	0	0	0	0	0	0	0.00%
	Corporate	1,004	0	788	0	233	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	
Risk-free	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	
Other exposures	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	
Standardised Total	2,012	0	831	0	519	0	0	0	0	0	0	0	0.00%	

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

2023 EU-wide Stress Test: Credit risk STA

Citigroup Global Markets Europe AG

	Baseline Scenario																		
	31/12/2023						31/12/2024						31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure	
	(m EUR, %)																		
Citigroup Global Markets Europe AG																			
Central banks	988	0	0	0	0	0.00%	988	0	0	0	0	0.00%	988	0	0	0	0	0.00%	
Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Institutions	1,211	0	0	0	0	95.55%	1,211	0	0	0	0	96.07%	1,211	0	0	0	0	95.94%	
Corporates	888	0	0	0	0	91.81%	888	0	0	0	0	91.28%	888	0	0	0	0	92.27%	
of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Retail	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Secured by mortgages on immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Collective Investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Standardised Total	3,081	0	1	0	0	76.49%	3,081	0	1	0	0	76.96%	3,081	0	1	0	0	76.47%	

	Baseline Scenario																		
	31/12/2023						31/12/2024						31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure	
	(m EUR, %)																		
GERMANY																			
Central banks	988	0	0	0	0	0.00%	988	0	0	0	0	0.00%	988	0	0	0	0	0.00%	
Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Institutions	247	0	0	0	0	100.00%	247	0	0	0	0	100.00%	247	0	0	0	0	100.00%	
Corporates	32	0	0	0	0	99.81%	32	0	0	0	0	99.81%	32	0	0	0	0	99.81%	
of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Retail	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Secured by mortgages on immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Collective Investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Standardised Total	1,317	0	1	0	0	86.69%	1,317	0	1	0	0	87.01%	1,317	0	1	0	0	87.28%	

	Baseline Scenario																		
	31/12/2023						31/12/2024						31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure	
	(m EUR, %)																		
UNITED KINGDOM																			
Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Institutions	223	0	0	0	0	39.59%	223	0	0	0	0	39.59%	223	0	0	0	0	39.71%	
Corporates	92	0	0	0	0	48.38%	92	0	0	0	0	47.61%	92	0	0	0	0	47.55%	
of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Retail	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Secured by mortgages on immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Collective Investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Standardised Total	700	0	0	0	0	48.56%	700	0	0	0	0	47.64%	700	0	0	0	0	47.83%	

	Baseline Scenario																		
	31/12/2023						31/12/2024						31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure	
	(m EUR, %)																		
FRANCE																			
Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Institutions	381	0	0	0	0														

2023 EU-wide Stress Test: Credit risk STA

Citigroup Global Markets Europe AG

		Adverse Scenario																					
		31/12/2023						31/12/2024						31/12/2025									
(mB EUR, %)		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	
Citigroup Global Markets Europe AG	Central banks	588	0	0	0	0	0	0.00%	588	0	0	0	0	0	0.00%	588	0	0	0	0	0	0	0.00%
	Central governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Institutions	1,207	0	0	0	0	0	0.00%	1,206	0	0	0	0	0	0.00%	1,206	0	0	0	0	0	0	0.00%
	Coverages	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	of which: SBE	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	of which: SBE	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	of which: SBE	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Collective Investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Standardised Total	3,072	0	0	0	0	0	0.00%	3,070	0	0	0	0	0	0.00%	3,061	0	0	0	0	0	0	0.00%

		Adverse Scenario																				
		31/12/2023						31/12/2024						31/12/2025								
(mB EUR, %)		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
GERMANY	Central banks	588	0	0	0	0	0	0.00%	588	0	0	0	0	0.00%	588	0	0	0	0	0	0	0.00%
	Central governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Institutions	245	0	0	0	0	0	0.00%	245	0	0	0	0	0.00%	244	0	0	0	0	0	0	0.00%
	Coverages	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	of which: SBE	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	of which: SBE	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	of which: SBE	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Collective Investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Standardised Total	1,310	0	0	0	0	0	0.00%	1,309	0	0	0	0	0.00%	1,301	0	0	0	0	0	0	0.00%

		Adverse Scenario																				
		31/12/2023						31/12/2024						31/12/2025								
(mB EUR, %)		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
UNITED KINGDOM	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Central governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Institutions	223	0	0	0	0	0	0.00%	223	0	0	0	0	0.00%	223	0	0	0	0	0	0	0.00%
	Coverages	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	of which: SBE	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	of which: SBE	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	of which: SBE	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Collective Investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
	Standardised Total	699	0	0	0	0	0	0.00%	699	0	0	0	0	0.00%	699	0	0	0	0	0	0	0.00%

		Adverse Scenario																		
		31/12/2023						31/12/2024						31/12/2025						
(mB EUR, %)		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage			



2023 EU-wide Stress Test: Securitisations

Citigroup Global Markets Europe AG

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



2023 EU-wide Stress Test: Risk exposure amounts

Citigroup Global Markets Europe AG

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

2023 EU-wide Stress Test: Capital

Citigroup Global Markets Europe AG

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

2023 EU-wide Stress Test: Capital

Citigroup Global Markets Europe AG

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

2023 EU-wide Stress Test: Capital

Citigroup Global Markets Europe AG

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

2023 EU-wide Stress Test: Capital

Citigroup Global Markets Europe AG

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

2023 EU-wide Stress Test: P&L

Citigroup Global Markets Europe AG

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

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

Citigroup Global Markets Europe AG

(mln EUR)

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

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

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