

Citibank, N.A.

ALLOWANCES FOR EXPECTED CREDIT LOSSES

As At Q3 - 2025

(in thousands of dollars)

	Stage I		Stage II		Stage III		Net Impaired Amount
	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	
Deposits with regulated financial institutions	420,873	231	0	0	0	0	0
Securities	6,400,216	336	0	0	0	0	0
Loans							
Non-mortgage loans							
To individuals for non-business purposes	0	0	0	0	0	0	0
Credit cards	0	0	0	0	0	0	0
Others	5,049,306	12,676	106,514	1,608	23,739	11,718	12,021
Mortgage Loans							
Residential	0	0	0	0	0	0	0
Of which Uninsured	0	0	0	0	0	0	0
Non-residential	0	0	0	0	0	0	0
Acceptances	0	0	0	0	0	0	0
Other on-balance sheet	10,047,750	1,092	0	0	0	0	0
Total	21,918,145	14,335	106,514	1,608	23,739	11,718	12,021

Citibank, N.A.

ALLOWANCES FOR EXPECTED CREDIT LOSSES

As At Q2 - 2025

(in thousands of dollars)

	Stage I		Stage II		Stage III		Net Impaired Amount
	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	
Deposits with regulated financial institutions	318,667	79	0	0	0	0	0
Securities	5,984,345	347	0	0	0	0	0
Loans							
Non-mortgage loans							
To individuals for non-business purposes	0	0	0	0	0	0	0
Credit cards	0	0	0	0	0	0	0
Others	3,400,111	11,165	64,529	317	23,265	11,458	11,807
Mortgage Loans							
Residential	0	0	0	0	0	0	0
Of which Uninsured	0	0	0	0	0	0	0
Non-residential	0	0	0	0	0	0	0
Acceptances	0	0	0	0	0	0	0
Other on-balance sheet	14,739,712	1,487	0	0	0	0	0
Total	24,442,835	13,078	64,529	317	23,265	11,458	11,807

Citibank, N.A.

ALLOWANCES FOR EXPECTED CREDIT LOSSES

As At Q1 - 2025

(in thousands of dollars)

	Stage I		Stage II		Stage III		Net Impaired Amount
	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	
Deposits with regulated financial institutions	501,243	242	0	0	0	0	0
Securities	6,236,724	311	0	0	0	0	0
Loans							
Non-mortgage loans							
To individuals for non-business purposes	0	0	0	0	0	0	0
Credit cards	0	0	0	0	0	0	0
Others	3,107,672	10,811	77,552	375	24,539	11,881	12,658
Mortgage Loans							
Residential	0	0	0	0	0	0	0
Of which Uninsured	0	0	0	0	0	0	0
Non-residential	0	0	0	0	0	0	0
Acceptances	0	0	0	0	0	0	0
Other on-balance sheet	13,200,940	1,443	0	0	0	0	0
Total	23,046,579	12,807	77,552	375	24,539	11,881	12,658

Citibank, N.A.

ALLOWANCES FOR EXPECTED CREDIT LOSSES

As At Q4 - 2024

(in thousands of dollars)

	Stage I		Stage II		Stage III		Net Impaired Amount
	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	
Deposits with regulated financial institutions	66,294	5	0	0	0	0	0
Securities	5,518,522	923	0	0	0	0	0
Loans							
Non-mortgage loans							
To individuals for non-business purposes	0	0	0	0	0	0	0
Credit cards	0	0	0	0	0	0	0
Others	3,070,177	9,308	77,709	1,952	26,150	12,525	13,625
Mortgage Loans							
Residential	0	0	0	0	0	0	0
Of which Uninsured	0	0	0	0	0	0	0
Non-residential	0	0	0	0	0	0	0
Acceptances	64,354	14	0	0	0	0	0
Other on-balance sheet	13,638,145	1,305	0	0	0	0	0
Total	22,357,492	11,555	77,709	1,952	26,150	12,525	13,625

Citibank, N.A.

ALLOWANCES FOR EXPECTED CREDIT LOSSES

As At Q3 - 2024

(in thousands of dollars)

	Stage I		Stage II		Stage III		Net Impaired Amount
	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	
Deposits with regulated financial institutions	164	0	0	0	0	0	0
Securities	5,064,868	831	0	0	0	0	0
Loans							
Non-mortgage loans							
To individuals for non-business purposes	0	0	0	0	0	0	0
Credit cards	0	0	0	0	0	0	0
Others	3,450,024	6,911	51,027	2,138	0	0	0
Mortgage Loans							
Residential	0	0	0	0	0	0	0
Of which Uninsured	0	0	0	0	0	0	0
Non-residential	0	0	0	0	0	0	0
Acceptances	60,449	50	0	0	0	0	0
Other on-balance sheet	17,118,703	815	0	0	0	0	0
Total	25,694,208	8,607	51,027	2,138	0	0	0

Citibank, N.A.

ALLOWANCES FOR EXPECTED CREDIT LOSSES

As At Q2 - 2024

(in thousands of dollars)

	Stage I		Stage II		Stage III		Net Impaired Amount
	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	
Deposits with regulated financial institutions	153,459	140	0	0	0	0	0
Securities	4,299,933	1,258	0	0	0	0	0
Loans							
Non-mortgage loans							
To individuals for non-business purposes	0	0	0	0	0	0	0
Credit cards	0	0	0	0	0	0	0
Others	3,285,354	8,388	74,059	1,470	1	0	0
Mortgage Loans							
Residential	0	0	0	0	0	0	0
Of which Uninsured	0	0	0	0	0	0	0
Non-residential	0	0	0	0	0	0	0
Acceptances	0	0	0	0	0	0	0
Other on-balance sheet	18,534,802	1,823	0	0	0	0	0
Total	26,273,548	11,609	74,059	1,470	1	0	0

Citibank, N.A.

ALLOWANCES FOR EXPECTED CREDIT LOSSES

As At Q1 - 2024

(in thousands of dollars)

	Stage I		Stage II		Stage III		Net Impaired Amount
	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	
Deposits with regulated financial institutions	676,254	38	0	0	0	0	0
Securities	3,972,038	1,174	0	0	0	0	0
Loans							
Non-mortgage loans							
To individuals for non-business purposes	0	0	0	0	0	0	0
Credit cards	0	0	0	0	0	0	0
Others	3,217,495	16,816	33,552	1,202	0	0	0
Mortgage Loans							
Residential	0	0	0	0	0	0	0
Of which Uninsured	0	0	0	0	0	0	0
Non-residential	0	0	0	0	0	0	0
Acceptances	58,081	21	0	0	0	0	0
Other on-balance sheet	16,529,322	1,578	0	0	0	0	0
Total	24,453,190	19,627	33,552	1,202	0	0	0

Citibank, N.A.

ALLOWANCES FOR EXPECTED CREDIT LOSSES

As At Q4 - 2023

(in thousands of dollars)

	Stage I		Stage II		Stage III		Net Impaired Amount
	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	
Deposits with regulated financial institutions	526,107	48	0	0	0	0	0
Securities	4,667,408	711	0	0	0	0	0
Loans							
Non-mortgage loans							
To individuals for non-business purposes	0	0	0	0	0	0	0
Credit cards	0	0	0	0	0	0	0
Others	3,121,748	15,763	70,316	980	0	0	0
Mortgage Loans							
Residential	0	0	0	0	0	0	0
Of which Uninsured	0	0	0	0	0	0	0
Non-residential	0	0	0	0	0	0	0
Acceptances	56,594	86	0	0	0	0	0
Other on-balance sheet	14,418,518	1,237	0	0	0	0	0
Total	22,790,375	17,845	70,316	980	0	0	0

Citibank, N.A.

ALLOWANCES FOR EXPECTED CREDIT LOSSES

As At Q3 - 2023

(in thousands of dollars)

	Stage I		Stage II		Stage III		Net Impaired Amount
	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	
Deposits with regulated financial institutions	224,314	83	0	0	0	0	0
Securities	3,979,296	381	0	0	0	0	0
Loans							
Non-mortgage loans							
To individuals for non-business purposes	0	0	0	0	0	0	0
Credit cards	0	0	0	0	0	0	0
Others	3,826,360	19,401	80,104	1,289	0	0	0
Mortgage Loans							
Residential	0	0	0	0	0	0	0
Of which Uninsured	0	0	0	0	0	0	0
Non-residential	0	0	0	0	0	0	0
Acceptances	0	0	0	0	0	0	0
Other on-balance sheet	13,354,608	1,647	0	0	0	0	0
Total	21,384,578	21,512	80,104	1,289	0	0	0

Citibank, N.A.

ALLOWANCES FOR EXPECTED CREDIT LOSSES

As At Q2 - 2023

(in thousands of dollars)

	Stage I		Stage II		Stage III		Net Impaired Amount
	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	
Deposits with regulated financial institutions	369,183	183	0	0	0	0	0
Securities	3,708,224	400	0	0	0	0	0
Loans							
Non-mortgage loans							
To individuals for non-business purposes	0	0	0	0	0	0	0
Credit cards	0	0	0	0	0	0	0
Others	3,155,560	15,793	322,072	11,242	0	0	0
Mortgage Loans							
Residential	0	0	0	0	0	0	0
Of which Uninsured	0	0	0	0	0	0	0
Non-residential	0	0	0	0	0	0	0
Acceptances	3,208	31	0	0	0	0	0
Other on-balance sheet	14,448,721	3,537	0	0	0	0	0
Total	21,684,896	19,944	322,072	11,242	0	0	0

Citibank, N.A.

ALLOWANCES FOR EXPECTED CREDIT LOSSES

As At Q1 - 2023

(in thousands of dollars)

	Stage I		Stage II		Stage III		Net Impaired Amount
	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	
Deposits with regulated financial institutions	281,004	641	0	0	0	0	0
Securities	3,726,228	415	0	0	0	0	0
Loans							
Non-mortgage loans							
To individuals for non-business purposes	0	0	0	0	0	0	0
Credit cards	0	0	0	0	0	0	0
Others	3,660,720	7,360	435,661	18,703	0	0	0
Mortgage Loans							
Residential	0	0	0	0	0	0	0
Of which Uninsured	0	0	0	0	0	0	0
Non-residential	0	0	0	0	0	0	0
Acceptances	0	0	0	0	0	0	0
Other on-balance sheet	14,051,914	9,633	0	0	0	0	0
Total	21,719,866	18,049	435,661	18,703	0	0	0

Citibank, N.A.

ALLOWANCES FOR EXPECTED CREDIT LOSSES

As At Q4 - 2022

(in thousands of dollars)

	Stage I		Stage II		Stage III		Net Impaired Amount
	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	
Deposits with regulated financial institutions	475,467	648	0	0	0	0	0
Securities	4,420,914	500	0	0	0	0	0
Loans							
Non-mortgage loans							
To individuals for non-business purposes	0	0	0	0	0	0	0
Credit cards	0	0	0	0	0	0	0
Others	5,068,394	4,853	373,461	21,641	0	0	0
Mortgage Loans							
Residential	0	0	0	0	0	0	0
Of which Uninsured	0	0	0	0	0	0	0
Non-residential	0	0	0	0	0	0	0
Acceptances	2,326	1	0	0	0	0	0
Other on-balance sheet	12,823,666	3,825	0	0	0	0	0
Total	22,790,767	9,827	373,461	21,641	0	0	0

Citibank, N.A.

ALLOWANCES FOR EXPECTED CREDIT LOSSES

As At Q3 - 2022

(in thousands of dollars)

	Stage I		Stage II		Stage III		Net Impaired Amount
	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	
Deposits with regulated financial institutions	292,757	437	0	0	0	0	0
Securities	4,824,070	441	0	0	0	0	0
Loans							
Non-mortgage loans							
To individuals for non-business purposes	0	0	0	0	0	0	0
Credit cards	0	0	0	0	0	0	0
Others	2,533,292	6,545	353,992	12,883	0	0	0
Mortgage Loans							
Residential	0	0	0	0	0	0	0
Of which Uninsured	0	0	0	0	0	0	0
Non-residential	0	0	0	0	0	0	0
Acceptances	0	0	0	0	0	0	0
Other on-balance sheet	13,380,967	5,323	0	0	0	0	0
Total	21,031,086	12,746	353,992	12,883	0	0	0

Citibank, N.A.

ALLOWANCES FOR EXPECTED CREDIT LOSSES

As At Q2 - 2022

(in thousands of dollars)

	Stage I		Stage II		Stage III		Net Impaired Amount
	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	
Deposits with regulated financial institutions	479,752	10	0	0	0	0	0
Securities	3,491,305	283	0	0	0	0	0
Loans							
Non-mortgage loans							
To individuals for non-business purposes	0	0	0	0	0	0	0
Credit cards	0	0	0	0	0	0	0
Others	2,359,617	2,302	328,332	10,707	0	0	0
Mortgage Loans							
Residential	0	0	0	0	0	0	0
Of which Uninsured	0	0	0	0	0	0	0
Non-residential	0	0	0	0	0	0	0
Acceptances	0	0	0	0	0	0	0
Other on-balance sheet	13,404,114	381	0	0	0	0	0
Total	19,734,788	2,976	328,332	10,707	0	0	0

Citibank, N.A.

ALLOWANCES FOR EXPECTED CREDIT LOSSES

As At Q1 - 2022

(in thousands of dollars)

	Stage I		Stage II		Stage III		Net Impaired Amount
	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	
Deposits with regulated financial institutions	332,645	7	0	0	0	0	0
Securities	3,310,915	280	0	0	0	0	0
Loans							
Non-mortgage loans							
To individuals for non-business purposes	0	0	0	0	0	0	0
Credit cards	0	0	0	0	0	0	0
Others	2,506,335	11,838	0	0	0	0	0
Mortgage Loans							
Residential	0	0	0	0	0	0	0
Of which Uninsured	0	0	0	0	0	0	0
Non-residential	0	0	0	0	0	0	0
Acceptances	2,532	1	0	0	0	0	0
Other on-balance sheet	11,194,596	459	0	0	0	0	0
Total	17,347,023	12,585	0	0	0	0	0

Citibank, N.A.

ALLOWANCES FOR EXPECTED CREDIT LOSSES

As At Q4 - 2021

(in thousands of dollars)

	Stage I		Stage II		Stage III		Net Impaired Amount
	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	
Deposits with regulated financial institutions	418,895	3	0	0	0	0	0
Securities	2,878,848	299	0	0	0	0	0
Loans							
Non-mortgage loans							
To individuals for non-business purposes	0	0	0	0	0	0	0
Credit cards	0	0	0	0	0	0	0
Others	1,693,036	629	403,065	13,146	1	0	0
Mortgage Loans							
Residential	0	0	0	0	0	0	0
Of which Uninsured	0	0	0	0	0	0	0
Non-residential	0	0	0	0	0	0	0
Acceptances	57,465	15	0	0	0	0	0
Other on-balance sheet	11,243,818	188	0	0	0	0	0
Total	16,292,062	1,134	403,065	13,146	1	0	0

Citibank, N.A.

ALLOWANCES FOR EXPECTED CREDIT LOSSES

As At Q3 - 2021

(in thousands of dollars)

	Stage I		Stage II		Stage III		Net Impaired Amount
	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	
Deposits with regulated financial institutions	1,058,801	13	0	0	0	0	0
Securities	4,047,286	261	0	0	0	0	0
Loans							
Non-mortgage loans							
To individuals for non-business purposes	0	0	0	0	0	0	0
Credit cards	0	0	0	0	0	0	0
Others	1,708,845	690	367,703	11,219	0	0	0
Mortgage Loans							
Residential	0	0	0	0	0	0	0
Of which Uninsured	0	0	0	0	0	0	0
Non-residential	0	0	0	0	0	0	0
Acceptances	4,521	1	0	0	0	0	0
Other on-balance sheet	7,081,397	294	0	0	0	0	0
Total	13,900,850	1,259	367,703	11,219	0	0	0

Citibank, N.A.

ALLOWANCES FOR EXPECTED CREDIT LOSSES

As At Q2 - 2021

(in thousands of dollars)

	Stage I		Stage II		Stage III		Net Impaired Amount
	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	
Deposits with regulated financial institutions	657,858	10	0	0	0	0	0
Securities	4,596,015	456	0	0	0	0	0
Loans							
Non-mortgage loans							
To individuals for non-business purposes	0	0	0	0	0	0	0
Credit cards	0	0	0	0	0	0	0
Others	2,338,200	692	447,281	20,906	0	0	0
Mortgage Loans							
Residential	0	0	0	0	0	0	0
Of which Uninsured	0	0	0	0	0	0	0
Non-residential	0	0	0	0	0	0	0
Acceptances	0	0	0	0	0	0	0
Other on-balance sheet	4,640,533	175	0	0	0	0	0
Total	12,232,606	1,333	447,281	20,906	0	0	0

Citibank, N.A.

ALLOWANCES FOR EXPECTED CREDIT LOSSES

As At Q1 - 2021

(in thousands of dollars)

	Stage I		Stage II		Stage III		Net Impaired Amount
	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	
Deposits with regulated financial institutions	600,619	9	0	0	0	0	0
Securities	4,210,185	602	0	0	0	0	0
Loans							
Non-mortgage loans							
To individuals for non-business purposes	0	0	0	0	0	0	0
Credit cards	0	0	0	0	0	0	0
Others	2,008,675	353	466,896	24,174	0	0	0
Mortgage Loans							
Residential	0	0	0	0	0	0	0
Of which Uninsured	0	0	0	0	0	0	0
Non-residential	0	0	0	0	0	0	0
Acceptances	49,607	10	0	0	0	0	0
Other on-balance sheet	4,717,657	121	0	0	0	0	0
Total	11,586,743	1,095	466,896	24,174	0	0	0

Citibank, N.A.

ALLOWANCES FOR EXPECTED CREDIT LOSSES

As At Q4 - 2020

(in thousands of dollars)

	Stage I		Stage II		Stage III		Net Impaired Amount
	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	
Deposits with regulated financial institutions	567,685	9	0	0	0	0	0
Securities	4,834,448	674	0	0	0	0	0
Loans							
Non-mortgage loans							
To individuals for non-business purposes	0	0	0	0	0	0	0
Credit cards	0	0	0	0	0	0	0
Others	1,921,635	3,138	385,573	16,656	0	0	0
Mortgage Loans							
Residential	0	0	0	0	0	0	0
Of which Uninsured	0	0	0	0	0	0	0
Non-residential	0	0	0	0	0	0	0
Acceptances	27,644	20	0	0	0	0	0
Other on-balance sheet	5,025,712	123	0	0	0	0	0
Total	12,377,124	3,964	385,573	16,656	0	0	0

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ALLOWANCES FOR EXPECTED CREDIT LOSSES

As At Q3 - 2020

(in thousands of dollars)

	Stage I		Stage II		Stage III		Net Impaired Amount
	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	
Deposits with regulated financial institutions	493,131	8	0	0	0	0	0
Securities	4,707,433	741	0	0	0	0	0
Loans							
Non-mortgage loans							
To individuals for non-business purposes	0	0	0	0	0	0	0
Credit cards	0	0	0	0	0	0	0
Others	4,506,555	4,472	640,736	19,339	0	0	0
Mortgage Loans							
Residential	0	0	0	0	0	0	0
Of which Uninsured	0	0	0	0	0	0	0
Non-residential	0	0	0	0	0	0	0
Acceptances	0	0	0	0	0	0	0
Other on-balance sheet	5,591,772	208	0	0	0	0	0
Total	15,298,891	5,429	640,736	19,339	0	0	0

Citibank, N.A.

ALLOWANCES FOR EXPECTED CREDIT LOSSES

As At Q2 - 2020

(in thousands of dollars)

	Stage I		Stage II		Stage III		Net Impaired Amount
	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	
Deposits with regulated financial institutions	384,202	9	0	0	0	0	0
Securities	4,611,797	938	0	0	0	0	0
Loans							
Non-mortgage loans							
To individuals for non-business purposes	0	0	0	0	0	0	0
Credit cards	0	0	0	0	0	0	0
Others	4,301,051	9,116	679,575	30,010	0	0	0
Mortgage Loans							
Residential	0	0	0	0	0	0	0
Of which Uninsured	0	0	0	0	0	0	0
Non-residential	0	0	0	0	0	0	0
Acceptances	0	0	0	0	0	0	0
Other on-balance sheet	5,305,831	419	0	0	0	0	0
Total	14,602,881	10,482	679,575	30,010	0	0	0

Citibank, N.A.

ALLOWANCES FOR EXPECTED CREDIT LOSSES

As At Q1 - 2020

(in thousands of dollars)

	Stage I		Stage II		Stage III		Net Impaired Amount
	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	
Deposits with regulated financial institutions	583,036	10	0	0	0	0	0
Securities	4,565,017	695	0	0	0	0	0
Loans							
Non-mortgage loans							
To individuals for non-business purposes	0	0	0	0	0	0	0
Credit cards	0	0	0	0	0	0	0
Others	5,312,394	5,805	436,021	12,130	0	0	0
Mortgage Loans							
Residential	0	0	0	0	0	0	0
Of which Uninsured	0	0	0	0	0	0	0
Non-residential	0	0	0	0	0	0	0
Acceptances	3,802	1	0	0	0	0	0
Other on-balance sheet	6,768,292	167	0	0	0	0	0
Total	17,232,541	6,678	436,021	12,130	0	0	0