

Citibank, N.A.

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

YTD Q2 - 2025

(in thousands of dollars)

Main Income Statement	
Interest and dividends income	
Deposits with regulated financial institutions	191,191
Securities issued or guaranteed by Government of Canada, provinces, municipal or school	88,691
Other Securities	-
Loans	
Non-mortgage loans	
Individuals for non-business purposes	-
Others	121,756
Mortgages	
Residential	-
Non-residential	-
Interest income on impaired loans	-
Other	-
Total interest income	401,638
Interest expense	
Demand and notice deposits	137,446
Fixed term deposits	186,852
Subordinated debt	-
Other	2,948
Total interest expense	327,246
Net interest income	74,392
Charge for impairment	(671)
Net interest income after charge for impairment	75,063
Trading Income	(1,748)
Gains (Losses) on instruments held for other than trading purposes	23
Other Income	
Service charges on retail and commercial deposit accounts	14,523
Credit and debit card service fees	-
Mortgage, standby, commitment and other loan fees	-
Acceptance, guarantees and letter of credit fees	942
Investment management and custodial services	1,779
Mutual(investment) fund, underwriting on new issues and securities commissions and fees	-
Foreign exchange revenue other than trading	55,211
Insurance Service Result	-
Other	(16,201)
Total non-interest income	54,529
Net interest and other income	129,592
Non-interest expenses	
Salaries, pensions and other staff benefits	632
Premises and equipment	
Rental of real estate, premises, furniture & fixtures	13
Computers & equipment	11,625
Other expenses	
Advertising, public relations & business development	-
Office and general expenses	38
Capital and business taxes	-
Professional fees	263
Other	23,354
Total non-interest expenses	35,925
Net income before provision for income taxes	93,667
Provision for income taxes	
Current	29,203
Deferred	274
Net income before discontinued operations	64,190
Discontinued operations	-
Net income attributable to equity holders and non-controlling interests	64,190
Net income attributable to non-controlling interests	-
Net income attributable to equity holders	64,190

SCHEDULE 1 - Comprehensive income (loss), attributable to equity holders and non-controlling interests, net of taxes	
Net income attributable to equity holders and non-controlling interests	64,190
Other Comprehensive Income (loss)	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Change in unrealized gains and losses	
Equities (IAS 39)	-
Debt	1,672
Loans	-
Reclassification of (gains)/losses to net income	(17)
Derivatives designed as cash flow hedges	
Change in unrealized gains and losses	-
Reclassification of (gains)/losses to net income	-
Foreign currency translation	
Change in unrealized gains and losses	-
Impact of hedging	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	1,655
Items that will not be reclassified to net income:	
Change in investments in equity instruments designated at FVOCI (IFRS 9)	-
Remeasurements of defined benefit plans	-
Other	-
Subtotal of items that will not be reclassified to net income	-
Total other comprehensive income (loss)	1,655
Total comprehensive income (loss)	65,845
Attributable to:	
Equity holders of the bank	65,845
Non-controlling interests	-
SCHEDULE 2 - Accumulated other comprehensive income (loss), attributable to equity holders, net of taxes	
Accumulated gains (losses) on:	
Items that may be reclassified subsequently to net income:	
Securities classified as fair value through other comprehensive income	
Equities (IAS 39)	-
Debt	(4,021)
Loans	-
Derivatives designed as cashflow hedges	-
Foreign currency translation, net of hedging activities	-
Share of other comprehensive income (loss) of associates and joint ventures	-
Other	-
Subtotal of items that may be reclassified subsequently to net income	(4,021)
Items that will not be reclassified to net income:	
Other	-
Subtotal of items that will not be reclassified to net income	-
Total	(4,021)