## Introduction to the Comprehensive Assessment disclosure templates

This document contains final disclosure of the results of the Comprehensive Assessment for Central Cooperative Bank AD.

The template contains the bank's overall Comprehensive Assessment outcome, as well as further detail on Asset Quality Review (AQR) results.

### This page provides detail on how to read the templates, and contains important caveats to consider within the context of final results

Bank-specific notes

Sheet descriptions

#### Main Results and Overview

A. Key information on the bank before the Comprehensive Assessment (end-2018)

B. The main results of the Comprehensive Assessment

C. Major capital measures impacting Tier 1 eligible capital, from 1 January 2019 to 30 June 2019

## **Detailed AQR Results**

D. Matrix Breakdown of AQR Result

E. Matrix Breakdown of Asset Quality Indicators F. Leverage ratio impact of the Comprehensive Assessment

Approved Restructuring Results

This is a repetition of Section B, main res	ults of the Comprehensive	Assessment,	for those bank
that have an agreed restructuring plan			

		Section descriptions	
Section	Contents	Key fields	Notes
A. Main information on the bank before the Comprehensive Assessment (end-2018)	This section contains information on the size, performance and starting point capital holding of the ban as at year-end 2018	A6 Starting point CET1% - bank provided starting point fo k any adjustments following the Comprehensive Assessmer	<ul> <li>- Numbers in this section are provided primarily for transparency purposes and should not be used for comparisons to other not sections/sheets.</li> <li>As an example, the NPE ratio exhibited in this section applies across all segments and all bank portfolios, and as such does not provide a like for like comparison with the NPE ratio data displayed in section E (which relates only to portfolios selected in Phase 1 of the AQR)</li> </ul>
B. Main results of the Comprehensive Assessment	This key section of the disclosure template contains the main results of the Comprehensive Assessment	Key fields discussed in more detail below	
C. Major capital measures impacting Tier 1 eligible capital, from 1 January 2019 to 30 June 2019	This section displays major capital market activity affecting Tier 1 eligible capital		<ul> <li>Section C should be read as informational only. Figures here do not feed into the final CET1% results as detailed in section B nor do they mitigate the bank's disclosed capital shortfall (B11)</li> <li>For banks with a capital shortfall, this information will be taken into account during the capital planning phase that follows disclosure of Comprehensive Assessment results</li> </ul>
D. Matrix Breakdown of AQR Result	This section gives workblock specific AQR results	D.A - D.F provides AQR results broken down by asset segment, and by AQR workblock D.G - D.I provides the results of the non-derivative exposures review D20 is the gross impact of the AQR before offsetting D24 is the net total impact of the AQR	<ul> <li>The selection of asset classes for portfolio review was based on an approach aimed at identifying those portfolios with the highest risk of misclassification and misvaluation. Therefore, extrapolation of results to the non-selected portfolios would be incorrect from a statistical stand-point</li> <li>In the AQR exercise the resulting increase in provisions (from a supervisory perspective) are translated into a change in CET1</li> <li>Items D1 to D20 are before offsetting impacts such as asset protection and taxes</li> </ul>
E. Matrix Breakdown of Asset Quality Indicators	The section provides asset quality indicators (NPE levels and coverage ratio), broken down by asset segment	<ul> <li>E1 shows the evolution of NPE levels for portfolios selected in Phase 1</li> <li>E10 shows the evolution of coverage ratios for portfolios selected in Phase 1</li> </ul>	<ul> <li>Information reported only for portfolios subject to detailed review in AQR, i.e. those selected in Phase 1 of the AQR</li> <li>Figures presented should not be interpreted as accounting figures</li> </ul>
F. Leverage ratio impact of the Comprehensive Assessment	This shows the change in the leverage ratio from the AQI	R	<ul> <li>- Leverage ratios are not binding based on the current regulatory framework, are displayed for information purposes only and have no impact on the capital shortfall</li> <li>- Due to the 'static balance sheet' assumption used as part of the Stress Test, the leverage ratio might be misleading for the Stress Test and is therefore displayed for AQR only</li> </ul>

## Source of key figures / drivers of key results

MAIN RESULTS OF THE COMPREHENSIVE ASSESSMENT (CA)		
CET1 Ratio at year end 2018, including retained earnings / losses of 2018 B1 = A6	%	10.00%
Aggregated adjustments due to the outcome of the AQR	Basis Points Change	-100
AQR adjusted CET1 Ratio B3 = B1 + B2	%	9.00%
Aggregate adjustments due to the outcome of the baseline scenario of the Stress Test to lowest capital level over the 3-year period	Basis Points Change	-200
Adjusted CET1 Ratio after Baseline Scenario B5 = B3 + B4	%	7.00%
Aggregate adjustments due to the outcome of the adverse scenario of the Stress Test to lowest capital level over the 3-year period	Basis Points Change	-400
Adjusted CET1 Ratio after Adverse Scenario B7 = B3 + B6	%	5.00%

B1: The CET1 ratio starting point against which the Comprehensive Assessment impact is measured, as of 31 December 2018

Note: CET1 is defined in accordance with CRDIV/CRR

B2: Net AQR impact in basis points (after tax, risk protection and IFRS9 transitional arrangement netting effects) Note: Sourced from D24

**B3: Adjusted CET1 ratio based on the AQR outcome**Note: Calculated as B1 + B2

B4: The delta between the AQR adjusted CET1% and the Baseline scenario CET1%, in the year where capital level vs threshold (8%) is the lowest

B5: Adjusted CET1 ratio based on the AQR outcome and Baseline Stress Test scenario Note: Calculated as B3 + B4

B6: The delta between the AQR adjusted CET1% and the Adverse scenario CET1%, in the year where capital level vs threshold (5.5%) is the lowest

B7: Adjusted CET1 ratio based on the AQR outcome and Adverse Stress Test scenario Note: Calculated as B3 + B6

For illustrative purposes only

### 2019 COMPREHENSIVE ASSESSMENT OUTCOME

**ECB PUBLIC** 

NAME OF THE ENTITY	BGCENT	Central Cooperative Bank AD
•		

## 1 Main Results and Overview

#### A MAIN INFORMATION ON THE BANK BEFORE THE COMPREHENSIVE ASSESSMENT (31.12.2018)

	· ·	,	
		ı	END 2018
A1	Total Assets (based on prudential scope of consolidation)	Mill. EUR	3,001.74
A2	Net (+) Profit/ (-) Loss of 2018 (based on prudential scope of consolidation)	Mill. EUR	27.71
А3	Common Equity Tier 1 Capital according to CRDIV/CRR definition, transitional arrangements as of 31.12.2018	Mill. EUR	266.21
A4	Total risk exposure according to CRDIV/CRR definition, transitional arrangements as of 31.12.2018	Mill. EUR	1,627.00
A5	Total exposure measure according to Article 429 CRR "Leverage exposure"	Mill. EUR	3,058.00
A6	CET1 ratio according to CRDIV/CRR definition, transitional arrangements as of 31.12.2018 A6 = A3 / A4	%	16.4%
A9	Leverage ratio	%	8.7%
A10	Non-performing exposure <sup>1</sup> ratio	%	3.9%
A11	Coverage ratio for non-performing exposure <sup>1</sup>	%	51.0%
A12	Level 3 instruments on total assets	%	1.4%
В	MAIN RESULTS OF THE COMPREHENSIVE ASSESSMENT (CA)		
5.4	CET1 Ratio	0/	40.40/

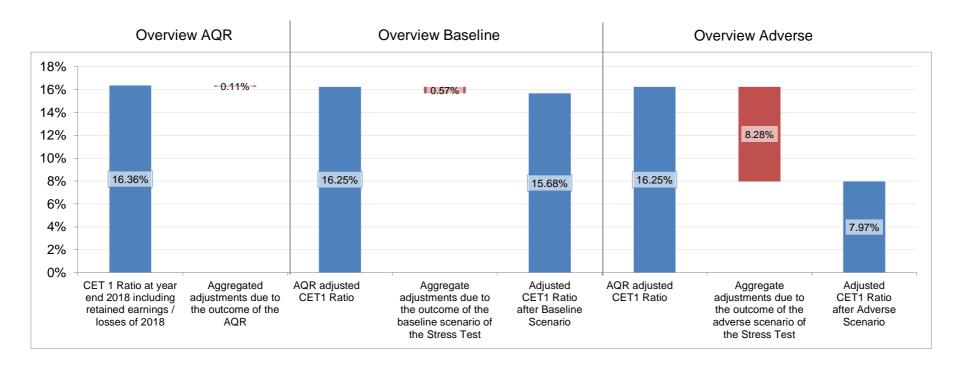
B1	CET1 Ratio at year-end 2018, including retained earnings / losses of 2018 B1 = A6	%	16.4%
B2	Aggregated adjustments due to the outcome of the AQR	Basis Points Change	-11
В3	AQR adjusted CET1 Ratio B3 = B1 + B2	%	16.2%
B4	Aggregate adjustments due to the outcome of the <u>baseline</u> scenario of the Stress Test to lowest capital level over the 3-year period	Basis Points Change	-57
B5	Adjusted CET1 Ratio after Baseline Scenario B5 = B3 + B4	%	15.7%
B6	Aggregate adjustments due to the outcome of the <u>adverse</u> scenario of the Stress Test to lowest capital level over the 3-year period	Basis Points Change	-828
B7	Adjusted CET1 Ratio after Adverse Scenario B7 = B3 + B6	%	8.0%

Capit	al Shortfall	Basis Points <sup>2</sup>	Mill. EUR
B8	to threshold of 8% for AQR adjusted CET1 Ratio	0	0.00
B9	to threshold of 8% in Baseline Scenario	0	0.00
B10	to threshold of 5.5% in Adverse Scenario	0	0.00
B11	Aggregated Capital Shortfall of the Comprehensive Assessment B11 = max ( B8, B9, B10 )	0	0.00

#### Footnotes

<sup>1.</sup> NPE definition in line with the EBA definition set forth in the EBA final draft ITS on supervisory reporting on forbearance and non-performing exposures under Article 99(4) of Regulation (EU) No 575/2013. Note that all exposures classified as 'Stage 3' under the IFRS 9 impairment model are considered NPE for the purposes of CA following the above definition.

2. RWA used corresponds to relevant scenario in worst case year of the stress test horizon



# C MAJOR CAPITAL MEASURES IMPACTING TIER 1 ELIGIBLE CAPITAL FROM 1 JANUARY 2019 TO 30 JUNE 2019 1

Issua	nce of CET1 Instruments	Impact on Common Equity Tier 1 Million EUR
C1	Raising of capital instruments eligible as CET1 capital	n/a
C2	Repayment of CET1 capital, buybacks	n/a
C3	Conversion to CET1 of hybrid instruments becoming effective between January and June 2019	n/a
Net is	suance of Additional Tier 1 Instruments	Impact on Additional Tier 1 Million EUR
C4	with a trigger at or above 5.5% and below 6%	n/a
C5	with a trigger at or above 6% and below 7%	n/a
C6	with a trigger at or above 7%	n/a
Fines	/Litigation costs	Million EUR
C7	Incurred fines/litigation costs from January to June 2019 (net of provisions)	n/a

<sup>1.</sup> Excludes any of the below capital measures already reflected in the CET1 starting point (A6)

#### 2019 COMPREHENSIVE ASSESSMENT OUTCOME

**ECB PUBLIC** NAME OF THE ENTITY **BGCENT** Central Cooperative Bank AD

## 2. Detailed AQR Results

#### D. Matrix Breakdown of AQR Result (B2)

#### Note:

- The selection of asset classes for portfolio review was based on an approach aimed at identifying portfolios with the highest risk of misclassification. Therefore, extrapolation of results to the non-selected portfolios would not be appropriate.
- The columns D.C to D .F include (but are not limited to) any impacts on provisioning associated with the reclassification (from a supervisory perspective) of exposures across stages of the IFRS 9 impairment model.
- In the AQR exercise the resulting increase in provisions (from a supervisory perspective) are translated into a change in CET1 capital.
- Items D1 to D20 are before offsetting impacts such as asset protection, taxes and IFRS9 transitional arrangements.
- Basis points are calculated using total risk exposure from Section A4. • For the interpretation of the detailed results the interested reader may refer to the AQR manual outlining the methodology: https://www.bankingsupervision.europa.eu/ecb/pub/pdf/ssm.assetqualityreviewmanual201806.en.pdf

			D .A	D.B	D.C		J. D	0		D .E	D	.F
	AQR breakdown				ovisions		ovisions	ings	ovisions	W	capital	100 E
$\downarrow$	Asset class breakdown		Credit Risk RWA Q3 2018	Portfolio selected in Phase 1	Adjustments to pronsampled files		Adjustments to pr due to	projection of findi	Adjustments to pr	due to collective provisioning review	CET1	effects
		Units of Measurement		% of RWA selected in Phase 1	Basis Points	Mill. EUR	Basis Points	Mill. EUR	Basis Points	Mill. EUR	Basis Points	Mill. EUR
D1	Total credit exposure		1,294.80	75.5%	8	1.27	0	0.00	12	1.96	-20	-3.23
D2	Sovereigns and Supranational non-governmental organisations		54.60	0.0%	0	0.00	0	0.00	0	0.00	0	0.00
D3	Institutions		161.00	0.0%	0	0.00	0	0.00	0	0.00	0	0.00
D4	Retail		350.40	90.8%					12	1.96	-12	-1.96
D5	thereof SME		12.60	0.0%					0	0.00	0	0.00
D6	thereof Residential Real Estate (RRE)		102.50	81.0%					4	0.59	-4	-0.59
D7	thereof Other Retail		235.30	99.9%					8	1.37	-8	-1.37
D8	Corporates		727.30	90.6%	8	1.27	0	0.00	0	0.00	-8	-1.27
D9	Other Assets		1.50	0.0%	0	0.00	0	0.00	0	0.00	0	0.00

#### D10 Additional information on portfolios with largest adjustments accounting for (at least) 30% of total banking book AQR adjustment:

Additional information on por	additional information on portfolios with largest adjustments accounting for (at least) 30% of total banking book AQR adjustment:									
Asset Class	Geography									
Real estate related	BULGARIA	127.00	8	1.27	0	0.00	0	0.00	-8	-1.27
Other Retail	BULGARIA	206.00	0	0.00	0	0.00	8	1.37	-8	-1.37
		0.00	0	0.00	0	0.00	0	0.00	0	0.00

NB: In some cases the total credit RWA reported in field D.A1 may not equal the sum of the components below. These cases are driven by inclusion of specialised assets types which lie outside the categories given above.

		_				
			D .G	D .H	D	.1
			Portfolio size Carrying Amount	Portfolio selection	Impact on CET1 be	,
		Units of Measurement	Mill. EUR	% selected in Phase 1	Basis points	Mill. EUR
D11	CVA				0	0.00
D12	Fair Value review				0	0.00
D13	Non derivative exposures review	Please refer to Definitions and Explanations s	185	0.0%	0	0.00
D14	Bonds		0	-	0	0.00
D15	Securitisations		0	1	0	0.00
D16	Loans		0	-	0	0.00
D17	Equity (Investment in PE and Participations)		67	0.0%	0	0.00
D18	Investment Properties / Real Estate / Other		119	0.0%	0	0.00
D19	Derivatives Model Review		0	0.0%	0	0.00

		Total impact on adjustments outl	
		Basis points 1	Mill. EUR
D20	Gross impact on capital	-20	-3.23
D21	Offsetting impact due to risk protection	0	0.00
D22	Offsetting tax impact	2	0.32
D23	Offsetting IFRS9 transitional arrangement impact	8	1.25
D24	Net total impact of AQR results on CET1 ratio	-10	-1.65

D .J

D24 = D20 + (D21 + D22 + D23)<sup>1</sup> Basis point impact due to CET1 capital adjustments

Please refer to Definitions and Explanations sheet

#### E. Matrix Breakdown of Asset Quality Indicators

**E8** 

• The selection of asset classes for portfolio review was based on an approach aimed at identifying those portfolios with the highest risk of misclassification. Therefore, extrapolation of results to the non-selected portfolios would not be appropriate.

• Changes in non-performing exposure as a result of the AQR reflect reclassification of exposures (from a supervisory perspective) into stage 3 of the IFRS 9 impairment model (see Section 4.5.2, Asset Quality Review Phase 2 Manual).

Information reported only for portfolios subject to detailed review in AQR

Asset quality indicators

Non-Performing Exposure Ratio

E1 Total credit exposure E2 Sovereigns and Supranational non-governmental organisations **E**3 Institutions E4 Retail thereof SME **E6** thereof Residential Real Estate (RRE) **E7** thereof Other Retail

	E .A	E .B	E .C	E .D
	Unadjusted NPE Level year end 2018	Changes due to the credit file review	Changes due to the projection of findings	AQR-adjusted NPE Level
Units of Measurement	%	Basis Points	Basis Points	%
	8.1%	861	1	16.8%
	-	-	-	
	-	-	-	
	2.4%	12	2	2.5%
	-			
	1.2%	26	4	1.5%
	3.5%			3.5%
	12.2%	1460	0	26.8%
	-	-	-	

E.G

E.F

E.E

### **Coverage Ratio**

Corporates Other Assets

NB: Coverage ratios displayed in E.E - E.I cover only the exposure that was marked as non-performing pre-AQR. Therefore exposures that were newly reclassified to NPE during the AQR are NOT included in the calculation for E.E - E.I

E10 Total credit exposure

E11 Sovereigns and Supranational non-governmental organisation

E12 Institutions E13 Retail

E14 thereof SME

E18 Other Assets

**E15** thereof Residential Real Estate (RRE)

E16 thereof Other Retail E17 Corporates

Units of Measurement

	Unadjusted coverage ratio of non-performing exposure, year end 2018	Changes due to the credit file review on non-performing exposures	Changes due to the projection of findings on non-performing exposures	Changes due to the collective provisioning review on non-performing exposures	AQR - adjusted ratio of provisions on NPE to NPE	Coverage ratio for exposures newly classified as NPE during the AQR
f	0/	0/ nainta	0/ nainta	0/ mainte	0/	0/
'├─	% 44.6%	%-points <b>0.0%</b>	%-points <b>0.0%</b>	%-points <b>2.1%</b>	% 46.6%	% <b>1.3%</b>
	44.0 /	0.0 /8	0.0 /6	2.1 /0	40.076	1.3 /0
-		<u> </u>	<u> </u>		<u> </u>	
	39.6%			16.9%	56.4%	8.7%
	-			n/a	-	
	4.0%			4.6%	8.7%	8.7%
	50.8%			24.4%	75.1%	
	45.3%	0.0%	0.0%		45.3%	1.3%
	-	-	-		-	-

E.H

E.I

E.J

## For information purposes only

## F. LEVERAGE RATIO IMPACT OF THE COMPREHENSIVE ASSESSMENT

• Note that the leverage ratio is calculated based on the COMMISSION DELEGATED REGULATION (EU) 2015/62 of 10 October 2014 amending Regulation (EU) No 575/2013 of the European Parliament and of the Council • It is not binding based on the current regulatory framework, is displayed for information purposes only and has no impact on the capital shortfall (B11).

• As the constant balance sheet assumption, which is applied in the Stress Test, might be misleading for the leverage ratio, the ratio is displayed for AQR only.

F1	Leverage Ratio at year end 2018	%	8.7%
	Please refer to Definitions and Explanations sheet		
	F1 = A9		
F2	Aggregated adjustments to Leverage Ratio due to the outcome of the AQR	Basis Points	-5
	F2 = (D20+D21+D22+D23)/A5		
F3	AQR adjusted Leverage Ratio	%	8.7%
	F3 = F1 + F2		 

		DEFINITIONS & EXPLANATIONS
Reference	Name	Definition or further explanation
A. MAIN INFORM	MATION ON THE BANK BEFORE THE COMPREHENSIVE ASSESSMENT (end 2018)	
A1	Total Assets (based on prudential scope of consolidation)	Sum of on balance positions. Note that for this and all following positions the scope of consolidation follows Article 18 CRR (therefore direct comparison with financial accounts based on accounting scope of consolidation will result in differences). Year-end 2018.
A2	Net (+) Profit/ (-) Loss of 2018 (based on prudential scope of consolidation)	Net profits (positive number) or net losses (negative number) in the year 2018. After taxes. Excludes Other Comprehensive Income. The scope of consolidation follows Article 18 CRR (therefore directory comparison with financial accounts based on accounting scope of consolidation will result in differences).
43  44	Common Equity Tier 1 Capital  Total risk exposure	At year-end 2018, according to CRD IV/CRR definition (Article 50 CRR) including transitional arrangements as of 31.12.2018.  According to CRD IV/CRR definition (Article 92.3 CRR), "total RWA", as of year-end 2018 including transitional arrangements as of 31.12.2018.
A5	Total risk exposure  Total exposure measure used in leverage ratio	Denominator of leverage ratio (A9), "leverage exposure", according to COMMISSION DELEGATED REGULATION (EU) 2015/62 of 10 October 2014 amending Regulation (EU) No 575/2013 of the
A6	CET1 ratio	European Parliament and of the Council with regard to the leverage ratio.  A6=A3/A4, Article 92.2a CRR, figures as of year-end 2018.
 A9	Leverage ratio at year end 2018	Leverage ratio at year-end 2018 according to COMMISSION DELEGATED REGULATION (EU) 2015/62 of 10 October 2014 amending Regulation (EU) No 575/2013 of the European Parliament and the Council with regard to the leverage ratio
		Numerator:
		Exposure that is non-performing according to NPE definition set forth in the EBA final draft ITS on supervisory reporting on forbearance and non-performing exposures under Article 99(4) of Regulation (EU) No 575/2013. Note that all exposures classified as 'Stage 3' under the IFRS 9 impairment model are considered NPE for the purposes of CA following the above definition.
A10	Non-performing exposures ratio	<u>Denominator:</u> Total exposure (performing and non-performing), book value plus off-balance exposure weighted by Credit Conversion Factor.
		As of year-end 2018 and total of consolidated bank.
		Numerator: Loss allowances for expected credit losses as per IFRS9(5.5)
A11	Coverage ratio for non-performing exposure	Denominator:  Non-performing exposure (numerator of A10)
		As of year-end 2018 and total of consolidated bank.
A12	Level 3 instruments on total assets	Level 3 assets according to IFRS 13, para. 86-90 Not defined for banks using nGAAP.
		Total assets = A1
B. MAIN RESUL	LTS OF THE COMPREHENSIVE ASSESSMENT (CA)	
B1	CET1 Ratio	B1=A6
B2	Aggregated adjustments due to the outcome of the AQR	Sum of all AQR results impacting the CET1 ratio. A breakdown is provided in the sheet "Detailed AQR Results". In basis points, marginal effect.
В3	AQR adjusted CET1 Ratio	B3 = B1 + B2 based on year-end 2018 figures and CRD IV/CRR definition including transitional arrangements as of 31.12.2018.
B4	Aggregate adjustments due to the outcome of the baseline scenario of the Stress Test	Additional adjustments due to Baseline Scenario to lowest capital level over the 3-year period.
B5	Adjusted CET1 Ratio after Baseline Scenario	B5= B4 + B3  Note that this is an estimate of the outcome of a hypothetical scenario and refers to a future point in time. It should not be confused with the bank's forecast or multi-year plan.
B6	Aggregate adjustments due to the outcome of the adverse scenario of the Stress Test	Additional adjustments due to Adverse Scenario to lowest capital level over the 3-year period, i.e. the one resulting in the lowest hypothetical CET1 ratio in the three year-ends (YE2016,YE2017, YE2018) considered.
B7	Adjusted CET1 Ratio after Adverse Scenario	B7 = B5 + B6 Note that this is an estimate of the outcome of an adverse hypothetical scenario and refers to a future point in time. It should not be confused with the bank's forecast or multi-year plan.
B8	Shortfall to threshold of 8% for AQR adjusted CET1 Ratio	B8 = (8 - B3) * 100 (if B3<8, otherwise 0)
В9	Shortfall to threshold of 8% in Baseline Scenario	B9 = (8 - B5) * 100 (if B5<8, otherwise 0)
B10	Shortfall to threshold of 5.5% in Adverse Scenario	B10 = (5.5 - B7) * 100 (if B7<5.5, otherwise 0)
B11	Aggregated Capital Shortfall of the Comprehensive Assessment	B11 = max (B8, B9, B10)
C. Memorandum	m Items	
C1	Raising of capital instruments eligible as CET1 capital (+)	Changes to CET1 due to new issuances of common equity
C2	Repayment of CET1 capital, buybacks (-)	Changes to CET1 due to repayment or reduction of CET1 (i.e. buybacks).
C3	Conversion to CET1 of existing hybrid instruments (+)	Changes to CET1 due to conversion of existing hybrid instruments into CET1 which took place between 1 January 2019 and 30 June 2019.
C4	Net Issuance of Additional Tier 1 Instruments with a trigger at or above 5.5% and below 6%	Net issuance of AT1 Instruments (Article 52 CRR) with a trigger at or above 5.5% and below 6% between 1 January 2019 and 30 June 2019, expressed in terms of RWA. AT1 instruments which has been converted into CET1 are not to be accounted for in this cell to avoid double counting with C3.
C5	Net Issuance of Additional Tier 1 Instruments with a trigger at or above 6% and below 7%	Net issuance of AT1 Instruments (Article 52 CRR) with a trigger at or above 6% and below 7% between 1 January 2019 and 30 June 2019, expressed in terms of RWA. AT1 instruments which have been converted into CET1 are not to be accounted for in this cell to avoid double counting with C3.
C6	Net Issuance of Additional Tier 1 Instruments with a trigger at or above 7%	Net issuance of AT1 Instruments (Article 52 CRR) with a trigger at or above 7% CET1 between 1 January 2019 and 30 June 2019, expressed in terms of RWA. AT1 instruments which have been converted into CET1 are not to be accounted for in this cell to avoid double counting with C3.
C7	Incurred fines/litigation costs from January to September 2016 (net of provisions)	Incurred fines/litigation costs from 1 January 2019 to 30 June 2019 (net of provisions).  Only litigation costs with a realized loss > 1 Basis Point of CET1 (as of 1.1.2019) are in scope.
D. Matrix Break	kdown of AQR Result	
Asset class	Corporates	Asset class is an aggregated of the AQR sub-asset classes Project finance, Shipping, Aviation, Commercial real estate (CRE), Other real estate, Large corporates (non real estate) and Large SME real estate).
<del></del>		
D .A	Credit Risk RWA year end 2018	Total credit risk weighted assets including off balance sheet items.
D .A D .B	Credit Risk RWA year end 2018  Portfolio selected	Total credit risk weighted assets including off balance sheet items.  Indication of the fraction of the overall RWA per asset class that was selected in Phase 1 of the AQR.
D .B		
D .B D .C	Portfolio selected	Indication of the fraction of the overall RWA per asset class that was selected in Phase 1 of the AQR.  Amount of adjustments to specific provisions on the credit file samples.  This includes all files from the single credit file review.
D .B  D .C  D .D	Portfolio selected  Adjustments to provisions on sampled files  Adjustments to provisions due to projection of findings	Indication of the fraction of the overall RWA per asset class that was selected in Phase 1 of the AQR.  Amount of adjustments to specific provisions on the credit file samples. This includes all files from the single credit file review.  Amount of adjustments to specific provisions based on the projection of findings of the credit file review to the wider portfolio (negative numbers).
D .B D .C	Portfolio selected  Adjustments to provisions on sampled files  Adjustments to provisions due to projection of findings  Adjustment to provisions due to collective provisioning review	Indication of the fraction of the overall RWA per asset class that was selected in Phase 1 of the AQR.  Amount of adjustments to specific provisions on the credit file samples.  This includes all files from the single credit file review.
D .B  D .C  D .D	Portfolio selected  Adjustments to provisions on sampled files  Adjustments to provisions due to projection of findings  Adjustment to provisions due to collective provisioning review  Adjustments on CET1 before offsetting impact	Indication of the fraction of the overall RWA per asset class that was selected in Phase 1 of the AQR.  Amount of adjustments to specific provisions on the credit file samples. This includes all files from the single credit file review.  Amount of adjustments to specific provisions based on the projection of findings of the credit file review to the wider portfolio (negative numbers).  Amount of adjustments to collective provisions as determined based on the challenger model in cases where the bank's collective provisioning model is found to be out of line with the standards
D .B  D .C  D .D  D .E	Portfolio selected  Adjustments to provisions on sampled files  Adjustments to provisions due to projection of findings  Adjustment to provisions due to collective provisioning review  Adjustments on CET1	Indication of the fraction of the overall RWA per asset class that was selected in Phase 1 of the AQR.  Amount of adjustments to specific provisions on the credit file samples. This includes all files from the single credit file review.  Amount of adjustments to specific provisions based on the projection of findings of the credit file review to the wider portfolio (negative numbers).  Amount of adjustments to collective provisions as determined based on the challenger model in cases where the bank's collective provisioning model is found to be out of line with the standards expressed in the AQR Manual.  Gross amount of the aggregated adjustments disclosed in D.C - D.E before the offsetting impact of risk protection and tax (negative numbers).  Portfolio size - Carrying Amount
D .B  D .C  D .D  D .E  D .F	Portfolio selected  Adjustments to provisions on sampled files  Adjustments to provisions due to projection of findings  Adjustment to provisions due to collective provisioning review  Adjustments on CET1 before offsetting impact  Portfolio size	Indication of the fraction of the overall RWA per asset class that was selected in Phase 1 of the AQR.  Amount of adjustments to specific provisions on the credit file samples. This includes all files from the single credit file review.  Amount of adjustments to specific provisions based on the projection of findings of the credit file review to the wider portfolio (negative numbers).  Amount of adjustments to collective provisions as determined based on the challenger model in cases where the bank's collective provisioning model is found to be out of line with the standards expressed in the AQR Manual.  Gross amount of the aggregated adjustments disclosed in D.C - D.E before the offsetting impact of risk protection and tax (negative numbers).  Portfolio size - Carrying Amount
D .B  D .C  D .D  D .E  D .F  D.G	Portfolio selected  Adjustments to provisions on sampled files  Adjustments to provisions due to projection of findings  Adjustment to provisions due to collective provisioning review  Adjustments on CET1 before offsetting impact  Portfolio size Carrying Amount	Indication of the fraction of the overall RWA per asset class that was selected in Phase 1 of the AQR.  Amount of adjustments to specific provisions on the credit file samples. This includes all files from the single credit file review.  Amount of adjustments to specific provisions based on the projection of findings of the credit file review to the wider portfolio (negative numbers).  Amount of adjustments to collective provisions as determined based on the challenger model in cases where the bank's collective provisioning model is found to be out of line with the standards expressed in the AQR Manual.  Gross amount of the aggregated adjustments disclosed in D.C - D.E before the offsetting impact of risk protection and tax (negative numbers).  Portfolio size - Carrying Amount  Indication of the carrying amount (gross mark-to-market as of year-end 2018, before AQR adjustment) of positions that have been reviewed by Bank Team divided by total carrying amount (gross market as of year-end 2018, before AQR adjustment and before PP&A) for this asset class.  Amount of adjustments resulting from: - CVA Challenger model (D11).
D.B  D.C  D.D  D.E  D.F  D.G	Portfolio selected  Adjustments to provisions on sampled files  Adjustments to provisions due to projection of findings  Adjustment to provisions due to collective provisioning review  Adjustments on CET1 before offsetting impact  Portfolio size Carrying Amount  Portfolio selection  Adjustments on CET1 before offsetting impact  Additional information on portfolios with largest adjustments accounting for (at least) 30% of total	Indication of the fraction of the overall RWA per asset class that was selected in Phase 1 of the AQR.  Amount of adjustments to specific provisions on the credit file samples. This includes all files from the single credit file review.  Amount of adjustments to specific provisions based on the projection of findings of the credit file review to the wider portfolio (negative numbers).  Amount of adjustments to collective provisions as determined based on the challenger model in cases where the bank's collective provisioning model is found to be out of line with the standards expressed in the AQR Manual.  Gross amount of the aggregated adjustments disclosed in D.C - D.E before the offsetting impact of risk protection and tax (negative numbers).  Portfolio size - Carrying Amount  Indication of the carrying amount (gross mark-to-market as of year-end 2018, before AQR adjustment) of positions that have been reviewed by Bank Team divided by total carrying amount (gross market as of year-end 2018, before AQR adjustment and before PP&A) for this asset class.  Amount of adjustments resulting from:  - CVA Challenger model (D11).  - the different components of the fair value exposures review (D13-D19), as well as the fair value review as a whole (D12).  This breakdown is omitted where the overall AQR impact (B2) is less than 10 basis points CET1 and single rows are omitted where they have an impact of less than 1 basis point CET1.
D.B  D.C  D.D  D.E  D.F  D.G  D.H	Portfolio selected  Adjustments to provisions on sampled files  Adjustments to provisions due to projection of findings  Adjustment to provisions due to collective provisioning review  Adjustments on CET1 before offsetting impact  Portfolio size Carrying Amount  Portfolio selection  Adjustments on CET1 before offsetting impact  Additional information on portfolios with largest adjustments accounting for (at least) 30% of total banking book AQR adjustment:	Indication of the fraction of the overall RWA per asset class that was selected in Phase 1 of the AQR.  Amount of adjustments to specific provisions on the credit file samples. This includes all files from the single credit file review.  Amount of adjustments to specific provisions based on the projection of findings of the credit file review to the wider portfolio (negative numbers).  Amount of adjustments to collective provisions as determined based on the challenger model in cases where the bank's collective provisioning model is found to be out of line with the standards expressed in the AQR Manual.  Gross amount of the aggregated adjustments disclosed in D.C - D.E before the offsetting impact of risk protection and tax (negative numbers).  Portfolio size - Carrying Amount  Indication of the carrying amount (gross mark-to-market as of year-end 2018, before AQR adjustment) of positions that have been reviewed by Bank Team divided by total carrying amount (gross market as of year-end 2018, before AQR adjustment and before PP&A) for this asset class.  Amount of adjustments resulting from: - CVA Challenger model (D11) the different components of the fair value exposures review (D13-D19), as well as the fair value review as a whole (D12).  This breakdown is omitted where the overall AQR impact (B2) is less than 10 basis points CET1 and single rows are omitted where they have an impact of less than 1 basis point CET1. Note this adjustment is already reflected in the asset class break down of D1 to D9 and displayed here only on a more granular level.  Adjustments resulting from CVA challenger model.
D.B  D.C  D.D  D.E  D.F  D.G  D.H	Portfolio selected  Adjustments to provisions on sampled files  Adjustments to provisions due to projection of findings  Adjustment to provisions due to collective provisioning review  Adjustments on CET1 before offsetting impact  Portfolio size Carrying Amount  Portfolio selection  Adjustments on CET1 before offsetting impact  Additional information on portfolios with largest adjustments accounting for (at least) 30% of total	Indication of the fraction of the overall RWA per asset class that was selected in Phase 1 of the AQR.  Amount of adjustments to specific provisions on the credit file samples. This includes all files from the single credit file review.  Amount of adjustments to specific provisions based on the projection of findings of the credit file review to the wider portfolio (negative numbers).  Amount of adjustments to collective provisions based on the projection of findings of the credit file review to the wider portfolio (negative numbers).  Amount of adjustments to collective provisions as determined based on the challenger model in cases where the bank's collective provisioning model is found to be out of line with the standards expressed in the AQR Manual.  Gross amount of the aggregated adjustments disclosed in D.C - D.E before the offsetting impact of risk protection and tax (negative numbers).  Portfolio size - Carrying Amount  Indication of the carrying amount (gross mark-to-market as of year-end 2018, before AQR adjustment) of positions that have been reviewed by Bank Team divided by total carrying amount (gross market as of year-end 2018, before AQR adjustment and before PP&A) for this asset class.  Amount of adjustments resulting from:  - CVA Challenger model (D11).  This breakdown is omitted where the overall AQR impact (B2) is less than 10 basis points CET1 and single rows are omitted where they have an impact of less than 1 basis point CET1.  Note this adjustments resulting from CVA challenger model.  CVA see Article 383 CRR
D .B  D .C  D .D  D .E  D .F  D .G  D .H  D .I  D10	Portfolio selected  Adjustments to provisions on sampled files  Adjustments to provisions due to projection of findings  Adjustment to provisions due to collective provisioning review  Adjustments on CET1 before offsetting impact  Portfolio size Carrying Amount  Portfolio selection  Adjustments on CET1 before offsetting impact  Additional information on portfolios with largest adjustments accounting for (at least) 30% of total banking book AQR adjustment:	Indication of the fraction of the overall RWA per asset class that was selected in Phase 1 of the AQR.  Amount of adjustments to specific provisions on the credit file samples. This includes all files from the single credit file review.  Amount of adjustments to specific provisions based on the projection of findings of the credit file review to the wider portfolio (negative numbers).  Amount of adjustments to collective provisions based on the projection of findings of the credit file review to the wider portfolio (negative numbers).  Amount of adjustments to collective provisions as determined based on the challenger model in cases where the bank's collective provisioning model is found to be out of line with the standards expressed in the AQR Manual.  Gross amount of the aggregated adjustments disclosed in D.C - D.E before the offsetting impact of risk protection and tax (negative numbers).  Portfolio size - Carrying Amount  Indication of the carrying amount (gross mark-to-market as of year-end 2018, before AQR adjustment) of positions that have been reviewed by Bank Team divided by total carrying amount (gross market as of year-end 2018, before AQR adjustment and before PP8A) for this asset class.  Amount of adjustments resulting from:  - CVA Challenger model (D11).  - the different components of the fair value exposures review (D13-D19), as well as the fair value review as a whole (D12).  This breakdown is ornitted where the overall AQR impact (B2) is less than 10 basis points CET1 and single rows are omitted where they have an impact of less than 1 basis point CET1.  Note this adjustment is already reflected in the asset class break down of D1 to D9 and displayed here only on a more granular level.  Adjustments resulting from CVA challenger model.  CVA, calculated as the market loss-given-default multiplied by the sum of expected losses at each point in time. The expected loss at each point in time i is calculated as the product of the PD factor
D .B  D .C  D .D  D .E  D .F  D .G  D .H  D .1	Portfolio selected  Adjustments to provisions on sampled files  Adjustments to provisions due to projection of findings  Adjustment to provisions due to collective provisioning review  Adjustments on CET1 before offsetting impact  Portfolio size Carrying Amount  Portfolio selection  Adjustments on CET1 before offsetting impact  Additional information on portfolios with largest adjustments accounting for (at least) 30% of total banking book AQR adjustment:	Indication of the fraction of the overall RWA per asset class that was selected in Phase 1 of the AQR.  Amount of adjustments to specific provisions on the credit file samples. This includes all files from the single credit file review.  Amount of adjustments to specific provisions based on the projection of findings of the credit file review to the wider portfolio (negative numbers).  Amount of adjustments to collective provisions as determined based on the challenger model in cases where the bank's collective provisioning model is found to be out of line with the standards expressed in the AQR Manual.  Gross amount of the aggregated adjustments disclosed in D.C - D.E before the offsetting impact of risk protection and tax (negative numbers).  Portfolio size - Carrying Amount  Indication of the carrying amount (gross mark-to-market as of year-end 2018, before AQR adjustment) of positions that have been reviewed by Bank Team divided by total carrying amount (gross market as of year-end 2018, before AQR adjustment) and before PP&A) for this asset class.  Amount of adjustments resulting from: - CVA Challenger model (D11) the different components of the fair value exposures review (D13-D19), as well as the fair value review as a whole (D12).  This breakdown is omitted where the overall AQR impact (B2) is less than 10 basis points CET1 and single rows are omitted where they have an impact of less than 1 basis point CET1.  Note this adjustment is already reflected in the asset class break down of D1 to D9 and displayed here only on a more granular level.  Adjustments resulting from CVA challenger model.  CVA calculated as the market loss-given-default multiplied by the sum of expected losses at each point in time. The expected loss at each point in time i is calculated as the product of the PD factor that point in time and the Exposure factor at that point in time.
D .B  D .C  D .D  D .E  D .F  D.G  D .H  D .I  D10  D11  D12  D13	Portfolio selected  Adjustments to provisions on sampled files  Adjustments to provisions due to projection of findings  Adjustment to provisions due to collective provisioning review  Adjustments on CET1 before offsetting impact  Portfolio size Carrying Amount  Portfolio selection  Adjustments on CET1 before offsetting impact  Additional information on portfolios with largest adjustments accounting for (at least) 30% of total banking book AQR adjustment:  CVA  Adjustments to fair value assets in the banking and trading book	Indication of the fraction of the overall RWA per asset class that was selected in Phase 1 of the AQR.  Amount of adjustments to specific provisions on the credit file samples. This includes all files from the single credit file review.  Amount of adjustments to specific provisions based on the projection of findings of the credit file review to the wider portfolio (negative numbers).  Amount of adjustments to collective provisions based on the projection of findings of the credit file review to the wider portfolio (negative numbers).  Amount of adjustments to collective provisions as determined based on the challenger model in cases where the bank's collective provisioning model is found to be out of line with the standards expressed in the AQR Manual.  Gross amount of the aggregated adjustments disclosed in D.C - D.E before the offsetting impact of risk protection and tax (negative numbers).  Portfolio size - Carrying Amount  Indication of the carrying amount (gross mark-to-market as of year-end 2018, before AQR adjustment) of positions that have been reviewed by Bank Team divided by total carrying amount (gross market as of year-end 2018, before AQR adjustment and before PP&A) for this asset class.  Amount of adjustments resulting from:  - OVA Challenger model (D11),  - the different components of the fair value exposures review (D13-D19), as well as the fair value review as a whole (D12).  This breakdown is omitted where the overall AQR impact (B2) is less than 10 basis points CET1 and single rows are omitted where they have an impact of less than 1 basis point CET1.  Note this adjustment is already reflected in the asset class break down of D1 to D9 and displayed here only on a more granular level.  Adjustments resulting from CVA challenger model.  CVA see Article 383 CRR  CVA, calculated as the market loss-given-default multiplied by the sum of expected losses at each point in time. The expected loss at each point in time i is calculated as the product of the PD factor that point in time and the Exposure
D .B  D .C  D .D  D .E  D .F  D.G  D .H  D .I  D10  D11  D12  D13	Portfolio selected  Adjustments to provisions on sampled files  Adjustments to provisions due to projection of findings  Adjustment to provisions due to collective provisioning review  Adjustments on CET1 before offsetting impact  Portfolio size Carrying Amount  Portfolio selection  Adjustments on CET1 before offsetting impact  Additional information on portfolios with largest adjustments accounting for (at least) 30% of total banking book AQR adjustment:  CVA  Adjustments to fair value assets in the banking and trading book  Non derivative exposures review	Indication of the fraction of the overall RWA per asset class that was selected in Phase 1 of the AQR.  Amount of adjustments to specific provisions on the credit file samples. This includes all files from the single credit file review.  Amount of adjustments to specific provisions based on the projection of findings of the credit file review to the wider portfolio (negative numbers).  Amount of adjustments to collective provisions as determined based on the challenger model in cases where the bank's collective provisioning model is found to be out of line with the standards expressed in the AQR Manual.  Gross amount of the aggregated adjustments disclosed in D.C D.E before the offsetting impact of risk protection and tax (negative numbers).  Portfolio size - Carrying Amount  Indication of the carrying amount (gross mark-to-market as of year-end 2018, before AQR adjustment) of positions that have been reviewed by Bank Team divided by total carrying amount (gross market as of year-end 2018, before AQR adjustment) and the provision of the carrying amount (gross market as of year-end 2018, before AQR adjustment in seasing from:  - CVA Challenger model (D11).  This breakdown is omitted where the overall AQR impact (B2) is less than 10 basis points CET1 and single rows are omitted where they have an impact of less than 1 basis point CET1.  Note this adjustment is already reflected in the asset class break down of D1 to D8 and displayed here only on a more granular level.  Adjustments resulting from CVA challenger model.  CVA see Article 483 CPR  CVA, calculated as the market loss-given-default multiplied by the sum of expected losses at each point in time. The expected loss at each point in time i is calculated as the product of the PD factor that point in time and the Exposure factor at that point in time.  Adjustments to reserves resulting from the Darivative Pricing Model Review.  Sum of DF1, DJ 11, DJ 12 and DJ 20
D .B  D .C  D .D  D .E  D .F  D.G  D .H  D .I  D10  D11  D12  D13  D19  D20	Portfolio selected  Adjustments to provisions on sampled files  Adjustments to provisions due to projection of findings  Adjustment to provisions due to collective provisioning review  Adjustments on CET1 before offsetting impact  Portfolio size Carrying Amount  Portfolio selection  Adjustments on CET1 before offsetting impact  Additional information on portfolios with largest adjustments accounting for (at least) 30% of total banking book AQR adjustment:  CVA  Adjustments to fair value assets in the banking and trading book  Non derivative exposures review  Derivative Model Review  Gross impact on capital	Indication of the fraction of the overall RWA per asset class that was selected in Phase 1 of the AQR.  Amount of adjustments to specific provisions on the credit file samples. This includes all files from the single credit file review.  Amount of adjustments to specific provisions based on the projection of findings of the credit file review to the wider portfolio (negative numbers).  Amount of adjustments to specific provisions based on the projection of findings of the credit file review to the wider portfolio (negative numbers).  Amount of adjustments to collective provisions as determined based on the challenger model in cases where the bank's collective provisioning model is found to be out of line with the standards oxygoessed in the AQR Manual.  Gross amount of the aggregated adjustments disclosed in D.C D.E before the offsetting impact of risk protection and tax (negative numbers).  Portfolio size - Carrying Amount (gross mark-to-market as of year-end 2018, before AQR adjustment) of positions that have been reviewed by Bank Team divided by total carrying amount (gross market or lyan-end 2018, before AQR adjustment and before PP&A) for this asset class.  Amount of adjustments resulting from:  - CVAC Challenger model (011)  - the different components of the fair value exposures review (D13-D19), as well as the fair value review as a whole (D12).  This breakdown is ornited where the overall AQR impact (B2) is less than 10 basis points (ET1 and single rows are ornited where they have an impact of less than 1 basis point CET1. Note this adjustment is already reflected in the asset class break down of D1 to D9 and displayed here only on a more granular level.  Adjustments resulting from CVA challenger model.  CVA see Antice 33 CRR  CVA calculated as the market loss-given-default multiplied by the sum of expected losses at each point in time. The expected loss at each point in time 1 is calculated as the product of the PD factor that point in time and the Exposure factor at that point in time.  Aggregated a
D .B  D .C  D .D  D .E  D .F  D.G  D .H  D10  D11  D12  D13  D19  D20  D21	Portfolio selected  Adjustments to provisions on sampled files  Adjustments to provisions due to projection of findings  Adjustment to provisions due to collective provisioning review  Adjustments on CET1 before offsetting impact  Portfolio size Carrying Amount  Portfolio selection  Addistional information on portfolios with largest adjustments accounting for (at least) 30% of total banking book AQR adjustment:  CVA  Adjustments to fair value assets in the banking and trading book  Non derivative exposures review  Derivative Model Review  Gross impact due to risk protection	Indication of the fraction of the overall RWA per asset class that was selected in Phase 1 of the AQR.  Amount of adjustments to specific provisions on the credit file samples. This includes all files from the single credit file review.  Amount of adjustments to specific provisions based on the projection of findings of the credit file review to the wider portfolio (negative numbers).  Amount of adjustments to collective provisions as determined based on the challenger model in cases where the bank's collective provisioning model is found to be out of line with the standards expressed in the AQR Manual.  Gross amount of the aggregated adjustments disclosed in D.C.* D.E. before the offsetting impact of risk protection and tax (negative numbers).  Portfolio size - Carrying Amount Indication of the carrying amount (gross mark-to-market as of year-end 2018, before AQR adjustment) of positions that have been reviewed by Bank Toam divided by total carrying amount (gross market) as of year-end 2018, before AQR adjustment) of positions that have been reviewed by Bank Toam divided by total carrying amount (gross market) as of year-end 2018, before AQR adjustment) of positions that have been reviewed by Bank Toam divided by total carrying amount (gross market) as of year-end 2018, before AQR adjustment and before PRA) for this asset class.  Amount of adjustments resulting from: CVAC challenger model [011], - the different components of the fair value exposures review (D13-D19), as well as the fair value review as a whole (D12).  This breakdown is controlled where the overall AQR impact (B2) is best than 10 basis point CET1.  Note this adjustment is already reflected in the asset class break down of D1 to D9 and displayed here only on a more granular level.  Adjustments are exulting from CVA challenger model.  CVA association as often and the Exposure and account of the PD factor that point in time is already reflected in the asset class break down of D1 to D9 and displayed here only on a more granular level.  Adjustments
D .B  D .C  D .D  D .E  D .F  D.G  D .H  D 10  D11  D12  D13  D19  D20  D21  D22	Portfolio selected  Adjustments to provisions on sampled files  Adjustments to provisions due to projection of findings  Adjustment to provisions due to collective provisioning review  Adjustments on CET1 before offsetting impact  Portfolio size Carrying Amount  Portfolio selection  Adjustments on CET1 before offsetting impact  Additional information on portfolios with largest adjustments accounting for (at least) 30% of total banking book AQR adjustment:  CVA  Adjustments to fair value assets in the banking and trading book  Non derivative exposures review  Derivative Model Review  Gross impact on capital	Indication of the fraction of the overall RWA per asset class that was selected in Phase 1 of the AQR.  Amount of adjustments to specific provisions on the credit file samples.  This includes a lifes from the single credit file review.  Amount of adjustments to specific provisions based on the projection of lindings of the credit file review to the wider portfolio (negative numbers).  Amount of adjustments to specific provisions based on the projection of lindings of the credit file review to the wider portfolio (negative numbers).  Amount of adjustments to collective provisions as determined based on the challenger model in cases where the bank's collective provisioning model is found to be out of line with the standards expressed in the AQR Manual.  Gross amount of the aggregated adjustments disclosed in D.CD.E before the offsetting impact of risk protection and tax (negative numbers).  Portfolio size - Carrying Amount  Indication of the carrying amount (gross mark-to-market as of year-end 2018, before AQR adjustment) of positions that have been reviewed by Bank Team divided by total carrying amount (gross markets as of year-end 2018, before AQR adjustment and before PPRA) for this asset class.  Amount of adjustments resulting from:  - CAVA Chalenger model (D11).  - This breakdown is omitted where the overall AQR impact (P2) is less than 10 basis points CET1 and single rows are omitted where they have an impact of less than 1 basis point CET1.  Adjustments resulting from CVA chalenger model.  Adjustments is already effected in the asset class break down of D1 to D9 and displayed here only on a more granular level.  Adjustments is already effected in the asset class break down of D1 to D9 and displayed here only on a more granular level.  Aggregated adjustment from the Fair Value Exposure Review, excluding the adjustment to CVA (D11) and AVA (D20).  This includes changes in scope of exposure foliowing PPRA. Note that this includes fair valued real estate positions.  Adjustments to reserves resulting form the
D .B  D .C  D .D  D .E  D .F  D.G  D .H  D .I  D10  D11  D12  D13  D19  D20  D21  D22  D23	Portfolio selected  Adjustments to provisions on sampled files  Adjustments to provisions due to projection of findings  Adjustment to provisions due to collective provisioning review  Adjustments on CET1 before offsetting impact  Portfolio size Carrying Amount  Portfolio selection  Adjustments on CET1 before offsetting impact  Additional information on portfolios with largest adjustments accounting for (at least) 30% of total banking book AQR adjustment:  CVA  Adjustments to fair value assets in the banking and trading book  Non derivative exposures review  Derivative Model Review  Gross impact on capital  Offsetting impact due to risk protection  Offsetting tax impact	Indication of the fraction of the overall RWA per asset class that was selected in Phase 1 of the AQR.  Amount of adjustments to appetition provisions on the credit file samples.  This includes all files from the single credit file review.  Amount of adjustments to appetitip provisions based on the projection of findings of the credit file review to the wider portrolio (regative numbers).  Amount of adjustments to collective provisions based on the projection of findings of the credit file review to the wider portrolio (regative numbers).  Amount of adjustments to collective provisions as determined based on the challenger model in cases where the bank's collective provisioning model is found to be out of line with the standards suggressed in the AQR Manual.  Gross amount of the aggregated adjustments disclosed in D.CD.E before the offsetting impact of risk protection and tax (negative numbers).  Portfolio size - Carrying Amount  Indication of the carrying amount (gross mark-to-market as of year-end 2018, before AQR adjustment) of positions that have been reviewed by Bank Team divided by total carrying amount (gross markets or fy year-end 2018, before AQR adjustment and before PP6A) for this asset class.  Amount of adjustments resulting from:  - COA Challenger model (D11).  This breakdown is omitted where the overall AQR impact (B2) is less than 10 basis points CET1 and single review as a whole (D12).  This breakdown is omitted where the overall AQR impact (B2) is less than 40 basis points CET1 and single rows are omitted where they have an impact of less than 1 basis point CET1.  Adjustments resulting from CVA challenger model.  CVX as exhibited 383 CRR  CVX as exhibited as the market loss-given-default multiplied by the sum of expected losses at each point in time. The expected loss at each point in time i is calculated as the product of the PD factor that point in time and the Exposure following PP6A. No
D .B  D .C  D .D  D .E  D .F  D.G  D .H  D10  D11  D12  D13  D19  D20  D21  D22  D23	Portfolio selected  Adjustments to provisions on sampled files  Adjustments to provisions due to projection of findings  Adjustment to provisions due to collective provisioning review  Adjustments on CET1 before offsetting impact  Portfolio size Carrying Amount  Portfolio selection  Adjustments on CET1 before offsetting impact  Additional information on portfolios with largest adjustments accounting for (at least) 30% of total banking book AQR adjustment:  CVA  Adjustments to fair value assets in the banking and trading book  Non derivative exposures review  Derivative Model Review  Gross impact on capital  Offsetting impact due to risk protection  Offsetting tax impact	Indication of the fraction of the overall RWA per asset class that was selected in Phase 1 of the AQR.  Amount of adjustments to specific provisions on the credit file samples.  This includes all files from the single credit file review.  Amount of adjustments to specific provisions based on the projection of findings of the credit file review to the wider portfolo (negative numbers).  Amount of adjustments to collective provisions as obtermined based on the challenger model in cases where the bank's collective provisioning model is found to be out of line with the standards suggressed in the AQR Manual.  Gross amount of the aggregated adjustments disclosed in D.C D.E before the offsetting impact of risk protection and tax (negative numbers).  Portfolio size - Carrying Amount  Indication of the carrying amount (gross mark-to-market as of year-end 2018, before AQR adjustment) of positions that have been reviewed by Bank Team divided by total carrying amount (gross market as of year-end 2018, before AQR adjustment and before PP6A) for this asset class.  Amount of adjustments resulting from:  - COA Challenger model (011).  This breakdown is omitted where the overall AQR impact (82) is less than 10 basis points CET1 and single review as a whole (D12).  This breakdown is omitted where the overall AQR impact (82) is less than 40 basis points CET1 and single rows are omitted where they have an impact of less than 1 basis point CET1.  Adjustments or spating from CVA challenger model.  CVX ace Article 335 CRR  CVX ace Article 3
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