This document contains final disclosure of the results of the Comprehensive Assessment for Investbank 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

Bank-specific note for fields E10-E18

Negative changes in coverage ratio displayed here are used to offset potential provisioning shortfalls identified during collective provisioning assessment for remaining exposures within the same portfolio. Total stock of provisions per portfolio does not decrease as per AQR methodology.

#### 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 results of the Comprehensive Assessment, for those banks 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		- Numbers in this section are provided primarily for transparency purposes and should not be used for comparisons to other sections/sheets.  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)
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 AQ	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

Note: Calculated as B3 + B6

# 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

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

B5: Adjusted CET1 ratio based on the AQR outcome and Baseline Stress Test scenario

Note: Calculated as B3 + B4

B7: Adjusted CET1 ratio based on the AQR outcome and Adverse Stress Test scenario

For illustrative purposes only

#### 2019 COMPREHENSIVE ASSESSMENT OUTCOME

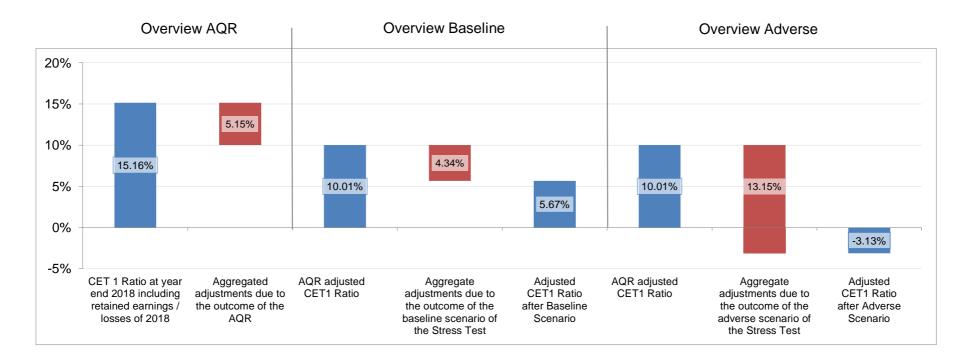
**ECB PUBLIC** NAME OF THE ENTITY **BGINVE** Investbank AD **Main Results and Overview** MAIN INFORMATION ON THE BANK BEFORE THE COMPREHENSIVE ASSESSMENT (31.12.2018) Α END 2018 Total Assets (based on prudential scope of consolidation) Mill. EUR 1,084.98 Α1 Net (+) Profit/ (-) Loss of 2018 (based on prudential scope of consolidation) Mill. EUR 11.58 A2 Common Equity Tier 1 Capital А3 Mill. EUR 90.98 according to CRDIV/CRR definition, transitional arrangements as of 31.12.2018 Total risk exposure Mill. EUR 600.11 according to CRDIV/CRR definition, transitional arrangements as of 31.12.2018 Total exposure measure according to Article 429 CRR Mill. EUR 1,163.04 Α5 "Leverage exposure" CET1 ratio according to CRDIV/CRR definition, transitional arrangements as of 31.12.2018 Α6 % 15.2% A6 = A3 / A4Leverage ratio 9.6% Α9 % Non-performing exposure<sup>1</sup> ratio 21.9% % A10 Coverage ratio for non-performing exposure<sup>1</sup> % 32.3% A11 A12 Level 3 instruments on total assets 0.2% MAIN RESULTS OF THE COMPREHENSIVE ASSESSMENT (CA) B

B1	CET1 Ratio at year-end 2018, including retained earnings / losses of 2018 B1 = A6	%	15.2%
B2	Aggregated adjustments due to the outcome of the AQR	Basis Points Change	-515
В3	AQR adjusted CET1 Ratio B3 = B1 + B2	%	10.0%
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	-434
B5	Adjusted CET1 Ratio after Baseline Scenario B5 = B3 + B4	%	5.7%
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	-1,315
B7	Adjusted CET1 Ratio after Adverse Scenario B7 = B3 + B6	%	-3.1%

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	233	13.97
B10	to threshold of 5.5% in Adverse Scenario	863	51.81
B11	Aggregated Capital Shortfall of the Comprehensive Assessment B11 = max ( B8, B9, B10 )	863.33	51.81

Footnotes

1. 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 <sup>1</sup>

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	ssuance 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

1. 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	BGINVE	Investbank 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	I	D.D		D.E	D	.F
<b>\</b>	AQR breakdown Asset class breakdown	Credit Risk RWA Q3 2018	Portfolio selected in Phase 1	Adjustments to provisions	illes	Adjustments to provisions	due to projection of findings	Adiustments to provisions	re tiv	Impact on CET1 capital	5
	Units of Meas	surement Mill. EUR	% 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	416.	82.7%	294	17.62	0	0.00	200	12.00	-494	-29.62
D2	Sovereigns and Supranational non-governmental organisations	20.	0.0%	0	0.00	0	0.00	0	0.00	0	0.00
D3	Institutions	3.	59 0.0%	0	0.00	0	0.00	0	0.00	0	0.00
D4	Retail	114.	11 72.7%					186	11.16	-186	-11.16
D5	thereof SME	61.	76 100.4%					186	11.16	-186	-11.16
D6	thereof Residential Real Estate (RRE)	21.	97.5%					0	0.00	0	0.00
D7	thereof Other Retail	30.	0.0%					0	0.00	0	0.00
D8	Corporates	277.	94.1%	294	17.62	0	0.00	14	0.84	-308	-18.46
D9	Other Assets	0.	- 00	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 portfolion	s with largest adjustments accounti	ng for (at least) 30% of total banking book AQR adjustment:								
Asset Class	Geography									
Large SME (non real estate)	BULGARIA	178.00	294	17.62	0	0.00	13	0.76	-306	-18.38
		0.00	0	0.00	0	0.00	0	0.00	0	0.00
		0.00	0	0.00	0	0.00	0	0.00	0	0.00

D.J

-513

-30.80

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	I
			Portfolio size Carrying Amount	Portfolio selection	Impact on CET1 be effe	,
		Units of Measurement	Mill. EUR	% selected in Phase 1	Basis points	Mill. EUR
D11	CVA				0	0.00
D12	Fair Value review				-85	-5.10
D13	Non derivative exposures review	Please refer to Definitions and Explanations s	137	53.6%	-85	-5.10
D14	Bonds		0	0.0%	0	0.00
D15	Securitisations		0	-	0	0.00
D16	Loans		0	-	0	0.00
D17	Equity (Investment in PE and Participations)		0	-	0	0.00
D18	Investment Properties / Real Estate / Other		137	95.1%	-85	-5.10
D19	Derivatives Model Review		0	0.0%	0	0.00

		Total impact on adjustments out	
		Basis points 1	Mill. EUR
D20	Gross impact on capital	-579	-34.72
D21	Offsetting impact due to risk protection	0	0.00
D22	Offsetting tax impact	58	3.47
D23	Offsetting IFRS9 transitional arrangement impact	7	0.44

<sup>1</sup> Basis point impact due to CET1 capital adjustments

D24 = D20 + (D21 + D22 + D23)

**D24** Net total impact of AQR results on CET1 ratio

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 thereof Residential Real Estate (RRE) **E6 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	%
	29.5%	557	-4	35.0%
	-	-	-	-
	-	-	-	-
	32.0%	86	-14	32.7%
	41.2%			41.2%
	13.5%	258	-42	15.6%
	-			•
	28.3%	783	0	36.2%
	-	-	-	-

E.G

## **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

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

E16 thereof Other Retail

E17 Corporates E18 Other Assets

	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
Units of Measurement	%	%-points	%-points	%-points	%	%
Woddardmon	33.0%	70 points 14.5%	0.0%	7.9%	55.4%	1.3%
	-	-	-		-	-
	-	-	-		-	-
	31.1%			22.6%	53.7%	18.7%
	32.6%			27.7%	60.3%	
	21.7%			-3.0%	18.7%	18.7%
	-			-	-	
	34.0%	22.3%	0.0%		56.3%	0.5%
	_	_	_		_	_

E.H

E.I

E.J

# For information purposes only

E.E

E.F

## 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	%	9.6%
	Please refer to Definitions and Explanations sheet F1 = A9		
F2	Aggregated adjustments to Leverage Ratio due to the outcome of the AQR	Basis Points	-265
	F2 = (D20+D21+D22+D23)/A5		
F3	AQR adjusted Leverage Ratio	%	6.9%
	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.
 45	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 European Parliament and of the Council with regard to the leverage ratio.
A6	CET1 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
A10	Non-performing exposures ratio	(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.
	Then peneming expectates ratio	Denominator:  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 RESULT	TS 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.  B3 = B1 + B2
B3	AQR adjusted CET1 Ratio	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= B4 + B3
 	Adjusted CET1 Ratio after Baseline Scenario	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.  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,
B6 	Adjusted CET1 Ratio after Adverse Scenario	YE2018) considered.  B7 = B5 + B6
B7 ————————————————————————————————————	Adjusted CET1 Ratio after Adverse Scenario  Shortfall to threshold of 8% for AQR adjusted CET1 Ratio	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 = (8 - B3) * 100 (if B3<8, otherwise 0)
B8  B9	Shortfall to threshold of 8% for AQR adjusted CET1 Ratio  Shortfall to threshold of 8% in Baseline Scenario	B8 = (8 - B3) * 100 (if B3<8, otherwise 0)  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		
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 (-)  Conversion to CET1 of existing hybrid instruments (+)	Changes to CET1 due to repayment or reduction of CET1 (i.e. buybacks).  Changes to CET1 due to conversion of existing hybrid instruments into CET1 which took place between 1 January 2019 and 30 June 2019.
C3  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 have
C5	Net Issuance of Additional Tier 1 Instruments with a trigger at or above 6% and below 7%	been converted into CET1 are not to be accounted for in this cell to avoid double counting with C3.  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
C6	Net Issuance of Additional Tier 1 Instruments with a trigger at or above 7%	been converted into CET1 are not to be accounted for in this cell to avoid double counting with C3.  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.
	Incurred fines/litigation costs from January to September 2016 (net of provisions)	converted into CET1 are not to be accounted for in this cell to avoid double counting with C3.  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. M	down of AOD Description	1 · · · · · · · · · · · · · · · · · · ·
	down of AQR Result	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
Asset class	Corporates	real estate).
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	Indication of the fraction of the overall RWA per asset class that was selected in Phase 1 of the AQR.
D .B	Portfolio selected  Adjustments to provisions	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.
D .B	Portfolio selected  Adjustments to provisions on sampled files  Adjustments to provisions due to	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	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.
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  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	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).  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	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).  - 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 allerady 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	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 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
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 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 of the PD
D .B  D .C  D .D  D .E  D .F  D.G  D .H  D .I	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) of positions that have been reviewed by Bank Team divided by total carrying amount (gross 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) of positions that have been reviewed by Bank Team divided by total carrying amount (gross 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) of positions that have been reviewed by Bank Team divided by total carrying amount (gross market as of year-end 2018, before AQR adjustment).  This breakdown is omitted where the overall AQR impact (BQ) is less than 10 basis points CET1 and single rows are omitted where they have an impact of less
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 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 see Article 833 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 in that point in time and the Exposure factor at that point in time and the Exposure factor at that point in time and the Exposure factor at that point in time and the Exposure factor at th
D .B  D .C  D .D  D .E  D .F  D.G  D .H  D .1  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 solective 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 markets 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) 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 PP8A) for this asset class.  Amount of adjustments resulting from:  - CVA Challenger model (D11).  This breakdown is ornited where the overall AQR impact (82) 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 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 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 .1  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 teview.  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 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 fax (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) of positions that have been reviewed by Bank Team divided by total carrying amount (gross 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) of positions that have been reviewed by Bank Team divided by total carrying amount (gross 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) of positions that have been reviewed by Bank Team divided by total carrying amount (gross market as the year-end 2018, before AQR adjustment of positions that have been reviewed by Bank Team divided by total carrying amount (gross market been reviewed by Bank Team divided by total carrying amount (gross market been reviewed by Bank Team divided by total carrying amount (gross market been reviewed by Bank Team divided by total carrying amount (gross mar
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  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	Indication of the creation of the overal RWA per asset class that was selected in Phase 1 of the AQR.  Amount of adjustments to spacific provisions on the credit file samples. This includes all files from the single credit file review.  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) of positions that have been reviewed by Bank Team divided by total carrying amount (gross 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 of adjustments as while the selection of the Carrying Amount (gross market as of year-end 2018, before AQR adjustment of adjustments of the fair value exposures review (D13-D19), as well as the fair value review as a whole (D12).  This breakdown is omtood 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 contribute that 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.  Adjustment
D .B  D .C  D .D  D .E  D .F  D.G  D .H  D .I  D10  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 forcion 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 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 colloctive 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.  Grass 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; bufore AQR adjustment) of positions that have been reviewed by Bank Team divided by total carrying amount (gross markets of year-end 2018; before AQR adjustment and before PPAN) for this asset class.  Amount of adjustments revealing from:  - CVA Challenger model (011).  - the different components of the fair value exposures review (013-019), as well as the fair value review as a whole (012).  This breakcown is critical where the overall AQR impact (R2) is less than 10 basis points CET1 and single rows are amitted where they have an impact of less than 1 basis point CET1.  Adjustments resulting from CVA challenger model.  Adjustments is called inflicted in the asset class broak 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 (011) and AVA (020).  This includes changes in scope of exposure following PPAA. Note that this includes fair valued real estate positions.  Adjustments to reserves resulting from the Derivative Pricing Model Review.  Sum of DF1, D111, D112 and D120.  Grass amount of the aggregated CET1 adjustment based on the AQR before offsetting impa
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 IFRS9 transitional arrangement 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 eview.  Amount of adjustments to specific provisions based on the projection of findings of the credit file review to the wider portfolio (regative numbers).  Amount of adjustments to operative provisions based on the projection of findings of the credit file review to the wider portfolio (regative numbers).  Amount of adjustments to operative provisions as determined based on the challenger model in cases where the bank's colective provisioning model is found to be out of line with the standards sugressed in the AQR 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 merk-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 merions as of year-end 2018, before AQR adjustment and before PPSA) for this asset class.  Amount of adjustments resulting from:  - CVA Chalenger model (D11).  This breakdoon is omitted where the averall AQR repact (B2) is less than 10 basis points CET1 and single rows are amitted where they have an impact of less than 1 basis point CET1.  Adjustments resulting from CVA chalenger model.  CVA see Article 330 CER  CVA calculated as the market lose-given-disability 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.  Aggregated adjustment from the Fair Value Exposures Review, excluding the adjustment to CVA (D11) and AVA (D20).  This includes changes in scope of exposure following PPSA. Note that this includes fair valued real estate positions.  Adjustments to reserves resulting from the Derivative Pricing Model Review.  Sum of
D .B  D .C  D .D  D .E  D .F  D .G  D .H  D 11  D10  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  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 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 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-markel as of year-and 2018, before AQR adjustment) of positions that have been reviewed by Bank Team divided by total carrying amount (gross market as of year-and 2016, before AQR adjustment and before PP&A) for this asset class.  Amount of adjustments resulting from:  - CVA Contellenger model (011).  - This breakdown is omitted where the overall AQR impact (62) 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 challenger model.  CVA see Affect 633 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 is calculated as the product of the PD factor that point in time.  Aggregated adjustment from the Fair Value Exposures Review, excluding the adjustment to CVA (D11) and AVA (D20).  This includes changes in scope of exposure following PP&A. Note that this includes fair valued real estate positions.  Adjustments to reserves resulting from the Derivative Pricing Model Review.  Sum of D.F.I., D.I.1.2 and D.I.20  Gross amount of the aggregated adjustment based on the AQR before offsetting impa
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