This section contains information on the size, performance, and leverage ratios of the bank. 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.

This section displays major capital market activity affecting Tier 1 eligible capital.

This key section of the disclosure template contains the main results of the Comprehensive Assessment.

This section gives workblock specific AQR results related to accrual accounted assets broken down by asset segment and AQR workblock.

This shows the change in the leverage ratio from the AQR compared to the starting point.

Section Contents

A. Main information on the bank before the Comprehensive Assessment (30 June 2019)

B. Main results of the Comprehensive Assessment

C. Major capital measures impacting Tier 1 eligible capital, from 01 July 2019 to 30 April 2020

D. Matrix breakdown of AQR results

E. Matrix breakdown of Asset Quality Indicators

F. Leverage ratio impact of the Comprehensive Assessment

Introduction to the Comprehensive Assessment disclosure templates

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

Sheet descriptions

Section descriptions

A. A6 Starting point CET1% - bank provided starting point for any adjustments and calculating point CET1% - bank provided starting point for any adjustments and calculating point CET1% founding of the bank as of 30 June following the Comprehensive Assessment 2019

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

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)

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

Note: Sourced from D24

B3: Adjusted CET1% based on the AQR outcome

B3: Adjusted CET1% based on the AQR outcome

Note: Calculated as B1 + B2

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

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

Note: Calculated as B3 + B5

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

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

Note: Sourced from D25

B6: The delta between the AQR adjusted CET1% and the Adverse scenario CET1%, in the year where capital level vs threshold (6%) is the lowest

B6: The delta between the AQR adjusted CET1% and the Adverse scenario CET1%, in the year where capital level vs threshold (6%) is the lowest

Note: Calculated as B3 + B6

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

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

Note: Calculated as B1 + B7

C. D21 shows the gross capital impact of the AQR before offsetting effects

D. D26 shows the net total impact of the AQR on the CET1 ratio

E. D27 shows the Net AQR impact in basis points (after tax, risk protection and IFRS9 transitional arrangement netting effects)

F. D28 shows the net total impact of the AQR on the CET1 ratio

Source of key figures / drivers of key results

- Figures presented should not be interpreted as accounting figures
- Leverage ratios are not linked to the current regulatory framework, therefore extrapolation of results to the non-selected portfolios would be incorrect from a statistical stand-point. Therefore, extrapolation of results to the non-selected portfolios would be incorrect from a statistical stand-point.
- Numbers in this section are provided primarily for transparency purposes and should not be used for comparisons to other banks.
- 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.
- In the AQR exercise the resulting increase in provisions (from a supervisory perspective) are translated into a change in CET1
- Items D1 to D20 are before offsetting impacts such as asset protection and taxes
- In the AQR exercise the resulting increase in provisions (from a supervisory perspective) are translated into a change in CET1
- Sources of key results are provided in the source of key results section.
### 1 Main Results and Overview

**A MAIN INFORMATION ON THE BANK BEFORE THE COMPREHENSIVE ASSESSMENT (30.06.2019)**

- **A1** Total Assets (based on prudential scope of consolidation)  Mio. EUR 9,931.02
- **A2** Net (Profit) / Loss of 12 months to 30.06.2019 (based on prudential scope of consolidation)  Mio. EUR 116.69
- **A3** Common Equity Tier 1 Capital according to CRD IV/CRR definitions  Mio. EUR 1,114.28
- **A4** Total risk exposure according to CRD IV/CRR definitions  Mio. EUR 6,250.01
- **A5** Total exposure measured according to Article 429 CRR
- **A6** "Leverage exposure"  Mio. EUR 10,304.55
  
  **CET1 ratio** according to CRD IV/CRR definitions  % 17.55%
  - **A7** Leverage ratio  % 16.61%
  - **A8** Non-performing exposure\(^2\) ratio  % 5.06%
  - **A9** Coverage ratio for non-performing exposure\(^2\)  % 84.79%
  - **A10** Level 3 instruments on total assets  % 1.04%

**B MAIN RESULTS OF THE COMPREHENSIVE ASSESSMENT (CA)**

- **B1** Coverage ratio for non-performing exposure\(^1\)  % 100%

#### Overview AQR

<table>
<thead>
<tr>
<th>Capital Shortfall</th>
<th>Basis Points</th>
<th>Mio. EUR</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>B8</strong> to threshold of 8% for AQR adjusted CET1 Ratio</td>
<td>0</td>
<td>0.00</td>
</tr>
<tr>
<td><strong>B9</strong> to threshold of 8% in Baseline Scenario</td>
<td>0</td>
<td>0.00</td>
</tr>
<tr>
<td><strong>B10</strong> to threshold of 8% in Adverse Scenario</td>
<td>0</td>
<td>0.00</td>
</tr>
</tbody>
</table>

**B11** Aggregated Capital Shortfall of the Comprehensive Assessment

0 0

#### Notes

1. AQR definition is 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) 2016/825.

### C MAJOR CAPITAL MEASURES IMPACTING TIER 1 ELIGIBLE CAPITAL

**FROM 1 JULY 2019 TO 30 APRIL 2020**

#### Overview AQR

- **C1** Issuance of CET1 Instruments
- **C2** Repayment of CET1 capital, buybacks
- **C3** Conversion to CET1 of hybrid instruments

#### Overview Baseline

- **C4** with a trigger at or above 5.5% and below 6%
- **C5** with a trigger at or above 6% and below 7%
- **C6** with a trigger at or above 7%

**Overview Adverse**

- **C7** Incurred fines/litigation costs from July 2019 and April 2020 (net of provisions)
2. Detailed AQR Results

D. Recapitulation of AQR Result (E)

- The recapitulation of results for portfolio review is based on an approach aimed at identifying portfolios with the highest net realisation. Therefore, elimination of results for non-selected portfolios would not necessarily result.
- The size of individual non-selected portfolios is not necessarily representative of the volume of impairments across portfolios, since stage II impairments could also be significant.
- For the interpretation of the detailed results, the interested reader may refer to the AQR manual outlining the methodology.

AQR Adjustments

|---------------------|-----------|------|------|------|------|------|------|------|------|------|

Note: The recapitulation of results for portfolio review is based on an approach aimed at identifying portfolios with the highest net realisation. Therefore, elimination of results for non-selected portfolios would not necessarily result.

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

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 asset types which validly fall under the categories given above.

Basis Points

Offsetting impact due to risk protection

|---------------------|-----------|------|------|------|------|------|------|------|------|------|

Net total impact of AQR results on CET1 ratio (incl RWA effects)

|---------------------|-----------|------|------|------|------|------|------|------|------|------|

Note: The recapitulation of results for portfolio review is based on an approach aimed at identifying portfolios with the highest net realisation. Therefore, elimination of results for non-selected portfolios would not necessarily result.

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

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 asset types which validly fall under the categories given above.

Basis Points

Offsetting impact due to risk protection

|---------------------|-----------|------|------|------|------|------|------|------|------|------|

Net impact on capital

D. F. LEVERAGE RATIO IMPACT OF THE COMPREHENSIVE ASSESSMENT

Note:

- For the interpretation of the detailed results, the interested reader may refer to the AQR manual outlining the methodology.

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 asset types which validly fall under the categories given above.

Basis Points

Offsetting impact due to risk protection

|---------------------|-----------|------|------|------|------|------|------|------|------|------|

Net impact on capital

D. E. OTHER ASSETS

Note:

- For the interpretation of the detailed results, the interested reader may refer to the AQR manual outlining the methodology.

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 asset types which validly fall under the categories given above.

Basis Points

Offsetting impact due to risk protection

|---------------------|-----------|------|------|------|------|------|------|------|------|------|

Net impact on capital

D. D. CORPORATES

Note:

- For the interpretation of the detailed results, the interested reader may refer to the AQR manual outlining the methodology.

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 asset types which validly fall under the categories given above.

Basis Points

Offsetting impact due to risk protection

|---------------------|-----------|------|------|------|------|------|------|------|------|------|

Net impact on capital

D. C. RETAIL RURAL non-urban residential

Note:

- For the interpretation of the detailed results, the interested reader may refer to the AQR manual outlining the methodology.

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 asset types which validly fall under the categories given above.

Basis Points

Offsetting impact due to risk protection

|---------------------|-----------|------|------|------|------|------|------|------|------|------|

Net impact on capital

D. B. RETAIL non-urban residential

Note:

- For the interpretation of the detailed results, the interested reader may refer to the AQR manual outlining the methodology.

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 asset types which validly fall under the categories given above.

Basis Points

Offsetting impact due to risk protection

|---------------------|-----------|------|------|------|------|------|------|------|------|------|

Net impact on capital

D. A. Loans

Note:

- For the interpretation of the detailed results, the interested reader may refer to the AQR manual outlining the methodology.

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 asset types which validly fall under the categories given above.

Basis Points

Offsetting impact due to risk protection

|---------------------|-----------|------|------|------|------|------|------|------|------|------|

Net impact on capital

Footnote:

- For the interpretation of the detailed results, the interested reader may refer to the AQR manual outlining the methodology.

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 asset types which validly fall under the categories given above.

Basis Points

Offsetting impact due to risk protection

|---------------------|-----------|------|------|------|------|------|------|------|------|------|

Net impact on capital

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