# Introduction to the Comprehensive Assessment disclosure templates

This section contains information on the size, performance and starting point capital holding of the bank following the Comprehensive Assessment.

## Section descriptions

<table>
<thead>
<tr>
<th>Section</th>
<th>Contents</th>
<th>Key Fields</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Main information on the bank before the Comprehensive Assessment</td>
<td>The section contains information on the size, performance and starting point capital holding of the bank following the Comprehensive Assessment.</td>
<td></td>
<td>The details in this section are provided primarily for transparency purposes and should not be used for comparisons to other institutions. As an example, the NPEs also included in this section apply across all segments and all bank portfolios, and so such data 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).</td>
</tr>
<tr>
<td>B. Main results of the Comprehensive Assessment</td>
<td>This key section of the disclosure template contains the main results of the Comprehensive Assessment. Key fields discussed in more detail below.</td>
<td></td>
<td>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, recapitalization results in the non-selected portfolios would be incorrect from a statistical standpoint. 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.</td>
</tr>
<tr>
<td>C. Major capital measures impacting Tier 1 eligible capital, from 01 July 2019 to 30 April 2020</td>
<td>This section displays major capital activity affecting Tier 1 eligible capital.</td>
<td>D. Adjusted CET1 Ratio</td>
<td>Information reported only for portfolios subject to detailed review in AQR, i.e. those selected in Phase 1 of the AQR. Figures presented should not be interpreted as accounting figures.</td>
</tr>
<tr>
<td>D. Matrix Breakdown of Asset Quality Indicators</td>
<td>This section gives workspace specific, AQR results.</td>
<td>E10: Shows the evolution of coverage ratios for portfolios selected in Phase 1</td>
<td>Source of key figures / drivers of key results</td>
</tr>
<tr>
<td>F. Leverage ratio impact of the Comprehensive Assessment</td>
<td>This section provides detail on how to read the templates, and contains important caveats to consider when evaluating the final results.</td>
<td></td>
<td>Note: CET1 is defined in accordance with CRDIV/CRR.</td>
</tr>
</tbody>
</table>
1. Main Results and Overview

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

<table>
<thead>
<tr>
<th>Asset/Measure</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Assets</td>
<td>MB. EUR 15,153.35</td>
</tr>
<tr>
<td>Profit/Loss</td>
<td>MB. EUR 241.99</td>
</tr>
<tr>
<td>Common Equity</td>
<td>MB. EUR 2,176.18</td>
</tr>
<tr>
<td>Total Risk Exposure</td>
<td>MB. EUR 9,960.58</td>
</tr>
<tr>
<td>Total Exposure</td>
<td>MB. EUR 16,456.83</td>
</tr>
</tbody>
</table>

Footnotes:
- 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.

A6 = A1 / A4

B. MAIN RESULTS OF THE COMPREHENSIVE ASSESSMENT (CA)

CET1 Ratio at mid-year 2019, including retained earnings/losses of year to 30.06.2019

<table>
<thead>
<tr>
<th>Adjustment</th>
<th>Basis Points Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>AQR adjusted CET1 Ratio</td>
<td>-1</td>
</tr>
</tbody>
</table>

Adjusted CET1 Ratio after Baseline Scenario B7 = B6 + B5

Adjusted CET1 Ratio after Adverse Scenario B7 = B6 + B5

CET1 Level 3 instruments on total assets

Coverage ratio for non-performing exposure

Adjusted CET1 Ratio after Adverse Scenario B7 = B6 + B5

Aggregate Capital Shortfall of the Comprehensive Assessment B11 = max (B8, B9, B10)

MAJOR CAPITAL MEASURES IMPACTING TIER 1 ELIGIBLE CAPITAL FROM 01 JULY 2019 TO 30 APRIL 2020

<table>
<thead>
<tr>
<th>Measure</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Conversion to CET1 of hybrid instruments</td>
<td>n/a</td>
</tr>
<tr>
<td>Raising of capital instruments eligible as CET1 capital</td>
<td>n/a</td>
</tr>
<tr>
<td>Incurred fines/litigation costs from July 2019 to April 2020 (net of provisions)</td>
<td>n/a</td>
</tr>
</tbody>
</table>

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

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

#### D. Results Breakdown of AQR Result (2G)

**Overview:**
- The tables in this section are based on an approach aimed at identifying portfolios with the highest risk of misclassification. Therefore, reclassification of results in these sub-categories should not be interpreted as a justification for misclassification.
- For information purposes only, and should not be interpreted as a justification for misclassification.
- The calculation of changes in non-performing exposure due to the AQR is based on the supervisory perspective.
- A total of 5,060 exposures (2,990 in the phase 1 and 2,070 in the phase 2) were subject to reclassification during the AQR exercise.
- 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.
- For the interpretation of the detailed results, the interested reader may refer to the AQR manual outlining the methodology. [Link](https://www.bankingsupervision.europa.eu/ecb/pub/pdf/ssm.assetqualityreviewmanual201806.en.pdf)

#### F. LEVERAGE RATIO IMPACT OF THE COMPREHENSIVE ASSESSMENT

**Impact on CET1 before any offsetting effects (basis points):**

<table>
<thead>
<tr>
<th>Category</th>
<th>Impact on CET1 based on adjustments (basis points)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gross impact on capital</td>
<td></td>
</tr>
<tr>
<td>Offsetting IFRS9 transitional arrangement impact</td>
<td></td>
</tr>
<tr>
<td>Net impact on capital</td>
<td></td>
</tr>
<tr>
<td>Basis points are calculated using total risk exposure from Section A4.</td>
<td></td>
</tr>
<tr>
<td>Items D1 to D20 are before offsetting impacts such as asset protection, taxes and IFRS9 transitional arrangements.</td>
<td></td>
</tr>
<tr>
<td>In the AQR exercise the resulting increase in provisions (from a supervisory perspective) are translated into a change in CET1 capital.</td>
<td></td>
</tr>
<tr>
<td>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.</td>
<td></td>
</tr>
<tr>
<td>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.</td>
<td></td>
</tr>
</tbody>
</table>

**NB:**
- In some cases the total PDFS reported in D.1 may not equal the sum of its components listed. These cases are shown by omission of individual assets types which contribute to the categories given above.

**Note:**
- The tables in this section are based on an approach aimed at identifying portfolios with the highest risk of misclassification. Therefore, reclassification of results in these sub-categories should not be interpreted as a justification for misclassification.
- 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.
- For the interpretation of the detailed results, the interested reader may refer to the AQR manual outlining the methodology. [Link](https://www.bankingsupervision.europa.eu/ecb/pub/pdf/ssm.assetqualityreviewmanual201806.en.pdf)

### Units of Measurement

- **Mill. EUR**
- **Basis Points**

**Columns:**
- A
- B
- C
- D
- E
- F
- G
- H
- I
- J
- K
- L
- M
- N
- O
- P
- Q
- R
- S
- T
- U
- V
- W
- X
- Y
- Z

**Rows: **
- 1: Introduction
- 2: General information
- 3: Impact on capital
- 4: Offsetting IFRS9 transitional arrangement impact
- 5: Net impact on capital
- 6: Basis points are calculated using total risk exposure from Section A4.
- 7: Items D1 to D20 are before offsetting impacts such as asset protection, taxes and IFRS9 transitional arrangements.
- 8: In the AQR exercise the resulting increase in provisions (from a supervisory perspective) are translated into a change in CET1 capital.
- 9: 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.
- 10: 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.

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The text appears to be a combination of definitions and explanations rather than a coherent narrative or question. It seems to be part of a financial or regulatory document, perhaps related to capital adequacy and risk management. The document contains terms such as "CET1 Ratio," "Non derivative exposures review," "AQR - adjusted," "Amount of adjustments to provisions based on single credit file review," and "Portfolio selection," which are typical of regulatory documents focusing on banking and financial services.

The text includes technical terms and acronyms that are specific to the financial industry, such as "AQR," "CAPTCHA," "CVA Challenger model," and "D.F1, D.I 11, D.I 12, D.I 20." These terms relate to different aspects of risk management, capital adequacy, and regulatory compliance.

Given the complexity of the text and the specialized nature of the terms used, it is difficult to extract a coherent summary without a deeper understanding of the regulatory context and the specific glossary provided within the document. The document appears to be detailing various adjustments to provisions, calculations of coverage ratios, and explanations of regulatory requirements.

Without additional context or a clearer organizational structure, it is challenging to provide a meaningful summary or answer to the question based on the given text alone.