### Introduction to the Asset Quality Review disclosure templates

This document contains final disclosure of the results of the Asset Quality Review

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

- Main Results
  A. Main information on the bank before the Asset Quality Review (30 June 2024)
  B. The main results of the Asset Quality Review
  C. Major capital measures impacting Tier 1 eligible capital, from 01 July 2024 to 30 June 2025

- Detailed AQR Results
  D. Matrix Breakdown of AQR Result
  E. Matrix Breakdown of Asset Quality Indicators

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	Section desci	riptions	
Section	Contents	Key fields	Notes
Section A. Main information on the bank before the Asset Quality Review (30 June 2024)		ce A6 Starting point CET1% - bank provided starting point before any adjustments	Notes in this section are provided primarily for transparency purposes and should not be used for comparisons -Number 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 Asset Quality Review	This section of the disclosure template contains the main results of the Asset Quality Review	Key fields discussed in more detail below	
C. Major capital measures impacting Tier 1 eligible capital, from 01 July 2024 to 30 June 2025	This section displays major capital measures affecting Tier 1 eligible capital		
D. Matrix Breakdown of AQR Result	This section gives workblock-specific AQR results	D.A D.F provides AQR results related to amortised cost and fair value through other comprehensive income assets broken down by asset class and AQR workblock  D.G D.I provides the results of the review of fair value exposures  D13 shows the gross capital impact of the AQR before offsetting effects  D19 shows the net total capital impact of the AQR on the CET1 ratio	- 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 standpoint - In the AQR exercise the resulting increase in provisions (from a supervisory perspective) are translated into a change in CET1 - hems D1 to D12 are before offsetting impacts such as asset protection and taxes
E. Matrix Breakdown of Asset Quality Indicators	This section provides asset quality indicators (NPE levels and coverage ratio), broken down by asset segment	- E1 shows the evolution of NPE levels for portfolios selected in Phase 1 of the AQR     - E10 shows the evolution of coverage ratios for portfolios selected in Phase 1 of the AQR	<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>

### Source of key figures / drivers of key results

### B MAIN RESULTS OF THE ASSET QUALITY REVIEW (AQR)

В1	CET1 Ratio at 30 June 2024, including retained earnings / losses of year B1 = A6	%	10.00%
B2	Aggregated adjustments due to the outcome of the AQR	Basis Points Change	-100
В3	AQR adjusted CET1 Ratio B3 = B1 + B2	%	9.00%

B1: The CET1 ratio starting point against which the Asset Quality Review impact is measured, as of 30 June 2024

Note: CET1 is defined in accordance with CRDIV/CRR. Sourced from Section A. Main information on the bank before the Asset Quality Review (30 June 2024).

B2: Net AQR impact in basis points (after tax, risk protection and IFRS9 transitional arrangement netting effects)
Note: Sourced from Section D. Matrix Breakdown of AQR Result

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

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NAME OF THE ENTITY ATRAN RAIFFEISEN-HOLDING NIEDERÖSTERREICH-WIEN

## **Main Results and Overview**

## MAIN INFORMATION ON THE BANK BEFORE THE ASSET QUALITY REVIEW (30.06.2024)

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			30.06.2024
A1	Total Assets (based on prudential scope of consolidation)	Mill. EUR	34,718.33
A2	Net (+) Profit/ (-) Loss of 12 months to 30.06.2024 (based on prudential scope of consolidation)	Mill. EUR	751.47
А3	Common Equity Tier 1 Capital according to CRDIV/CRR definition	Mill. EUR	3,214.07
A4	Total risk exposure according to CRDIV/CRR definition	Mill. EUR	14,524.08
A5	Total exposure measure according to Article 429 CRR "Leverage exposure"	Mill. EUR	31,755.69
A6	CET1 ratio according to CRDIV/CRR definition A6 = A3 / A4	%	22.13%
A7	Leverage ratio	%	10.42%
A8	Non-performing exposure <sup>1</sup> ratio	%	1.90%
A9	Coverage ratio for non-performing exposure <sup>1</sup>	%	37.02%
A10	Level 3 instruments as percentage of Total Assets	%	0.72%

## MAIN RESULTS OF THE ASSET QUALITY REVIEW (AQR)

B1	CET1 Ratio at 30 June 2024, including retained earnings / losses of year B1 = A6	%	22.13%	
B2	Aggregated adjustments due to the outcome of the AQR	Basis Points Change	-267	
ВЗ	AQR adjusted CET1 Ratio B3 = B1 + B2	%	19.46%	

B4	Leverage Ratio at 30 June 2024 Please refer to Definitions and Explanations sheet B4 = A7	%	10.42%
B5	Aggregated adjustments to Leverage Ratio due to the outcome of the AQR B5 = D18 / A5	Basis Points	-119
В6	AQR adjusted Leverage Ratio B6 = B4 + B5	%	9.23%

### Basis Points 2 Mill. EUR Capital Shortfall

B7 Aggregated Capital Shortfall of the Asset Quality Review versus CET1 ratio (8%)

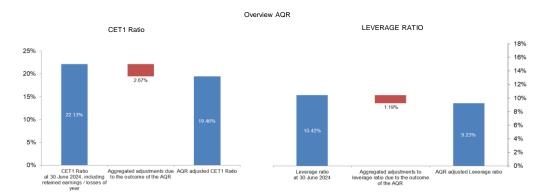
Aggregated Capital Shortfall of the Asset Quality Review versus Leverage Ratio (3%)

0	0.00
0	0

Footnotes

1. NPE definition in line with the Article 47a of CRR. Note that all exposures classified as 'Stage 3' under the IFRS 9 impairment model are considered NPE for the purposes of AQR following the above definition.

2. Note that the Leverage Ratio is calculated based on CRR (Article 429).



# MAJOR CAPITAL MEASURES IMPACTING TIER 1 ELIGIBLE CAPITAL FROM 01 JULY 2024 TO 30 JUNE 2025

Cha	nge in CET1 Capital	Impact on Common Equity Tier 1 Million EUR
C1	Raising of capital instruments / retained earnings eligible as CET1 capital	424.02
C2	Repayment of CET1 capital, buybacks	0.00
С3	Conversion to CET1 of hybrid instruments becoming effective between July 2024 and June 2025	0.00
Net i	ssuance of Additional Tier 1 Instruments	Impact on Additional Tier 1 Million EUR
C4	Net issuance of Additional Tier 1 Instruments	0.00

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## NAME OF THE ENTITY 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, estrapolation 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 and taxes.

  Basis points are calculated using 10rd IRS its Exposure Amount 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.assetqualityre/ewmanual202305-061b05f60.en.pdf

				D.A	D.B	D.C		D.D	D.E		D	.F
	AQR breakdown	<b>─</b>				ovisions		ovisions due	ovisions		bital	82 22
$\downarrow$	Asset class breakdown			Credit Risk RWA 30 June 2024	Portfolio selected in Phase 1	Adjustments to pro		Adjustments to prowite proviection of findin	Adjustments to pridue to collective provisioning review		Impact on CET1 ca	Debote any offsetting effects
		Units of Mea	surement	Mill. EUR	% of RWA selected in Phase 1	Basis Points	MIII. EUR	Basis Points	Basis Points	MIII. EUR	Basis Points	Mill. EUR
D1	Total credit exposure		l	9,299	70.7%	100	145	21 31	152	221	-274	-397
D2	Sovereigns and Supranational non-governmental organisation	5	i	54		0	0	0 (	0	0	0	0
D3	Institutions		[	164	0%	0	0	0 (	0	0	0	0
D4	Retail			1,581					32	46	-32	-46.33
D5	thereof SME	SME		391					23	34	-23	-34
D6	thereof Residential Real Estate (RRE)	Residential Real Estate (RRE)		817					9	13	-9	-12.69
D7	thereof Other Retail	Other Retail		372					0	0	0	0
D8	Corporates			7,501			145	21 3	120	175	-242	-351
D9	Other Assets		ļ	(	0%	0	0	0 (	0	0	0	0
D10	Securitisations		l	(	0%	0	0	0 (	0	0	0	0
D11	Additional information on portfolios with largest adjustments a	ccounting for (at least) 30% of total banking book AQR as Geography	djustment	<u>t.</u>								
	Commercial real estate (CRE)	Austria	ſ	2,476	27%	51	75	13 18	83	120	-147	-213
	Large Corporates (non-real estate) & Large SME (non-real estate)	Austria	i	2,929		49	71	9 13	38	54	-95	-138

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 about the highest level of consolidation

1 Banking Book Credit risk RWA determi

	D.G	D.H	D	J
	Portfolio size Carrying Amount	Portfolio selection	Impact on CET1 before	
Units of Measurement	Mill. EUR	% selected in Phase 1	Basis points	Mill. EUR
			n/a	n/a

D.J Total impact on CET1 based on adjustments outlined in D.A-D.I

Gross impact on capital (D.F + D.I) D13

D14 D15 D16 D17 D18 D19

Gross impact on capital (LF+ U.I)

Offsetting impact due to risk protection

Offsetting tax impact

Offsetting tax for the compact

Offsetting IFRS strensitional arrangement impact

Offsetting IFRS strensitional arrangement impact

Net impact on capital

Net total impact of AOR results on CET1 ratio (incl TREA effects)

Please refer to Definitions and Explanations sheet

D18= D13 + (D14 + D15 + D16 + D17)

Footnote
1 Basis point impact due to CET1 capital adjustments.

## E. Matrix Breakdown of Asset Quality Indicators

Note:

• 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	
E3	Institutions		
E4	Retail		
E5	thereof SME	SME	
E6	thereof Residential Real Estate (RRE)	Residential Real Estate (RRE)	
E7	thereof Other Retail	Other Retail	
E8	Corporates		
E9	Other Assets		

	E.A	E.B	E.C	E.D
	Unadjusted NPE Level 30 June 2024	Changes due to the credit file review	Changes due to the projection of findings	AQR-adjusted NPE Level
ts of				
nent	%	Basis Points	Basis Points	%
	2.23%	241	102	5.66%
				-
				-
	2.41%	30.11	6.9	2.78%
	7.30%			7.30%
	0.55%	41.60	10	1.06%
				-
	2.18%	299	129	6.46%
				-

Coverage	Ratio

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

			Un
			Measure
E10	Total credit exposure		
E11	Sovereigns and Supranational non-governmental organisation		
E12	Institutions		
E13	Retail		
E14	thereof SME	SME	
E15	thereof Residential Real Estate (RRE)	Residential Real Estate (RRE)	
E16	thereof Other Retail	Other Retail	
E17	Corporates		
E40	Other Assets		

	E.E	E.F	E.G	E.H	E.I	E.J
	Unadjus ted coverage ratio of non-performing exposure, 30 June 2024	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 NP E during the AQR
ts of nent	%	%	%	%	%	%
	38.35%	23.97%	0.11%	2.82%	65.26%	19.68%
						-
	-	-	-		-	-
	37.90%			12.07%	49.97%	22.18%
	42.90%			17.61%	60.51%	
	12.39%			9.79%	22.18%	22.18%
	-					
	38.49%	23.97%	0.15%		62.61%	19.62%
					-	-

		DEFINITIONS & EXPLANATIONS
Reference	Name	Definition or further explanations
		A. MAIN INFORMATION ON THE BANK BEFORE THE ASSET QUALITY REVIEW
A1	Total Assets (based on prudential scope of consolidation)	Sum of on balance positions as of 30 June 2024. Note that bot 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).
A2	Net (+) Profit/ (-) Loss of 12 months to 30.06.2024(based on prudential scope of consolidation)	Net profits (positive number) or net losses (negative number) as of 30 June 2024. Net profits/losses are after taxes and excludes Other Comprehensive Income.
A3	Common Equity Tier 1	Common Equity Tier 1 (CET1) including transitional arrangements as of 30 June 2024, according to CRD IN/CRR definition (Article 50 CRR).
A4	Total Risk Exposure Amount	Total Risk Exposure Amount including transitional arrangements as of 30 June 2024, according to CRD IV/CRR definition (Article 92.3 CRR).
A5	Total exposure measure used in Leverage Ratio	Denominator of the Leverage Ratio, "leverage exposure", according to CRR definition (Article 429 CRR).
		CET1 Ratio as of 30 June 2024 (A6+A3/A4)
A6	CET1 ratio	Numerator: Common Equity Tier 1 (CET1) including transitional arrangements as of 30 June 2024, according to CRD IV/CRR definition (Article 50 CRR).
		Denominator: Total Risk Exposure Amount including transitional arrangements as of 30 June 2024, according to CRD IV/CRR definition (Article 92.3 CRR).
		Article 92 2a CRR.  Leverage Ratio as of 30 June 2024, defined according to CRR. (Article 429 CRR).
		Lacretage hall as a 33 date zoza, cellied according at CNN (visible 425 CNN).  Numerator: Cacidal measure.
A7	Leverage Ratio	Denominator:
		Total exposure measure
		Non-performing exposures (NPE) ratio as of 30 June 2024  Numerator:
A8	Non-performing exposures ratio	Exposure that is non-performing according to NPE definition set forth in the Article 47 a of CRR. Note that all exposures classified as Stage 3' under the IFRS 9 impairment model are considered NPE for the purpose of ACIR following the above definition.
		Denominator: Total credit exposure (performing and non-performing), book value plus off-balance exposure weighted by Credit Conversion Factor.
		Coverage ratio for NPE as of 30 June 2024
A9	Coverage ratio for non-performing exposure	Numerator: Loss allowances for expected credit losses as per IFRS9(5.5)
		Denominator: Non-performing exposure (numerator of A10)
		Numeratior: Level 3 assets in accordance with IFRS 13, para: 86-90. Please note: Not defined for banks using mGAAP.
A10	Level 3 instruments as percentage of total assets	Levels as assess in accutance with in No. 15, paid, 60%. Presse rule, two users to train a using inshire.  Determinator.  Determinator.  Total assets (see A1)
		I cold assets (see A1)
B1 B2	CET1 Ratio  Aggregated adjustments due to the outcome of the AQR	CET1 Ratio as of 30 June 2024 (81-A6)  Sum of all ADR results impacting the CET1 ratio. A breakdown is provided in the sheet "Detailed ADR Results" (in basis points, marginal effect).
B2 B3	Aggregated adjustments due to the outcome of the AQR  AQR adjusted CET1 Ratio	Sum of all AUX results impacting the CE-11 ratio. A treakdown is provided in the sheet 'Detailed AUX Results' (in basis points, marginal effect).  AQR adjusted CET1 Ratio including transitional arrangements as of 30 June 2024 (83 = B1 + B2)
B3 B4	Leverage Ratio as of 30 June 2024	Leverage ratio as of 30 June 2024, defined in Article 429 CRR
B5	Aggregated adjustments due to the outcome of the AQR	Adjustments to the Leverage Ratio based on all quantitative AQR adjustments affecting the numerator.
B6	AQR adjusted Leverage Ratio	Leverage Ratio as of 30 June 2024, incorporating all quantitative AQR adjustments affecting the numerator.
В7	Aggregated Capital Shortfall of the Asset Quality Review versus CET1 ratio (8%)	Aggregated Capital Shortfall of the Asset Quality Review based on CET1R=8%
B8	Aggregated Capital Shortfall of the Asset Quality Review versus Leverage Ratio (3%)	Aggregated Capital Shortfall of the Asset Quality Review based on Leverage Ratio = 3%
		C. MAJOR CAPITAL MEASURES IMPACTING TIER 1 ELIGIBLE CAPITAL
C1 C2	Raising of capital instruments / retained earnings eligible as CET1 capital (+) Repayment of CET1 capital, buybacks (-)	Changes to CET1 due to new issuances of common equity / retained earnings which took place between 01 July 2024 and 30 June 2025.  Changes to CET1 due to repayment or reduction of CET1 (i.e. buybacks) which took place between 01 July 2024 and 30 June 2025.
C3	Conversion to CET1 of existing hybrid instruments becoming effective between July 2024 and June 2025 (+)	Changes to CET1 due to conversion of existing hybrid instruments into CET1 which took place between 01 July 2024 and 30 June 2025.
C4	Net Issuance of Additional Tier 1 Instruments with a trigger at or above 5.5% and below 6%	Not issuance of AT1 Instruments (Article 52 CRR) between 01 July 2024 and 30 June 2025, expressed in terms of TREA. AT1 instruments which have been converted into CET1 are not to be accounted for in this cell to avoid double counting with C3.
Asset class	Corporates	D. MATRIX BREAKDOWN OF AQR RESULTS  [Corporates is an aggregation of the following AQR sub-asset classes: Large Corporates (non-Real Estate) and Large SME (non-Real Estate), Project Finance, Shipping, Aviation, Commercial Real Estate (CRE) and
		Other Real Estate.
D.A	Credit Risk RWA as of 30 June 2024	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.  Numerator
D.B	Portfolio selected	RWA per asset class that was selected in Phase 1 of the AQR Denominator:
D.C	Adjustments to provisions on sampled files	Overall RWA per asset class
D.D D.E		Amount of adjustments to specific provisions on the files from the Credit File Review.
	Adjustments to provisions due to projection of findings  Adjustment to provisions due to collective provisioning review	Amount of adjustments to specific provisions based on the projection of findings of the Credit File Review to the wider portfolio.  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 not in line with the standards expressed in the AQI
D.F	Adjustments on CET1	Amount of adjustments to specific provisions based on the projection of findings of the Credit File Review to the wider portfolio.
D.F D.G	,,	Amount of adjustments to specific provisions based on the projection of findings of the Chesil File Review to the wider portion.  Amount of adjustments to collective provisions addennined based on the challenge model in cases where the basis collective provisioning model is found to be not in line with the standards expressed in the ADI Manual.  Amount of adjustments to collective provisions addennined based on the challenge model in cases where the basis collective provisioning model is found to be not in line with the standards expressed in the ADI Manual.  Once a mount of the aggregated adjustments disclosed in I.O.C. D.E. before the offsetting impact of risk protection and tax (negative numbers).  Portion size - Carrying Amount defined as the value (balance - accrued interest) netted of provisions.
D.G D.H	Adjustments on CET1 before offiseting impact Portolio size Carrying Amount Portolio selection	Amount of adjustments is specific provisions based on the projection of findings of the Chesil Title Review to the water profition.  Amount of adjustments to collective provisions advertained based on the challenger mode in cases where the base is collective provisioning mode is found to be not in line with the standards expressed in the ADI Manual.  Ones amount of the aggregated adjustments disclosed in D.C D.E before the offsetting impact of risk protection and tax (negative numbers).  Purticle size. Carrying Amount defined as the value (ballance + accrued interest) nested of provisions.  Indication of the carrying amount (gross mark-to-market as of 30 Jan 2004, before ADR adjustment) positions that are in-scope for detailed review in the ADR divided by total carrying amount (gross mark-to-market as at 30 Jan 2004, before ADR adjustment) before the size in scope for detailed review in the ADR divided by total carrying amount (gross mark-to-market as at 30 Jan 2004, before ADR adjustment) before the size of
D.G	Adjustments on CET1 before diffesting impact Portfolio size Carrying Amount	Amount of adjustments to specific provisions based on the projection of findings of the Chesif Tile Review to the wider portion.  Amount of adjustments to collective provisions as determined based on the challenger model in cases where the basis's collective provisioning model is found to be not in line with the standards expressed in the AQI Manual.  Cross amount of the aggregated adjustments disclosed in D.C D.E. before the offsetting impact of risk protection and tax (regative numbers).  Portion size: - Carrying Amount defined as the value (bilance - accrued interest) netted of provisions.  Indication of the carrying amount (gross mark-to-market as of 30 June 2024, beloer AQR adjustment) operations that are in-scope for detailed review in the AQR divided by total carrying amount (gross mark-to-market as of 30 June 2024, beloer AQR adjustments) for this such as the sum of (post all seat MTM + absolute value of total liability MTM) for each trade (i.e. net overwant as of 30 June 2024, beloer AQR adjustments) and the sum of (post all seat MTM + absolute value of total liability MTM) for each trade (i.e. net overwant as of 30 June 2024, beloer AQR adjustments) and the sum of (post all seat MTM + absolute value of total liability MTM) for each trade (i.e. net overwant as of 30 June 2024, beloer AQR adjustments) and the sum of (post all seat MTM + absolute value of total liability MTM) for each trade (i.e. net over
D.G D.H D.I	Adjustments on CET1 before offsetting impact Portion bits and Cett of	Amount of algustments to specific provisions, based on the projection of findings of the Chesil Tile Review to the wider portion.  Amount of algustments to collective provisions adentering based on the challenger model in cases where the basis's collective provisioning model is found to be not in line with the standards expressed in the ADI Manual.  Amount of algustments to collective provisions adentering based on the challenger model of collective provisions and the collective provisions and the collective provisions and the collective provisions.  Portion size - Carrying Amount defined as the value (bilance + accrued interest) netted of provisions.  Indication of the carrying amount (gross mark-to-market as of 30 June 2024, before ADR adjustments) for its assert and adjustments as of 30 June 2024, before ADR adjustments (provisions that are in-scope for detailed review in the ADR, divided by total carrying amount (gross mark-to-market as of 30 June 2024, before ADR adjustments) for its assert as of 30 June 2024, before ADR adjustments (provisions and the sum of provisions are considered as of 30 June 2024, before ADR adjustments (provisions and the sum of provisions are considered as the sum of provisions and the sum of provisions are considered where the impact is less than 1 basis point CET1.
D.G D.H D.I D11	Adjustments on CET1 before offsetting impact active to the control of the control	Amount of adjustments to specific provisions based on the projection of findings of the Chesif Tile Review to the wider portion.  Amount of adjustments to collective provisions as determined based on the challenger model in cases where the bask's collective provisioning model is found to be not in line with the standards expressed in the AQI Manual.  Amount of adjustments to collective provisions as determined based on the challenger model in cases where the bask's collective provisioning model is found to be not in line with the standards expressed in the AQI Amount of the aggregated adjustments disclosed in D.CD.E before the diffsetting impact of risk protection and tax (regative numbers).  Rotificial or charging amount (gross mark contacts as of the provision and the charge growth of the carrier gross model to the
D.G  D.H  D.I  D11  D12  D13  D14	Adjustments on CET1 before offsetting impact Portion size Carriva's Amount Portion is carriva's Amount Adjustments on CET1 before offsetting impact Additional information on portions with largest adjustments accounting for (at least) Only of solds behavior book ARIS adjustment.  FVA, AVA and DOP reserve Gross impact on capital Othesting impact due to risk protection	Amount of algustments to specific provisions based on the projection of findings of the Chesil Tile Review to the wider portion.  Amount of algustments to collective provisions adentimed beared on the challenger model in cases where the banks collective provisioning model is found to be not in line with the standards expressed in the ADI Amount.  Amount of the aggregated adjustments disclosed in D.C D.E before the offsetting impact of risk protection and tax (regative numbers).  Portion is zer Carrying Amount defined as the value (bilance + accrued interest) netted of provisions.  Indication of the carrying amount (gross mark-to-market as of 30 June 2024, before ADR adjustments) for this source accrued interest) netted of provisions.  Indication of the carrying amount (gross mark-to-market as of 30 June 2024, before ADR adjustments) for this source accurate (ITMI) is defined as the sum of local asset MTM + absolute value of total liability MTMI) for each trade (i.e., net over trade long, and encludes related interest interest) excellent excellent for the appropriate for total liability MTMI) for each trade (i.e., net over trade long, and encludes related interest interest) excellent excellent for the finderen components of the leveluse approximate value of the province resulting from the different components of the leveluse approximate related.  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.  Day (One Profit (DOP) reserve, Eriv Value Adjustments (EVA) and Additional Valuation Adjustments (AVA) in exting from the review of portiolics and trades at Fair Value (EU2) 2016/10/10 or Prudert Valuation. FVA is defined in IRFS 13 (SIG) on in the CDR (EU2) 2016/10/10 or Prudert Valuation. FVA is defined in IRFS 13 (SIG).  Som of DF1 and D1 12  Cross amount of the appropriated CET1 adjustments based on the AQR before different in insection. In adjustment is adjustment of the appropriated CET1 adjustments before the AQR before diffe
D.G  D.H  D.I  D11  D12  D13	Adjustments on CET1 before offsetting impact Profesio size Carrivals Adjustments on CET1 before offsetting impact Profesio size Carrivals Adjustments on CET1 before offsetting impact Adjustments on CET1 before offsetting impact Adjustments on CET1 before offsetting impact Adjustments accounting for (at least) 20% of fetal behavior, about ADR adjustments.  FVA, AVA and DOP reserve Gross impact on capital Offsetting impact due to risk protection Othertting impact due to risk protection	Amount of algustments to specific provisions based on the projection of findings of the Chesif Tile Review to the wider portion.  Amount of algustments to collective provisions as determined based on the challenger model in cases where the basis's collective provisioning model is found to be not in line with the standards expressed in the ADI Amount.  Amount of algustments to collective provisions as determined based on the challenger model in cases where the basis's collective provisioning model is found to be not in line with the standards expressed in the ADI Amount.  Portificio size - Carrying Amount defined as the value (balance + accrued interest) retented of provisions.  Indication of the carrying amount (gross mark-to-market as of 30 June 2025, befine ADR adjustments) for its assistances and adjustments as of 30 June 2025, befine ADR adjustments as of 20 June 2025,
D.G  D.H  D.I  D11  D12  D13  D14  D15  D16  D17	Adjustments on CET1 before offsetting impact Portion size Carterion (CET) before offsetting impact Portion size Carterion (CET) before offsetting impact Additional information of CET1 before offsetting impact Additional information or portionis with isogest adjustments accounting for (at least) 30% of fotal banking book AOR adjustment.  FVA, AVA and DOP reserve Grees impact on capital Otherting impact due to risk protection Otherting is repact Otherting is repact.	Amount of adjustments to specific provisions based on the projection of findings of the Chesil Tile Review to the wider portion.  Amount of adjustments to collective provisions addennined based on the challenger model in cases where the banks collective provisioning model is found to be not in line with the standards expressed in the ADI Manual.  Amount of the carrying amount control and the collective provisions and the appropriate adjustments disclosed in D.C. D.E before the offsetting impact of risk protection and tax (regative numbers).  Portion size - Carrying Amount defined as the value (blance + accrued interest) netted of provisions.  Indication of the carrying amount (gross mark-to-market as of 3D Jan 2024, before ADR adjustments) for his search self-disclosed as the sum of the carrying amount (gross mark-to-market as of 3D Jan 2024, before ADR adjustments) for his search self-disclosed as the sum of footal asset MTM + absolute value of total liability MTM) for each trade (e. net over trade libes, and excluding interest trades between sub-entities of the reporting entities).  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.  Day One Portio (DOP) reserve, Eri Value Adjustments (EVA) and Additional Valuation Adjustments (AVA) residing from the review of portiolics and strade at Fair Value (securities and derivatives). AVA is defined in FRS 31 (see for interace articles (B) DOP reserve size is defined in FRS 98 list 2.2.  Same of 15 Fair D1 12  Sam
D.G  D.H  D.I  D11  D12  D13  D14  D15  D16  D17  D18	Adjustments on CET1 before offsetting impact Portificial Set of S	Amount of adjustments to specific provisions based on the projection of findings of the Chesil File Review to the wider portion.  Amount of adjustments to collective provisions adderning based on the challenger model in cases where the basis collective provisioning model is found to be not in line with the standards expressed in the ADI Manual.  Amount of adjustments to collective provisions adderning the standards expressed in the ADI Manual.  Portion size - Carrying Amount defined as the value (balance + accrued interest) netted of provisions.  Portion is zer - Carrying Amount defined as the value (balance + accrued interest) netted of provisions.  Indication of the carrying amount (gross mark-to-market as of 3D June 2024, before ADR adjustments) of positions that are in-scope for desided review in the ADR divided by total carrying amount (gross mark-to-market as of 3D June 2024, before ADR adjustments) of the insertion interest in the ADR divided by total carrying amount (gross mark-to-market as of 3D June 2024, before ADR adjustments) defined as the sum of plots also that MTH absolute value of total slability MTM) for each trade (e.e. not over trade loss, and exclude interest trades between sub-entities of the reporting entities).  The trade advantage of the carrying amount (gross mark-to-market as of 3D June 2024, before ADR adjustments) (FM) is defined as the sum of plots also that MTH absolute value of total slability MTM) for each trade (e.e. not over trade loss, and exclude interest trades between sub-entities of the reporting entities).  The trade advantage of the adjustment trade between sub-entities of the reporting entities.  Note this adjustment is already inflicted in the asset class braid shown of D1 to D2 and displayed flers only on a mono agrantial level.  Day One Profit (DCP) reserve, Fair Value Adjustments (FVA) and Additional Valuation Adjustments (FVA) resulting from the review of portions on strades at Fair Value (securities and derivative). AVA is defined in the CDR (EQD 1010) in Pruceri
D.G  D.H  D.I  D11  D12  D13  D14  D15  D16  D17	Adjustments on CET1 before offsetting impact Portion size Carterion (CET) before offsetting impact Portion size Carterion (CET) before offsetting impact Additional information of CET1 before offsetting impact Additional information or portionis with isagest adjustments accounting for (at least) 30% of fotal banking book AOR adjustment.  FVA, AVA and DOP reserve  Gress impact on capital  Otherting impact due to risk protection  Otherting is rispact.  Otherting is FSS stransisional arrangement impact.	Amount of adjustments to specific provisions based on the projection of findings of the Chesil File Review to the wider portion.  Amount of adjustments to collective provisions addenning based on the challenger model in cases where the basis collective provisioning model is found to be not in line with the standards expressed in the ADI Manual.  Amount of adjustments to collective provisions addenning based on the challenger model in cases where the basis collective provisioning model is found to be not in line with the standards expressed in the ADI Manual.  Portiolio size - Carrying Amount defined as the value (balance + accrued interest) netted of provisions.  Indication of the carrying amount (gross mark-to-market as of 30 June 2024, before ADR adjustments) of positions that are in-scope for detailed review in the ADR divided by total carrying amount (gross mark-to-market as of 30 June 2024, before ADR adjustments) provisions are in-scope for detailed review in the ADR divided by total carrying amount (gross mark-to-market as of 30 June 2024, before ADR adjustments) for this section as the sum of position that are in-scope for detailed review in the ADR divided by total carrying amount (gross mark-to-market as of 30 June 2024, before ADR adjustments) for this section as the sum of position that are in-scope for detailed review in the ADR divided by total carrying amount (gross mark-to-market as of 30 June 2024, before ADR adjustments) for the carrying amount (gross mark-to-market as a section and the section of the carrying amount (gross mark-to-market as a section and the section of the carrying amount (gross mark-to-market as a section and the
D.G D.H D.I. D11 D12 D13 D14 D15 D16 D17 D18 D19 The asset quality in	Adjustments on CET1 before offsetting impact and control of the co	Amount of adjustments to specific provisions based on the projection of findings of the Chest File Review to the wider portion.  Amount of adjustments to collective provisions adderning the base of the challenger model in cases where the basis collective provisioning model is found to be not in line with the standards expressed in the ADR Manual.  Once samount of the aggregated adjustments disclosed in D.C D.E before the offsetting impact of risk protection and tax (negative numbers).  Portiolio size - Carrying Amount defined as the value (balance + accrued interest) netted of provisions.  Indication of the carrying amount (gross mark-to-market as of 30 June 2024, before ADR adjustments) of positions that are in-scope for detailed review in the ADR divided by total carrying amount (gross mark-to-market as of 30 June 2024, before ADR adjustments) of the detailed of the provisions of the carrying amount (gross mark-to-market as of 30 June 2024, before ADR adjustments) of the detailed of the scope for detailed review in the ADR divided by total carrying amount (gross mark-to-market as of 30 June 2024, before ADR adjustments) of the scope for detailed review in the ADR divided by total carrying amount (gross mark-to-market as of 30 June 2024, before ADR adjustments) of the carrying amount (gross mark-to-market as of 30 June 2024, before ADR adjustments) of the carrying amount (gross mark-to-market as of 30 June 2024, before ADR adjustments) of the carrying amount (gross mark-to-market as of 30 June 2024, before ADR adjustments) of the carrying amount (gross market as of 30 June 2024, before ADR adjustments) of the carrying amount (gross market as of 30 June 2024, before ADR adjustments) of the carrying amount (gross market as of 30 June 2024, before ADR adjustments) of the carrying amount (gross market as of 30 June 2024, before ADR adjustments).  Day to Port Pott (DOP) reserve, Fair Value Adjustments (DAP) and Additional Valuation Adjustments (DAP) resulting from the review to defined in PRS 9 Be5.12.A.  Day to
D.G  D.H  O.J.  D11  D12  D13  D14  D15  D16  D17  D18  D19  The asset quality in: According to Article 1.	Adjustments on CET1 before offsetting impact control of the contro	Amount of adjustments to appealing provisions based on the projection of findings of the Chesil File Review to the water portion.  Amount of adjustments to collective provisions addemined beared on the challenger model in cases where the basis collective provisioning model is found to be not in line with the standards expressed in the ADR Manual.  Once amount of the aggregated adjustments disclosed in D.CD.E before the offsetting impact of risk protection and tax (regative numbers).  Portion size - Carrying Amount defined as the value (balance + accrued interest) netted of provisions.  Indication of the carrying amount (gross mark-to-market as of 30 Jans 2022, beloen ADR adjustments) of positions that are in-scope for detailed review in the ADR divided by total carrying amount (gross mark-to-market as of 30 Jans 2022, beloen ADR adjustments) put his section of the carrying amount (gross mark-to-market as of 30 Jans 2022, beloen ADR adjustments) put his section of the carrying amount gross mark-to-market as of 30 Jans 2022, beloen ADR adjustments   Value   Value ADR divided by total carrying amount (gross mark-to-market as of 30 Jans 2022, beloen ADR adjustments)   Value   Value ADR divided   Value   V
D.G  D.H  D.1  D11  D12  D13  D14  D15  D16  D17  D18  D19  The asset quality in Archive to Archive	Adjustments on CET1 before offsetting impact control of the contro	Amount of adjustments is specific provisions based on the projection of findings of the Chesil Title Review to the water profition.  Amount of adjustments to collective provisions adderning the same on the challenger model in cases where the basis collective provisioning model is found to be not in line with the standards expressed in the ADI Manual Amount additions to collective provisions and additional and adjustments disclosed in D.C DE before the offsetting impact of risk protection and tax (negative numbers).  Purticle size - Carrying Amount defined as the value (balance + accrued interest) netted of provisions.  Indication of the carrying amount (gross mark-to-market as at 30 June 2005, before ADR adjustment) appointed that are in-scope for detailed review in the ADR divided by total carrying amount (gross mark-to-market as at 30 June 2005, before ADR adjustments) and adjustments repulsing from the different components of the fair value appointed review.  Indication of the carrying amount (gross mark-to-market as at 30 June 2005, before ADR adjustments (MTI)) and delived as the sum of placed as the sum of the delivery of the adversarial and adjustments repulsing from the different components of the fair value appointed review.  Amount of adjustments repulsing from the different components of the fair value appointed review.  Delvis breakdown is noted where the versing entity.  Amount of adjustments repulsing from the different components of the fair value appointed review.  Delvis breakdown is noted where the versing entity.  Amount of adjustments repulsing from the different components of the fair value appointed review.  Delvis breakdown is control where the versing entity.  Amount of adjustments repulsing from the delvise of the fair value appointed review.  Delvis breakdown is control where the versing entity.  Amount of adjustments repulsing interest and the same claims fair the provision of the carrying and the provision of the carrying entities. The provision of the fair value and the components
D.G  D.H  D.1  D11  D12  D13  D14  D15  D16  D17  D18  D19  The asset quality in Archive to Archive	Adjustments on CET1 before offsetting impact and control of the co	Amount of adjustments to appealing provisions based on the projection of findings of the Chesil File Review to the water portion.  Amount of adjustments to collective provisions addemined beared on the challenger model in cases where the basis collective provisioning model is found to be not in line with the standards expressed in the ADR Manual.  Once amount of the aggregated adjustments disclosed in D.CD.E before the offsetting impact of risk protection and tax (regative numbers).  Portion size - Carrying Amount defined as the value (balance + accrued interest) netted of provisions.  Indication of the carrying amount (gross mark-to-market as of 30 Jans 2022, beloen ADR adjustments) of positions that are in-scope for detailed review in the ADR divided by total carrying amount (gross mark-to-market as of 30 Jans 2022, beloen ADR adjustments) put his section of the carrying amount (gross mark-to-market as of 30 Jans 2022, beloen ADR adjustments) put his section of the carrying amount gross mark-to-market as of 30 Jans 2022, beloen ADR adjustments   Value   Value ADR divided by total carrying amount (gross mark-to-market as of 30 Jans 2022, beloen ADR adjustments)   Value   Value ADR divided   Value   V
D.G  D.H  D.1  D11  D12  D13  D14  D15  D16  D17  D18  D19  The asset quality in Archive to Archive	Adjustments on CET1 before offsetting impact and control of the co	Amount of adjustments to appealing provisions based on the projection of findings of the Chesil Tile Review to the water profition.  Amount of adjustments to collective provisions and determined based on the challenger model in cases where the basis collective provisioning model is found to be not in line with the standards expressed in the ADI Martinal.  Ones amount of the aggregated adjustments disclosed in D.C D.E before the offsetting impact of risk protection and tax (negative numbers).  Purticio size Carrying Amount defined as the value (ballance + accrued interest) netted of provisions.  Indication of the carrying amount gignes mark-to-market as of 30 Jan 2004. before ADR adjustments) positions that are in-accept for detailed minies in the ADR divided by total carrying amount (griss mark-to-market as a 40 Jan 2004. before ADR adjustment) provisions that are in-accept for detailed minies in the ADR divided by total carrying amount (griss mark-to-market as a 40 Jan 2004. before ADR adjustments that are in-accept for detailed minies in the ADR divided by total carrying amount (griss mark-to-market as a 40 Jan 2004. before ADR adjustments that are in-accept for detailed minies in the ADR divided by total carrying amount (griss mark-to-market as a 40 Jan 2004. before ADR adjustments (that and the sum of positions that are in-accept for detailed minies in the ADR divided by total carrying amount (griss mark-to-market as a divided and acceptance and the ADR divided by total carrying amount (griss mark-to-market as a divided by total carrying amount (griss mark-to-market as a divided by total carrying amount (griss mark-to-market as a divided by total carrying amount (griss mark-to-market as a divided by total carrying amount (griss mark-to-market as a divided by total carrying amount (griss mark-to-market as a divided by total carrying amount (griss market as a divided by total carrying amount (griss market as a divided by total carrying amount (griss market as a divided by total carrying amount (griss mar
D.G  D.H  D.1  D11  D12  D13  D14  D15  D16  D17  D18  D19  The asset quality in the deficient of the definition of the deficient of the defic	Adjustments on CET1 before offsetting impact  Adjustments on CET1 before offsetting impact  Control Annual  Portion selection  Adjustments on CET1 before offsetting impact  FVA, AVA and DOP reserve   Gross impact on capital  Offsetting impact due to risk profection  Offsetting impact due to risk profession  Offsetting impact due to risk pro	Amount of adjustments is specific provisions based on the projection of findings of the Chesil Title Review to the water profition.  Amount of adjustments to collective provisions and determined based on the challenger model in cases where the basis collective provisioning model is found to be not in line with the standards expressed in the ADI Martinal Challenger of the provisioning model is found to be not in line with the standards expressed in the ADI Martinal Challenger of the aggregated adjustments disclosed in D.C DE before the offsetting impact of risk protection and tax (negative numbers).  Purticle size - Carrying Amount defined as the value (balance + accrued interest) netted of provisions.  Indication of the carrying smooting (gross mark-to-market as all 30 Java 2005, before ADR adjustments) positions that are in-scope for detailed review in the ADR divided by total carrying amount (gross mark-to-market as all 30 Java 2005, before ADR adjustments) positions that are in-scope for detailed review in the ADR divided by total carrying amount (gross mark-to-market as all 30 Java 2005, before ADR adjustments for the carrying sensitive for the sensitive for the sensitive for the sensitive sensitive for the sensitive for the sensitive sensitive for the sensitive for the carrying sensitive for the carrying sensitive for the sensitive for the carrying sensitive for the carrying sensitive for the carrying sensitive for the ca
D.G  D.H  D.1  D11  D12  D13  D14  D15  D16  D17  D18  D19  The asset quality in the deficient of the definition of the deficient of the defic	Adjustments on CET1 before offsetting impact  Adjustments on CET1 before offsetting impact  Control Annual  Portion selection  Adjustments on CET1 before offsetting impact  FVA, AVA and DOP reserve   Gross impact on capital  Offsetting impact due to risk profection  Offsetting impact due to risk profession  Offsetting impact due to risk pro	Amount of adjustments to specific provisions based on the projection of findings of the Chesif Tile Review to the water profition.  Amount of adjustments to collective provisions and determined based on the challenger model in cases where the basis collective provisions model is found to be not in line with the standards expressed in the ADI Manual.  For a consumer of the aggregated adjustments disclosed in D.C DE before the offsetting impact of risk protection and tax (negative numbers).  Purticio size - Carrying Amount defined as the value (balance + accrued interest) netted of provisions.  Indication of the carrying amount (gross mark-to-market as at 30 June 2005, before ADR adjustments) of positions that are in-scope for detailed review in the ADR divided by total carrying amount (gross mark-to-market as at 30 June 2005, before ADR adjustments) and adjustments repulsing from the different components of the fair value appositions provise.  Final based by the carrying amount (gross mark-to-market as at 30 June 2005, before ADR adjustments) and adjustments repulsing from the different components of the fair value appositions provise.  Final based by the carrying amount (gross mark-to-market as at 30 June 2005, before ADR adjustments (with a distribution from the different components of the fair value appositions provise.  Final based by the carrying amount (gross mark-to-market as a 40 June 2005, before ADR adjustments (with a distribution interest the impact as less than 1 basis point CET1.  Amount of adjustments repulsing interest large before as the carrying amount (gross transform) and adjustments repulsing interest which were the impact as less than 1 basis point CET1.  And the basis distribution with the advanced by the provision and transfer the impact as less than 1 basis point CET1.  And the basis distribution with the advanced by the provision and transfer the impact as less than 1 basis point CET1.  And the basis distribution and the provision and transfer the impact as a standard from the provisi
D.G  D.H  D.1  D11  D12  D13  D14  D15  D16  D17  D18  D19  The asset quality in the deficient of the definition of the deficient of the defic	Adjustments on CET1 before offsetting impact  Adjustments on CET1 before offsetting impact  Control Annual  Portion selection  Adjustments on CET1 before offsetting impact  FVA, AVA and DOP reserve   Gross impact on capital  Offsetting impact due to risk profection  Offsetting impact due to risk profession  Offsetting impact due to risk pro	Amount of adjustments to specific provisions based on the projection of findings of the Chesif Tile Review to the water profition.  Amount of adjustments to collective provisions and determined based on the challenger model in cases where the basis collective provisions model is found to be not in line with the standards expressed in the ADI Manual.  For a consumer of the aggregated adjustments disclosed in D.C DE before the offsetting impact of risk protection and tax (negative numbers).  Purticio size - Carrying Amount defined as the value (balance + accrued interest) netted of provisions.  Indication of the carrying amount (gross mark-to-market as at 30 June 2005, before ADR adjustments) of positions that are in-scope for detailed review in the ADR divided by total carrying amount (gross mark-to-market as at 30 June 2005, before ADR adjustments) and adjustments repulsing from the different components of the fair value appositions provise.  Final based by the carrying amount (gross mark-to-market as at 30 June 2005, before ADR adjustments) and adjustments repulsing from the different components of the fair value appositions provise.  Final based by the carrying amount (gross mark-to-market as at 30 June 2005, before ADR adjustments (with a distribution from the different components of the fair value appositions provise.  Final based by the carrying amount (gross mark-to-market as a 40 June 2005, before ADR adjustments (with a distribution interest the impact as less than 1 basis point CET1.  Amount of adjustments repulsing interest large before as the carrying amount (gross transform) and adjustments repulsing interest which were the impact as less than 1 basis point CET1.  And the basis distribution with the advanced by the provision and transfer the impact as less than 1 basis point CET1.  And the basis distribution with the advanced by the provision and transfer the impact as less than 1 basis point CET1.  And the basis distribution and the provision and transfer the impact as a standard from the provisi
D.G  D.H  D.1  D11  D12  D13  D14  D15  D16  D17  D18  D19  The asset quality in the deficient of the definition of the deficient of the defic	Adjustments on CET1 before offsetting impact  Adjustments on CET1 before offsetting impact  Control Annual  Portion selection  Adjustments on CET1 before offsetting impact  FVA, AVA and DOP reserve   Gross impact on capital  Offsetting impact due to risk profection  Offsetting impact due to risk profession  Offsetting impact due to risk pro	Amount of adjustments to specific provisions based on the projection of findings of the Chesif Tile Review to the water profition.  Amount of adjustments to collective provisions and determined based on the challenger model in cases where the basis collective provisions model is found to be not in line with the standards expressed in the ADI Manual.  For a consumer of the aggregated adjustments disclosed in D.C DE before the offsetting impact of risk protection and tax (negative numbers).  Purticio size - Carrying Amount defined as the value (balance + accrued interest) netted of provisions.  Indication of the carrying amount (gross mark-to-market as at 30 June 2005, before ADR adjustments) of positions that are in-scope for detailed review in the ADR divided by total carrying amount (gross mark-to-market as at 30 June 2005, before ADR adjustments) and adjustments repulsing from the different components of the fair value appositions provise.  Final based by the carrying amount (gross mark-to-market as at 30 June 2005, before ADR adjustments) and adjustments repulsing from the different components of the fair value appositions provise.  Final based by the carrying amount (gross mark-to-market as at 30 June 2005, before ADR adjustments (with a distribution from the different components of the fair value appositions provise.  Final based by the carrying amount (gross mark-to-market as a 40 June 2005, before ADR adjustments (with a distribution interest the impact as less than 1 basis point CET1.  Amount of adjustments repulsing interest large before as the carrying amount (gross transform) and adjustments repulsing interest which were the impact as less than 1 basis point CET1.  And the basis distribution with the advanced by the provision and transfer the impact as less than 1 basis point CET1.  And the basis distribution with the advanced by the provision and transfer the impact as less than 1 basis point CET1.  And the basis distribution and the provision and transfer the impact as a standard from the provisi
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D.G D.H D.J D11 D12 D13 D14 D15 D16 D17 D18 D19 The asset quality in related expension of NPT The definition of NPT The figures preserve	Adjustments on CET1  advantages on CET1  advan	Amount of adjustments to appecific provisions based on the projection of findings of the Chesil Tile Review to the water portion.  Amount of adjustments to collective provisions and determined based on the challenger model in cases where the basis occlective provisioning model is found to be not in line with the standards expressed in the ADI Martual.  Once amount of the aggregated adjustments disclosed in D.C DE before the offsetting impact of risk protection and tax (regative numbers).  Purtiols size - Carrying Amount defined as the value (balance + accrued risteres) retited of provisions.  Indication of the carrying amount (gross mark-to-market as of 30 June 2004, before ADR adjustment) of positions that are in-accept for detailed moles in the ADR divided by total carrying amount (gross mark-to-market as of 30 June 2004, before ADR adjustments that are in-accept for detailed moles in the ADR divided by total carrying amount (gross mark-to-market as of 30 June 2004, before ADR adjustments that are in-accept for detailed moles in the ADR divided by total carrying amount (gross mark-to-market as of 30 June 2004, before ADR adjustments that are in-accept for detailed moles in the ADR divided by total carrying amount (gross mark-to-market as of 30 June 2004, before ADR adjustments that are in-accept for detailed moles in the ADR divided by total carrying amount (gross mark-to-market as of 30 June 2004, before ADR adjustments that are in-accept for detailed moles in the ADR divided by total carrying amount (gross mark-to-market as of 30 June 2004, before the acceptance of the ADR divided by total carrying amount (gross mark-to-market as of 30 June 2004, before the transport of the acceptance of the ADR divided moles and the ADR din
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D.G D.H D.J D11 D12 D13 D14 D15 D16 D17 D18 D19 The asset quality in related expension of NPT The definition of NPT The figures preserve	Adjustments on CET1 Adjustments on CET1 Adjustments on CET1 Adjustments Portfolio see Carrina Amount Portfolio see Carrina See Carrina Amount Portfolio see Carrina See C	Amount of adjustments to opening provisions based on the projection of findings of the Circle Tile Review to the water portion.  Amount of adjustments to collective provisions addemined based on the challenger model in cases where the basis collective provisioning model is found to be not in line with the standards expressed in the ADI Amount and Circle Circle Control of the aggregated adjustments disclosed in D.C DE before the offsetting impact of risk protection and tax (regative numbers).  Purtiols size - Carrying Amount defined as the value (balance + accrued interest) retted of provisions.  Indication of the carrying amount (gross mark-to-market as of 30 June 2024, before ADR adjustments) (purple and the carrying amount (gross mark-to-market as of 30 June 2024, before ADR adjustments) (purple and the carrying amount (gross mark-to-market as of 30 June 2024, before ADR adjustments) (purple and the carrying amount (gross mark-to-market as of 30 June 2024, before ADR adjustments) (purple and the carrying amount (gross mark-to-market as of 30 June 2024, before ADR adjustments) (purple and the carrying amount (gross mark-to-market as of 30 June 2024, before ADR adjustments) (purple and the adjustments) (purple and the adjustments) (purple and the adjustments of 30 June 2024, before ADR adjustments) (purple and the adjustments) (purple and a
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D.G  D.H  O.I.  D11  D12  D13  D14  D15  D16  D17  D18  D19  The asset quality in the debtor is a factoristic of Verification	Adjustments on CET1 before offsetting impact before dishelling impact before dishelling impact before dishelling impact and a second of the control Annual Portfolio selection Portfolio selection Adjustments on CET1 before offsetting impact Offsetting impact on CET1 before offsetting impact Offsetting impact on CET1 before offsetting impact on CET1 setting impact on CET1 setting impact on CET1 setting impact Offsetting impact on CET1 before offsetting impact Offsetting impact offset comprehensive income impact Offsetting impact offset on CET1 ratio (ind TREA effects)  Indicators are based on NPE according to Article 47 a of CER. In 18 of the CER. a detail has occured offsetting offsetting impact of the 6s swhich are more than 90 days past due; see which are more than 90 days past due; see which are more than 90 days past due; see which are more than 90 days past due; see which are more than 90 days past due; see which are more than 90 days past due; see which are more than 90 days past due; see which are more than 90 days past due; see which are more than 90 days past due; see which are more than 90 days past due; see which are more than 90 days past due; see which are more than 90 days past due; so is threefter based on the "past due" offsetion and the "utilisely to pay" criterion. Not the should not be seen as accounting figures.  Changes due to the credit file review  Changes due to the projection of findings.  Changes due to the single credit file review  Changes due to the single credit file review  Changes due to the projection of findings.	About of adjustments to specific provisions based on the proposition of forcing of the Coeff file Review to the sales contribute.  Associated adjustments to specific provisions and the sales of the ADD Review of the Sales of the Sales of the Sales of the ADD Review of the Sales
D.G  D.H  D.J  D.J  D11  D12  D13  D14  D15  D16  D17  D18  D19  The asset quality in the debtor journal the	Adjustments on CET1  Adjustments on CET1  Contributions of the CET1  Contribution of the CET1  C	About of displanments to specific provisions based on the proposition of frozing of the Coeff file Review to the sales contribute.  Associated adjustments to specific provisions of the September Section of the Section of the September Section of the Section of