Introduction to the Comprehensive Assessment disclosure templates

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

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

Bank-specific notes

Sheet descriptions

Main Results
A. Key information on the bank before the Comprehensive Assessment (31 December 2020)
B. The main results of the Comprehensive Assessment
C. Major capital measures impacting Tier 1 eligible capital, from 01 January 2021 to 30 April 2022

Detailed AQR Results
D. Matrix Breakdown of AQR Result
E. Matrix Breakdown of Asset Quality Indicators
F. Leverage ratio impact of the Comprehensive Assessment

Section descriptions

Section	Contents	Key fields	Notes
A. Main information on the bank before the Comprehensive Assessment (31 December 2020)	This section contains information on the size, performance and starting point capital holding of the bank as of 31 December 2020	A6 Starting point CET1% - bank provided starting point for any adjustments following the Comprehensive Assessment	**- 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 01 January 2021 to 30 April 2022	This section displays major capital market activity affecting Tier 1 eligible capital		**- 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)** - 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
D. Matrix Breakdown of AQR Result	This section gives workblock specific AQR results	D.A - D.F provides AQR results related to accrual accounted assets broken down by asset segment and AQR workblock D.G - D.I provides the results of the review of fair value exposures D21 shows the gross capital impact of the AQR before offsetting effects D26 shows the net total 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 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 D11 are before offsetting impacts such as asset protection and taxes
E. Matrix Breakdown of Asset Quality Indicators	The 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 - E10 shows the evolution of coverage ratios for portfolios selected in Phase 1	**- 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**
F. Leverage ratio impact of the Comprehensive Assessment	This shows the change in the leverage ratio from the AQR		**- 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** - 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

Source of key figures / drivers of key results

B	MAIN RESULTS OF THE COMPREHENSIVE ASSESSMENT (CA)		
B1	**CET1 Ratio at end-year 2020, including retained earnings / losses of year B1 = A6**	%	**10.00%**
B2	Aggregated adjustments due to the outcome of the AQR	Basis Points Change	-100
B3	**AQR adjusted CET1 Ratio B3 = B1 + B2**	%	**9.00%**
B4	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
B5	**Adjusted CET1 Ratio after Baseline Scenario B5 = B3 + B4**	%	**7.00%**
B6	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	-200
B7	**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 2020
Note: CET1 is defined in accordance with CRDIV/CRR

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

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

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

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

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

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

Please note that the provided example is solely for illustrative purposes and not representative for this bank.

2021 COMPREHENSIVE ASSESSMENT OUTCOME

ECB PUBLIC

NAME OF THE ENTITY	IEBAR	Barclays Bank Ireland PLC

1 Main Results and Overview

A MAIN INFORMATION ON THE BANK BEFORE THE COMPREHENSIVE ASSESSMENT (31.12.2020)

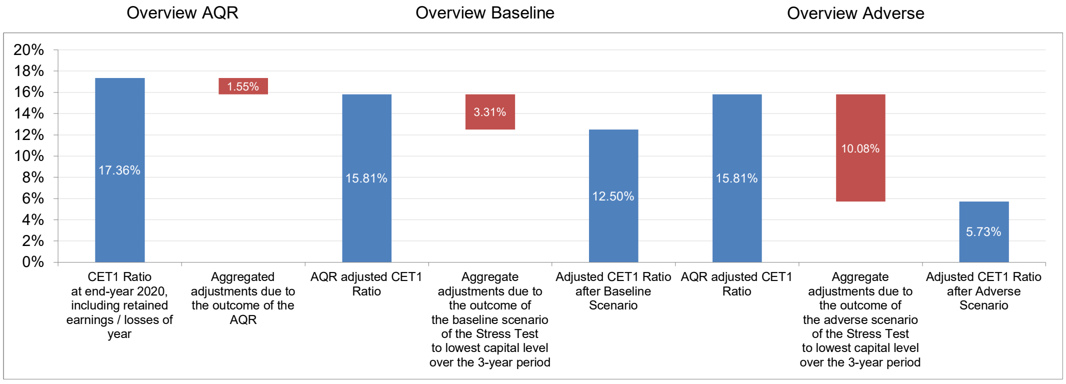
			31.12.2020
A1	Total Assets (based on prudential scope of consolidation)	Mill. EUR	134,937.51
A2	Net (+) Profit/ (-) Loss of 12 months to 31.12.2020 (based on prudential scope of consolidation)	Mill. EUR	-117.99
A3	Common Equity Tier 1 Capital according to CRDIV/CRR definition[1]	Mill. EUR	4,117.13
A4	Total risk exposure according to CRDIV/CRR definition	Mill. EUR	23,717.34
A5	Total exposure measure according to Article 429 CRR "Leverage exposure"	Mill. EUR	69,562.41
A6	CET1 ratio according to CRDIV/CRR definition A6 = A3 / A4	%	17.36%
A9	Leverage ratio	%	6.73%
A10	Non-performing exposure[2] ratio	%	1.93%
A11	Coverage ratio for non-performing exposure[2]	%	32.44%
A12	Level 3 instruments on total assets	%	0.49%

B MAIN RESULTS OF THE COMPREHENSIVE ASSESSMENT (CA)

B1	**CET1 Ratio** **at end-year 2020, including retained earnings / losses of year** **B1 = A6**	%	**17.36%**
B2	Aggregated adjustments due to the outcome of the AQR	Basis Points Change	-155
B3	**AQR adjusted CET1 Ratio** **B3 = B1 + B2**	%	**15.81%**
B4	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	-331
B5	**Adjusted CET1 Ratio after Baseline Scenario** **B5 = B3 + B4**	%	**12.50%**
B6	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	-1,008
B7	**Adjusted CET1 Ratio after Adverse Scenario** **B7 = B3 + B6**	%	**5.73%**

Capital Shortfall		Basis Points[3]	Mill. EUR
B8	to threshold of 8% for AQR adjusted CET1 Ratio	0	0
B9	to threshold of 8% in Baseline Scenario	0	0
B10	to threshold of 5.5% in Adverse Scenario	0	0
B11	**Aggregated Capital Shortfall of the Comprehensive Assessment after adjustments**	0	0

Footnotes
1. Barclays Bank Ireland PLC CET 1 capital is integrating an accounting reserve related to the transfer of its Italian branch from its parent entity in 2019. This resulted in updated capital figures vis-à-vis the firm's annual reports for 2019-2021
2. 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.
3. 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 01 JANUARY 2021 TO 30 APRIL 2022[1]

	Change in CET1 Capital	*Impact on Common Equity Tier 1 Million EUR*
C1	Raising of capital instruments / retained earnings eligible as CET1 capital	-
C2	Repayment of CET1 capital, buybacks	-
C3	Conversion to CET1 of hybrid instruments becoming effective between January 2021 and April 2022	-
	Net issuance of Additional Tier 1 Instruments	*Impact on Additional Tier 1 Million EUR*
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%	-

1. This section addresses only capital measures which are eligible to cover the capital shortfall before adjustments (B8-B10) of the Comprehensive Assessment.

2021 COMPREHENSIVE ASSESSMENT OUTCOME

ECB PUBLIC

NAME OF THE ENTITY	IEBAR	Barclays Bank Ireland PLC

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

	AQR breakdown → / Asset class breakdown ↓		D .A Credit Risk RWA end-year 2020	D .B Portfolio selected in Phase 1	D .C Adjustments to provisions on sampled files		D .D Adjustments to provisions due to projection of findings		D .E Adjustments to provisions due to collective provisioning review		D .F Impact on CET1 capital before any offsetting effects	
		Units of Measurement	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**		**14,577**	**82%**	**54**	**129**	**15**	**36**	**104**	**246**	**-173**	**-411**
D2	**Sovereigns and Supranational non-governmental organisations**		0	-	0	0	0	0	0	0	0	0
D3	**Institutions**		214	0%	0	0	0	0	0	0	0	0
D4	**Retail**		5,341	55%					25	60	-25	-60
D5	*thereof SME*	*SME*	*0*	*0%*					*0*	*0*	*0*	*0*
D6	*thereof Residential Real Estate (RRE)*	*Residential Real Estate (RRE)*	*2,377*	*0%*					*0*	*0*	*0*	*0*
D7	*thereof Other Retail*	*Other Retail*	*2,964*	*100%*					*25*	*60*	*-25*	*-60*
D8	**Corporates**		9,022	100%	54	129	15	36	78	186	-148	-351
D9	**Other Assets**		0	-	0	0	0	0	0	0	0	0
D99	**Securitisations**		0	-	0	0	0	0	0	0	0	0
D10	**Additional information on portfolios with largest adjustments accounting for (at least) 30% of total banking book AQR adjustment:**											
	Asset Class	***Geography***										
	Large Corporates (GB,DE,IT,FR,IE,ES,LU,NO,NL,OND)	United Kingdom, Germany, Italy, France, Ireland, Spain, Luxembourg, Norway, Netherlands, Other non domestic	9,022	100%	54	129	15	36	78	186	-148	-351

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 Portfolio size Carrying Amount	D .H Portfolio selection	D .I Impact on CET1 before any offsetting effects	
	Units of Measurement	Mill. EUR	% selected in Phase 1	Basis points	Mill. EUR
D11	**FVA and AVA adjustments**			-72	-170

		D .J Total impact on CET1 based on adjustments outlined in D.A-D.I	
		Basis points [1]	Mill. EUR
D21	Gross impact on capital	-245	-581
D22	Offsetting impact due to risk protection	0	0
D23	Offsetting tax impact	55	132
D24	Offsetting IFRS9 transitional arrangement impact	56	134
D25	Net impact on capital	-133	-316
D26	Net total impact of AQR results on CET1 ratio (incl RWA effects)	-155	

Please refer to Definitions and Explanations sheet

D25 = D21 + (D22 + D23 + D24)

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

			E .A	E .B	E .C	E .D
			Unadjusted NPE Level end-year 2020	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	%
E1	**Total credit exposure**		**1.97%**	**178**	**83**	**4.57%**
E2	**Sovereigns and Supranational non-governmental organisations**		-	-	-	-
E3	**Institutions**		-	-	-	-
E4	**Retail**		2.74%	0	0	**2.74%**
E5	*thereof SME*	*SME*	-			-
E6	*thereof Residential Real Estate (RRE)*	*Residential Real Estate (RRE)*	-	-	0	-
E7	*thereof Other Retail*	*Other Retail*	2.74%			**2.74%**
E8	**Corporates**		1.46%	295	137	**5.78%**
E9	**Other Assets**		-	-	-	-

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

			E .E	E .F	E .G	E .H	E .I	E.J
			Unadjusted coverage ratio of non-performing exposure, end-year 2020	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	%	%	%	%	%	%
E10	**Total credit exposure**		**48.84%**	**9.62%**	**0.00%**	**5.64%**	**64.11%**	**20.87%**
E11	**Sovereigns and Supranational non-governmental organisation**		-	-	-		-	-
E12	**Institutions**		-	-	-		-	-
E13	**Retail**		60.29%			*10.18%*	70.48%	n/a
E14	*thereof SME*	*SME*	-			-	-	
E15	*thereof Residential Real Estate (RRE)*	*Residential Real Estate (RRE)*	-			-	-	*n/a*
E16	*thereof Other Retail*	*Other Retail*	*60.29%*			*10.18%*	*70.48%*	
E17	**Corporates**		34.62%	21.58%	0.00%		56.20%	20.87%
E18	**Other Assets**		-	-	-		-	-

Footnote
1 Basis point impact due to CET1 capital adjustments

For information purposes only

F. LEVERAGE RATIO IMPACT OF THE COMPREHENSIVE ASSESSMENT

Note:
• 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 applicable regulatory framework as of the reference date, it 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 end-year 2020 *Please refer to Definitions and Explanations sheet* F1 = A9	%	6.73%
F2	Aggregated adjustments to Leverage Ratio due to the outcome of the**AQR** F2 = D25 / A5	Basis Points	-45
F3	AQR adjusted Leverage Ratio F3 = F1 + F2	%	6.28%

DEFINITIONS & EXPLANATIONS

Reference	Name	Definition or further explanation
A. MAIN INFORMATION ON THE BANK BEFORE THE COMPREHENSIVE ASSESSMENT (31 December 2020)		
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). 31 December 2020.
A2	Net (+) Profit/ (-) Loss of 2020 (based on prudential scope of consolidation)	Net profits (positive number) or net losses (negative number) as of 31 December 2020. After taxes. Excludes Other Comprehensive Income. The scope of consolidation follows Article 18 CRR (therefore direct comparison with financial accounts based on accounting scope of consolidation will result in differences).
A3	Common Equity Tier 1 Capital	As of 31 December 2020, according to CRD IV/CRR definition (Article 50 CRR) including transitional arrangements as of 31.12.2020.
A4	Total risk exposure	According to CRD IV/CRR definition (Article 92.3 CRR), "total RWA", as of 31 December 2020 including transitional arrangements as of 31.12.2020.
A5	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 31 December 2020.
A9	Leverage ratio as of 31 December 2020	Leverage ratio as of 31 December 2020 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 ratic
A10	Non-performing exposures ratio	Numerator: Exposure that is non-performing according to NPE definition set forth in the EBA final draft ITS on supervisory reporting on forbearance and non-performing exposures under Article 99(4) of Regulation (EU) No 575/2013. Note that all exposures classified as 'Stage 3' under the IFRS 9 impairment model are considered NPE for the purposes of CA following the above definition. Denominator: Total exposure (performing and non-performing), book value plus off-balance exposure weighted by Credit Conversion Factor. As of 31 December 2020 and total of consolidated bank.
A11	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) As of 31 December 2020 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 RESULTS 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	AQR adjusted CET1 Ratio	B3 = B1 + B2 based on CRD IV/CRR definition including transitional arrangements as of 31.12.2020.
B4	Aggregate adjustments due to the outcome of the baseline scenario of the Stress Test	Additional adjustments due to Baseline Scenario to lowest capital level over the 3-year period.
B5	Adjusted CET1 Ratio after Baseline Scenario	B5= B4 + B3 Note that this is an estimate of the outcome of a hypothetical scenario and refers to a future point in time. It should not be confused with the bank's forecast or multi-year plan.
B6	Aggregate adjustments due to the outcome of the adverse scenario of the Stress Test	Additional adjustments due to Adverse Scenario to lowest lowest hypothetical CET1 ratio in the three years considered
B7	Adjusted CET1 Ratio after Adverse Scenario	B7 = B5 + B6 Note that this is an estimate of the outcome of an adverse hypothetical scenario and refers to a future point in time. It should not be confused with the bank's forecast or multi-year plan.
B8	Shortfall to threshold of 8% for AQR adjusted CET1 Ratio	B8 = (8 - B3) * 100 (if B3<8, otherwise 0)
B9	Shortfall to threshold of 8% in Baseline Scenario	B9 = (8 - B5) * 100 (if B5<8, otherwise 0)
B10	Shortfall to threshold of 5.5% in Adverse Scenario	B10 = (5.5 - B7) * 100 (if B7<5.5, otherwise 0)
B11	Aggregated Capital Shortfall of the Comprehensive Assessment after adjustments	Aggregated Capital Shortfall of the Comprehensive Assessment after adjustments (see Press Release)
C. Memorandum Items		
C1	Raising of capital instruments / retained earnings eligible as CET1 capital (+)	Changes to CET1 due to new issuances of common equity / retained earnings
C2	Repayment of CET1 capital, buybacks (-)	Changes to CET1 due to repayment or reduction of CET1 (i.e. buybacks).
C3	Conversion to CET1 of existing hybrid instruments becoming effective between January 2021 and April 2022 (+)	Changes to CET1 due to conversion of existing hybrid instruments into CET1 which took place between 01 January 2021 and 30 April 2022.
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 01 January 2021 and 30 April 2022, 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.
C5	Net Issuance of Additional Tier 1 Instruments with a trigger at or above 6% and below 7%	Net issuance of AT1 Instruments (Article 52 CRR) with a trigger at or above 6% and below 7% between 01 January 2021 and 30 April 2022, expressed in terms of RWA. AT1 instruments which have been converted into CET1 are not to be accounted for in this cell to avoid double counting with C3.
C6	Net Issuance of Additional Tier 1 Instruments with a trigger at or above 7%	Net issuance of AT1 Instruments (Article 52 CRR) with a trigger at or above 7% CET1 between 01 January 2021 and 30 April 2022, 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.
D. Matrix Breakdown of AQR Result		
Asset class	Corporates	Asset class is an aggregated of the AQR sub-asset classes Project finance, Shipping, Aviation, Commercial real estate (CRE), Other real estate, Large corporates (non real estate) and Large SME (non real estate).
D .A	Credit Risk RWA as of 31 December 2020	Total credit risk weighted assets including off balance sheet items.
D .B	Portfolio selected	Indication of the fraction of the overall RWA per asset class that was selected in Phase 1 of the AQR.
D .C	Adjustments to provisions on sampled files	Amount of adjustments to specific provisions on the credit file samples. This includes all files from the single credit file review
D .D	Adjustments to provisions due to projection of findings	Amount of adjustments to specific provisions based on the projection of findings of the credit file review to the wider portfolio (negative numbers).
D .E	Adjustment to provisions due to collective provisioning review	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 .F	Adjustments on CET1 before offsetting impact	Gross amount of the aggregated adjustments disclosed in D.C - D.E before the offsetting impact of risk protection and tax (negative numbers).
D.G	Portfolio size Carrying Amount	Portfolio size - Carrying Amount
D .H	Portfolio selection	Indication of the carrying amount (gross mark-to-market as of 31 December 2020, before AQR adjustment) of positions that have been reviewed by Bank Team divided by total carrying amount (gross mark-to-market as of 31 December 2020, before AQR adjustment and before PP&A) for this asset class.
D .I	Adjustments on CET1 before offsetting impact	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) .
D10	Additional information on portfolios with largest adjustments accounting for (at least) 30% of total banking book AQR adjustment:	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 leve
D11	FVA and AVA adjustments	FVA and AVA adjustments resulting from the level 3 Fair Value Exposures Review (additional valuation adjustments as per CRR Art 105 and EBA RTS on Prudent Valuation)
D21	Gross impact on capital	Sum of D.F1 and D.I 11 Gross amount of the aggregated CET1 adjustment based on the AQR before offsetting impact of asset protection, insurance, tax (negative number) and IFRS9 transitional arrangements.
D22	Offsetting impact due to risk protection	Aggregated estimated impact of asset protection schemes (e.g. portfolio guarantees) and insurance effects that may apply to applicable portfolios (positive number).
D23	Offsetting tax impact	The offsetting tax impact includes the assumed creation of DTAs, which accounts for limitations imposed by accounting rules. Appropriate CRR IV DTA deductions are made for any tax offsets.
D24	Offsetting IFRS9 transitional arrangement impact	Includes the offsetting impact of transitional arrangements for mitigating the impact of the introduction of IFRS 9 as per Regulation (EU) 2017/2395 of the European Parliament and of the Council of 12 December 2017. Calculated as per AQR Manual Chapter 9.5.
D25	Net impact on capital	Net amount of the aggregated adjustment to CET1 capital based on the AQR after offsetting impact of risk protection, tax and IFRS9 transitional arrangements. Sums the impact from D20, D21, D22 and D23.
D26	Net total impact of AQR results on CET1 ratio (incl RWA effects)	Net change in the CET1 ratio resulting from the AQR, reflecting the effect of the total adjustments to capital (D25) and adjustments to risk-weighted assets
E. Matrix Breakdown of Asset Quality Indicators		

The asset quality indicators are based on NPE according to EBA definition (see Section 2.4.4. of the AQR Phase 2 manual):
• 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.
• According to paragraph 145 of Annex V of the EBA ITS on supervisory reporting, NPEs are those that satisfy either or both of the following criteria:
  - material exposures which are more than 90 days past due;
  - the debtor is assessed as unlikely to pay its credit obligations in full without realisation of collateral, regardless of the existence of any past-due amount or of the number of days past due.
The definition of NPEs is therefore based on the "past due" criterion and the "unlikely to pay" criterion. Note that all debtors classified as Stage 3 by the bank are also considered NPE following the above definition.

The figures presented should not be understood as accounting figures.

E .A	Unadjusted NPE Level 31 December 2020	Total NPE for all portfolios in-scope for detailed review during the AQR. Expressed as a percentage of Total Exposure for these portfolios.
E .B	Changes due to the single credit file review	Exposure re-classified from performing to non-performing according to the CFR classification review.
E .C	Changes due to the projection of findings	Exposure re-classified from performing to non-performing according to the projection of findings.
E .D	AQR - adjusted NPE level	Numerator: Exposure reported by the bank as non-performing according to the EBA NPE definition (see AQR Phase 2 Manual Section 2.4.4. and explanation for A10 above) as of 31 December 2020 + Exposure re-classified from performing to non-performing according to the CFR classification review and projection of findings. Denominator: Total exposure (performing and non-performing). Same exposure definition as above
E .E	Unadjusted coverage ratio of non-performing exposure, 31 December 2020	Specific provisions divided by non-performing exposure for portfolios in-scope for detailed review in the AQR. NPE used is that set of of exposures which were originally marked as NPE pre-AQR.
E .F	Changes due to the single credit file review	Amount of adjustments to provisions based on single credit file review.
E .G	Changes due to the projection of findings	Amount of adjustments to provisions based on the projection of findings of the credit file review to the wider portfolio.
E .H	Changes due to the collective provisioning review on non-performing exposures	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.
E .I	AQR - adjusted ratio of provisions on NPE to NPE	Coverage ratio adjusted for AQR findings.
E.J	Coverage ratio for exposures newly classified as NPE during the AQR	Additional provisions specified for exposure newly classified as non-performing during the AQR.
F. LEVERAGE RATIO IMPACT OF THE COMPREHENSIVE ASSESSMENT		
F1	Leverage Ratio as of 31 December 2020	See A9 above
F2	Aggregated adjustments due to the outcome of the AQR	Adjustments to the leverage ratio based on all quantitative AQR adjustments affecting its components.
F3	AQR adjusted Leverage Ratio	Leverage ratio as of 31 December 2020, incorporating all quantitative AQR adjustments to capital. Leverage ratio definition based on CRR Article 429 as of September 2014.