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

der within the context of final results tail on how to r Bank-specific notes

Main Results A. Key Information on the bark before the Comprehensive Assessment (31 December 2019) B. The main results of the Comprehensive Assessment C. Major capital measures impacting Tier 1 eligible capital, from 01 January 2020 to 30 April 2021

C. Major Capital International Detailed AGR Results D. Matrix Breakdown of ARS Result E. Matrix Breakdown of Asset Quality Indicators F. Leverage ratio impact of the Comprehensive Assessment

Section	Contents	Key fields	Notes
A. Main information on the bank before the Comprehensive Assessment (31 December 2019)		e A6 Starting point CET 1% - bank provided starting point for any adjustments following the Comprehensive Assessment	Authors in this section are provided primarily for transparency purposes and should not be used for comparisons to other sectoralishests. As a resumpti, her/NEF tails enhibited in this section applies across all segments and all bank portfolios, and as such does not provide a like for the comparison with the NFE said 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 2020 to 30 April 2021	This section displays major capital market activity affectin Tier 1 eligible capital	9	<ul> <li>- Section C about be read as literational conft, Figures have do not feed into the final CET1% results as detailed in section B, nor do they writigate the site's disclosed capital section (B) (B)</li> <li>- For tanks with a capital information will be taken into account during the capital planning phase that follows disclosure of Comprehensive Assessment results</li> </ul>
D. Matrix Breakdown of AQR Result	This section gives workblock specific AQR results	D A - D F provides AQR results related to accounted assets broken down by asset segment and AQR workblock DG - D I provides the results of the review of fair valued exposures D21 shows the gross capital impact of the AQR before offiseting effects D28 shows the related to the AQR on the CET1 ratio	<ul> <li>The selection of asset classes for portfolio review was based on an approach almost all strendlying house portfolios with the highest disk of micioardisations and michanistican. Therefore, subsystem (and the selection of the select</li></ul>
E. Matrix Breakdown of Asset Quality Indicators	The section provides asset quality indicators (NPE levels and coverage ratio), broken down by asset segment	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	<ul> <li>Information reported only for portfolios subject to detailed review in ADR, (a. those selected in Phase 1 of the ADR</li> <li>Figures presented should not be interpreted as accounting figures</li> </ul>
F. Leverage ratio impact of the Comprehensive Assessment	This shows the change in the leverage ratio from the AQF	3	<ul> <li>Leverage ratios are not binding based on the current regulatory framework, are displayed for information purposes only and have no impact on the capital shortfall</li> <li>Due to the static balance sheef assumption used as part of the Stress Test, the leverage radio might be misleading for the Stress Test and is therefore displayed for ADR only</li> </ul>

Sheet descriptions

					bource of key figures r affers of key results
	8	MAIN RESULTS OF THE COMPREHENSIVE ASSESSMENT (CA)			
1	81	CET1Ratio at end-year 2019, including retained earnings / losses of year B1 = A6	×	10.00%	B1: The CET1 ratio starting point against which the Comprehensive Assessment Impact is measured, as of 31 December 2018 Note: CET1 is defined in accordance with CRDIV/CRR
8	B2	Aggregated adjustments due to the outcome of the AQR	Basis Points Change	-100	B2: Net AQR impact in basis points (after tax, risk protection and IFRS9 transitional arrangement netting effects) Note: Sourced from D24
	83	AQR adjusted CET1 Batio B3 = B1 + B2	×	9.00%	B3: Adjusted CET1 ratio based on the AQR outcome Note: Calculated as B1 + B2
1	84	Aggregate adjustments due to the outcome of the <b>baseline</b> scenario of the Stress Teel to lowest capital level over the Stress priod	Basis Points Change	-200	B4: The defa between the AQR adjusted CET1% and the Baseline scenario CET1%, in the year where capital level vs threshold (6%) is the lowest
	85	Adjusted CET1 Ratio after Baseline Scenario B5 = B3 + B4	×	7.00%	B5: Adjusted CET1 ratio based on the AQR outcome and Baseline Stress Test scenario Note: Calculated as B3 + B4
1	06	Aggregate adjustments due to the outcome of the <u>advorse</u> sciences of the Stress Test to lowest capital level over the Stypes period	Basis Points Change	-200	BE: The defa between the AGR adjusted CET1% and the Adverse scenario CET1%, in the year where capital level vs threshold (6.5%) is the lowest
	87	Adjusted CET1 Ratio after Adverse Scenario 87 - 83 + 86	×	5.00%	B7: Adjusted CET1 ratio based on the AQR outcome and Adverse Stress Test scenario Note: Calculated us R1 + BR
					None, Centerino de Colin Col

Source of key fig

Introduction to the Comprehensive Asse

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

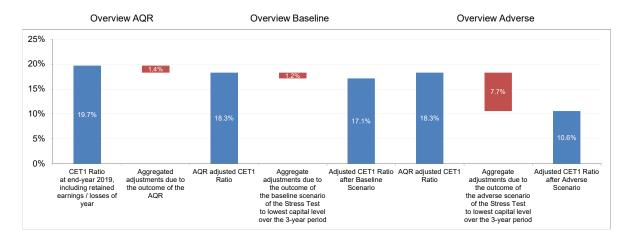
# 2020 COMPREHENSIVE ASSESSMENT OUTCOME

ECB PUBLIC

	NAME OF THE ENTITY	ITCCE	CASSA CEN	ITRALE BANCA	
1	Main Results and Ov	erview			
Α	MAIN INFORMATION ON THE BANK E	BEFORE THE COMPREHI	ENSIVE ASSESSMENT (31.12.2019)		
					31.12.2019
A1	Total Assets (based on prudential scope	of consolidation)		Mill. EUR	72,803.66
A2	Net (+) Profit/ (-) Loss of 12 months to 31	.12.2019 (based on prude	ntial scope of consolidation)	Mill. EUR	225.19
A3	Common Equity Tier 1 Capital according to CRDIV/CRR definition			Mill. EUR	6,741.64
A4	Total risk exposure according to CRDIV/CRR definition			Mill. EUR	34,192.99
A5	Total exposure measure according to Art "Leverage exposure"	icle 429 CRR		Mill. EUR	76,078.43
A6	CET1 ratio according to CRDIV/CRR definition A6 = A3 / A4			%	19.72%
A9	Leverage ratio			%	8.87%
A10	Non-performing exposure <sup>1</sup> ratio			%	5.78%
A11	Coverage ratio for non-performing exposi-	ure <sup>1</sup>		%	54.70%
A12	Level 3 instruments on total assets			%	0.89%
в	MAIN RESULTS OF THE COMPREHEN	SIVE ASSESSMENT (CA	)		
B1	CET1 Ratio at end-year 2019, including retained ea B1 = A6	arnings / losses of year		%	19.72%
B2	Aggregated adjustments due to the outco	ome of the AQR		Basis Points Change	-142
В3	AQR adjusted CET1 Ratio B3 = B1 + B2			%	18.30%
B4	Aggregate adjustments due to the outcom the <u>baseline</u> scenario of the Stress Test to lowest capital level over the 3-year per			Basis Points Change	-116
B5	Adjusted CET1 Ratio after Baseline Sc B5 = B3 + B4	enario		%	17.14%
B6	Aggregate adjustments due to the outcom the <u>adverse</u> scenario of the Stress Test to lowest capital level over the 3-year per			Basis Points Change	-771
B7	Adjusted CET1 Ratio after Adverse Sc B7 = B3 + B6	enario		%	10.59%
				Basis Points <sup>2</sup>	Mill FUR

Capit	al Shortfall	Basis Folitis	Will. LOIX
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 B11 = max(B8,B9, B10)	0	0

Footnotes 1. NPE definition in line with the EBA definition set forth in the EBA final draft ITS on supervisory reporting on forbearance and non-performing exposures under Article 99(4) of Regulation (EU) No 575/2013. Note that all exposures classified as 'Stage 3' under the IFRS 9 impairment model are considered NPE for the purposes of CA following the above definition. 2. RWA used corresponds to relevant scenario in worst case year of the stress test horizon



## C MAJOR CAPITAL MEASURES IMPACTING TIER 1 ELIGIBLE CAPITAL FROM 01 JANUARY 2020 TO 30 APRIL 2021<sup>1</sup>

Issua	nce of CET1 Instruments	Impact on Common Equity Tier 1 Million EUR
C1	Raising of capital instruments eligible as CET1 capital	3
C2	Repayment of CET1 capital, buybacks	5
C3	Conversion to CET1 of hybrid instruments becoming effective between January 2020 and April 2021	0
Net is	ssuance of Additional Tier 1 Instruments	Impact on Additional Tier 1 Million EUR
C4	with a trigger at or above 5.5% and below 6%	0
C5	with a trigger at or above 6% and below 7%	0
C6	with a trigger at or above 7%	0
Fines	/Litigation costs	Million EUR
C7	Incurred fines/litigation costs from January 2020 to April 2021 (net of provisions)	3.7

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

### 2020 COMPREHENSIVE ASSESSMENT OUTCOME

ECB PUBLIC

71

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244

-71

-244

NAME OF THE ENTITY

ITCCE CASSA CENTRALE BANCA

### 2. Detailed AQR Results

D. Matrix Breakdown of AQR Result (B2)

Note:

SME

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.

ITALY

· Basis points are calculated using total risk exposure from Section A4.

• For the interpretation of the detailed results the interested reader may refer to the AQR manual outlining the methodology: https://www.bankingsupervision.europa.eu/ecb/pub/pdf/ssm.assetqualityreviewmanual201806.en.pdf

				D .A	D.B	D .	C	D .D	)	D .E		D .F	
$\downarrow$	AQR breakdown Asset class breakdown	>		Credit Risk RWA end-year 2019	Portfolio selected in Phase 1		on sampled files	Adjustments to provisions due to	projection of findings	Adjust ments to provisions due to collective	orovisioning review	Impact on CET1 capital before any offsetting	effects
		Units	s of Measurement		% of RWA selected in Phase 1	Basis Points	Mill. EUR	Basis Points <sup>A</sup>	Mill. EUR	Basis Points 6	Mill. EUR	Basis Points	Mill. EUR
D1	Total credit exposure		_	26,338	69%	11	39	29	99	153	523	-193	-661
D2	Sovereigns and Supranational non-gove	rnmental organisations		57	0%	0	0	0	0	0	0	0	0
D3	Institutions			1,381	0%	0	0	0	0	0	0	0	0
D4	Retail			16,805	82%					92	313	-92	-313
D5	thereof SME	SME		7,945	100%				ſ	71	244	-71	-244
D6	thereof Residential Real Estate (RRE)	Residential Real Estate (RRE)		5,921	100%				ſ	20	69	-20	-69
D7	thereof Other Retail	Other Retail		2,939	0%					0	0	0	0
D8	Corporates			7,984	56%	11	39	29	99	61	210	-102	-347
D9	Other Assets			7	0%	0	0	0	0	0	0	0	0
D99 <sup>1</sup>	Securitisations			103	0%	0	0	0	0	0	0	0	0
D10	Additional information on portfolios with	largest adjustments accounting for (at least) 30% of	f total banking bo	ook AQR adjustment									
	Asset Class	Geography	_										
	Large SME (non real estate)	ITALY		4,436	100%	11	39	29	99	61	210	-102	-347

7,935

100%

0

NB: In some cases the total credit RWA reported in field D.A1 may not equal the sum of the components below. These cases are driven by inclusion of specialised assets types which lie outside the categories given above.

			D.G	D.H D.I		.I
			Portfolio size Carrying Amount	Portfolio selection	Impact on CET1 before	e any offsetting effects
		Units of Measurement	Mill. EUR	% selected in Phase 1	Basis points	Mill. EUR
D11	CVA				0	0
D12	Fair Value review				0	0
D13	Non derivative exposures review	Please refer to Definitions and Explanations sl	1,657	0%	0	0
D14	Bonds		351	0%	0	0
D15	Securitisations		0	-	0	0
D16	Loans		0	-	0	0
D17	Equity (Investment in PE and Participations)		331	0%	0	0
D18	Investment Properties / Real Estate / Other		975	0%	0	0
D19	Derivatives Model Review		-	-	0	0
D20	AVA adjustments				0	0

D	.J					
Total impact on CET1 based on adjustments outlined in D.A-D.I						
Basis points <sup>1</sup>	Mill. EUR					
-193	-661					
0	0					
40	137					
30	101					
-123	-422					
-142						

- D21 Gross impact on capital
- D22 Offsetting impact due to risk protection
- D23 Offsetting tax impact
- D24 Offsetting IFRS9 transitional arrangement impact
- D25 Net impact on capital
- D26 Net total impact of AQR results on CET1 ratio (incl RWA effects) 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

#### Non-Performing Exposure Ratio

					Unadjusted NI end-year 2015	Changes due t file review	Changes due t projection of f	AQR-adjustt Level
			14	Units of easurement	%	Basis Points	Basis Points	%
E1	Total credit exposure			easurement	8.72%	25	265	11.62%
E2	Sovereigns and Supranational non-gove	rnmental organisations		-	-	-	-	-
E3	Institutions	,			-	-	-	-
E4	Retail				8.26%	7	257	10.90%
E5	thereof SME	SME			9.59%			9.59%
E6	thereof Residential Real Estate (RRE)	Residential Real Estate (RRE)		-	7.07%	13	461	11.80%
E7	thereof Other Retail	Other Retail		-	-			-
E8	Corporates				10.73%	107	299	14.79%
E9	Other Assets				-	-	-	-

	E.E	E.F	E.G	E.H	E.I	E.J
	Unadjusted coverage ratio of non-performing exposure, end-year 2019	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	%	%	%	%	%	%
	54.48%	0.54%	0.92%	-12.41%	43.53%	19.71%
	-	-	-		-	-
	-	-	-		-	-
	54.41%			-16.04%	38.37%	23.82%
	59.52%			-1.88%	57.65%	
	48.17%			-24.35%	23.82%	23.82%
	-			-	-	
	54.72%	2.38%	4.05%		61.15%	7.85%
	-	-	-		-	-

E.A

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E.B

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E.C

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E.D

NPE

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#### Coverage Ratio

Total credit exposure

thereof Other Retail

Institutions

thereof SME

Corporates Other Assets

Retail

Sovereigns and Supranational non-governmental organisation

E10

E11

E12

E13

E14

E15

E16

E17

E18

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

Residential Real Estate (RRE)

SME

Other Retail

Footnote 1 Basis point impact due to CET1 capital adjustments

thereof Residential Real Estate (RRE)

### For information purposes only

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

Note:

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 current regulatory framework, is displayed for information purposes only and has no impact on the capital shortfall (B11).
 As the constant balance sheet assumption, which is applied in the Stress Test, might be misleading for the leverage ratio, the ratio is displayed for AQR only.

F1	Leverage Ratio at end-year 2019 Please refer to Definitions and Explanations sheet	%	8.87%
F2	F1 = A9 Aggregated adjustments to Leverage Ratio due to the outcome of the <b>AQR</b> F2 = D25 / A5	Basis Points	-55
F3	AQR adjusted Leverage Ratio F3 = F1 + F2	%	8.31%

Reference	DEFINITIONS & EXPLANATIONS		
	Name	Definition or further explanation	
A. MAIN INFORMATION ON THE BANK BEFORE THE COMPRE	HENSIVE ASSESSMENT (31 December 2010)		
AL MAIN INFORMATION ON THE BANK BEFORE THE COMPRE	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 sc	
Å2	Net (+) Profil/ (-) Loss of 2019 (based on prudential scope of consolidation)	of consolidation will result in differences). 31 December 2019. Net profits (positive number) or net losses (negative number) as of 31 December 2019. After taxes. Excludes Other Comprehensive income. The scope of consolidation follows Article 18 CRR (therefore	
	Common Equity Tier 1 Capital	direct comparison with financial accounts based on accounting scope of consolidation will result in differences). As of 31 December 2019, according to CRD IV/CRR definition (Article 50 CRR) including transitional arrangements as of 31.12.2019.	
A4	Total risk exposure	According to CRD IV/CRR definition (Article 92.3 CRR), "total RWA", as of 31 December 2019 including transitional arrangements as of 31.12.2019.	
45	Total exposure measure used in leverage ratio	Denominator of leverage ratio (AB), "leverage exposure to according to COMMISSION DELEGATED REGULATION (EU) 2015/82 of 10 October 2014 amending Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to the leverage ratio.	
	· · · · · · · · · · · · · · · · · · ·	European Parliament and of the Council with regard to the leverage ratio.	
A6	CET1 ratio	A8=A3/A4, Article 92.2a CRR; figures as of 31 December 2019.	
6	Leverage ratio as of 31 December 2019	Leverage ratio as of 31 December 2019 according to COMMISSION DELEGATED REGULATION (EU) 2015/62 of 10 October 2014 amending Regulation (EU) No 575/2013 of the European Parliame and of the Council with regard to the leverage ratio	
		Numerator: Exposure that is non-performing according to NPE definition set forth in the EBA final draft ITS on supervisory reporting on forbearance and non-performing exposures under Article 69(4) of Regulation (EU) No 3720/31. Note that all exposures classified as "Stags 3" under the FRS 9 impairment model are considered NPE for the purpose of CA following the above definition.	
A10	Non-performing exposures ratio	Denominator:	
		Total exposure (performing and non-performing), book value plus off-balance exposure weighted by Credit Conversion Factor. As of 31 December 2019 and total of consolidated bank.	
		Numerator: Loss allowances for expected credit losses as per IFRS9(5.5)	
41	Coverage ratio for non-performing exposure	Denominator:	
		Non-performing exposure (numerator of A10) As of 31 December 2019 and total of consolidated bank.	
		Level 3 assets according to IFRS 13, para. 86-90	
12	Level 3 instruments on total assets	Not defined for banks using nGAAP. Total assets = A1	
. MAIN RESULTS OF THE COMPREHENSIVE ASSESSMENT (			
12	CET1 Ratio Aggregated adjustments due to the outcome of the AQR	B 1:r46 Sum of all AQR results impacting the CET1 ratio. A breakdown is provided in the sheet "Detailed AQR Results". In basis points, marginal effect.	
3	AQR adjusted CET1 Ratio	R3 = R1 + R2	
4	Aggregate adjustments due to the outcome of the baseline scenario of the Stress Test	based on CRD IVICRR definition including transitional arrangements as of 31 12 2019. Additional adjustments due to Baseline Scenario to lowest capital level over the 3-year period.	
6	Adjusted CET1 Ratio after Baseline Scenario	85= 84 + 83	
e.	Adjusted CET1 Ratio after Baseline Scenario Aggregate adjustments due to the outcome of the adverse scenario of the Stress Test	Note that this is an estimate of the outcome of a hypothetical scenario and refers to a future point in time. It should not be confused with the bank's forecast or multi-year plan. Additional adjustments due to Adverse Scenario to lowest loycothetical CET1 ratio in the three years considered	
-		Adational adjustments due to Adverse Scenario to lowest rowest hypometical CE 11 ratio in the innee years considered B7 = 85 + 86	
17	Adjusted CET1 Ratio after Adverse Scenario Shortfall to threshold of 8% for AQR adjusted CET1 Ratio	0.1 - 00 - 00 - 00 - 00 - 00 - 00 - 00 -	
39 310	Shortfall to threshold of 8% in Baseline Scenario Shortfall to threshold of 5.5% in Adverse Scenario	89 = (8 - 85) * 100 (# 85<8, otherwise 0) 810 = (5.5 - 87) * 100 (# 87<5.5, otherwise 0)	
11	Aggregated Capital Shortfall of the Comprehensive Assessment	B11 = max (88, 89, 810)	
C. Memorandum Items	Raising of capital instruments eligible as CET1 capital (+)	Changes to CET1 due to new issuances of common equity	
2	Repayment of CET1 capital, buybacks (-)	Changes to CET1 due to repayment or reduction of CET1 (i.e. buybacks).	
м И	Conversion to CET1 of existing hybrid instruments (+) Net Issuance of Additional Tier 1 Instruments with a trigger at or above 5.5% and below 6%	Changes to CET1 due to conversion of existing hybrid instruments into CET1 which took place between 01 January 2020 and 30 April 2021. Net assume of A11 instrument (Article 32 CRR) with a trigger at or above 55% and between 01 January 2020 and 30 April 2021, expressed in terms of RWA. AT1 instruments which have been converted into CET1 are not to accounded to in the converted in surface data converted in the converted of the converted into a converted in the converted into a converted into a converted in the converted into a converted in the converted into a co	
5	Net Issuance of Additional Tier 1 Instruments with a trigger at or above 6% and below 7%	Deer convertise and Cert in all not to de accounted for in this Cell to avoid booker coaling with C-S. Net issuance of AT1 instruments (Article 52 CRR) with a trigger at or above 6% and below 7% between 01 January 2020 and 30 April 2021, expressed in terms of RWA. AT1 instruments which have converted into CET1 are not to be accounted for in this cell to avoid double counting with C-3.	
26	Net Issuance of Additional Tier 1 Instruments with a trigger at or above 7%	Net issuance of AT1 instruments (Article 52 CRA) with a tigger at or above 7% CET1 between 01 January 2020 and 30 April 2021, expressed in terms of RWA. AT1 instruments which have been converted into CET1 are not to be accounted for in this calls a valid belie counting with C3.	
7	Incurred fines/itigation costs from January 2020 to April 2021 (net of provisions)	contention into cer i nei en loc de accosited na in una cen o aroud double coanting wan co.	
		полноч полнованот коли (или от разлики) от по полново разлов.	
D. Matrix Breakdown of AQR Result	Corporates	Asset class is an aggregated of the AQR sub-asset classes Project Innance, Shipping, Aviation, Commercial real estate (CRE), Other real estate, Large corporates (non real estate) and Large SME (n	
) A ) B	Corecit Risk RWA as of 31 December 2019 Portfolio selected	real estate). Total credit rak 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.	
).C	Adjustments to provisions on sampled files	Instantion of the motion of the overall reverse that is the was between in Prace 1 of the Aurk. Amount of adjustments to specify providence on the credit file samples. This includes all files from the single credit file review.	
0.D 0.E	Adjustments to provisions due to projection of findings Adjustment to provisions due	Amount of adjustments to specific provisions based on the projection of findings of the credit file review to the wider portiolio (negative numbers). Amount of adjustments to collective provisions as determined based on the challenger model in cases where the bank's collective provisioning model is found to be out of line with the standards expre	
).F	to collective provisioning review Adjustments on CET1 before offiseting impact	in the AQR Manual. Gross amount of the aggregated adjustments disclosed in D.C - D.E before the offsetting impact of risk protection and tax (negative numbers).	
0.G	Portfolio size Carrying Amount	Portfolio size - Carrying Amount	
н	Portfolio selection	Indication of the carrying amount (gross markets and sof 31 December 2019), before AQR adjustment) of positions that have been reviewed by Bank Team divided by total carrying amount (gross markets markets as of 31 December 2019), before AQR adjustment and before PPBA) for this asset class.	
1.	Adjustments on CET1 before offsetting impact	Amount of adjustments resulting from: - CVA Challenge model (D11). - the different components of the fair value exposures review (D13-D19), as well as the fair value review as a whole (D12).	
	Additional information on portfolios with largest adjustments accounting for (at least) 30% of total bankir AQR adjustment:	g bool This breakdown is omitted where the overal ACR impact (82) is less than 10 basis points CET1 and single rows are only and where they have an impact of less than 1 basis point CET1. Note this adjustment is already reflected in the asset class break down of D1 to D9 and displayed here only on a more granular level.	
210	· ·	Adjustments resulting from CVA challenger model.	
	CVA	CVA see Article 333 CRR CVA control and the market large down default multiplied by the sum of expected larger at each point in time. The expected larger at each point in time is pointwated as the point of the PD factor of	
11	Adjustments to fair value assets in the banking, and trading book	OVA, calculated as the market loss-given-default multiplied by the sum of expected losses at each point in time. The expected loss at each point in time is calculated as the product of the PD factor a point in time and the Exposure factor at that point in time. Aggregated actiguitament tom the Fact Value Exposures Review, excluding the adjustment to CVA (D11) and AVA (D20).	
11 12 13 19	Adjustments to fair value assets in the banking and trading book Non derivative exposures review Derivative Model Review	CVL conclusted as the marks too agreed-datal multiplet by the sum of expected tosses at each point in time. The expected toss at each point in time is calculated as the product of the PO fador agreed to the point in time is calculated as the product of the PO fador agreed to the point in time is calculated as the product of the PO fador agreed to the point in time is calculated as the product of the PO fador agreed to the point in time is calculated as the product of the PO fador agreed to the point in time is calculated as the product of the PO fador agreed to the point in time is calculated as the product of the PO fador agreed to the point in time is calculated as the product of the PO fador agreed to the point of the po	
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