

**Materiality for financial statements**

Overall materiality	100
Performance materiality	75
SUM level	10

**Transformed materiality for RWA's**

Overall materiality	500
Performance materiality	375
SUM level	50

**Required capital level 13%**

Scenario 1 (overstatement of retained earnings of 11)	
Total Own Funds	10000
Total RWA	50000
Own Funds ratio	20%
Error above SUM on C1 table (Own Funds)	-11
Total Own Funds after correction error	9989
Total RWA after correction error	50000
Own funds ratio after correction error	19,98%
Impact of correction error on OF ratio	-0,02%

Scenario 2 (understatement of RWA's credit risk of 55)	
Total Own Funds	10000
Total RWA	50000
Own Funds ratio	20%
Error above SUM on C2 table (RWA)	55
Total Own Funds after correction error	10000
Total RWA after correction error	50055
Own funds ratio after correction error	19,98%
Impact of correction error on OF ratio	-0,02%

Scenario 3 (overstatement of retained earnings of 101)	
Total Own Funds	10000
Total RWA	50000
Own Funds ratio	20%
Error on C1 table (Own Funds)	-101
Total Own Funds after correction error	9899
Total RWA after correction error	50000
Own funds ratio after correction error	19,80%
Impact of correction error on OF ratio	-0,20%

Scenario 4 (understatement of RWA's credit risk of 505)	
Total Own Funds	10000
Total RWA	50000
Own Funds ratio	20%
Error above SUM on C2 table (RWA)	505
Total Own Funds after correction error	10000
Total RWA after correction error	50505
Own funds ratio after correction error	19,80%
Impact of correction error on OF ratio	-0,20%

> included in the representation letter and reported as a SUM item to the NBB

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> Qualified opinion on table C1

> Qualified opinion on table C2

**Required capital level 20%**

Scenario 1 (overstatement of retained earnings of 11)	
Total Own Funds	10000
Total RWA	50000
Own Funds ratio	20%
Error above SUM on C1 table (Own Funds)	-11
Total Own Funds after correction error	9989
Total RWA after correction error	50000
Own funds ratio after correction error	19,98%
Impact of correction error on OF ratio	-0,02%

Scenario 2 (understatement of RWA's credit risk of 55)	
Total Own Funds	10000
Total RWA	50000
Own Funds ratio	20%
Error above SUM on C2 table (RWA)	55
Total Own Funds after correction error	10000
Total RWA after correction error	50055
Own funds ratio after correction error	19,98%
Impact of correction error on OF ratio	-0,02%

Scenario 3 (overstatement of retained earnings of 101)	
Total Own Funds	10000
Total RWA	50000
Own Funds ratio	20%
Error on C1 table (Own Funds)	-101
Total Own Funds after correction error	9899
Total RWA after correction error	50000
Own funds ratio after correction error	19,80%
Impact of correction error on OF ratio	-0,20%

Scenario 4 (understatement of RWA's credit risk of 505)	
Total Own Funds	10000
Total RWA	50000
Own Funds ratio	20%
Error above SUM on C2 table (RWA)	505
Total Own Funds after correction error	10000
Total RWA after correction error	50505
Own funds ratio after correction error	19,80%
Impact of correction error on OF ratio	-0,20%

> Qualified opinion on table C1

> Qualified opinion on table C2

> Qualified opinion on table C1

> Qualified opinion on table C2

**Materiality for financial statements**

Overall materiality	100
Performance materiality	75
SUM level	10

**Required LCR ratio 100%**

Scenario 1 (overstatement of liquidity buffer (after weighing) of 11)	
Total Liquidity buffer	1000
Total Net Liquidity outflow	800
LCR ratio	125%
Error above SUM on Liquidity buffer (C72)	-11
Total Liquidity buffer after correction error	989
Total Net Liquidity outflow after correction error	800
LCR ratio after correction error	123,63%
Impact of correction error on LCR ratio	-1,37%

> included in the representation letter and reported as a SUM item to the NBB

Scenario 2 (understatement of Net Liquidity outflow of 55)	
Total Liquidity buffer	1000
Total Net Liquidity outflow	800
LCR ratio	125%
Error above SUM on Liquidity buffer (C72)	55
Total Liquidity buffer after correction error	1000
Total Net Liquidity outflow after correction	855
LCR ratio after correction error	116,959%
Impact of correction error on LCR ratio	-8,04%

> included in the representation letter and reported as a SUM item to the NBB

Scenario 3 (overstatement of liquidity buffer (after weighing) of 101)	
Total Liquidity buffer	1000
Total Net Liquidity outflow	800
LCR ratio	125%
Error above SUM on Liquidity buffer (C72)	-101
Total Liquidity buffer after correction error	899
Total Net Liquidity outflow after correction	800
LCR ratio after correction error	112,4%
Impact of correction error on LCR ratio	-12,6%

> Qualified opinion on table C72

Scenario 4 (understatement of Net Liquidity outflow of 505)	
Total Liquidity buffer	1000
Total Net Liquidity outflow	800
LCR ratio	125%
Error above SUM on Liquidity buffer (C72)	505
Total Liquidity buffer after correction error	1000
Total Net Liquidity outflow after correction	1305
LCR ratio after correction error	76,63%
Impact of correction error on LCR ratio	-48,4%

> Qualified opinion on table C73

**Required LCR ratio 125%**

Scenario 1 (overstatement of liquidity buffer (after weighing) of 11)	
Total Liquidity buffer	1000
Total Net Liquidity outflow	800
LCR ratio	125%
Error above SUM on Liquidity buffer (C72)	-11
Total Liquidity buffer after correction error	989
Total Net Liquidity outflow after correction error	800
LCR ratio after correction error	123,63%
Impact of correction error on LCR ratio	-1,37%

> Qualified opinion on table C72

Scenario 2 (understatement of Net Liquidity outflow of 55)	
Total Liquidity buffer	1000
Total Net Liquidity outflow	800
LCR ratio	125%
Error above SUM on Liquidity buffer (C72)	55
Total Liquidity buffer after correction error	1000
Total Net Liquidity outflow after correction	855
LCR ratio after correction error	116,959%
Impact of correction error on LCR ratio	-8,04%

> Qualified opinion on table C73

Scenario 3 (overstatement of liquidity buffer (after weighing) of 101)	
Total Liquidity buffer	1000
Total Net Liquidity outflow	800
LCR ratio	125%
Error above SUM on Liquidity buffer (C72)	-101
Total Liquidity buffer after correction error	899
Total Net Liquidity outflow after correction	800
LCR ratio after correction error	112,4%
Impact of correction error on LCR ratio	-12,6%

> Qualified opinion on table C72

Scenario 4 (understatement of Net Liquidity outflow of 505)	
Total Liquidity buffer	1000
Total Net Liquidity outflow	800
LCR ratio	125%
Error above SUM on Liquidity buffer (C72)	505
Total Liquidity buffer after correction error	1000
Total Net Liquidity outflow after correction	1305
LCR ratio after correction error	76,63%
Impact of correction error on LCR ratio	-48,4%

> Qualified opinion on table C73

**Materiality for financial statements**

Overall materiality	100
Performance materiality	75
SUM level	10

<b>Scenario 1 (understatement of exposure value after applications of exemptions and CRM of 11)</b>	
Total Exposure value	80
Eligible capital	1000
Large Exposure %	8%
Error above SUM on Large exposure value (C28)	11
Total Exposure value after correction error	91
Total Eligible capital after correction error	1000
Large Exposure % after correction error	9,10%
Impact of correction error on Large Exposure %	1,10%

> not reported as Exposure remains below threshold of 10% for Large Exposures

<b>Scenario 2 (Overstatement of Eligible Capital of 55)</b>	
Total Exposure value	95
Eligible capital	1000
Large Exposure %	9,5%
Error above SUM on Eligible capital (C26)	-55
Total Exposure value after correction error	95
Total Eligible capital after correction error	945
Large Exposure % after correction error	10,053%
Impact of correction error on Large Exposure %	0,55%

> Qualified opinion on table C28 as exposure was not included before error whereas it should normally be included

<b>Scenario 3 (understatement of exposure value after applications of exemptions and CRM of 60)</b>	
Total Exposure value	100
Eligible capital	1000
Large Exposure %	10%
Error above SUM on Large exposure value (C28)	60
Total Exposure value after correction error	160
Total Eligible capital after correction error	1000
Large Exposure % after correction error	16,0%
Impact of correction error on Large Exposure %	6,0%

> included in the representation letter and reported as a SUM item to the NBB

<b>Scenario 2 (Overstatement of Eligible Capital of 505)</b>	
Total Exposure value	100
Eligible capital	1000
Large Exposure %	10%
Error above SUM on Eligible capital (C26)	-505
Total Exposure value after correction error	100
Total Eligible capital after correction error	495
Large Exposure % after correction error	20,20%
Impact of correction error on Large Exposure %	10,2%

> Qualified opinion on table C28 as error is above overall materiality