For details about the calculation of risk provision and expected credit losses please refer to the section Expected Credit Loss / Risk Provision.

The IFRS specific measure "Expected Credit Loss / Risk Provision IFRS" takes IFRS specific settings in the impairment workbenches into account.

Especially for stage 1 and stage specific settings can be defined for

- stage assignment
- segment assignmentExpected Credit Loss / Risk Provision IFRS
- scenario definitions
- macroeconomic parameters
- Models