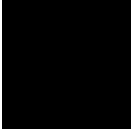


Chapter 3

Commission Delegated Regulation (EU) No 183/2014



**Article 5 Calculation of Specific Credit Risk
Adjustments for own funds requirements
for the purposes of the determination
of default according to Article 178 of
Regulation (EU) No 575/2013**

For the purposes of determining default according to Article 178 of Regulation (EU) No 575/2013, Specific Credit Risk Adjustments shall be calculated as the amounts of Specific Credit Risk Adjustments related to the credit risk of a single exposure or single obligor.