

(min EUR)	Jun-2013 EU Domestic banks	Table 1 J countries EAD by 6 Non-Domestic banks EAD	exposure class Total
Corporates	3,034,649	1,269,840	4,304,489
Corporates - Of Which: SME	865,716	218,424	1,084,140
Corporates - Of Which: Specialised Lending	306,649	148,076	454,725
Retail	4,576,102	1,143,183	5,719,286
Retail - Qualifying Revolving	230,246		259,185
Retail - Secured on real estate property	3,469,227	811,719	4,280,946
Retail - Secured on real estate property - Of Which: non-SME	3,172,472	699,048	3,871,520
Retail - Secured on real estate property - Of Which: SME	296,755	112,671	409,426
Retail - Other Retail	876,629	302,526	1,179,155
Retail - Other Retail - Of Which: non-SME	518,943	228,543	747,486
Retail - Other Retail - Of Which: SME	357,686	73,983	431,669
Total EAD (Corp. and Retail)	7,610,751	2,413,023	10,023,774

						Table 2					
			J	un-2013 FAD b	v country of th	ne counterparty	and by expos	ure class			
		Corporates		u 2010 2712 2	j souming on a	Reta		ar o oraco	Total E	AD (all asset classes)
	Domestic banks	Non-Domestic banks	1	Total	Domestic banks	Non-Domestic banks		Total	Domestic banks	Non-Domestic banks	Total
(min EUR)	EAD	EAD	EAD	(% of ToT EAD)	EAD	EAD	EAD	(% of ToT EAD)	EAD	EAD	EAD
GB	486,228	218,200	704,428	25.7%	1,011,829	245,207	1,257,036	45.9%	1,973,839	763,258	2,737,098
FR	525,943	101,408	627,351	24.5%	976,777	26,667	1,003,444	39.2%	2,281,932	279,592	2,561,524
DE	414,962	143,477	558,439	25.5%	331,996	146,389	478,384	21.9%	1,665,659	521,874	2,187,533
NL	250,527	69,275	319,802	22.4%	625,100		643,356	45.1%		354,640	1,425,842
IT	399,899	98,291	498,190	40.7%	312,967		447,052	36.5%		179,089	1,224,931
ES	255,488	69,493	324,981	26.8%	356,880	54,097	410,977	33.9%	1,006,142	207,135	1,213,276
SE	179,185	44,080	223,265	38.5%	265,614		277,283	47.8%		65,841	579,972
DK	149,451	44,312	193,763	37.0%	191,098		247,325	47.2%	391,387	132,452	523,839
NO	71,210	77,907	149,117	38.6%	92,610	53,467	146,078	37.9%	119,357	266,531	385,887
BE	32,177	72,311	104,488	32.0%	46,102	109,900	156,002	47.8%	177,925	148,652	326,577
FI	25,952	66,381	92,333	35.2%	46,460	52,770	99,230	37.9%	82,039	180,062	262,101
PT	77,272	8,437	85,709	33.7%	79,948	17,851	97,798	38.5%	219,992	34,179	254,171
IE	24,976	19,545	44,522	17.9%	78,882	37,831	116,713	47.0%	178,486	69,688	248,174
PL	13,880	46,259	60,139	27.9%	21,386	59,545	80,930	37.6%	214,168	1,285	215,453
GR	63,299	664	63,963	31.3%	74,600	44	74,644	36.5%	107,822	96,433	204,255
AT	43,100	30,570	73,670	36.8%	33,611	18,163	51,773	25.9%	44,531	155,500	200,031
LU	3,067	67,285	70,353	37.5%	11,918	9,023	20,941	11.2%	20,384	167,148	187,532
cz	0	36,770	36,770	30.1%	0	37,145	37,145	30.4%	0	122,019	122,019
HU	2,974	11,914	14,887	30.6%	6,124	8,208	14,332	29.4%	17,029	31,692	48,721
SK	0	12,518	12,518	28.3%	0	16,360	16,360	37.0%	0	44,244	44,244
CY	9,878	2,798	12,676	37.2%	6,349	1,567	7,916	23.2%	0	34,050	34,050
RO	0	10,142	10,142	39.6%	0	9,612	9,612	37.5%	20,810	4,789	25,599
LT	0	6,117	6,117	43.8%	0	5,236	5,236	37.5%	0	13,964	13,964
EE	0	4,876	4,876	39.5%	0	5,260	5,260	42.7%	0	12,331	12,331
LV	0	3,970	3,970	32.6%	0	4,006	4,006	32.9%	12,169	0	12,169
BG	0	2,839	2,839	28.8%	0	4,598	4,598	46.6%	0	9,867	9,867
SI	3,571	0	3,571	36.8%	3,608	0	3,608	37.2%	0	9,700	9,700
MT	1,608	0	1,608	25.1%	2,244	0	2,244	35.0%	6,420	0	6,420
Total Sum/W.Average	3,034,649	1,269,840	4,304,489	29%	4,576,102	1,143,183	5,719,286	38%	11,171,265	3,906,016	15,077,281

Table 3

Risk Parameters dispersion statistics

By Geographical Area of the Country of the counterparty

Jun-2013, source Transparency exercise

			De	fault R	ate			L	oss Rate	:				PD					LGD		
	(mln EUR)	Nobs	Q1	Q2	W. Average*	Q3	Nobs	Q1	Q2 V	V. Average*	Q3	Nobs	Q1	Q2 \	W. Average*	Q3	Nobs	Q1	Q2	W. Average*	Q3
	Corporates	308	0.7%	1.9%	3.0%	4.5%	287	11.9%	20.8%	22.4%	33.9%	273	0.6%	1.3%	1.9%	2.4%		23.4%	29.9%	28.6%	34.9%
	Corporates - Of Which: SME	145	1.0%	2.6%	4.8%	7.3%	130	13.0%	22.7%	21.5%	32.6%	117	1.1%	2.5%	3.2%	3.8%		20.9%	28.9%	25.2%	36.3%
	Corporates - Of Which: Specialised Lending	101	1.2%	3.0%	4.4%	6.3%	86	11.1%	22.8%	24.3%	35.8%	103	0.8%	1.5%	2.5%	3.7%		14.6%	19.9%	20.7%	25.5%
	Retail Retail - Qualifying Revolving	188 47	0.9% 0.7%	1.9% 2.7%	1.9% 3.1%	3.5% 4.9%	179 43	12.5% 27.1%	24.0% 54.3%	20.2% 55.3%	35.4% 69.5%	106 42	1.3% 1.4%	2.2% 2.4%	2.1% 2.3%	3.1% 4.2%		16.1% 45.4%	20.5% 54.7%	19.6% 66.1%	28.9% 63.7%
EU TOT	Retail - Secured on real estate property	151	0.7%	1.3%	1.5%	2.9%	142	6.3%	14.4%	10.6%	25.6%	92	0.9%	1.8%	1.7%	2.9%		12.2%	14.8%	13.9%	21.0%
10 101	Retail - Secured on real estate property - Of Which: non-SME	141	0.7%	1.3%	1.4%	2.8%	127	6.5%	15.8%	10.5%	26.6%	93	0.9%	1.8%	1.7%	2.9%		12.5%	15.4%	14.0%	23.0%
	Retail - Secured on real estate property - Of Which: SME	40	1.2%	3.2%	5.5%	7.7%	37	7.8%	14.0%	14.4%	21.7%	33	2.0%	3.9%	3.9%	5.7%		11.3%	17.3%	16.7%	20.9%
	Retail - Other Retail	151	1.2%	2.5%	3.4%	4.9%	143	20.2%	33.2%	30.8%	49.1%	80	1.9%	2.9%	3.2%	4.0%		28.9%	36.1%	31.6%	47.6%
	Retail - Other Retail - Of Which: non-SME	133	1.0%	2.3%	2.9%	4.1%	121	22.6%	37.6%	29.4%	57.0%	78	1.4%	2.7%	2.7%	4.2%		27.5%	40.0%	33.0%	53.0%
	Retail - Other Retail - Of Which: SME	74	1.9%	2.8%	4.2%	5.9%	68	17.5%	28.6%	18.1%	40.1%	55	2.8%	3.5%	4.1%	4.6%	53	27.3%	35.1%	30.0%	42.8%
	Corporates	201	0.8%	1.9%	3.6%	5.3%	187	12.2%	20.3%	22.8%	33.1%	187	0.6%	1.4%	2.2%	2.6%	98	23.0%	30.9%	29.7%	35.6%
	Corporates - Of Which: SME	95	1.1%	3.1%	6.0%	9.3%	87	13.8%	22.6%	22.3%	32.5%	74	1.4%	2.8%	3.8%	4.6%		19.0%	29.1%	26.5%	37.2%
	Corporates - Of Which: Specialised Lending	78	1.2%	3.1%	4.3%	6.3%	64	10.8%	20.3%	25.3%	35.5%	77	0.9%	1.6%	2.7%	3.7%		14.4%	18.7%	20.3%	24.1%
	Retail	118	1.0%	2.1%	2.4%	3.9%	114	12.5%	23.0%	18.9%	33.3%	72	1.6%	2.4%	2.3%	3.3%		16.8%	20.5%	19.7%	28.9%
EA	Retail - Qualifying Revolving	32 96	1.3%	3.3%	3.5%	5.4%	32 94	23.5%	49.3%	36.6%	71.7%	28	1.5%	2.8%	2.9%	4.4%		46.5%	54.7%	52.5%	63.7% 21.6%
EA	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME	89	0.6% 0.7%	1.4% 1.2%	1.8% 1.6%	3.3% 3.3%	94	6.2% 6.1%	14.8% 15.1%	11.8% 11.5%	23.4% 22.2%	60 59	1.1% 0.9%	2.0%	1.8% 1.8%	3.1%		12.6% 12.7%	15.1% 15.4%	15.1% 15.3%	22.5%
	Retail - Secured on real estate property - Of Which: Noti-Sive Retail - Secured on real estate property - Of Which: SME	33	1.4%	4.4%	6.4%	12.2%	31	8.1%	14.0%	15.6%	21.7%	26	2.1%	4.5%	4.4%	6.4%		11.0%	16.8%	16.7%	19.9%
	Retail - Other Retail	98	1.2%	2.6%	3.7%	5.7%	93	19.1%	31.9%	27.0%	44.0%	56	2.4%	3.3%	3.3%	4.5%		28.9%	35.1%	28.4%	46.7%
	Retail - Other Retail - Of Which: non-SME	85	1.0%	2.1%	2.9%	3.7%	79	19.7%	34.3%	25.3%	54.9%	53	1.6%	3.0%	2.7%	4.7%		27.1%	37.2%	28.7%	51.8%
	Retail - Other Retail - Of Which: SME	55	1.9%	3.3%	4.4%	6.3%	54	16.5%	25.8%	16.9%	39.7%	40	2.8%	3.8%	4.2%	4.8%		25.5%	33.1%	28.4%	41.9%
	Corporates	107	0.6%	1.6%	1.6%	3.4%	100	10.3%	22.0%	21.5%	37.9%	86	0.7%	1.2%	1.2%	2.1%		25.0%	28.0%	26.6%	31.0%
	Corporates - Of Which: SME	50	0.7%	1.5%	1.7%	3.6%	43	11.7%	24.5%	19.4%	38.0%	43	0.9%	1.8%	1.8%	3.4%		25.0%	28.7%	22.7%	32.3%
	Corporates - Of Which: Specialised Lending	23	0.7%	2.4%	5.4%	6.4%	22	12.3%	25.9%	19.6%	37.9%	26	0.4%	1.4%	1.5%	2.7%		18.7%	23.1%	23.5%	33.0%
	Retail	70	0.5%	1.6%	1.3%	3.0%	65	12.6%	25.4%	22.1%	39.5%	34	0.9%	1.7%	1.6%	2.6%		14.5%	19.6%	19.6%	27.4%
EU non EA	Retail - Qualifying Revolving	15 55	0.6%	1.1% 1.1%	2.8% 1.0%	2.9% 2.2%	11 48	48.6% 7.2%	62.1% 14.3%	67.9% 8.9%	67.0% 30.6%	14 32	1.1% 0.8%	1.7% 1.5%	2.0% 1.5%	2.6%		35.8%	53.6% 14.1%	73.4% 12.1%	77.5% 20.4%
EU HOH EA	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME	55	0.5%	1.1%	1.0%	2.2%	48	8.9%	19.5%	8.9% 8.9%	30.6%	34	0.8%	1.6%	1.5%	2.5%		11.4% 11.6%	14.1%	12.1%	20.4%
	Retail - Secured on real estate property - Of Which: SME	7	0.6%	1.6%	1.0%	2.8%	43	4.2%	11.6%	7.4%	22.7%	7	0.8%	2.1%	1.5%	5.3%		11.3%	20.0%	16.7%	38.3%
	Retail - Other Retail	53	0.8%	2.0%	2.5%	4.0%	50	25.0%	39.4%	44.6%	60.3%	24	1.3%	2.3%	2.9%	3.4%		28.9%	37.5%	48.6%	54.7%
	Retail - Other Retail - Of Which: non-SME	48	0.7%	2.5%	2.9%	4.4%	42	32.6%	43.7%	48.6%	70.0%	25	0.9%	2.0%	2.8%	4.1%		32.3%	43.0%	55.7%	73.0%
	Retail - Other Retail - Of Which: SME	19	1.8%	2.6%	2.6%	3.0%	14	22.8%	33.5%	34.5%	43.7%	15	2.4%	3.2%	3.3%	3.8%	15	31.3%	40.7%	41.4%	46.5%
	Corporates	83	0.3%	0.8%	1.0%	2.5%	73	12.9%	24.1%	22.0%	41.5%	76	0.5%	0.9%	1.3%	1.5%		25.0%	34.3%	32.5%	39.5%
	Corporates - Of Which: SME	15 19	1.4%	5.4%	5.6%	12.7%	15	16.0%	32.1%	28.8%	53.9%	16	1.1%	1.6%	2.4%	2.9%		11.9%	33.1%	17.5%	35.0%
	Corporates - Of Which: Specialised Lending		0.6%	1.2%	1.8%	4.2%	18	17.3%	24.0%	24.7%	33.8%	24	1.0%	1.5%	1.7%	1.9%		12.7%	15.5%	15.2%	27.6%
	Retail		1.3%	2.6%	4.8%	5.9%	39	16.6%	30.4%	30.9%	58.8%	19	0.7%	2.0%	2.4%	2.4%		16.8%	22.0%	33.5%	35.3%
Non Ell	Retail - Qualifying Revolving Retail - Secured on real estate property		2.0%	4.3%	5.1%	8.9%	13	54.1%	68.1%	60.9%	84.6%	5	1.6%	2.3%	2.5%	3.3%		80.4%	84.8%	93.3%	93.7%
Non EU	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME		0.6%	2.4%	3.0% 3.0%	3.8% 4.3%	18	9.5% 12.1%	19.9% 19.4%	16.6% 15.5%	28.9% 25.7%	10 10	0.5%	1.3% 1.2%	2.4%	2.2%		12.2% 12.2%	15.0% 15.0%	24.3% 24.3%	35.6% 35.3%
	Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: SME		U.376	2.4%	5.0%	4.5%	10	12.1%	19.4%	13.3%	25.7%	10	0.5%	1.2%	2.4%	2.0%	10	12.2%	15.0%	24.3%	33.3%
	Retail - Other Retail	34	1.8%	3.2%	7.6%	9.3%	27	31.1%	45.4%	49.8%	61.5%	12	0.9%	2.2%	1.9%	3.1%	12	10.3%	24.5%	20.9%	42.5%
	Retail - Other Retail - Of Which: non-SME	28	1.5%	3.2%	7.8%	7.0%	21	37.2%	45.9%	49.8%	63.0%	10	0.4%	1.6%	1.6%	2.5%		9.5%	34.2%	19.1%	48.3%
	Retail - Other Retail - Of Which: SME	13	2.5%	5.2%	5.9%	10.1%	11	28.2%	42.6%	50.9%	66.3%	6	2.1%	2.6%	2.8%	3.4%		17.3%	24.5%	30.3%	43.5%
				- '-'																AD Weighted	

			I	efault R	ate				Loss Ra	te				PD					LGD		
	(min EUR)	Nobs	Q1	Q2	W. Average*	Q3	Nobs	Q1	Q2	W. Average*	Q3	Nobs	Q1	Q2	W. Average*	Q3	Nobs	Q1	Q2	W. Average*	Q3
AT	Corporates Corporates - Of Which: SME Corporates - Of Which: Specialised Lending Retail Retail - Qualifying Revolving Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME	7 6 4	0.8% 0.9% 0.7% 0.7%	1.4% 1.3% 0.9%	1.4% 1.6% 0.8%	1.7% 1.8% 1.0%	4	21.6% 11.5%	30.3% 19.7% 28.7%	30.2% 30.0% 42.2%	37.7% 34.7% 45.8%	7	0.4%	0.6%	1.1%	1.0%					
BE	Corporates Corporates - Of Which: SME Corporates - Of Which: Specialised Lending Retail Retail - Qualifying Revolving Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME	6	1.7%	1.9%	2.0%	2.3%	6	2.6%	13.6%	15.4%	19.2%	7 4 4 4 4 4 4	0.4% 2.4% 0.5% 1.0% 0.8% 1.5% 0.9% 2.2%	1.6% 2.7% 0.8% 1.6% 1.2% 2.3% 1.5% 3.0%	1.7% 2.5% 1.0% 1.6% 1.4% 2.3% 1.6% 2.8%	1.9% 2.8% 1.3% 2.1% 1.8% 2.8% 2.3% 3.2%	4	20.9% 16.2% 14.1% 14.7% 10.4% 19.8% 20.0% 23.3%	25.4% 18.7% 15.5% 15.0% 10.8% 27.9% 26.7% 27.0%	24.9% 17.8% 19.0% 15.4% 10.7% 27.0% 28.6% 26.1%	27.8% 20.6% 20.8% 16.0% 11.8% 33.5% 36.0% 31.7%
BG	Corporates Corporates - Of Which: SME Corporates - Of Which: Specialised Lending Retail Retail - Qualifying Revolving Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME																				
СУ	Corporates Corporates - Of Which: SME Corporates - Of Which: Specialised Lending Retail Retail - Oualifying Revolving Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME																				
CZ	Corporates Corporates - Of Which: SME Corporates - Of Which: Specialised Lending Retail Retail - Qualifying Revolving Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME	111 9 5 5 4 4	0.7% 0.7% 0.8% 0.8% 0.9% 1.6% 1.1%	1.3% 1.1% 2.2% 2.3% 1.5% 1.7% 2.2%	1.3% 1.5% 1.9% 1.2% 1.5% 2.1% 2.4%	2.0% 1.9% 2.4% 2.7% 2.2% 2.5% 5.8%	11 9 5 4	11.3% 13.0% 22.7% 26.4% 40.4%	22.5% 38.0% 23.4% 34.2%	32.3% 39.0% 22.3% 31.6%	40.7% 50.4% 25.3% 42.9%	6	1.6% 2.3%	1.8% 2.6%	2.1% 2.9%	2.0% 3.5%					

			D	efault R	ate				Loss Ra	te				PD					LGD		
	(mln EUR)	Nobs	Q1	Q2	W. Average*	Q3	Nobs	Q1	Q2	W. Average*	Q3	Nobs	Q1	Q2	W. Average*	Q3	Nobs	Q1	Q2	W. Average*	Q3
DE .	crporates Corporates - Of Which: SME Corporates - Of Which: Specialised Lending etail Retail - Oualifying Revolving Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail I - Other Retail Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME	40 17 14 22 7 15 14 4 18 16 8	0.3% 0.6% 0.7% 0.5% 0.3% 0.3% 0.1% 1.0% 0.5% 1.2%	0.9% 1.1% 3.0% 1.1% 0.6% 0.7% 0.6% 1.4% 1.4% 2.0%	1.5% 1.3% 4.4% 1.1% 0.8% 0.8% 0.7% 2.0% 2.0%	2.0% 2.3% 6.3% 2.4% 4.5% 0.8% 0.8% 1.2% 2.4% 2.3% 2.5%	36 17 11 22 7 16 15 5 17 14	3.9% 19.5% 11.8% 14.6% 27.1% 3.6% 5.8% 8.1% 12.8% 9.9% 16.4%	14.8% 29.1% 20.1% 24.2% 35.4% 16.0% 18.3% 11.2% 25.0% 20.5% 21.3%	28.5% 25.5% 32.9% 21.7% 46.5% 16.4% 17.3% 14.6% 27.2% 26.4% 29.1%	22.1% 42.5% 56.9% 38.2% 73.9% 20.3% 21.7% 17.7% 33.0% 33.8% 37.6%	34 15 16 15 7 10 10 5 12 11 6	0.7% 1.0% 0.9% 1.3% 0.9% 0.8% 0.6% 1.9% 1.5% 1.1% 2.0%	1.1% 1.4% 1.4% 2.0% 1.3% 1.6% 2.1% 2.4% 2.5% 2.8%	1.2% 1.5% 2.4% 2.1% 1.9% 1.9% 1.9% 2.7% 2.7% 2.8%	1.5% 2.1% 2.7% 3.7% 5.4% 2.6% 2.8% 4.4% 4.8% 3.7%	20 7 9 13 6 8 8 10 9	23.0% 14.7% 14.5% 18.0% 53.1% 10.9% 11.4% 30.7% 36.1% 18.0%	31.5% 32.1% 22.8% 28.9% 58.7% 13.9% 14.0% 40.0% 42.9% 36.3%	29.1% 22.1% 24.7% 24.2% 58.9% 16.3% 16.4% 43.6% 45.0% 28.2%	35.8% 44.0% 27.7% 37.7% 66.2% 32.0% 32.0% 57.4% 57.9% 38.3%
DK Re	orporates Corporates - Of Which: SME Corporates - Of Which: Specialised Lending etail Retail - Qualifying Revolving Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Other Retail Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME	8 7 8 5 6 7 4	0.9% 1.0% 0.4% 0.7% 0.5% 0.6% 2.1%	1.5% 3.0% 0.7% 0.7% 0.7% 1.2% 0.7% 2.5%	1.4% 2.2% 0.8% 0.7% 0.7% 1.7% 1.5% 2.5%	2.3% 3.6% 1.1% 0.9% 0.9% 1.7% 1.4% 2.6%	9 6 8 5 5 6 6	8.7% 12.6% 21.1% 10.1% 12.3% 29.4% 30.2%	21.7% 25.5% 25.0% 12.3% 12.6% 32.8% 37.2%	13.2% 16.6% 19.4% 18.9% 21.0% 33.5% 33.2%	28.7% 28.7% 37.1% 14.0% 37.4% 35.8% 46.7%	8 4 4 5	0.9% 1.3% 0.8% 0.7% 0.7% 1.1% 0.9%	1.5% 2.7% 1.2% 1.1% 1.0% 1.8% 1.4%	1.6% 2.4% 1.2% 1.1% 1.1% 2.3% 2.0%	1.8% 2.8% 1.4% 1.1% 1.1% 2.5% 1.6%	6 4 4 5 4 5	15.2% 13.4% 14.0% 12.2% 13.3% 34.7% 35.9%	27.9% 23.2% 22.6% 15.0% 13.6% 39.1% 43.3%	17.2% 16.6% 14.8% 12.2% 12.7% 37.8% 40.7%	34.0% 34.9% 31.6% 16.9% 17.0% 49.2% 59.2%
Re EE	orporates Corporates - Of Which: SME Corporates - Of Which: Specialised Lending etail Retail - Qualifying Revolving Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME																				
ES	crporates Corporates - Of Which: SME Corporates - Of Which: Specialised Lending etail Retail - Qualifying Revolving Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME	23 8 11 15 6 11 10 5 12 9	1.9% 5.7% 2.7% 0.8% 0.9% 0.6% 5.0% 2.7% 1.1% 3.4%	5.7% 9.5% 4.1% 2.3% 3.1% 1.8% 1.4% 8.8% 3.5% 2.6% 3.7%	7.2% 11.3% 7.8% 4.0% 2.9% 3.9% 3.0% 8.0% 4.9% 4.7% 5.3%	9.3% 18.6% 13.1% 5.1% 5.6% 4.4% 12.2% 5.0% 3.3% 4.2%	22 8 10 14 6 10 9 5 12 9	17.3% 5.4% 7.7% 18.7% 48.5% 10.9% 7.8% 25.7% 34.7% 35.5%	21.8% 14.8% 14.5% 27.6% 53.7% 16.9% 18.4% 10.8% 39.8% 44.2% 43.5%	23.2% 16.9% 20.1% 21.3% 47.5% 15.3% 12.8% 37.3% 38.4% 35.0%	29.2% 18.2% 41.1% 38.1% 78.4% 24.3% 11.6% 47.2% 56.2% 50.0%	24 7 11 9 5 7 7 5 7 6 4	1.7% 5.0% 3.0% 1.7% 1.5% 2.0% 3.8% 2.6% 1.8% 2.7%	2.7% 6.0% 4.0% 2.7% 1.5% 2.5% 2.3% 3.9% 3.4% 3.8% 2.9%	3.7% 6.3% 4.2% 2.5% 2.4% 2.3% 2.7% 4.3% 4.3% 4.4% 4.1%	4.9% 6.1% 4.4% 3.0% 4.2% 2.9% 3.0% 5.7% 5.7% 5.0% 5.1%	14 6 6 9 5 7 7 5 7 6	26.7% 27.9% 17.3% 18.0% 51.4% 12.1% 10.1% 35.0% 35.0% 32.4%	32.1% 29.1% 17.6% 18.9% 54.7% 14.7% 17.6% 47.6% 46.7% 40.6%	34.8% 31.3% 22.2% 20.3% 60.3% 15.6% 16.4% 45.4% 46.0% 44.6%	35.6% 31.2% 23.2% 23.1% 76.8% 21.7% 21.7% 16.8% 51.3% 51.8% 48.9%
Re FI	orporates Corporates - Of Which: SME Corporates - Of Which: Specialised Lending tatil Retail - Oualifying Revolving Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME	6 4 4 4 5 5	0.1% 0.5% 0.9% 0.5% 0.5% 1.0%	0.5% 0.8% 1.0% 0.6% 0.6% 1.1%	0.8% 1.7% 1.0% 0.7% 0.7% 1.3% 1.2%	0.8% 1.8% 1.2% 0.9% 0.9% 1.7% 1.5%	4 5	3.7% 2.1% 0.6%	4.0% 3.3%	31.9% 6.1% 9.4%	20.4% 15.2%	8 5	0.3% 0.3%	0.7% 0.4%	3.2% 5.0%	1.0% 0.5%	4	24.7%	31.0%	29.9%	33.1%

		D	efault R	ate				Loss Rat	:e				PD					LGD		
(min EUR)	Nobs	Q1	Q2	W. Average*	Q3	Nobs	Q1	Q2	W. Average*	Q3	Nobs	Q1	Q2	W. Average*	Q3	Nobs	Q1	Q2	W. Average*	Q3
Corporates Corporates - Of Which: SME Corporates - Of Which: Specialised Lending Retail Retail - Qualifying Revolving Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME	29 12 10 10 4 7 6	0.6% 1.2% 0.2% 1.7% 1.7% 0.7% 1.0% 1.9% 1.7% 2.4%	1.1% 2.3% 1.3% 1.9% 2.5% 1.4% 1.0% 2.5% 2.1% 3.4%	1.4% 2.6% 1.2% 1.8% 2.2% 0.9% 0.8% 2.7% 2.5% 3.4%	1.8% 5.4% 1.6% 2.2% 3.4% 1.8% 1.7% 3.0% 2.4% 5.7%	27 11 8 8 5 7 5 6 5	5.2% 5.9% 9.3% 4.5% 7.9% 0.5% 2.7% 18.1% 13.5% 11.4%	22.8% 22.7% 20.2% 14.5% 30.2% 5.6% 8.4% 19.6% 19.7% 16.1%	18.7% 18.4% 22.9% 16.3% 22.5% 4.7% 3.7% 19.5% 13.3% 6.2%	31.8% 32.5% 34.3% 19.3% 33.6% 10.3% 8.8% 24.5% 22.6% 18.3%	32 10 15 8 5 6 5	0.4% 2.0% 0.6% 1.9% 2.9% 0.6% 1.3% 2.6% 2.0% 2.3%	1.0% 2.7% 1.1% 2.2% 3.3% 2.2% 2.8% 2.9% 2.6% 3.8%	1.4% 2.8% 1.6% 2.4% 3.2% 1.7% 1.7% 3.2% 2.5% 4.4%	1.6% 3.4% 1.7% 3.0% 4.2% 3.4% 3.4% 3.4% 5.5%	17 6 9 8 5 6 5 7	28.3% 29.1% 14.7% 17.0% 39.8% 13.3% 14.3% 18.0% 16.7% 20.2%	30.8% 32.0% 20.3% 18.0% 42.0% 14.4% 19.4% 18.9% 22.3%	33.3% 43.1% 18.5% 17.9% 44.3% 14.5% 19.9% 19.2% 21.9%	35.3% 37.2% 23.6% 19.8% 45.4% 14.6% 14.6% 30.4% 24.5% 33.1%
Corporates Corporates - Of Which: SME Corporates - Of Which: Specialised Lending Retail Retail - Oualifying Revolving Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME	41 10 10 19 5 16 15	0.5% 0.1% 0.6% 0.9% 2.7% 1.0% 0.8% 0.6% 0.6% 2.4%	1.5% 0.8% 4.7% 1.6% 2.9% 1.6% 1.4% 2.5% 2.5% 2.7%	1.8% 1.7% 6.2% 1.5% 3.0% 1.3% 1.3% 3.3% 3.4% 2.7%	3.5% 1.4% 7.3% 3.3% 4.4% 2.3% 2.0% 3.5% 4.0% 3.0%	36 7 10 17 5 14 12 12	8.5% 11.7% 8.0% 8.3% 63.1% 3.8% 4.7% 25.8% 44.7% 25.3%	23.7% 26.4% 25.8% 20.0% 67.0% 8.3% 9.1% 59.4% 76.6% 33.7%	27.0% 22.9% 17.9% 25.3% 69.5% 5.9% 5.8% 68.1% 72.4% 40.1%	37.9% 43.0% 37.9% 33.2% 79.2% 14.5% 18.3% 73.3% 81.1% 40.3%	43 12 16 13 5 11 11 8 7	0.7% 0.7% 0.7% 1.4% 1.2% 1.2% 2.6% 0.8% 2.8%	1.0% 1.3% 1.2% 2.0% 2.0% 1.8% 1.8% 3.4% 4.1% 3.3%	1.2% 2.1% 1.5% 1.9% 2.0% 1.8% 1.8% 3.8% 4.0% 3.5%	2.0% 2.1% 3.0% 2.8% 2.6% 3.0% 3.0% 4.0% 4.3% 3.7%	21 8 10 13 5 11 11 8 7	26.9% 25.4% 18.1% 14.5% 77.5% 10.4% 10.4% 26.8% 73.0% 28.2%	29.9% 27.7% 20.2% 20.5% 81.1% 12.2% 13.0% 55.2% 78.2% 40.8%	29.8% 26.1% 22.2% 21.6% 75.8% 11.5% 60.6% 79.0% 41.9%	31.3% 35.9% 32.7% 24.5% 82.6% 14.3% 14.4% 65.7% 90.8% 46.5%
Corporates Corporates Corporates - Of Which: SME Corporates - Of Which: Specialised Lending Retail Retail - Qualifying Revolving Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME	5 5 4 4 5 4	6.6% 9.5% 9.6% 6.1% 9.0% 6.0% 16.5%	7.2% 9.5% 9.9% 7.6% 9.7% 8.6% 18.1%	10.9% 14.6% 11.5% 8.3% 10.8% 7.7% 19.2%	8.8% 17.4% 12.6% 14.0% 11.6% 8.6% 22.2%	5 4 4 5 4	12.7% 12.9% 21.6% 55.8% 14.8% 19.3% 42.9%	21.5% 21.4% 31.2% 60.0% 16.6% 14.4% 23.4% 47.0%	32.3% 32.6% 28.1% 59.4% 19.9% 15.4% 26.9%	35.0% 34.0% 42.0% 66.3% 22.6% 17.6% 36.2% 59.7%										
Corporates Corporates - Of Which: SME Corporates - Of Which: Specialised Lending Retail Retail - Qualifying Revolving Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME	7 4 4	2.0% 2.2% 4.4% 4.0%	3.9% 4.1% 5.9% 5.9%	3.9% 4.1% 6.2%	5.7% 7.6% 7.1% 7.3%	7 4 4	15.8% 9.5% 34.1% 31.9%	38.9% 21.2% 45.8% 33.1%	41.1% 22.5% 50.2% 34.4%	50.0% 45.1% 58.7% 41.8%	4	2.8%	3.8%	3.3%	4.6%					
Corporates Corporates Corporates - Of Which: SME Corporates - Of Which: Specialised Lending Retail Retail - Qualifying Revolving Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME	11 4 5 9 8 7 6 5	4.2% 13.1% 6.0% 6.3% 6.4% 6.2% 6.3% 6.3%	13.0% 19.9% 10.2% 7.0% 7.0% 7.0% 8.3% 7.0%	15.0% 20.0% 16.4% 6.9% 6.5% 6.4% 9.5% 8.6%	30.0% 33.2% 33.3% 8.7% 7.8% 7.1% 10.7% 9.0%	11 4 9 8 7 6 5	15.8% 17.2% 22.2% 20.6% 20.2% 36.0% 64.9%	20.3% 19.2% 23.3% 22.5% 21.3% 49.6% 65.8%	23.0% 29.6% 41.3% 35.2% 35.2% 66.6% 85.6%	29.9% 28.3% 41.6% 47.0% 61.2% 64.2% 95.6%	9 4 6 6	0.7% 0.9% 3.4% 3.3% 3.3%	2.2% 3.5% 5.1% 5.1% 5.1%	3.1% 4.2% 5.1% 5.2% 5.2%	5.9% 7.3% 10.3% 10.5% 10.5%	6 6	18.7% 16.7% 16.7%	20.7% 19.4% 19.4%	22.9% 20.7% 20.7%	37.2% 34.5% 34.5%

		E	efault R	ate				Loss Rat	te				PD					LGD		
(min EUR)	Nobs	Q1	Q2	W. Average*	Q3	Nobs	Q1	Q2	W. Average*	Q3	Nobs	Q1	Q2	W. Average*	Q3	Nobs	Q1	Q2	W. Average*	Q3
Corporates Corporates - Of Which: SME Corporates - Of Which: Specialised Lending Retail Retail - Oualifying Revolving Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail Retail - Other Retail - Of Which: non-SME	21 11 10 15 13 12 6 13 11	2.1% 6.1% 2.1% 1.4% 0.9% 0.7% 4.7% 3.4% 2.3%	3.4% 7.5% 4.5% 3.1% 2.0% 1.1% 5.9% 5.7% 3.0%	5.4% 8.4% 4.6% 3.1% 1.9% 1.4% 5.9% 5.4% 3.3%	5.7% 7.8% 5.4% 3.9% 2.7% 6.6% 6.7% 5.1%	21 11 9 15 12 11 6 13	14.0% 12.1% 8.6% 14.3% 7.5% 6.3% 8.5% 18.3%	20.4% 18.1% 15.8% 23.8% 13.4% 11.6% 15.3% 27.8% 24.1%	20.1% 21.0% 16.7% 22.5% 17.2% 16.8% 19.9% 29.2%	23.3% 24.2% 20.5% 33.2% 20.5% 18.9% 36.1% 36.2% 48.3%	16 5 8 9 7 7 4 7	0.7% 3.4% 0.9% 2.1% 0.8% 0.8% 4.8% 3.7% 3.1%	1.5% 3.8% 1.5% 2.3% 1.6% 1.2% 5.2% 4.5% 4.5%	2.7% 4.3% 3.5% 3.0% 2.5% 1.7% 4.9% 4.4%	2.5% 3.8% 3.7% 4.7% 2.3% 1.9% 6.3% 5.2%	12 5 8 9 7 7 4 7 6	29.0% 25.6% 14.5% 21.5% 13.7% 12.0% 19.6% 25.6% 25.4%	32.4% 31.7% 18.1% 23.9% 16.7% 15.3% 21.2% 35.1%	32.5% 32.1% 23.1% 23.1% 16.4% 14.9% 21.3% 32.6% 34.5%	36.4% 33.1% 24.4% 28.3% 23.3% 23.3% 21.8% 39.0% 38.2%
Retail - Other Retail - Of Which: SME Corporates Corporates - Of Which: SME Corporates - Of Which: Specialised Lending Retail Retail - Qualifying Revolving Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME	8	6.5%	6.7%	7.0%	7.3%	8	17.5%	26.0%	25.9%	33.6%	5	4.3%	4.5%	4.6%	4.7%	5	28.7%	35.1%	35.4%	37.4%
Corporates Corporates - Of Which: SME Corporates - Of Which: Specialised Lending Retail Retail - Qualifying Revolving Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	5	1.1%	2.0% 3.3%	2.3%	3.3% 4.4%	4	12.7% 20.5%	20.5% 36.2%	20.8% 42.2%	41.7% 55.0%	17 4 6 4	0.4% 0.4% 0.2% 0.2%	1.4% 0.8% 1.2% 0.9%	1.4% 2.2% 2.2% 1.9%	2.6% 4.6% 3.3% 1.9%	9	23.0%	25.9%	23.7%	34.3%
Corporates Corporates - Of Which: SME Corporates - Of Which: Specialised Lending Retail Retail - Qualifying Revolving Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME																				
Corporates Corporates - Of Which: SME Corporates - Of Which: Specialised Lending Retail Retail - Qualifying Revolving Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME																				

		D	efault R	ate				Loss Rat	te				PD					LGD		
(mln EUR)	Nobs	Q1	Q2	W. Average*	Q3	Nobs	Q1	Q2	W. Average*	Q3	Nobs	Q1	Q2	W. Average*	Q3	Nobs	Q1	Q2	W. Average*	Q3
Corporates Corporates - Of Which: SME Corporates - Of Which: Specialised Lending Retail Retail - Qualifying Revolving Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: sme	15 4 7 6	0.6% 2.9% 2.4% 1.1% 0.6% 2.7% 1.2%	2.3% 3.6% 8.2% 1.9% 1.1% 3.8% 2.2%	3.1% 3.4% 3.7% 1.2% 0.8% 4.9% 4.1%	8.2% 5.7% 13.7% 2.4% 1.6% 8.0% 9.8%	13 4 5 6	10.4% 13.4% 14.3% 9.8% 5.8% 24.4% 25.0%	16.5% 20.3% 25.0% 18.4% 7.1% 25.4% 29.2%	17.1% 24.7% 12.3% 11.6% 6.9% 24.3% 32.5%	29.3% 27.9% 40.1% 29.0% 17.7% 33.2% 44.0%	19 6 10	0.4% 0.8% 0.8%	0.9% 3.3% 2.4%	2.8% 3.4% 3.3%	2.8% 4.6% 4.1%	9 5 5	20.5% 17.7% 14.3%	22.2% 22.5% 19.5%	20.8% 15.3% 15.9%	34.8% 32.5% 20.2%
Corporates Corporates - Of Which: SME Corporates - Of Which: SME Corporates - Of Which: Specialised Lending Retail Retail - Qualifying Revolving Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME	6 5	0.7% 0.2% 0.2% 0.3%	1.0% 0.3% 0.3% 0.4%	1.0% 0.3% 0.2% 0.7%	1.2% 0.4% 0.3% 0.6%	5	12.7% 0.1% 0.5%	15.9% 12.3% 16.3%	17.0% 13.6% 16.5%	17.4% 19.9% 24.8%	8 5	0.5% 0.5%	0.8% 0.7%	1.0% 0.6%	1.1% 1.0%	5	26.9%	27.0%	27.5%	28.0%
Corporates Corporates - Of Which: SME Corporates - Of Which: Specialised Lending Retail Retail - Qualifying Revolving Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME	14 7 4 12 8 7 7 8	1.1% 1.5% 0.4% 1.0% 0.5% 0.5% 2.7% 3.1% 2.7%	2.1% 3.7% 1.4% 2.0% 0.8% 0.9% 4.0% 5.5% 3.3%	3.1% 6.7% 2.1% 2.6% 1.3% 1.2% 4.2% 5.5% 3.9%	2.9% 11.5% 3.1% 3.9% 2.2% 2.6% 6.6% 8.3% 7.3%	11 6 11 7 6	14.5% 24.0% 14.9% 23.2% 23.2% 25.0%	22.0% 26.1% 32.8% 30.0% 28.3% 37.9% 32.6%	26.0% 25.4% 40.7% 28.2% 28.4% 37.3% 36.0%	31.7% 32.2% 45.8% 32.8% 32.8% 48.8% 50.1%	5	1.2%	1.4%	1.9%	2.3%	4	23.7%	30.9%	34.4%	37.4%
Corporates Corporates - Of Which: SME Corporates - Of Which: Specialised Lending Retail Retail - Qualifying Revolving Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: Non-SME Retail - Other Retail Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME	7 7 5 7 6 6	2.7% 4.3% 1.2% 1.3% 1.1% 1.1% 2.2% 1.7%	4.9% 9.9% 1.3% 2.5% 1.7% 1.7% 3.7% 3.2%	6.3% 9.6% 4.7% 2.3% 2.0% 1.9% 3.7% 3.7%	7.1% 11.8% 2.6% 3.9% 2.2% 2.2% 7.5% 5.5%	7 7 5 7 6 6 7	12.2% 14.4% 15.5% 7.6% 7.0% 6.2% 10.1% 23.9%	18.1% 24.7% 27.7% 16.1% 11.5% 11.2% 27.9% 31.1%	28.2% 24.2% 21.7% 16.8% 11.8% 11.4% 28.8% 29.6%	37.4% 35.7% 28.6% 32.6% 23.3% 22.6% 34.8% 36.2%										
Corporates Corporates - Of Which: SME Corporates - Of Which: Specialised Lending Retail Retail - Qualifying Revolving Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME	4 4	3.3% 2.3% 1.0% 3.3%	5.0% 3.4% 2.5% 4.2%	4.0% 3.8% 4.3%	6.7% 5.2% 8.9% 4.9%	8 4 4	22.2% 38.0% 23.0% 47.7%	33.8% 50.4% 30.3% 59.1%	36.9% 46.7% 31.6% 60.2%	47.8% 57.4% 39.3% 70.0%										

			D	efault R	ate				Loss Ra	te				PD					LGD		
	(mln EUR)	Nobs	Q1	Q2	W. Average*	Q3	Nobs	Q1	Q2	W. Average*	Q3	Nobs	Q1	Q2	W. Average*	Q3	Nobs	Q1	Q2	W. Average*	Q3
SE	Corporates Corporates - Of Which: SME Corporates - Of Which: Specialised Lending Retail Retail - Qualifying Revolving Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: Non-SME Retail - Other Retail - Of Which: SME	8 4 7 5 4 6 4	0.2% 0.3% 0.3% 0.2% 0.2% 0.8% 0.6%	0.3% 0.4% 0.4% 0.3% 0.3% 1.0% 0.7%	0.3% 0.4% 0.4% 0.2% 0.3% 1.2% 0.8%	0.4% 1.1% 0.7% 0.3% 0.5% 1.3% 0.9%	8 4 4 4 4	8.9% 8.7% 3.3% 2.3% 3.7% 15.4% 16.8%	14.8% 14.7% 4.3% 8.4% 23.8%	12.0% 13.2% 9.7% 5.1% 5.9% 23.5% 25.4%	16.8% 22.5% 26.5% 8.4% 12.8% 36.8% 41.7%	8 6 4 4 4 4 4 4	0.4% 0.4% 0.4% 0.3% 0.3% 1.0% 0.8%	0.7% 0.6% 0.6% 0.5% 0.5% 1.4% 0.9%	0.5% 0.7% 0.5% 0.4% 0.4% 1.2% 0.9%	0.9% 1.2% 0.9% 0.8% 0.8% 1.6% 1.2%	4 4 4	21.9% 12.5% 10.5% 9.6% 20.7% 19.4%	25.1% 13.8% 12.0% 11.8% 34.7% 33.5%	14.1% 12.0% 11.6% 31.5% 28.8%	25.6% 15.5% 13.6% 13.6% 43.0% 41.8%
SI	Corporates Corporates - Of Which: SME Corporates - Of Which: Specialised Lending Retail Retail - Qualifying Revolving Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME																				
SK	Corporates Corporates - Of Which: SME Corporates - Of Which: Specialised Lending Retail Retail - Qualifying Revolving Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME	9 5 4 4 4 4	1.6% 2.5% 0.9% 2.6% 2.4% 2.8% 2.2%	2.0% 2.6% 1.9% 2.7% 2.5% 3.2% 2.8%	2.1% 2.6% 2.4% 2.7% 2.5% 3.0% 2.7%	3.1% 2.7% 3.4% 3.1% 3.0% 3.5% 3.2%	9 4 4	21.5% 33.9% 23.5% 42.1%	36.1% 42.6%	31.3% 39.2% 33.2% 50.5%	53.6% 41.9% 59.2%	5	0.6%	1.9%	2.4%	2.7%				*EAD Weighted	

Table 5 Dispersion Statistics from Dec 2009 to Jun 2013 - Corporate By EU country of the counterparty

				Default	Rate					Loss Ra	ite		_		, ,	PD						LGE			
Country	Var.	Dec-09	Dec-10	Dec-11	Jun-12	Dec-12	Jun-13	Dec-09	Dec-10	Dec-11	Jun-12	Dec-12	Jun-13	Dec-09	Dec-10	Dec-11	Jun-06	Dec-12	Jun-13	Dec-09	Dec-10	Dec-11	Jun-12	Dec-12	Jun-13
	Nobs	4	9	6	5	7	7		9	6	4	7	6	4	9	9	8	7	7	4	9	9	8		
AT	Q1 Q2	0.30% 0.68%	0.49% 1.00%	0.20% 0.62%	1.03% 1.25%	0.59% 1.34%	0.82% 1.39%		26.00% 41.00%	46.00% 53.20%	20.28% 30.80%	8.99% 28.96%	21.61% 30.26%	0.29% 0.57%	0.54% 0.70%	0.33% 0.63%	0.47% 0.80%	0.39% 0.51%	0.37% 0.55%	25.00% 33.00%	35.00% 42.00%	31.74% 40.24%	32.32% 38.04%		
7	W. Average*	1.02%	1.04%	1.21%	2.00%	1.45%	1.45%		32.24%	51.71%	34.70%	38.03%	30.23%	0.97%	0.92%	1.21%	1.04%	1.14%	1.12%	37.52%	40.20%	40.42%	40.57%		
	Q3	3.00%	1.00%	1.15%	2.82%	1.41%	1.68%		54.00%	60.50%	53.70%	42.69%	37.70%	0.84%	1.00%	0.90%	0.94%	1.06%	1.04%	41.00%	43.00%	43.17%	41.27%		
	Nobs Q1	5 0.67%	0.53%	4 0.85%	6 1.00%	6 0.59%	6 1.74%	5 22.00%	8 14.00%		6 16.24%	6 11.51%	2.64%	4 0.72%	6 0.82%	6 0.57%	8 0.83%	7 0.56%	7 0.38%	4 26.50%	6 26.00%	6 28.80%	8 29.54%	5 21.84%	20.93%
BE	Q2	1.00%	0.85%	1.67%	1.92%	1.74%	1.90%	25.00%	21.00%		28.00%	14.35%	13.59%	1.00%	1.00%	1.18%	1.13%	1.42%	1.61%	28.50%	27.00%	35.87%	32.77%	25.69%	25.43%
	W. Average*	1.08%	1.12%	2.77%	3.11%	1.99%	2.01%	24.15%	22.20%		23.04%	17.67%	15.42%	0.99%	1.02%	1.30%	1.31%	1.67%	1.69%	27.56%	25.86%	33.43%	30.44%	24.66%	24.94%
	Q3 Nobs	1.00%	1.50%	3.99%	3.00%	2.35%	2.31%	29.00%	31.00%		34.65%	28.04%	19.24%	1.00%	1.00%	1.73%	1.59%	1.89%	1.90%	35.50%	35.00%	42.73%	41.33%	25.95%	27.77%
	Q1	1.00%	3.00%					26.00%	34.00%																
BG	Q2	2.00%	5.00%					34.00%	36.00%																
	W. Average* Q3	2.65% 4.00%	6.87% 10.00%					41.62% 40.00%	35.83% 38.00%																
	Nobs	4.00%	10.00%					40.00%	38.00%										-						
	Q1	0.90%	1.00%					20.00%	15.00%																
CY	Q2	2.50%	2.00%					28.00%	23.00%																
	W. Average* Q3	3.21% 4.00%	2.87% 4.00%					27.15% 30.00%	24.39% 28.00%																
	Nobs	7.0070	4.00%	4	5	11	11	30.0076	28.00%	4	5	10	11			4	5	7	6			4	5		
	Q1		2.00%	0.86%	0.60%	0.34%	0.75%		20.50%	26.85%	31.00%	16.33%	11.27%			1.58%	1.00%	1.23%	1.63%			43.81%	40.82%		
CZ	Q2		2.00%	1.57%	0.87%	1.32%	1.33%		35.50%	35.87%	54.90%	34.26%	22.53%			2.32%	1.74%	1.76%	1.82%			44.20%	43.35%		
	W. Average* Q3		2.24% 3.50%	1.40% 2.17%	0.86% 1.00%	1.37% 2.24%	1.35% 2.01%		33.76% 39.50%	37.34% 50.18%	45.26% 55.09%	32.46% 38.49%	32.32% 40.68%			2.28% 3.28%	1.69% 2.14%	2.15% 1.94%	2.11% 1.99%			46.66% 51.28%	42.36% 44.53%		
	Nobs	27	32	23	27	44	40	27	34	22	27	40	36	29	35	29	33	34	34	29	35	30	34	20	20
	Q1	0.53%	0.72%	0.44%	0.40%	0.28%	0.27%	25.00%	23.00%	11.64%	12.94%	7.50%	3.86%	0.79%	0.72%	0.66%	0.60%	0.59%	0.72%	32.00%	34.00%	33.45%	31.00%	21.56%	23.04%
DE	Q2 W. Average*	1.00% 1.42%	1.00% 1.20%	0.96% 1.23%	1.00% 1.16%	0.83% 1.47%	0.87% 1.45%	38.00% 36.12%	34.50% 34.06%	24.74% 26.43%	35.09% 25.62%	19.48% 28.68%	14.81% 28.46%	1.00% 1.25%	1.00% 1.21%	0.97% 1.05%	0.98% 1.18%	1.08% 1.12%	1.12% 1.19%	41.00% 38.39%	41.00% 39.18%	41.81% 38.01%	40.52% 36.34%	30.56% 29.16%	31.47% 29.09%
	Q3	2.00%	2.00%	1.56%	1.59%	1.49%	1.98%	45.00%	44.00%	37.46%	47.07%	31.46%	22.14%	1.00%	1.00%	1.48%	1.68%	1.52%	1.54%	44.00%	44.00%	44.84%	43.62%	35.06%	35.76%
	Nobs	8	8	5	6	7	8	8	8	5	5	7	9	8	8	7	8	9	8	8	8	7	8	6	6
DK	Q1 Q2	0.70%	0.87% 2.00%	0.02% 1.44%	0.02%	0.93%	0.87%	17.00%	3.50%	16.56%	5.52%	7.20%	8.65%	0.96%	0.86% 1.00%	0.86%	0.82%	1.03%	0.90% 1.46%	34.50% 40.50%	34.00%	27.29%	30.11%	17.12%	15.17%
DK	Q2 W. Average*	1.50% 1.89%	2.00% 1.69%	1.44% 1.47%	2.00% 2.63%	1.79% 1.82%	1.51% 1.44%	26.00% 29.74%	23.50% 44.22%	30.67% 26.06%	17.85% 28.24%	20.86% 17.84%	21.72% 13.18%	1.00% 1.05%	1.00%	1.18%	1.56% 1.19%	1.19% 1.53%	1.46%	40.50% 33.05%	41.00% 36.24%	38.95% 37.83%	37.61% 33.66%	26.33% 17.51%	27.88% 17.20%
	Q3	4.00%	3.50%	1.63%	3.01%	3.04%	2.32%	41.50%	44.50%	49.55%	38.80%	31.26%	28.70%	1.00%	1.00%	1.71%	2.04%	1.67%	1.76%	44.50%	43.50%	42.95%	43.46%	34.00%	34.00%
	Nobs																								
EE	Q1 Q2																								
LL	W. Average*																								
	Q3																								
	Nobs	41	44	13	18 1.00%	26	23	40	41	15 5.84%	19	25 12.80%	17 20%	26	28	18 0.67%	20 0.75%	25	24	26	28	18 32.56%	21	14	14
ES	Q1 Q2	2.00% 5.00%	2.00% 5.00%	0.73% 1.10%	1.80%	1.17% 3.29%	1.94% 5.73%	23.00% 27.50%	25.00% 30.00%	22.97%	14.00% 19.51%	18.84%	17.29% 21.76%	0.69% 1.00%	0.75% 1.00%	1.16%	1.47%	1.19% 2.31%	1.74% 2.74%	32.00% 36.50%	31.00% 37.00%	40.52%	31.79% 40.54%	27.34% 29.97%	26.69% 32.13%
LJ	W. Average*	5.00%	4.04%	3.54%	3.56%	6.70%	7.18%	30.88%	29.39%	19.62%	16.28%	24.09%	23.24%	2.87%	3.42%	1.91%	2.03%	3.63%	3.72%	35.48%	36.29%	35.44%	37.72%	35.29%	34.81%
	Q3	8.00%	7.00%	1.99%	4.00%	8.02%	9.34%	33.50%	33.00%	33.33%	36.17%	26.88%	29.23%	2.00%	3.50%	2.15%	2.17%	4.27%	4.94%	44.00%	44.00%	45.00%	45.00%	36.03%	35.58%
	Nobs Q1	6 0.21%	6 0.61%	4 0.76%	5 0.34%	6 0.10%	6 0.08%	6 10.00%	6 16.00%	4 20.97%	4 14.56%		4 3.73%	6 0.68%	6 0.49%	6 0.34%	6 0.28%	8 0.22%	8 0.32%	6 42.00%	6 31.00%	6 25.96%	6 35.28%	4 23.82%	4 24.68%
FI	Q1 Q2	0.21%	1.00%	1.29%	1.00%	0.10%	0.52%	43.50%	37.00%	28.05%	20.56%		20.16%	0.08%	0.49%	0.61%	0.28%	0.22%	0.32%	43.50%	42.50%	33.83%	41.77%	28.99%	31.05%
	W. Average*	0.95%	0.92%	0.94%	0.73%	0.67%	0.85%	96.87%	42.00%	30.84%	28.83%		31.87%	1.55%	1.79%	1.10%	1.14%	3.12%	3.17%	42.01%	40.15%	40.42%	40.29%	28.10%	29.94%
	Q3	1.00%	1.00%	1.77%	1.06%	0.70%	0.75%	58.00%	43.00%	33.35%	32.19%	27	37.39%	0.99%	0.91%	0.67%	1.00%	0.85%	0.96%	51.00%	44.00%	42.49%	44.51%	31.65%	33.08%
	Nobs Q1	22 0.34%	24 0.36%	15 0.43%	18 0.63%	31 0.23%	29 0.59%	21 17.00%	22 19.00%	14 4.98%	20 7.81%	27 4.89%	27 5.23%	20 0.58%	24 0.55%	24 0.46%	27 0.49%	32 0.56%	0.41%	20 35.00%	24 35.50%	24 38.87%	28 32.28%	17 27.58%	28.34%
FR	Q2	1.00%	0.92%	0.86%	1.00%	1.06%	1.08%	29.00%	31.00%	27.72%	29.50%	22.23%	22.79%	0.97%	0.85%	0.81%	0.93%	1.05%	0.98%	40.50%	40.50%	43.60%	40.62%	32.04%	30.82%
	W. Average*	1.11%	1.02%	0.81%	1.06%	1.37%	1.43%	32.77%	34.17%	20.74%	29.17%	19.68%	18.75%	0.99%	1.16%	1.04%	1.36%	1.44%	1.44%	36.68%	37.57%	41.67%	36.76%	33.38%	33.29%
	Q3 Nobs	2.00%	1.50%	1.32%	2.40%	1.93%	1.84%	40.00%	38.00% 26	48.03% 24	39.51% 27	37.45% 39	31.81%	1.00%	1.00%	1.62%	1.69% 35	1.67% 44	1.64%	44.00%	44.50% 32	45.00% 29	45.00% 35	37.60% 21	35.32%
	Q1	0.45%	0.36%	0.40%	0.64%	0.33%	0.53%	12.00%	15.00%	11.49%	19.00%	11.12%	8.47%	0.67%	0.58%	0.38%	0.55%	0.52%	0.65%	30.00%	28.50%	32.63%	28.00%	25.41%	26.88%
GB	Q2	1.00%	0.92%	1.06%	1.59%	1.55%	1.45%	32.00%	28.50%	28.44%	28.88%	22.40%	23.73%	0.83%	0.97%	0.89%	0.87%	0.96%	1.01%	39.00%	37.50%	42.52%	35.27%	28.08%	29.86%
	W. Average*	1.42%	1.07%	2.51%	2.12%	2.00%	1.85%	33.49%	30.77%	24.80%	25.00%	25.49%	27.04%	1.28%	1.80%	1.89%	2.32%	1.36%	1.24%	33.07%	34.08%	36.65%	33.42%	28.36%	29.80%
	Q3	2.00%	1.00%	2.32%	4.56%	5.50%	3.50%	42.00%	42.00%	46.61%	41.82%	42.15%	37.94%	2.00%	1.00%	1.89%	2.20%	1.94%	2.01%	44.00%	44.00%	44.92%	44.68%	34.20%	31.33%

Table 5 Dispersion Statistics from Dec 2009 to Jun 2013 - Corporate By EU country of the counterparty

	Default Rate Var. Dec-09 Dec-10 Dec-11 Jun-12 Dec-12									Loss Ra	te					PD						LGE			
Country	Var.	Dec-09	Dec-10			Dec-12	Jun-13	Dec-09	Dec-10		Jun-12	Dec-12	Jun-13	Dec-09	Dec-10	Dec-11	Jun-06	Dec-12	Jun-13	Dec-09	Dec-10	Dec-11	Jun-12	Dec-12	Jun-13
GR	Nobs Q1 Q2 W. Average* Q3	11 1.00% 2.00% 2.00% 3.00%	10 4.00% 4.00% 3.93% 5.00%			7 9.61% 10.99% 11.35% 12.73%	5 6.62% 7.21% 10.92% 8.79%	11 22.00% 32.00% 33.83% 38.00%	10 28.00% 39.00% 39.71% 43.00%			7 14.91% 20.65% 29.13% 38.00%	5 12.66% 21.50% 32.31% 35.00%	6 0.60% 0.97% 2.97% 3.00%						6 26.00% 34.50% 36.56% 43.00%					
HU	Nobs Q1 Q2 W. Average* Q3		7 2.00% 3.00% 3.43% 5.00%	5 1.87% 3.36% 2.78% 3.92%	5 0.96% 4.16% 4.35% 6.35%	8 3.25% 4.75% 5.73% 9.50%	7 2.03% 3.87% 3.91% 5.72%		7 26.00% 29.00% 31.85% 34.00%	5 31.45% 44.00% 40.98% 51.01%	4 17.05% 40.78% 31.01% 53.65%	8 23.55% 31.56% 43.60% 54.53%	7 15.76% 38.91% 41.15% 50.02%		4 1.00% 2.00% 1.89% 3.00%	4 2.55% 3.76% 3.07% 4.06%	4 1.43% 2.41% 2.41% 3.63%	4 2.73% 3.30% 2.98% 3.89%	4 2.79% 3.84% 3.33% 4.61%		4 40.00% 41.00% 40.48% 41.50%	4 30.28% 43.09% 39.31% 48.41%	4 26.21% 36.65% 34.31% 42.29%		
IE	Nobs Q1 Q2 W. Average* Q3	9 0.46% 3.00% 7.79% 6.00%	8 2.00% 7.00% 10.14% 13.00%	5 5.48% 7.22% 16.88% 9.27%	7 2.00% 7.00% 6.67% 17.74%	10 11.80% 19.71% 16.99% 30.25%	11 4.19% 13.00% 15.04% 30.00%	9 18.00% 27.00% 25.43% 39.00%	9 15.00% 25.00% 32.45% 34.00%	7 7.92% 25.93% 62.47% 45.34%	7 6.08% 24.85% 43.64% 51.62%	10 15.44% 18.92% 21.92% 27.14%	11 15.83% 20.30% 23.02% 29.90%	11 0.67% 1.00% 3.84% 2.00%	9 1.00% 2.00% 2.30% 2.00%	6 0.73% 2.14% 1.93% 4.77%	8 0.50% 2.53% 17.81% 3.36%	9 1.01% 2.44% 3.26% 6.19%	9 0.73% 2.19% 3.10% 5.95%	11 24.00% 40.00% 32.13% 44.00%	9 28.00% 43.00% 35.50% 43.00%	6 27.16% 42.30% 41.89% 43.98%	8 33.37% 41.85% 41.37% 45.00%	4 25.53% 34.53% 41.23% 48.44%	4 22.04% 32.88% 40.27% 49.25%
IΤ	Nobs Q1 Q2 W. Average* Q3	15 0.71% 1.00% 3.24% 3.00%	16 0.95% 1.50% 2.13% 2.50%	10 1.35% 2.07% 3.47% 3.30%	12 1.26% 2.48% 3.63% 4.89%	19 0.96% 2.56% 5.21% 4.77%	21 2.05% 3.37% 5.35% 5.75%	14 18.00% 28.00% 30.58% 35.00%	14 23.00% 28.50% 28.82% 32.00%	10 14.72% 24.33% 25.58% 33.99%	12 13.36% 25.51% 25.25% 40.18%	19 11.98% 19.73% 22.54% 25.73%	21 14.01% 20.40% 20.09% 23.28%	13 0.57% 1.00% 1.98% 2.00%	17 0.78% 1.00% 1.98% 2.00%	11 0.39% 1.75% 2.10% 2.37%	15 0.81% 1.66% 2.08% 2.19%	16 0.73% 1.47% 2.55% 2.24%	16 0.72% 1.50% 2.74% 2.51%	13 31.00% 35.00% 35.71% 40.00%	17 33.00% 37.00% 37.35% 42.00%	11 29.53% 37.79% 40.38% 41.90%	15 28.90% 34.59% 35.84% 38.83%	12 29.22% 32.70% 32.65% 34.66%	12 28.97% 32.36% 32.48% 36.39%
LT	Nobs Q1 Q2 W. Average* Q3																								
LU	Nobs Q1 Q2 W. Average* Q3	16 0.32% 0.92% 8.13% 2.00%	14 0.27% 0.85% 1.05% 1.00%	8 0.38% 1.03% 1.44% 1.57%	11 0.25% 0.45% 0.77% 1.01%	14 0.48% 2.20% 5.41% 12.50%	12 1.13% 1.98% 1.99% 3.34%	16 26.00% 32.00% 38.40% 52.00%	14 4.00% 27.50% 27.47% 39.00%	8 28.02% 41.04% 47.71% 74.02%	10 14.12% 31.57% 25.25% 59.00%	7.56% 14.17% 19.86% 33.88%	11 12.70% 20.46% 20.85% 41.70%	18 0.41% 1.00% 3.13% 3.00%	19 0.59% 1.00% 2.67% 3.00%	14 0.50% 1.01% 3.24% 6.40%	20 0.46% 0.94% 2.20% 1.75%	17 0.46% 1.41% 1.47% 2.34%	17 0.38% 1.42% 1.36% 2.64%	18 31.00% 36.50% 29.63% 43.00%	20 22.00% 30.50% 27.99% 41.50%	15 35.10% 43.00% 43.22% 45.75%	20 27.08% 36.42% 29.99% 44.59%	9 16.01% 23.31% 24.76% 33.52%	9 23.03% 25.94% 23.69% 34.30%
LV	Nobs Q1 Q2 W. Average* Q3	4 3.04% 11.00% 7.21% 16.00%	4 2.38% 5.00% 4.54% 10.00%					4 31.50% 45.00% 41.85% 46.00%	4 8.50% 25.50% 22.99% 41.50%						4 1.00% 3.91% 3.96% 6.91%						4 42.00% 44.00% 43.57% 44.23%				
МТ	Nobs Q1 Q2 W. Average* Q3																								
NL	Nobs Q1 Q2 W. Average* Q3	17 0.47% 0.96% 1.61% 2.00%	17 1.00% 1.00% 2.17% 4.00%	10 0.35% 1.43% 1.79% 2.08%	11 1.00% 1.68% 2.50% 3.04%	14 0.14% 2.33% 2.88% 6.97%	15 0.60% 2.30% 3.12% 8.20%	16 26.00% 36.50% 31.02% 49.50%	17 24.00% 35.00% 25.40% 41.00%	11 21.06% 26.68% 29.84% 41.48%	12 20.04% 32.21% 28.44% 38.49%	11 12.37% 19.56% 17.86% 27.69%	13 10.36% 16.50% 17.05% 29.31%	19 0.76% 1.00% 2.24% 2.00%	22 0.77% 1.00% 1.73% 1.00%	19 0.35% 1.03% 2.24% 2.46%	21 0.39% 1.00% 2.20% 2.29%	19 0.70% 1.03% 2.62% 2.68%	19 0.44% 0.94% 2.80% 2.84%	19 33.00% 42.00% 26.04% 45.00%	23 35.00% 41.00% 25.78% 45.00%	19 30.62% 38.23% 24.47% 45.00%	22 31.24% 38.24% 25.88% 44.42%	9 20.73% 26.28% 20.79% 34.79%	9 20.48% 22.18% 20.84% 34.76%
NO	Nobs Q1 Q2 W. Average* Q3	5 0.44% 0.70% 0.88% 1.00%	8 0.21% 0.70% 0.99% 1.50%	4 0.32% 0.81% 1.01% 1.07%	5 1.00% 1.04% 1.39% 1.57%	6 0.96% 1.35% 1.39% 1.71%	5 0.72% 0.96% 0.99% 1.15%	5 13.00% 22.00% 24.99% 44.00%	8 11.00% 26.50% 25.53% 44.00%		5 4.63% 7.55% 11.79% 12.62%	5 8.87% 10.35% 9.70% 10.96%	5 12.72% 15.93% 16.95% 17.37%	8 0.78% 0.87% 1.08% 1.00%	9 0.67% 0.85% 0.99% 1.00%	7 0.42% 0.60% 0.85% 1.05%	8 0.59% 0.80% 0.82% 0.99%	8 0.47% 0.78% 1.00% 1.57%	8 0.48% 0.80% 1.00% 1.08%	8 30.00% 42.00% 37.15% 49.50%	9 29.00% 42.00% 35.53% 45.00%	7 25.02% 36.32% 33.58% 44.99%	8 25.13% 30.38% 33.58% 40.87%	5 26.41% 27.88% 27.11% 28.00%	5 26.93% 27.04% 27.54% 28.00%
PL	Nobs Q1 Q2 W. Average* Q3	9 2.00% 3.00% 5.38% 8.00%	9 1.00% 3.00% 3.80% 6.00%	9 0.92% 1.38% 2.61% 2.49%	10 2.00% 2.69% 3.27% 4.20%	15 1.25% 1.89% 3.64% 3.86%	14 1.10% 2.08% 3.12% 2.91%	8 17.50% 35.00% 30.93% 56.50%	9 11.00% 18.00% 21.93% 21.00%	9 13.38% 19.73% 21.46% 25.76%	10 11.39% 22.74% 22.42% 33.26%	15 20.39% 31.47% 35.84% 40.82%	11 14.54% 22.00% 25.96% 31.67%	6 0.40% 0.80% 1.95% 2.00%	6 0.65% 0.91% 0.83% 1.00%	8 0.50% 1.91% 2.26% 2.73%	8 0.78% 1.69% 2.07% 3.00%	6 1.10% 1.38% 1.83% 1.50%	5 1.21% 1.44% 1.92% 2.25%	6 17.00% 32.00% 28.58% 44.00%	7 24.00% 38.00% 37.95% 44.00%	7 31.90% 43.23% 40.67% 45.00%	7 24.33% 31.41% 35.58% 44.97%	4 18.90% 27.91% 34.64% 38.39%	4 23.70% 30.86% 34.40% 37.37%
РТ	Nobs Q1 Q2 W. Average* Q3	7 0.76% 2.00% 2.60% 4.00%	7 1.00% 2.00% 2.01% 4.00%	5 3.74% 4.98% 5.25% 6.32%	6 5.15% 7.85% 7.15% 10.10%	7 4.81% 6.48% 7.10% 6.78%	7 2.67% 4.88% 6.33% 7.11%	7 15.00% 26.00% 27.80% 37.00%	7 8.00% 24.00% 16.94% 35.00%	5 19.06% 27.48% 22.67% 34.06%	6 18.00% 21.91% 21.66% 31.07%	7 14.44% 23.68% 30.66% 41.70%	7 12.25% 18.08% 28.21% 37.45%	4 0.35% 1.31% 2.04% 2.50%	5 0.61% 2.00% 2.33% 3.00%		4 1.89% 3.48% 4.08% 5.19%			4 41.00% 43.00% 43.79% 45.00%	5 43.00% 43.00% 42.05% 44.00%		4 36.41% 43.17% 42.97% 45.19%		

Table 5 Dispersion Statistics from Dec 2009 to Jun 2013 - Corporate By EU country of the counterparty

				Default	Rate					Loss Ra	te					PD	,					LGI)		
Country	Var.	Dec-09	Dec-10	Dec-11	Jun-12	Dec-12	Jun-13	Dec-09	Dec-10	Dec-11	Jun-12	Dec-12	Jun-13	Dec-09	Dec-10	Dec-11	Jun-06	Dec-12	Jun-13	Dec-09	Dec-10	Dec-11	Jun-12	Dec-12	Jun-13
	Nobs	6	9	4	5	8	8	6	9	5		8	8												
	Q1	0.66%	4.00%	3.67%	1.59%	3.05%	3.31%	27.00%	22.00%	30.25%		23.16%	22.24%												
RO	Q2	2.50%	5.00%	6.94%	6.55%	4.31%	4.95%	46.50%	40.00%	44.00%		40.95%	33.78%												
	W. Average*	3.19%	6.07%	8.25%	7.40%	4.85%	5.17%	45.67%	34.36%	68.40%		40.71%	36.92%												
	Q3	5.00%	7.00%	15.86%	9.00%	8.34%	6.73%	79.00%	45.00%	44.19%		59.17%	47.85%												
	Nobs	8	6	5	5	9	8	8	6	5	6	9	8	10	8	7	8	8	8	10	8	7	8	4	4
65	Q1	0.27%	0.12%	0.14%	0.11%	0.21%	0.19%	22.00%	19.00%	13.60%	10.45%	9.44%	8.90%	0.55%	0.58%	0.50%	0.56%	0.41%	0.44%	33.00%	27.50%	28.99%	27.56%	22.91%	21.90%
SE	Q2	0.59%	0.32%	0.15%	0.25%	0.34%	0.31%	34.00%	35.00%	39.24%	20.28%	12.77%	15.67%	0.89%	1.00%	0.76%	0.75%	0.65%	0.73%	41.00%	33.00%	40.98%	36.54%	24.52%	25.13%
	W. Average*	0.68% 1.00%	0.45% 0.57%	0.18% 0.27%	0.26% 0.50%	0.34%	0.34%	30.57%	46.82%	37.19%	25.78%	9.82% 18.20%	11.98%	0.86% 1.00%	0.76%	0.71%	0.67%	0.52% 0.93%	0.54% 0.87%	36.61%	33.87%	39.05%	33.30%	24.11%	23.77%
	Q3	1.00%	0.57%	0.27%	0.50%	0.54%	0.43%	39.00%	45.00%	50.76%	31.07%	18.20%	16.83%	1.00%	1.11%	1.68%	1.11%	0.93%	0.87%	44.00%	42.01%	44.99%	43.46%	26.01%	25.60%
	Nobs		2.00%						13.00%																
SI	Q1 Q2		3.00%						21.00%																
31	W. Average*		4.72%						32.78%																
	Q3		7.00%						34.00%																
	Nobs		5	4	5	8	9		54.00%	5	5	8	9			4	4	4	5			4	4		
	Q1		1.00%	1.19%	0.53%	1.37%	1.64%		46.00%	30.81%	29.92%	19.66%	21.51%			1.24%	1.66%	2.19%	0.64%			42.93%	42.64%		
SK	02		2.00%	1.47%	0.89%	1.79%	1.98%		47.00%	43.36%	38.86%	30.14%	22.82%			2.18%	2.65%	2.87%	1.92%			44.92%	50.70%		
310	W. Average*		1.97%	1.38%	1.22%	1.85%	2.13%		44.74%	35.23%	30.62%	33.75%	31.34%			1.90%	2.37%	2.62%	2.42%			46.01%	53.87%		
	Q3		2.00%	1.85%	2.22%	2.35%	3.10%		50.00%	48.00%	46.52%	52.14%	53.58%			2.75%	3.03%	3.43%	2.72%			47.15%	65.09%		
																								Weighted a	everaged

Table 6 Dispersion Statistics from Dec 2009 to Jun 2013 - Retail By EU country of the counterparty

Default Rate Loss Rate PD LGD Dec-09 Dec-10 Dec-11 Jun-12 Dec-09 Dec-10 Dec-11 Jun-12 Dec-12 Dec-09 Dec-10 Dec-11 Jun-06 Dec-12 Jun-13 Dec-09 Dec-10 Dec-11 Jun-12 Dec-12 Jun-13 0.51% 23.30% 11.549 AT Q2 0.84% 0.90% 24.75% 19.66% W. Average 0.90% 0.82% 24.31% 29.97% 26.51% Nobs Q1 0.55% 0.86% 8.60% 7.94% 0.44% 1.24% 1.20% 1.059 10.61% 13.80% 13.50% 14.659 BE 0.86% 1.37% 10.36% 9.09% 1.17% 2.12% 1.97% 1.60% 13.19% 15.00% 15.00% 14.98% 1.29% 14.72% 14.51% 15.38% W. Average 1.08% 10.50% 8.73% 1.82% 2.48% 2.75% 1.639 11.52% Q3 1.58% 2.81% 11.92% 10.72% 1.89% 3.22% 3.52% 2.139 16.97% 16.04% 16.02% 16.00% Nobs 2.14% 3.45% 37.24% 24.43% BG 3.97% 41.32% 32.94% 5.25% W. Average 3.70% 6.19% 53.12% 46.97% 43.32% Q3 4.68% 11.74% 61.57% Nobs 3.52% 17.23% Q1 CY 02 4.99% 21.04% W. Average* 4.07% 20.85% Q3 **Q1** 1 50% 1 63% 0.94% 0.82% 26.07% 34 15% 30 41% 26 459 22.27% CZ 2.44% 2.00% 1.29% 2.29% 32.77% 34.84% 32.54% 29.76% W. Average 2.58% 2.11% 1.83% 1.23% 28.24% 28.81% 31.02% 31.569 28.54% 3.45% 2.34% 2.55% 2.68% 36.00% 44.79% 65.61% Q1 0.69% 0.86% 0.60% 0.37% 0.57% 0.47% 22.52% 15.00% 16.10% 11.63% 21.36% 14.58% 0.85% 0.92% 0.92% 0.82% 1.30% 1.25% 13.00% 12.00% 15.12% 14.17% DE Q2 1 04% 1 13% 1.02% 1.00% 1.21% 1.06% 30.26% 22 61% 25 24% 21 60% 28 19% 24 169 1 35% 1.08% 1 26% 1 39% 1.97% 2.00% 24 13% 21 77% 19 89% 21 52% 28 63% 28 87% W. Average 1.10% 0.97% 0.96% 1.05% 1.20% 1.07% 28.87% 26.10% 30.42% 30.60% 25.48% 21.689 1.56% 1.48% 1.23% 1.33% 2.08% 2.109 20.20% 20.47% 21.64% 21.87% 24.37% 24.19% Q3 1.85% 2.00% 1.34% 3.00% 2.88% 2.419 40.68% 51.83% 36.78% 36.00% 37.88% 38.19 2.04% 2.35% 2.37% 2.39% 3.76% 3.689 39.96% 33.77% 31.85% 34.98% 42.48% 37.74% Nobs 0.46% 0.26% 0.59% 0.60% 0.68% 0.43% 6.94% 17.68% 19.01% 19.89% 12.56% 0.62% 0.70% 0.84% 0.78% 0.82% 14.75% 15.93% 17.55% 16.98% 13.84% DK Ω2 0.51% 0.37% 0.94% 0.81% 0.87% 0.74% 19 77% 23.00% 41 43% 21 00% 22 42% 0.76% 1.37% 1 47% 1 21% 1 209 25.86% 24 66% 21 88% 20.86% 22 36% 22 579 25 019 0.97% W. Average 0.74% 0.70% 0.94% 1.08% 0.85% 0.83% 8.03% 10.79% 23.64% 24.48% 20.75% 19.379 0.89% 0.95% 1.18% 1.55% 1.20% 1.19% 15.07% 15.68% 16.94% 17.08% 14.72% 14.81% Q3 0.88% 1.00% 1.24% 1.16% 1.25% 1.10% 47.44% 23.94% 69.04% 29.86% 33.30% 37.149 1.20% 0.97% 2.21% 2.29% 1.42% 1.36% 40.31% 38.64% 30.56% 32.48% 31.73% Q1 W. Average Q3 Nobs 32 10 15 12 12 12 Q1 1.59% 0.90% 1.00% 1.52% 0.84% 15.45% 16.62% 12.00% 9.99% 18.72% 1.42% 1.45% 0.64% 1.84% 1.79% 1.66% 12.02% 13.90% 02 3.30% 2.46% 1.05% 2.18% 2.13% 2.28% 17.70% 18.67% 27.48% 23.00% 25.08% 27.57 2.50% 2.19% 1.85% 3.00% 3.03% 2.719 18.27% 20.13% 19.59% 20.01% 18.92% 18.919 W. Average* 2.90% 2.25% 1.00% 4.52% 4.23% 4.02% 16.78% 18.40% 36.35% 20.19% 19.48% 21.27% 4.33% 4.24% 2.68% 2.73% 2.74% 2.49% 19.09% 20.48% 20.97% 20.47% 20.32% Q3 2.84% 1.43% 7.00% 3.40% 5.14% 20.79% 20.79% 35.54% 28.00% 33.33% 38.11% 3.71% 2.96% 4.10% 4.77% 3.21% 2.979 27.32% 26.63% 29.40% 35.37% 24.29% 23.12% Nobs 0.75% 0.70% 0.95% 2.71% 3.24% 2.089 0.97% 14.20% 1.20% 1.06% 1.05% 4.66% 8.51% 4.009 1.56% 22.84% W. Average 1.02% 5.35% 9.52% 1.40% 17.40% 03 1.51% 1.21% 7.84% 18.84% 20.45% 2.45% 31.94% 1.13% Nobs 10 10 2.05% 16.80% 1 34% 0.98% 1.06% 1.01% 1.62% 1.74% 10.00% 8.00% 4 66% 10 42% 5.22% 4 479 1.80% 1 30% 2.20% 1 83% 1 899 13 19% 12.80% 20 14% 18.00% 1.91% 12.98% 12.19% 20.50% 14.51% 2.29% 2.08% W. Average* 1.32% 1.40% 0.98% 1.47% 1.78% 1.80% 15.00% 14.36% 21.96% 21.12% 16.74% 16.309 2.06% 2.24% 2.23% 2.46% 2.32% 2.36% 16.52% 15.38% 15.95% 18.35% 17.74% 17.89% Q3 3.00% 2.18% 1.49% 2.00% 2.64% 2.21% 23.02% 22.28% 26.66% 24.67% 18.92% 3.27% 4.24% 5.50% 2.87% 3.00% 23.02% 20.64% 25.98% 22.00% 20.09% Nobs 14 11 12 17 10 13 10 01 1.68% 1.09% 0.82% 1.05% 0.96% 0.87% 2.80% 5.17% 10.03% 8.00% 11.58% 1.60% 2.00% 1.91% 1.83% 1.40% 1.419 10.39% 12.00% 15.84% 14.28% 14.00% 14.46% 8.299 GB 2.89% 1.54% 1.71% 1.73% 1.69% 1.59% 21.55% 14.28% 18.47% 13.00% 15.93% 20.029 2.48% 2.07% 2.27% 2.39% 2.12% 2.049 16.81% 15.83% 19.14% 17.10% 21.43% 20.47% 1.43% 3.63% 1.69% 1.61% 1.53% 1.54% 25.46% 18.17% 38.91% 24.09% 24.57% 2.25% 2.35% 2.47% 2.31% 1.97% 1.91% 23.78% 20.55% 24.13% 23.76% 21.55% 21.57% W. Average 25.25%

3.69%

2.99%

1.98%

2.51%

29.81%

28.86%

28.18%

27.00%

28.71%

33.249

3.00%

2.97%

2.65%

2.57%

22.13%

19.02%

23.09%

Table 6 Dispersion Statistics from Dec 2009 to Jun 2013 - Retail By EU country of the counterparty

Default Rate Loss Rate PD LGD Dec-09 Dec-10 Dec-11 Jun-12 Dec-12 Dec-09 Dec-10 Dec-11 Jun-12 Dec-12 Jun-13 Dec-09 Dec-10 Dec-11 Jun-06 Dec-12 Jun-13 Dec-09 Dec-10 Dec-11 Jun-12 Dec-12 Jun-13 3.00% 3.50% 8.63% 13.57% 15.64% 19.08% 21.619 GR 11.80% 26.44% 21.61% 24.19% 31.179 02 4.27% 4.66% 9.89% 4.38% 5.12% 11.96% 11.53% 22.68% 22.55% 28.03% 28.089 W. Average 5 13% 5.00% 14 44% 12 63% 31 83% 29.82% 34.70% 41 979 O3 Nobs **Q1** 2.91% 5.32% 4.92% 4.37% 4 44% 14.84% 22.00% 24.40% 31.72% 34.13% 3.94% 3.68% 26.88% 28.01% Q2 5.06% 5.92% 7.74% 5.82% 5.90% 23.72% 33.46% 36.07% 58.54% 45.849 7.96% 29.81% W. Average 3.81% 7.23% 7.80% 6.50% 6.15% 26.91% 34.61% 36.66% 50.05% 50.209 9.16% 10.38% 28.76% 29.55% Q3 8.01% 7.09% 42.80% 42.80% 60.69% Nobs 3.20% 1.28% 3.28% 12.52% 15.14% **Q1** 4.00% 5.62% 7.00% 7.17% 6.30% 2.00% 12.11% 7.97% 4.04% 20.61% 22.18% 1.28% 3.78% 4.29% 3.35% 12.28% 15.50% 15.43% 18,709 4.09% 4.74% 8.10% 7.32% 8.00% 7.00% 18.00% 16.36% 25.52% 27.96% 27.58% 23.339 1.35% 2.51% 4.23% 5.15% 4.79% 5.05% 15.00% 15.80% 20.65% 20.04% 21.03% 3.88% 20.24% 7.64% 12.86% 19.27% 16.51% 25.65% 41.23% 41.29% 1.79% 2.44% 6.49% 11.43% 5.15% 18.27% 18.87% 35.94% 24.15% 22.93% 22.93% W. Average 7.93% 7.73% 6.90% 5.12% Q3 5.00% 5.00% 8.25% 8.75% 22.85% 28.60% 28.14% 34.15% 47.24% 41.60% 2.96% 3.00% 4.86% 16.00% 10.10% 10.27% 15.88% 27.61% 35.60% 38.00% 36.00% 37.24% Nobs 13 1.56% 1.69% 1.38% 14.36% 12.93% 16.18% 1.53% 18.19% 1.50% 14.26% 1.00% 1.75% 2.099 9.20% Q2 2 19% 2 19% 3.09% 15 45% 29 21% 32 22% 2 39% 2 34% 2 339 24 20% 23 879 1 35% 2.01% 3 14% 17 63% 24 99% 23.80% 1 54% 2 19% 2 39% 23.07% 23 90% 26 52% 24 83% W. Average* 3.29% 2.24% 2.27% 2.59% 3.21% 3.12% 22.43% 18.21% 26.74% 27.70% 23.85% 22.53% 2.31% 1.86% 2.90% 2.76% 2.76% 2.96% 27.27% 20.44% 26.97% 23.02% 23.26% 23.15% 3.50% 1.90% 2.58% 2.97% 3.87% 27.33% 34.52% 35.35% 33.249 2.41% 2.70% 3.03% 4.709 27.56% 25.89% 30.00% 28.33% Q3 3.94% 24.28% 37.07% 3.06% 4.14% 27.98% 26.17% W. Average* Q1 1.37% 0.88% 0.34% 0.58% 2.68% 2.06% 14.44% 12.64% 1.37% 0.43% 0.28% 0.179 12.83% 14.79% 10.68% 1.86% 0.76% 5.80% 29.43% 17.00% 1.85% 1.88% 0.94% 0.90% 14.00% 19.63% 18.12% 1.35% 0.75% 5.96% 7.13% 11.45% 11.79% 1.98% 1.55% 1.62% 1.899 13.31% 21.78% 20.48% W. Average 1.39% 0.51% 2.35% 3.00% 1.12% 1.00% 11.23% 18.00% 40.79% 19.97% 1.98% 2.00% 1.67% 1.949 14.92% 60.43% 22.00% 1.09% 21.40% LV 2.32% 32.72% W. Average 28.98% Q3 2.78% 38 32% Nobs MT W. Average Q3 0.75% 7 22% 6.42% 12.08% 0.47% 0.92% 7 18% 14 23% **Q1** 0.54% 0.44% 0.77% 1 37% 7 30% 9 14% 0.59% 0.89% 10.00% 1 1 1 1 % 9.82% 10.61% NL 0.99% 0.78% 0.82% 0.91% 1.52% 1.87% 8.76% 7.57% 14.61% 12.29% 12.31% 0.98% 0.91% 1.34% 12.10% 13.84% 15.42% 0.64% 0.64% 0.69% 0.77% 1.03% 1.15% 16.87% 15.20% 11.48% 11.619 0.85% 0.86% 0.94% 0.97% 14.57% 17.19% 16.89% W. Average 10.71% 7.72% 15.09% 2.56% 1.16% 2.43% 16.85% 19.78% 19.65% 29.04% 1.39% 1.48% 18.07% 17.53% 17.96% 17.82% Q3 1.22% 2.79% Nobs Q1 0.23% 0.25% 0.40% 0.30% 0.22% 0.23% 2.11% 1.05% 3.85% 0.12% 0.78% 0.66% 1.20% 1.00% 12.50% 12.00% 15.96% 12.74% NO 3.37% 0.52% 0.42% 0.48% 0.44% 0.27% 0.339 7.58% 11.59% 12.279 0.92% 1.01% 2.11% 1 80% 13.00% 13,60% 19.32% 17 83% W. Average* 0.65% 0.43% 0.41% 0.43% 33.00% 26.31% 12.95% 0.77% 0.86% 15.08% 14.12% 20.58% 0.38% 2 92% 20.02% 20.55% 20 58% Q3 0.83% 0.44% 0.62% 0.68% 16 68% 8 25% 21 52% 0.93% 1 01% 3 32% 21 19% 0.42% Nobs 10 11 10 10 0.25% 0.66% 0.90% 0.81% 0.99% 1.00% 26.00% 18.50% 33.76% 16.44% 20.98% 14.91% 1.00% 1.00% 1.11% 1.02% 12.82% 16.67% 16.34% PL 02 0.47% 1.37% 1.83% 1.67% 1.68% 2.02% 36.99% 29.95% 46.88% 35.90% 29.97% 32.799 1.00% 1.00% 2.92% 1.91% 13.59% 19.00% 35.07% 31.70% W. Average* 1.99% 2.70% 2.11% 2.34% 2.26% 2.64% 38.66% 39.12% 44.71% 36.72% 39.32% 40.69% 1.32% 1.16% 1.95% 2.28% 15.72% 20.39% 27.79% 28.87% 2.53% 3.10% 3.10% 3.00% 2.66% 3.94% 42.00% 38.40% 54.84% 51.30% 35.87% 1.84% 1.40% 3.86% 3.78% 19.02% 38.71% 50.39% 49.88% Q3 Nobs 1.04% 1.06% 1.70% 2.11% 1.50% 1.33% 7.51% 6.78% 9.92% 6.99% 10.01% 7.599 2.00% 2.00% 2.16% 18.46% 20.80% 19.88% PT 2.12% 1.56% 2.37% 2.92% 2.74% 2.49% 15.34% 20.43% 14.56% 17.37% 2.00% 2.00% 21.00% 23.00% 23.17% W. Average 2.11% 1.67% 2.45% 3.63% 2.56% 2.29% 11.15% 10.91% 18.12% 15.92% 16.71% 16.75% 2.41% 2.19% 2.92% 22.47% 21.86% 22.25% 23.05% 32.81% 24.50% 25.00% 24.37%

1	Γable 6
Dispersion Statistics from	Dec 2009 to Jun 2013 - Retail
By EU country	of the counterparty

				Default	Rate					Loss R	ate			PD LGD											
Country	Var.	Dec-09	Dec-10	Dec-11	Jun-12	Dec-12	Jun-13	Dec-09	Dec-10	Dec-11	Jun-12	Dec-12	Jun-13	Dec-09	Dec-10	Dec-11	Jun-06	Dec-12	Jun-13	Dec-09	Dec-10	Dec-11	Jun-12	Dec-12	Jun-13
	Nobs	5	8			4	4	5	8			4	4												
	Q1	2.38%	3.67%			2.68%	2.28%	25.22%	24.41%			38.82%	37.95%												
RO	Q2	2.75%	5.25%			4.28%	3.40%	28.62%	31.31%			48.54%	50.36%												
	W. Average*	2.85% 3.52%	5.96% 6.28%			4.66% 5.48%	3.99% 5.21%	37.21% 34.97%	31.84% 38.53%			47.12% 54.35%	46.70% 57.39%												
	Q3 Nobs	3.52%	6.28%	-	-	5.48%	5.21%	34.97%	38.53%	4	-	54.35%	57.39%	-	-	4	-	4	4	-	-	4	-	4	4
	Q1	0.26%	0.18%	0.09%	0.11%	0.18%	0.29%	3.08%		5.03%	3.26%	4.71%	3.34%	0.45%	0.41%	0.47%	0.47%	0.42%	0.40%	13.77%	13.73%	13.53%	13.82%	12.78%	12.51%
SE	02	0.44%	0.33%	0.22%	0.33%	0.41%	0.23%	5.98%		9.89%	8.49%	14.24%	14.73%	0.53%	0.50%	0.69%	0.83%	0.64%	0.61%	13.95%	14.21%	14.74%	13.89%	14.11%	13.80%
JL	W. Average*	0.33%	0.31%	0.14%	0.40%	0.37%	0.36%	5.05%		13.01%	12.50%	9.98%	9.69%	0.54%	0.50%	0.59%	0.74%	0.54%	0.51%	13.81%	13.52%	13.94%	14.10%	14.17%	14.10%
	Q3	1.00%	0.62%	0.55%	0.75%	0.51%	0.70%	35.24%		21.99%	8.67%	21.61%	26.53%	0.94%	0.76%	1.48%	1.00%	0.92%	0.88%	15.90%	14.97%	15.48%	15.00%	15.62%	15.46%
	Nobs		4						4																
	Q1		3.45%						17.68%																
SI	Q2		3.96%						29.45%																
	W. Average*		3.78%						39.10%																
	Q3		5.28%						41.60%																
	Nobs		4	5	5	5	4		4	5	5	4	4												
CV	Q1		2.65%	2.00%	1.32%	2.34%	2.62%		25.12%	33.80%	28.61%	15.72%	23.47%												
SK	Q2		3.27%	2.03%	1.76%	2.54%	2.69%		29.63%	35.06%	32.66%	23.56%	42.61%												
	W. Average* Q3		3.05% 3.88%	2.34% 3.50%	1.69% 2.40%	2.46% 2.73%	2.72% 3.14%		30.16% 32.08%	36.65% 35.08%	32.07% 33.80%	25.43% 47.15%	33.20% 59.17%												
	4 5		3.0070	3.30%	2.4076	2.73/0	3.14/0		J2.00/6	33.0070	33.8076	77.1370	33.1770						L				*EAD	Weighted	averaged

Table 7 Dispersion Statistics from Dec 2009 to Jun 2013 - Corporate By Geographical area of the country of the counterparty

				Default	Rate					Loss F	Rate					PD)			LGD							
Country	Var.	Dec-09	Dec-10	Dec-11	Jun-12	Dec-12	Jun-13	Dec-09	Dec-10	Dec-11	Jun-12	Dec-12	Jun-13	Dec-09	Dec-10	Dec-11	Jun-06	Dec-12	Jun-13	Dec-09	Dec-10	Dec-11	Jun-12	Dec-12	Jun-13		
	Nobs	270	308	184	217	322	308	260	301	185	214	298	287	229	269	224	260	277	273	229	272	225	263	140	141		
	Q1	0.71%	0.87%	0.57%	0.70%	0.61%	0.73%	20.50%	19.00%	14.72%	14.33%	11.49%	11.92%	0.66%	0.68%	0.54%	0.60%	0.64%	0.64%	31.00%	31.00%	32.63%	31.00%	24.04%	23.45%		
ToT EU	Q2	1.00%	2.00%	1.37%	1.54%	1.63%	1.86%	32.00%	30.00%	27.47%	26.90%	21.89%	20.77%	1.00%	1.00%	1.02%	1.00%	1.25%	1.32%	40.00%	40.00%	41.94%	38.83%	28.75%	29.86%		
	W. Average*	2.55%	2.09%	2.27%	2.43%	3.00%	2.96%	32.87%	31.25%	28.28%	25.51%	23.28%	22.40%	1.69%	1.79%	1.60%	1.95%	1.86%	1.88%	35.19%	35.76%	37.36%	35.00%	28.70%	28.61%		
	Q3	4.00%	4.00%	3.00%	3.40%	4.81%	4.51%	42.50%	41.00%	44.00%	38.86%	36.13%	33.94%	1.31%	2.00%	2.11%	2.10%	2.40%	2.38%	44.00%	44.00%	44.92%	44.27%	34.84%	34.95%		
	Nobs	197	219	119	144	209	201	191	215	121	145	192	187	167	193	155	180	187	187	167	195	157	184	97	98		
Ε.Δ	Q1	0.76%	0.90%	0.66%	0.67%	0.60%	0.80%	21.00%	20.00%	14.66%	14.33%	11.00%	12.25%	0.62%	0.70%	0.55%	0.59%	0.64%	0.60%	31.00%	31.00%	33.31%	31.12%	23.31%	23.03%		
EA	Q2	1.00%	2.00%	1.35%	1.44%	1.57%	1.93%	31.00%	30.00%	27.47%	26.33%	20.73%	20.31%	1.00%	1.00%	1.01%	1.00%	1.32%	1.35%	40.00%	40.00%	41.84%	38.95%	30.30%	30.93%		
	W. Average* Q3	2.87% 4.00%	2.37% 4.00%	2.47%	2.68% 3.16%	3.53% 5.10%	3.59% 5.29%	33.26% 42.00%	30.38% 40.00%	28.95% 43.36%	25.82% 38.11%	24.15% 32.67%	22.79% 33.08%	1.87% 2.00%	1.91% 2.00%	1.63% 2.00%	2.03% 2.00%	2.14% 2.52%	2.20% 2.60%	35.50% 44.00%	36.18% 44.00%	37.39% 44.98%	35.44% 44.44%	29.98% 35.71%	29.67%		
				3.00%											2.00%	2.00%			2.00%						35.58%		
	Nobs Q1	73 0.66%	89 0.60%	65	73 0.83%	113 0.64%	107 0.63%	69 16.00%	86 15.00%	64 15.41%	69 14.48%	106 12.77%	100 10.32%	62 0.67%	0.66%	0.50%	80 0.62%	90 0.63%	0.69%	62 30.00%	77 29.00%	68 32.05%	79 27.61%	43 24.07%	43 25.00%		
EU non EA	Q1 Q2	1.00%	2.00%	0.51% 1.44%	1.59%	1.70%	1.57%	33.00%	29.00%	28.32%	28.35%	25.06%	21.97%	0.67%	1.00%	1.03%	1.00%	1.12%	1.23%	41.00%	40.00%	42.89%	37.97%	27.88%	28.00%		
EU HOH EA	W. Average*	1.54%	1.28%	1.84%	1.90%	1.81%	1.55%	31.62%	33.82%	26.81%	24.80%	21.30%	21.52%	1.17%	1.47%	1.53%	1.75%	1.12%	1.23%	34.30%	34.62%	42.89% 37.28%	33.86%	26.21%	26.60%		
	Q3	4.00%	4.00%	2.99%	4.16%	3.86%	3.41%	43.00%	43.00%	45.01%	41.82%	40.57%	37.88%	1.00%	1.11%	2.39%	2.35%	2.06%	2.13%	44.00%	44.00%	44.66%	44.00%	31.75%	31.00%		
	Nobs	30	38	30	42	93	83	29	37	35	47	83	73	34	38	45	58	78	76	34	38	46	62	53	51		
	Q1	0.78%	0.66%	0.41%	0.36%	0.43%	0.29%	15.00%	25.00%	13.01%	15.51%	8.46%	12.90%	0.76%	0.66%	0.45%	0.42%	0.60%	0.51%	33.00%	31.00%	33.00%	26.13%	24.97%	25.01%		
Non Eu	Q2	1.00%	1.00%	0.72%	0.96%	1.26%	0.81%	29.00%	33.00%	29.78%	24.83%	22.20%	24.07%	1.00%	1.00%	1.00%	1.00%	0.87%	0.87%	42.00%	41.50%	43.35%	37.41%	31.88%	34.27%		
	W. Average*	3.06%	1.35%	0.84%	1.16%	1.22%	0.99%	34.99%	35.14%	46.13%	23.87%	20.67%	22.02%	1.21%	0.95%	1.22%	1.12%	1.23%	1.27%	32.97%	28.76%	45.00%	33.93%	32.11%	32.45%		
	Q3	4.00%	2.00%	2.40%	1.65%	2.47%	2.52%	43.00%	42.00%	50.04%	39.97%	44.55%	41.55%	2.00%	1.00%	1.89%	1.82%	1.60%	1.48%	45.00%	44.00%	45.00%	45.00%	38.72%	39.52%		
*EAD Weighted averaged																											

														c 2009				etail									
				Default	Rate			By Geographical area of the country of the counterparty Loss Rate PD													LGD						
Country	Var.	Dec-09	Dec-10	Dec-11	Jun-12	Dec-12	Jun-13	Dec-09	Dec-10	Dec-11	Jun-12	Dec-12	Jun-13	Dec-09	Dec-10	Dec-11	Jun-06	Dec-12	Jun-13	Dec-09	Dec-10	Dec-11	Jun-12	Dec-12	Jun-13		
country	Nobs	169	191	121	153	187	188	162	183	126	154	176	179	105	131	102	130	106	106	105	133	104	132	103	103		
	Q1	1.12%	1.06%	0.95%	0.98%	0.88%	0.85%	10.20%	11.59%	12.52%	10.49%	12.44%	12.54%	0.96%	0.98%	1.09%	1.22%	1.30%	1.33%	13.00%	13.60%	15.60%	15.40%	16.00%	16.12%		
ToT EU	Q2	2.41%	2.21%	1.58%	1.71%	2.05%	1.89%	18.37%	19.13%	23.98%	21.38%	23.35%	23.97%	1.60%	2.00%	2.13%	2.03%	2.12%	2.18%	18.02%	18.99%	20.86%	20.76%	21.00%	20.47%		
	W. Average*	1.79%	2.38%	1.48%	1.78%	1.97%	1.94%	17.87%	16.10%	27.63%	22.13%	20.51%	20.23%	1.92%	2.02%	1.91%	2.17%	2.03%	2.06%	18.72%	17.83%	20.66%	20.17%	19.65%	19.65%		
	Q3	3.55%	3.79%	3.27%	3.91%	3.50%	3.54%	28.62%	28.58%	35.06%	33.81%	33.98%	35.43%	2.34%	2.88%	3.49%	3.31%	3.20%	3.09%	26.00%	26.56%	28.49%	28.14%	28.63%	28.87%		
	Nobs	115	129	75	94	118	118	112	125	77	95	113	114	71	84	63	81	72	72	71	85	64	82	69	69		
	Q1	1.37%	1.16%	1.00%	1.00%	1.09%	0.97%	10.94%	12.00%	12.52%	11.00%	12.17%	12.54%	1.00%	1.00%	1.05%	1.29%	1.60%	1.55%	13.00%	12.91%	15.37%	15.43%	16.79%	16.82%		
EA	Q2	2.80%	2.22%	1.57%	1.88%	2.38%	2.08%	17.21%	18.20%	23.80%	21.00%	22.50%	23.01%	1.80%	2.00%	2.11%	2.05%	2.35%	2.38%	18.52%	18.66%	21.05%	21.23%	21.00%	20.50%		
	W. Average*	2.03% 3.64%	2.17% 3.64%	1.50% 3.50%	2.02% 4.18%	2.50% 3.82%	2.42% 3.87%	16.92% 25.05%	15.88% 24.10%	22.45% 33.80%	21.26% 30.66%	19.48% 33.33%	18.89% 33.27%	2.12% 2.83%	2.10% 2.90%	1.86% 3.58%	2.31% 3.56%	2.26% 3.63%	2.34% 3.33%	18.54% 26.00%	17.36% 26.00%	20.06% 28.49%	19.47% 27.08%	19.62% 29.00%	19.65% 28.87%		
	Nobs	5.04%	5.04%	3.30%	4.18%	5.82%	3.67%	25.05%	24.10%	33.80%	50.00%	63	33.27%	2.83%	2.90%	3.36%	3.30%	3.03%	3.33%	34	48	20.49%	50	29.00%	20.07%		
	Q1	0.53%	0.67%	0.80%	0.75%	0.59%	0.45%	9.00%	10.00%	12.56%	8.49%	13.75%	12.62%	0.76%	0.97%	1.20%	1.02%	1.02%	0.94%	12.50%	13.96%	15.90%	15.00%	14.00%	14.52%		
EU non EA	02	1.97%	2.00%	1.64%	1.63%	1.60%	1.61%	25.26%	23.21%	25.26%	24.40%	25.88%	25.41%	1.09%	1.99%	2.15%	2.00%	1.75%	1.68%	16.27%	19.00%	20.78%	20.64%	20.80%	19.65%		
LO HOH LA	W. Average*	1.19%	2.80%	1.46%	1.42%	1.26%	1.26%	20.24%	16.56%	34.57%	23.45%	21.93%	22.15%	1.49%	1.87%	1.97%	1.94%	1.66%	1.60%	19.10%	18.66%	21.62%	21.32%	19.69%	19.64%		
	Q3	3.00%	3.82%	3.27%	3.83%	3.12%	2.96%	36.99%	31.48%	42.80%	37.37%	41.71%	39.53%	2.20%	2.59%	3.49%	3.00%	2.60%	2.63%	25.86%	29.86%	29.16%	29.27%	27.91%	27.43%		
	Nobs	8	9	14	25	46	46	7	9	21	26	39	39	5	6	8	12	17	19	5	6	9	13	17	19		
	Q1	2.58%	2.27%	1.49%	2.00%	1.19%	1.25%	21.43%	17.92%	17.43%	19.99%	25.58%	16.59%	3.00%	1.00%	1.62%	1.00%	0.74%	0.72%	19.00%	10.67%	21.71%	21.62%	16.23%	16.80%		
Non Eu	Q2	3.49%	3.40%	2.00%	3.69%	2.22%	2.59%	26.04%	24.99%	33.20%	38.36%	36.22%	30.44%	3.96%	2.99%	2.83%	2.82%	1.88%	1.97%	19.00%	21.56%	22.68%	28.42%	21.87%	21.95%		
	W. Average*	7.11%	11.82%	3.03%	6.33%	4.70%	4.82%	59.13%	54.69%	78.29%	41.13%	35.79%	30.92%	6.30%	5.08%	3.36%	5.92%	2.66%	2.39%	59.17%	57.91%	78.23%	42.86%	33.94%	33.47%		
	Q3	7.17%	6.43%	5.11%	6.09%	5.29%	5.86%	78.33%	59.61%	100.00%	61.00%	59.32%	58.79%	3.98%	5.12%	3.58%	4.65%	2.67%	2.38%	27.87%	25.00%	33.00%	38.00%	33.00%	35.29%		
																							*EAI	D Weighted	averaged		



Aggregate disclosure of EU banks' risk parameters – Methodological appendix

Dos and Donts

- 1. With this disclosure the EBA aims at achieving transparency regarding EU banks' risk parameters allowing comparison across countries and geographical areas. For instance one could look at the Retail PD level in country X and compare it with the EU Retail PD average or with the country Y Retail PD.
- 2. What <u>can't</u> be done with this set of information is comparing observed risk parameters with regulatory ones (Default Rates with PDs and Loss Rates with LGDs) as in the computation of the observed risk parameters we include both IRB and STA banks.

Risk parameters disclosures

- 3. This document contains the following tables showing the evolution of the risk parameters along time and portfolios by different levels of aggregation:
 - Summary EAD Statistics by EU country of the counterparty and exposure class (Tables 1 and 2)
 - Dispersion and Average values by Geographical area for 2013 with a granular break down by exposure class

(Table 3)

 Dispersion and Average values by EU country of the counterparty with a granular break down by exposure class

(Table 4)

 Historical Dispersion and Average values by EU country of the counterparty from 2009 to 2013 for Corporate

(Table 5

 Historical Dispersion and Average values by EU country of the counterparty from 2009 to 2013 for Retail

(Table 6)

 Historical Dispersion and Average values by Geographical area from 2009 to 2013 for Corporates and Retail

(Tables 7 and 8)



- 4. The Risk Parameters have been weighted averaged by EAD. Default and Loss Rates of STA and IRB banks have been aggregated together.
- 5. The analysis has been carried on two different dimensions: first we took advantage of the Transparency exercise data that has a higher breakdown granularity providing a very detailed picture on a exposure class level in 2013. Then we combined previous data collections (see paragraph *Data sources, filtering and country coverage*) to perform an historical analysis showing how dispersion and average values changed across time.
- 6. The following paragraphs summarize the contents of the original tables provided in the first section of this document.

Summary Statistics

- 7. **Table 1** provides the break down by asset class of the amount of exposures versus all the countries of the counterparty in Jun 2013 for domestic and non-domestic banks. For each asset class, the template shows how much of the exposure (of a particular asset class) is held by domestic and non-domestic banks.
- 8. **Table 2** provides a picture of the Jun 2013 exposure of domestic and non-domestic banks for each country of the counterparty and for the exposure classes *Corporates* and *Retail*. For each country of the counterparty, the template shows how much of the retail and Corporates exposure is held by domestic and non-domestic banks.
- 70% of the total EAD is concentrated in six countries (Great Britain, France, Germany, Netherlands, Italy and Spain) while domestic Retail exposures represent 30% of the total FAD.

Risk parameters values and dispersion in 2013

Table 3: Dispersion and values by geo area of the country of the counterparty

- 10.**Table 3** shows the dispersion of the risk parameters for June 2013 by portfolio and by geographical area of the country of the counterparty. For each Geo Area the following dispersion statistics are reported: Number of observations, first, second, third quartile and the EAD weighted average. Risk parameters of exposure classes with less than 4 banks reporting per country are not shown.
- 11. Thus, for instance the Euro Area PD weighted average figure for Retail represents the average PD of EU banks for Retail Exposures in the Euro Area countries.

Table 4: Dispersion and values by country of the counterparty

12.**Table 4** shows the dispersion of the risk parameters for June 2013 by portfolio and EU counterparty country. Also in this case we report the following dispersion statistics for each EU counterparty country: Number of observations, first, second, third quartile and the



- weighted average by EAD. Risk parameters for exposure classes with less than 4 data points available per country are not shown.
- 13. Thus, for instance the Austria PD weighted average figure for Retail represents the average PD of EU banks for Retail Exposures in Austria.

Historical risk parameters dispersion and values (from 2009 to 2013)

Table 5 and 6: Historical Dispersion and values by country of the counterparty

14.Table 5 and 6 show the evolution of the average figures and the risk parameters dispersion along time (Dec-2009, Dec 2010, Dec 2011, Jun-2012, Dec-2012, Jun-2013) by exposure class and by EU country of the counterparty. The level of granularity of the exposure class breakdown is lower as historical data is available only for *Corporates* (table 5) and *Retail* (table 6).

Table 7 and 8: Historical Dispersion and values by geo area of the country of the counterparty

- 15. Table 7 and 8 show the evolution of the average figures and the risk parameters dispersion along time (Dec-2009, Dec 2010, Dec 2011, Jun-2012, Dec-2012, Jun-2013) by exposure class by Geographical Area of the country of the counterparty. Also here the level of granularity is lower for the exposure class breakdown as historical data is only available for *Corporates* (table 7) and *Retail* (table 8).
- 16.Also, for both the historical dispersion tables above, risk parameters of exposure classes with less than 4 banks reporting per country are not shown.

Data sources and filtering

- 17. The EBA risk parameters dataset is based on the following data collections:
 - Advanced Data Collection and Stress Test 2011 (Dec. 2009-Dec. 2010)
 - Recap 2012 (Dec. 2011-June2012)
 - Transparency Exercise 2013 (Dec.2012-June2013)
- 18.Although the granularity of the different exercises is not the same in term of breakdowns and sample, it is still possible to have a consistent time series for the main figures (Retail and Corporate) and performing historical analysis at country level.
- 19.In order to ensure the quality of the input data and reliability of the statistics, the original database has been then filtered as follows:
 - Risk parameters referring to exposures below 200 mln EUR
 - Risk parameters referring to exposures by country below the 5% of the total banking group exposure have been filtered out. (for instance if bank X has a retail exposure in



France of 4mln and the total retail exposure of Bank X versus all the countries is 100mnl then that record is not included in the analysis).

Asset classes with less than 3 observations have been dropped

Asset class breakdown

20. The asset class breakdown is different among data collections. For this reason we will publish historical data only for the exposure class Corporate, and Retail taking advantage of the high level of granularity of the Transparency Exercise for Jun 2013.

21.In particular we have:

• Transparency Exercise 2013:

The exposures classes used (table below) refer to the COREP definitions listed in the rows section of C 09.02 – *Geographical breakdown of exposures by residence of the obligor: IRB exposures (CR GB 2).* The term 'residence' refers to the country of incorporation of the obligor. The mapping for exposures under Standardized approach can be found in the Transparency exercise guidelines on the EBA web site. (See also *EU-wide Transparency Exercise Guidelines*¹)

Exposure
Corporates
Corporates - Of Which: SME
Corporates - Of Which: Specialized Lending
Retail
Retail - Secured on real estate property
Retail - Secured on real estate property - Of Which: non-SME
Retail - Secured on real estate property - Of Which: SME
Retail - Qualifying Revolving
Retail - Other Retail
Retail - Other Retail - Of Which: SME
Retail - Other Retail - Of Which: non-SME

• Advanced Data Collection and Stress Test 2011:

The definitions of *Corporates and Retail* refer to the definitions used in the CRD and thus also correspond with the terminology used in COREP.

Risk parameters and EAD

22.Risk Parameters definitions are the same among the three data collections while the EAD one slightly changes.

¹ http://www.eba.europa.eu/documents/10180/526027/Guidance+for+the+EUwide+transparency+exercise.pdf/0cc023 62-68c5-40a9-8121-17b7ee1dc59c



- *EAD*:
- ADC and Stress test 2011:EAD Gross CRM and before provisions (according to COREP)
- II. <u>Transparency Exercise 2013:</u> See *EU-wide Transparency Exercise Guidelines- page 10*.
- **Default rate**: Yearly default flow (gross of impairment and write-off)/Total amount of non-defaulted assets at the beginning of the year (Please see also box 1 in the Methodological Note of the 2011-EU wide stress test on the EBA website)
- Loss rate: Yearly impairment and write-off flow on new defaulted assets/New defaulted assets (exposure gross of impairments and write-off) from the beginning of the year (Please see also box 2 in the Methodological Note of the 2011-EU wide stress test on the EBA website²)
- PDs and LGDs are the regulatory parameters applied by allowed (A) IRB banking groups for the computation of the capital requirements and they are to be weighted by the EADs.

23. The following regulatory approaches breakdowns are available:

• **Default rate** and **Loss rate:** STA, F-IRB and A-IRB

PD: F-IRB and A-IRB

• LGD: A-IRB

Sample

24. The sample along time is unbalanced and the banks participating in all the 3 exercises are 52. Also in each exercise not all the banks have the same data population (missing across countries and portfolios).

Country of Counterparty and Domestic exposures

- 25. The *country of counterparty* refers to the country of incorporation of the obligor. This concept can be applied on an immediate-obligor basis and on an ultimate-risk basis. Hence, CRM techniques can change the allocation of an exposure to a country.
- 26. Domestic exposures are the ones towards the country of residence of the banking group.

² https://www.eba.europa.eu/documents/10180/15932/EBA-ST-2011-004-Detailed-Methodological-Note_1.pdf