



**ANNEX TO EBA RISK DASHBOARD
Q3 2014 :**

**AGGREGATE DISCLOSURE OF EU BANKS'
RISK PARAMETERS AND INSTRUCTIONS**

EBA

EUROPEAN
BANKING
AUTHORITY

Table 1			
Dec-2013 EU countries EAD by exposure class			
	Domestic banks	Non-Domestic banks	Total
(mln EUR)	EAD	EAD	EAD
Corporates	3,437,274	1,317,821	4,755,095
Corporates - Of Which: SME	1,014,893	238,449	1,253,342
Corporates - Of Which: Specialised Lending	336,360	155,682	492,043
Retail	5,398,636	1,220,148	6,618,784
Retail - Qualifying Revolving	273,531	35,860	309,392
Retail - Secured on real estate property	3,990,077	846,807	4,836,883
Retail - Secured on real estate property - Of Which: non-SME	3,776,549	830,802	4,607,351
Retail - Secured on real estate property - Of Which: SME	213,528	16,005	229,532
Retail - Other Retail	1,135,028	337,481	1,472,509
Retail - Other Retail - Of Which: non-SME	704,787	254,374	959,161
Retail - Other Retail - Of Which: SME	430,241	83,107	513,348
Total EAD (Corp. and Retail)	8,835,910	2,537,969	11,373,879

(mln EUR)

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Table 2
Dec-2013 EAD by country of the counterparty and by exposure class

(mln EUR)	Table 2										
	Dec-2013 EAD by country of the counterparty and by exposure class										
	Corporates				Retail				Total EAD (all asset classes)		
	Domestic banks	Non-Domestic banks	Total		Domestic banks	Non-Domestic banks	Total		Domestic banks	Non-Domestic banks	Total
EAD	EAD	EAD	(% of ToT EAD)	EAD	EAD	EAD	(% of ToT EAD)	EAD	EAD	EAD	
GB	675,842	121,656	797,499	22.4%	1,326,042	30,427	1,356,469	38.1%	3,169,816	392,099	3,561,915
FR	507,356	267,464	774,820	25.8%	1,052,588	258,022	1,310,610	43.6%	2,098,631	907,454	3,006,086
DE	549,471	156,231	705,702	25.0%	462,463	169,931	632,393	22.4%	2,227,096	590,840	2,817,936
NL	478,670	101,965	580,635	32.9%	409,090	137,501	546,591	30.9%	1,358,594	408,093	1,766,687
IT	236,494	68,158	304,652	20.7%	611,461	33,221	644,683	43.7%	1,256,440	217,505	1,473,946
ES	278,417	57,496	335,913	25.2%	472,149	54,718	526,867	39.5%	1,146,375	188,204	1,334,580
SE	169,674	41,834	211,508	36.8%	266,552	13,768	280,321	48.7%	505,199	69,896	575,095
DK	150,427	44,246	194,672	35.5%	189,995	55,993	245,988	44.8%	259,869	288,635	548,504
NO	55,307	71,968	127,275	23.5%	103,299	119,250	222,549	41.2%	391,524	149,165	540,689
BE	59,257	72,543	131,800	38.6%	93,776	50,624	144,400	42.3%	227,712	113,741	341,453
FI	79,362	31,514	110,876	36.0%	66,332	19,006	85,337	27.7%	167,258	141,041	308,299
PT	22,766	51,727	74,493	27.6%	43,363	62,119	105,482	39.1%	95,864	174,248	270,112
IE	25,480	51,457	76,937	29.6%	46,819	52,905	99,724	38.4%	198,905	60,899	259,803
PL	24,127	18,265	42,392	19.5%	76,132	34,626	110,758	50.9%	216,963	615	217,578
GR	45,036	11,230	56,266	26.0%	67,427	22,663	90,090	41.7%	80,044	136,156	216,201
AT	59,957	207	60,164	28.3%	76,293	125	76,419	36.0%	162,788	49,576	212,365
LU	6,159	51,967	58,127	30.5%	16,778	5,274	22,052	11.6%	33,732	157,057	190,789
CZ	0	38,071	38,071	30.3%	0	36,921	36,921	29.4%	0	125,519	125,519
HU	0	13,538	13,538	26.5%	0	16,427	16,427	32.1%	0	51,163	51,163
SK	3,206	11,733	14,939	30.3%	5,898	8,556	14,454	29.3%	16,437	32,908	49,345
CY	0	12,695	12,695	28.8%	0	16,667	16,667	37.8%	0	44,113	44,113
RO	5,867	2,326	8,193	36.9%	5,794	1,550	7,344	33.1%	17,864	4,356	22,220
LT	0	6,060	6,060	38.6%	0	5,316	5,316	33.9%	14,221	1,481	15,702
EE	0	5,212	5,212	36.2%	0	5,257	5,257	36.5%	0	14,384	14,384
LV	177	4,192	4,369	32.8%	378	3,937	4,315	32.4%	0	13,322	13,322
BG	0	3,434	3,434	28.9%	0	4,786	4,786	40.2%	1,144	10,758	11,902
SI	2,929	630	3,559	33.8%	3,863	557	4,420	41.9%	0	10,545	10,545
MT	1,294	0	1,294	20.5%	2,143	0	2,143	33.9%	6,316	0	6,316
Total Sum/W.Average	3,437,274	1,317,821	4,755,095	26%	5,398,636	1,220,148	6,618,784	37%	13,652,794	4,353,772	18,006,566

Table 3
Risk Parameters dispersion statistics
 By Geographical Area of the Country of the counterparty
 Dec-2013, source EU-wide Stress test

(mln EUR)		Default Rate				Loss Rate				PD				LGD									
		Nobs	Q1	Q2	W. Average*	Q3	Nobs	Q1	Q2	W. Average*	Q3	Nobs	Q1	Q2	W. Average*	Q3	Nobs	Q1	Q2	W. Average*	Q3		
EU TOT	Corporates	461	0.6%	2.1%	3.3%	5.4%	404	13.5%	21.5%	23.4%	33.0%	343	0.6%	1.1%	2.2%	2.3%	190	22.5%	31.2%	30.1%	37.2%		
	Corporates - Of Which: SME	226	1.2%	3.2%	5.2%	8.1%	209	14.5%	22.7%	23.8%	33.4%	151	1.1%	2.5%	3.5%	3.9%	78	17.0%	26.7%	25.2%	34.5%		
	Corporates - Of Which: Specialised Lending	119	0.9%	3.0%	4.8%	8.8%	107	11.5%	19.5%	19.9%	30.7%	115	0.8%	1.3%	2.4%	2.3%	74	16.7%	20.6%	21.4%	29.2%		
	Retail	294	1.0%	1.9%	1.9%	4.0%	278	13.3%	23.3%	20.1%	37.0%	137	1.2%	2.0%	1.9%	2.7%	134	15.8%	21.1%	19.2%	30.7%		
	Retail - Qualifying Revolving	85	1.2%	2.6%	2.5%	5.5%	77	29.8%	46.8%	48.4%	62.4%	48	1.2%	1.9%	2.1%	3.2%	46	43.6%	52.7%	64.3%	62.4%		
	Retail - Secured on real estate property	222	0.8%	1.6%	3.3%	3.9%	207	6.8%	14.6%	11.6%	23.6%	111	0.9%	1.7%	4.7%	2.5%	109	11.4%	14.2%	13.7%	22.2%		
	Retail - Secured on real estate property - Of Which: non-SME	215	0.7%	1.5%	1.5%	3.2%	196	6.7%	14.8%	11.7%	23.8%	113	0.8%	1.6%	4.6%	2.4%	111	11.3%	14.2%	13.6%	21.7%		
	Retail - Secured on real estate property - Of Which: SME	86	1.8%	4.4%	4.3%	7.9%	75	7.1%	13.0%	16.0%	23.1%	46	2.0%	3.4%	3.6%	5.6%	44	11.4%	15.2%	15.2%	19.3%		
	Retail - Other Retail	241	1.3%	2.6%	3.1%	4.8%	226	19.2%	32.1%	32.0%	48.4%	108	1.5%	2.7%	3.0%	4.2%	106	29.0%	39.3%	30.5%	47.1%		
	Retail - Other Retail - Of Which: non-SME	214	1.0%	1.9%	2.4%	4.0%	202	20.9%	36.9%	34.5%	52.9%	101	1.2%	2.4%	2.9%	3.6%	99	27.9%	40.4%	31.5%	52.2%		
Retail - Other Retail - Of Which: SME	145	2.2%	3.5%	4.1%	5.9%	136	16.3%	26.6%	26.1%	37.9%	76	2.8%	3.6%	4.1%	5.2%	74	26.0%	35.5%	29.0%	42.6%			
EA	Corporates	320	0.8%	2.1%	3.9%	6.2%	284	13.6%	21.9%	24.5%	33.0%	237	0.7%	1.1%	2.4%	2.6%	135	23.0%	32.4%	30.9%	37.5%		
	Corporates - Of Which: SME	160	1.5%	3.6%	6.5%	9.5%	152	13.9%	22.6%	24.5%	32.3%	100	1.3%	2.8%	4.2%	4.3%	52	17.7%	26.4%	26.1%	34.3%		
	Corporates - Of Which: Specialised Lending	88	1.1%	3.4%	4.6%	9.2%	81	11.9%	18.9%	19.6%	29.4%	86	0.8%	1.3%	2.6%	3.0%	53	16.7%	20.4%	21.5%	27.0%		
	Retail	194	1.1%	2.1%	2.3%	4.1%	184	12.9%	21.6%	19.9%	34.5%	95	1.3%	2.2%	2.1%	2.9%	92	16.5%	20.7%	19.1%	30.7%		
	Retail - Qualifying Revolving	62	1.6%	3.4%	3.5%	6.4%	58	27.1%	45.1%	40.1%	59.1%	32	1.1%	1.9%	2.4%	3.4%	30	46.1%	50.7%	50.0%	62.2%		
	Retail - Secured on real estate property	148	0.8%	1.7%	4.6%	4.1%	138	6.5%	13.0%	12.8%	20.6%	75	0.9%	1.8%	6.9%	2.6%	73	11.3%	14.2%	14.9%	20.9%		
	Retail - Secured on real estate property - Of Which: non-SME	145	0.8%	1.5%	1.9%	3.0%	135	6.2%	13.3%	13.2%	21.4%	77	1.0%	1.7%	6.8%	2.5%	75	11.2%	14.2%	14.9%	20.9%		
	Retail - Secured on real estate property - Of Which: SME	70	2.0%	5.1%	5.0%	8.5%	62	6.7%	12.7%	14.7%	20.9%	37	2.5%	3.9%	3.8%	5.7%	35	11.2%	14.3%	15.7%	19.0%		
	Retail - Other Retail	165	1.5%	2.9%	3.2%	5.1%	156	18.1%	30.5%	30.0%	43.9%	75	1.9%	2.9%	3.0%	4.2%	73	27.4%	35.4%	27.5%	46.4%		
	Retail - Other Retail - Of Which: non-SME	145	1.2%	2.3%	2.4%	4.0%	141	19.2%	34.5%	32.7%	50.0%	69	1.3%	2.6%	3.0%	3.5%	67	25.3%	36.6%	27.7%	49.6%		
Retail - Other Retail - Of Which: SME	105	2.4%	4.2%	4.3%	6.9%	102	15.8%	25.1%	25.8%	36.6%	56	2.7%	3.8%	4.1%	5.3%	54	24.2%	33.3%	27.4%	42.2%			
EU non EA	Corporates	141	0.4%	1.8%	1.9%	4.2%	120	13.5%	20.3%	20.4%	32.9%	106	0.6%	1.0%	1.9%	1.9%	55	21.8%	28.2%	28.6%	35.6%		
	Corporates - Of Which: SME	66	0.8%	2.5%	2.0%	4.0%	57	14.9%	24.6%	21.4%	41.9%	51	0.7%	1.7%	2.1%	3.1%	26	16.5%	26.9%	23.2%	35.1%		
	Corporates - Of Which: Specialised Lending	31	0.6%	2.0%	5.7%	7.4%	26	10.0%	21.3%	21.6%	40.1%	29	0.5%	1.1%	1.2%	1.6%	21	17.2%	22.4%	21.2%	33.8%		
	Retail	100	0.7%	1.6%	1.2%	3.7%	94	15.2%	26.8%	20.4%	40.4%	42	0.9%	1.4%	1.5%	2.6%	42	14.9%	22.2%	19.5%	30.8%		
	Retail - Qualifying Revolving	23	0.8%	1.7%	1.7%	2.6%	19	41.9%	59.9%	56.8%	66.2%	16	1.3%	1.7%	1.8%	2.8%	16	35.4%	56.4%	72.4%	68.6%		
	Retail - Secured on real estate property	74	0.7%	1.6%	1.0%	3.8%	69	9.0%	19.4%	9.2%	27.8%	36	0.6%	1.3%	1.3%	2.3%	36	11.5%	14.9%	11.8%	24.6%		
	Retail - Secured on real estate property - Of Which: non-SME	70	0.6%	1.4%	1.0%	3.6%	61	9.3%	20.0%	8.8%	30.5%	36	0.6%	1.3%	1.3%	2.2%	36	11.5%	14.1%	11.7%	24.6%		
	Retail - Secured on real estate property - Of Which: SME	16	0.6%	1.9%	1.4%	4.1%	13	11.5%	23.1%	21.8%	27.4%	9	1.1%	1.9%	2.5%	2.2%	9	13.3%	18.6%	13.3%	20.0%		
	Retail - Other Retail	76	1.0%	1.9%	2.5%	4.1%	70	25.0%	43.0%	44.3%	55.2%	33	1.1%	2.2%	2.9%	3.6%	33	31.0%	41.9%	47.6%	55.9%		
	Retail - Other Retail - Of Which: non-SME	69	0.9%	1.8%	2.4%	4.1%	61	26.3%	45.7%	44.6%	59.7%	32	0.9%	1.6%	2.3%	3.7%	32	32.0%	42.7%	51.0%	65.0%		
Retail - Other Retail - Of Which: SME	40	1.7%	2.7%	2.8%	4.5%	34	20.1%	32.2%	29.3%	40.7%	20	2.8%	3.4%	4.1%	4.2%	20	30.0%	38.5%	40.3%	45.3%			
Non EU	Corporates	102	0.3%	1.4%	1.2%	3.3%	84	18.6%	25.6%	23.8%	40.0%	95	0.4%	0.8%	1.7%	1.7%	69	24.0%	32.8%	32.7%	40.6%		
	Corporates - Of Which: SME	28	0.9%	2.8%	3.1%	6.3%	27	12.6%	27.3%	16.9%	32.5%	16	1.5%	2.1%	2.4%	3.0%	10	11.2%	16.7%	15.4%	30.3%		
	Corporates - Of Which: Specialised Lending	14	0.4%	2.2%	2.3%	8.7%	13	11.1%	24.9%	25.6%	63.4%	28	0.9%	1.4%	6.4%	2.2%	22	14.1%	15.3%	16.0%	19.5%		
	Retail	56	0.9%	2.6%	4.8%	4.6%	53	22.9%	34.5%	40.1%	56.7%	20	0.6%	1.3%	2.2%	2.8%	20	13.3%	26.4%	33.0%	36.4%		
	Retail - Qualifying Revolving	17	4.5%	8.7%	6.6%	12.1%	17	44.3%	63.8%	65.7%	81.2%	5	1.3%	2.2%	2.9%	3.5%	5	75.6%	82.9%	36.8%	84.9%		
	Retail - Secured on real estate property	31	0.7%	2.1%	2.6%	4.0%	30	11.1%	18.3%	16.1%	28.1%	9	0.7%	0.9%	2.2%	3.1%	9	10.9%	13.3%	21.7%	23.8%		
	Retail - Secured on real estate property - Of Which: non-SME	31	0.5%	1.7%	2.6%	4.5%	29	11.2%	18.1%	15.4%	26.5%	9	0.7%	0.9%	2.2%	3.1%	9	10.9%	13.3%	21.7%	23.8%		
	Retail - Secured on real estate property - Of Which: SME																						
	Retail - Other Retail	45	2.0%	3.5%	6.8%	5.9%	44	31.1%	42.6%	48.8%	58.6%	13	0.7%	1.5%	1.8%	2.3%	13	21.1%	28.4%	24.5%	49.4%		
	Retail - Other Retail - Of Which: non-SME	40	1.4%	3.3%	6.1%	5.8%	41	33.5%	44.2%	50.4%	61.0%	10	0.3%	0.8%	1.4%	2.2%	10	9.9%	38.2%	22.5%	60.8%		
Retail - Other Retail - Of Which: SME	20	2.5%	4.5%	8.2%	7.6%	20	29.2%	45.7%	44.1%	53.4%	6	1.6%	2.6%	2.7%	3.1%	6	22.0%	27.7%	29.8%	43.2%			

*EAD Weighted averaged

Table 4
Risk Parameters dispersion statistics
 By EU Country of the counterparty
 Dec-2013, source EU-wide Stress test

(mln EUR)		Default Rate					Loss Rate					PD					LGD					
		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	12	0.7%	1.1%	1.9%	2.6%	11	17.1%	24.1%	31.3%	35.3%	10	0.3%	0.7%	1.1%	1.4%						
	Corporates - Of Which: SME	10	0.6%	1.3%	1.9%	2.9%	9	10.7%	23.2%	31.1%	31.6%											
	Corporates - Of Which: Specialised Lending	5	0.4%	0.9%	1.5%	1.1%	4	24.0%	25.8%	27.7%	56.4%											
	Retail	9	0.8%	1.3%	1.0%	1.8%	9	18.6%	25.1%	29.4%	28.9%											
	Retail - Qualifying Revolving																					
	Retail - Secured on real estate property	6	0.5%	1.3%	0.9%	1.7%	6	6.8%	12.3%	15.8%	16.4%											
	Retail - Secured on real estate property - Of Which: non-SME	7	0.3%	0.8%	0.6%	1.0%	7	5.0%	7.3%	14.0%	15.0%											
	Retail - Secured on real estate property - Of Which: SME	6	1.7%	2.1%	2.2%	2.8%	5	5.8%	11.3%	17.8%	17.7%											
	Retail - Other Retail	10	0.8%	1.5%	1.1%	2.7%	9	17.0%	21.2%	35.0%	37.6%											
	Retail - Other Retail - Of Which: non-SME	9	0.6%	1.0%	0.8%	1.5%	9	30.0%	38.2%	49.4%	55.4%											
Retail - Other Retail - Of Which: SME	5	2.3%	2.3%	2.2%	2.5%	6	16.3%	35.4%	33.6%	37.8%												
BE	Corporates	10	0.7%	2.0%	1.7%	3.3%	8	12.5%	14.6%	19.5%	22.5%	9	1.0%	1.7%	2.0%	1.8%	7	23.8%	26.1%	27.4%	38.1%	
	Corporates - Of Which: SME	7	1.6%	2.9%	2.7%	3.7%	6	12.0%	15.7%	15.2%	16.6%	6	2.2%	2.6%	2.5%	2.8%	5	19.8%	20.8%	23.1%	22.4%	
	Corporates - Of Which: Specialised Lending											4	0.8%	1.0%	1.1%	1.3%	4	15.3%	21.0%	21.2%	26.2%	
	Retail	12	0.9%	1.5%	1.3%	2.0%	11	5.2%	9.1%	11.3%	25.4%	10	1.2%	1.5%	1.9%	2.6%	10	14.6%	16.5%	16.4%	17.9%	
	Retail - Qualifying Revolving																					
	Retail - Secured on real estate property	8	0.8%	1.1%	1.2%	1.5%	8	3.2%	6.2%	5.1%	14.2%	7	0.9%	1.0%	1.5%	2.0%	7	9.5%	10.4%	11.3%	12.6%	
	Retail - Secured on real estate property - Of Which: non-SME	8	0.7%	1.1%	1.1%	1.5%	8	3.2%	6.6%	5.1%	17.7%	7	0.8%	1.0%	1.5%	2.0%	7	9.3%	10.4%	11.2%	12.6%	
	Retail - Secured on real estate property - Of Which: SME	4	1.2%	2.3%	1.6%	3.5%	4	4.7%	6.4%	6.9%	10.7%											
	Retail - Other Retail	9	1.5%	1.8%	1.9%	2.6%	8	15.1%	22.2%	20.9%	32.3%	7	1.6%	2.4%	2.8%	4.0%	7	27.4%	29.1%	29.7%	35.3%	
	Retail - Other Retail - Of Which: non-SME	7	0.7%	2.0%	1.6%	2.7%	7	17.3%	37.1%	30.1%	48.8%	7	0.8%	1.9%	1.9%	3.1%	7	29.7%	34.2%	34.2%	45.7%	
Retail - Other Retail - Of Which: SME	6	1.5%	1.8%	2.1%	2.5%	6	12.1%	15.5%	17.5%	19.0%	6	2.3%	2.8%	3.4%	3.0%	6	23.6%	26.3%	26.4%	28.0%		
BG	Corporates	4	3.8%	4.7%	4.7%	5.4%	4	20.1%	22.7%	31.7%	39.2%											
	Corporates - Of Which: SME																					
	Corporates - Of Which: Specialised Lending																					
	Retail	4	3.3%	4.1%	4.6%	5.2%	4	23.1%	29.2%	35.0%	37.1%											
	Retail - Qualifying Revolving																					
	Retail - Secured on real estate property	4	3.5%	4.5%	5.0%	5.5%	4	12.7%	16.9%	19.9%	22.1%											
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																						
CY	Corporates	4	8.7%	16.4%	27.7%	28.1%	4	19.2%	22.9%	23.0%	25.4%											
	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																						
CZ	Corporates	14	1.0%	1.7%	1.8%	3.8%	13	11.5%	22.4%	33.5%	39.1%	7	1.8%	1.8%	1.9%	2.8%						
	Corporates - Of Which: SME	7	1.4%	1.7%	1.8%	1.9%	7	11.9%	43.1%	40.7%	56.3%	5	2.2%	3.4%	2.7%	3.6%						
	Corporates - Of Which: Specialised Lending	5	0.7%	1.3%	3.1%	1.7%	5	11.5%	21.4%	25.5%	32.9%	4	1.5%	1.7%	1.6%	1.8%						
	Retail	9	1.3%	1.8%	1.7%	1.9%	9	22.4%	29.4%	28.6%	35.2%	4	2.3%	2.5%	2.5%	2.6%	4	25.1%	29.9%	28.4%	33.0%	
	Retail - Qualifying Revolving																					
	Retail - Secured on real estate property	4	0.9%	1.5%	1.5%	2.0%	4	13.0%	18.0%	18.7%	21.2%	4	1.7%	1.9%	2.1%	2.3%	4	21.9%	23.3%	22.5%	24.6%	
	Retail - Secured on real estate property - Of Which: non-SME	4	0.9%	1.3%	1.4%	1.8%	4	13.0%	18.0%	17.7%	19.7%	4	1.6%	1.7%	2.0%	2.1%	4	21.1%	22.5%	22.1%	24.6%	
	Retail - Secured on real estate property - Of Which: SME																					
	Retail - Other Retail	7	1.1%	1.9%	2.1%	2.3%	7	29.9%	48.1%	45.4%	49.1%	4	3.4%	4.5%	3.6%	5.9%	4	37.5%	44.0%	41.0%	53.1%	
	Retail - Other Retail - Of Which: non-SME	5	1.1%	1.3%	1.9%	2.3%	5	44.7%	49.9%	48.0%	54.2%	4	2.6%	4.0%	3.0%	5.8%	4	38.6%	47.7%	42.2%	58.0%	
Retail - Other Retail - Of Which: SME	4	2.4%	2.7%	2.9%	4.5%	4	33.9%	39.0%	40.1%	42.2%	4	4.7%	5.4%	5.3%	6.8%	4	34.5%	38.5%	37.6%	47.5%		

Table 4
Risk Parameters dispersion statistics
 By EU Country of the counterparty
 Dec-2013, source EU-wide Stress test

(mln EUR)		Default Rate					Loss Rate					PD					LGD					
		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	12	0.1%	0.5%	0.3%	0.6%	9	13.4%	14.5%	16.8%	23.6%	13	0.5%	0.7%	0.6%	0.9%	6	14.8%	24.0%	26.6%	25.4%	
	Corporates - Of Which: SME	7	0.0%	0.3%	0.4%	0.6%	4	9.8%	16.4%	18.2%	24.0%	9	0.4%	0.6%	0.6%	1.0%	5	13.9%	16.5%	20.4%	20.4%	
	Corporates - Of Which: Specialised Lending																					
	Retail	9	0.3%	0.3%	0.3%	0.6%	8	11.4%	12.7%	15.3%	19.6%	5	0.4%	0.5%	0.5%	0.7%	5	12.3%	14.0%	13.8%	14.8%	
	Retail - Qualifying Revolving																					
	Retail - Secured on real estate property	5	0.2%	0.2%	0.2%	0.3%	5	4.7%	5.4%	6.1%	9.0%	5	0.3%	0.4%	0.4%	0.6%	5	10.4%	11.3%	11.4%	11.4%	
	Retail - Secured on real estate property - Of Which: non-SME	5	0.2%	0.2%	0.2%	0.3%	4	3.8%	5.4%	4.4%	7.2%	5	0.3%	0.4%	0.4%	0.6%	5	10.2%	11.3%	11.0%	11.4%	
	Retail - Secured on real estate property - Of Which: SME																					
	Retail - Other Retail	8	0.7%	1.0%	1.0%	1.2%	7	10.7%	19.0%	30.1%	42.5%	5	1.0%	1.4%	1.2%	1.6%	5	27.4%	41.9%	34.1%	43.8%	
	Retail - Other Retail - Of Which: non-SME	8	0.5%	0.9%	0.9%	1.1%	6	14.1%	19.7%	21.3%	34.7%	5	0.9%	1.0%	0.9%	1.0%	5	26.4%	40.4%	33.1%	43.1%	
Retail - Other Retail - Of Which: SME	6	1.3%	1.5%	1.5%	2.1%	5	14.8%	19.0%	18.7%	20.1%	4	1.9%	2.3%	2.2%	3.0%	4	27.6%	30.0%	37.2%	37.3%		
SI	Corporates	5	10.6%	15.7%	13.9%	21.5%	5	22.7%	28.1%	28.5%	34.4%											
	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	9	1.7%	2.7%	2.4%	3.0%	9	23.5%	30.4%	32.8%	41.4%	5	0.5%	1.7%	2.0%	1.9%						
	Corporates - Of Which: SME	5	3.0%	3.2%	2.6%	3.9%	5	26.6%	29.2%	33.6%	36.0%											
	Corporates - Of Which: Specialised Lending	4	3.4%	3.9%	3.9%	4.1%	4	22.7%	29.2%	31.0%	44.8%											
	Retail	8	1.6%	2.0%	2.0%	2.3%	8	20.0%	26.2%	28.9%	41.8%	4	1.4%	2.0%	1.9%	2.5%	4	25.1%	27.5%	27.6%	29.2%	
	Retail - Qualifying Revolving																					
	Retail - Secured on real estate property	6	1.5%	1.8%	2.0%	2.3%	6	9.2%	15.1%	16.2%	17.4%	4	1.3%	1.9%	1.7%	2.4%	4	21.5%	22.9%	22.1%	24.1%	
	Retail - Secured on real estate property - Of Which: non-SME	6	1.5%	1.8%	2.0%	2.3%	6	9.2%	15.1%	16.1%	17.4%	4	1.3%	1.9%	1.7%	2.4%	4	21.4%	22.9%	22.0%	24.1%	
	Retail - Secured on real estate property - Of Which: SME																					
	Retail - Other Retail	4	1.7%	2.4%	2.2%	2.9%	4	53.0%	56.1%	56.6%	66.4%											
	Retail - Other Retail - Of Which: non-SME	4	1.7%	2.4%	2.4%	2.9%	4	52.2%	54.7%	56.1%	65.6%											
Retail - Other Retail - Of Which: SME																						

*EAD Weighted averaged

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

Country	Var.	Default Rate						Loss Rate						PD						LGD					
		Dec-09	Dec-10	Dec-11	Dec-12	Jun-13	Dec-13	Dec-09	Dec-10	Dec-11	Dec-12	Jun-13	Dec-13	Dec-09	Dec-10	Dec-11	Dec-12	Jun-13	Dec-13	Dec-09	Dec-10	Dec-11	Dec-12	Jun-13	Dec-13
AT	Nobs	4	9	6	7	7	12							4	9	9	7	7	10	4	9	9	9	5	7
	Q1	0.30%	0.49%	0.20%	0.59%	0.82%	0.74%	26.00%	46.00%	8.99%	21.61%	17.10%	0.29%	0.54%	0.33%	0.39%	0.37%	0.32%	25.00%	35.00%	31.74%				
	Q2	0.68%	1.00%	0.62%	1.34%	1.39%	1.09%	41.00%	53.20%	28.96%	30.26%	24.10%	0.57%	0.70%	0.63%	0.51%	0.55%	0.73%	33.00%	42.00%	40.24%				
	W. Average* Q3	1.02%	1.04%	1.21%	1.45%	1.45%	1.88%	32.24%	51.71%	38.03%	30.23%	31.29%	0.97%	0.92%	1.21%	1.14%	1.12%	1.07%	37.52%	40.20%	40.42%				
BE	Nobs	5	8	4	6	6	10	5	8	6	6	8	4	6	6	7	7	9	4	6	6	5	5	7	
	Q1	0.67%	0.53%	0.85%	0.59%	1.74%	0.72%	22.00%	14.00%	11.51%	2.64%	12.48%	0.72%	0.82%	0.57%	0.56%	0.38%	1.05%	26.50%	26.00%	28.80%	21.84%	20.93%	23.77%	
	Q2	1.00%	0.85%	1.67%	1.74%	1.90%	1.97%	25.00%	21.00%	14.35%	13.59%	14.63%	1.00%	1.00%	1.18%	1.42%	1.61%	1.70%	28.50%	27.00%	35.87%	25.69%	25.43%	26.08%	
	W. Average* Q3	1.08%	1.12%	2.77%	1.99%	2.01%	1.74%	24.15%	22.20%	17.67%	15.42%	19.51%	0.99%	1.02%	1.30%	1.67%	1.69%	1.99%	27.56%	25.86%	33.43%	24.66%	24.94%	27.44%	
BG	Nobs	5	6				4	5	6			4													
	Q1	1.00%	3.00%				3.82%	26.00%	34.00%			20.13%													
	Q2	2.00%	5.00%				4.72%	34.00%	36.00%			22.69%													
	W. Average* Q3	2.65%	6.87%				4.66%	41.62%	35.83%			31.71%													
CY	Nobs	6	6				4	5	6			4													
	Q1	0.90%	1.00%				8.70%	20.00%	15.00%			19.16%													
	Q2	2.50%	2.00%				16.45%	28.00%	23.00%			22.89%													
	W. Average* Q3	3.21%	2.87%				28.13%	27.15%	24.39%			22.96%													
CZ	Nobs	4	4	11	11	14	14	4	4	10	11	13	4	7	6	7	4								
	Q1		2.00%	0.86%	0.34%	0.75%	1.00%	20.50%	26.85%	16.33%	11.27%	11.46%		1.58%	1.23%	1.63%	1.77%				43.81%				
	Q2		2.00%	1.57%	1.32%	1.33%	1.67%	35.50%	35.87%	34.26%	22.53%	22.39%		2.32%	1.76%	1.82%	1.84%				44.20%				
	W. Average* Q3		2.24%	1.40%	1.37%	1.35%	1.81%	33.76%	37.34%	32.46%	32.32%	33.52%		2.28%	2.15%	2.11%	1.94%				46.66%				
DE	Nobs	27	32	23	44	40	71	27	34	22	40	36	63	29	35	29	34	34	44	29	35	30	20	20	26
	Q1	0.53%	0.72%	0.44%	0.28%	0.27%	0.40%	25.00%	23.00%	11.64%	7.50%	3.86%	8.73%	0.79%	0.72%	0.66%	0.59%	0.72%	0.68%	32.00%	34.00%	33.45%	21.56%	23.04%	18.89%
	Q2	1.00%	1.00%	0.96%	0.83%	0.87%	1.00%	38.00%	34.50%	24.74%	19.48%	14.81%	18.46%	1.00%	1.00%	0.97%	1.08%	1.12%	1.10%	41.00%	41.00%	41.81%	30.56%	31.47%	30.39%
	W. Average* Q3	1.42%	1.20%	1.23%	1.47%	1.45%	1.66%	36.12%	34.06%	26.43%	28.68%	28.46%	24.55%	1.25%	1.21%	1.05%	1.12%	1.19%	1.16%	38.39%	39.18%	38.01%	29.16%	29.09%	29.50%
DK	Nobs	8	8	5	7	8	11	8	8	5	7	9	11	8	8	7	9	8	11	8	8	7	6	6	6
	Q1	0.70%	0.87%	0.02%	0.93%	0.87%	0.88%	17.00%	3.50%	16.56%	7.20%	8.65%	13.00%	0.96%	0.86%	0.86%	1.03%	0.90%	0.73%	34.50%	34.00%	27.29%	17.12%	15.17%	20.01%
	Q2	1.50%	2.00%	1.44%	1.79%	1.51%	2.13%	26.00%	23.50%	30.67%	20.86%	21.72%	29.53%	1.00%	1.00%	1.18%	1.19%	1.46%	1.27%	40.50%	41.00%	38.95%	26.33%	27.88%	28.33%
	W. Average* Q3	1.89%	1.69%	1.47%	1.82%	1.44%	1.70%	29.74%	44.22%	26.06%	17.84%	13.18%	24.41%	1.05%	1.02%	1.12%	1.53%	1.58%	1.60%	33.05%	36.24%	37.83%	17.51%	17.20%	19.64%
EE	Nobs																								
	Q1																								
	Q2																								
	W. Average* Q3																								
ES	Nobs	41	44	13	26	23	40	40	41	15	25	22	36	26	28	18	25	24	25	26	28	18	14	14	17
	Q1	2.00%	2.00%	0.73%	1.17%	1.94%	2.95%	23.00%	25.00%	5.84%	12.80%	17.29%	21.22%	0.69%	0.75%	0.67%	1.19%	1.74%	1.77%	32.00%	31.00%	32.56%	27.34%	26.69%	27.21%
	Q2	5.00%	5.00%	1.10%	3.29%	5.73%	6.58%	27.50%	30.00%	22.97%	18.84%	21.76%	27.70%	1.00%	1.00%	1.16%	2.31%	2.74%	2.63%	36.50%	37.00%	40.52%	29.97%	32.13%	33.83%
	W. Average* Q3	5.00%	4.04%	3.54%	6.70%	7.18%	8.56%	30.88%	29.39%	19.62%	24.09%	23.24%	33.33%	2.87%	3.42%	1.91%	3.63%	3.72%	5.18%	35.48%	36.29%	35.44%	35.29%	34.81%	36.70%
FI	Nobs	6	6	4	6	6	6	6	6	4	4	6	6	6	6	8	8	9	6	6	6	4	4	4	
	Q1	0.21%	0.61%	0.76%	0.10%	0.08%	0.44%	10.00%	16.00%	20.97%	3.73%	30.05%	0.68%	0.49%	0.34%	0.22%	0.32%	0.58%	42.00%	31.00%	25.96%	23.82%	24.68%	29.51%	
	Q2	0.81%	1.00%	1.29%	0.58%	0.52%	0.84%	43.50%	37.00%	28.05%	20.16%	32.00%	0.95%	0.74%	0.61%	0.57%	0.72%	0.76%	43.50%	42.50%	33.83%	28.99%	31.05%	31.33%	
	W. Average* Q3	0.95%	0.92%	0.94%	0.67%	0.85%	1.12%	96.87%	42.00%	30.84%	31.87%	34.21%	1.55%	1.79%	1.10%	3.12%	3.17%	2.34%	42.01%	40.15%	40.42%	28.10%	29.94%	32.03%	
FR	Nobs	22	24	15	31	29	43	21	22	14	27	27	38	20	24	24	32	32	46	20	24	24	17	17	26
	Q1	0.34%	0.36%	0.43%	0.23%	0.59%	0.36%	17.00%	19.00%	4.98%	4.89%	5.23%	18.60%	0.58%	0.55%	0.46%	0.56%	0.41%	0.48%	35.00%	35.50%	38.87%	27.58%	28.34%	29.47%
	Q2	1.00%	0.92%	0.86%	1.06%	1.08%	0.86%	29.00%	31.00%	27.72%	22.23%	22.79%	25.77%	0.97%	0.85%	0.81%	1.05%	0.98%	0.86%	40.50%	40.50%	43.60%	32.04%	30.82%	34.12%
	W. Average* Q3	1.11%	1.02%	0.81%	1.37%	1.43%	1.25%	32.77%	34.17%	20.74%	19.68%	18.75%	25.41%	0.99%	1.16%	1.04%	1.44%	1.44%	1.48%	36.68%	37.57%	41.67%	33.38%	33.29%	33.37%
GB	Nobs	25	29	25	44	41	48	23	26	24	39	36	34	27	32	29	44	43	49	27	32	29	21	21	29
	Q1	0.45%	0.36%	0.40%	0.33%	0.53%	0.24%	12.00%	15.00%	11.49%	11.12%	8.47%	12.55%	0.67%	0.58%	0.38%	0.52%	0.65%	0.50%	30.00%	28.50%	32.63%	25.41%	26.88%	22.49%
	Q2	1.00%	0.92%	1.06%	1.55%	1.45%	1.11%	32.00%	28.50%	28.44%	22.40%	23.73%	17.80%	0.83%	0.97%	0.89%	0.96%	1.01%	0.94%	39.00%	37.50%	42.52%	28.08%	29.86%	30.38%
	W. Average* Q3	1.42%	1.07%	2.51%	2.00%	1.85%	2.38%	33.49%	30.77%	24.80%	25.49%	27.04%	18.82%	1.28%	1.80%	1.89%	1.36%	1.24%	2.72%	33.07%	34.08%	36.65%	28.36%	29.80%	31.48%

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

Country	Var.	Default Rate						Loss Rate						PD						LGD						
		Dec-09	Dec-10	Dec-11	Dec-12	Jun-13	Dec-13	Dec-09	Dec-10	Dec-11	Dec-12	Jun-13	Dec-13	Dec-09	Dec-10	Dec-11	Dec-12	Jun-13	Dec-13	Dec-09	Dec-10	Dec-11	Dec-12	Jun-13	Dec-13	
GR	Nobs	11	10	7	5	7	7	11	10	7	5	7	7	6							6					
	Q1	1.00%	4.00%		9.61%	6.62%	4.79%	22.00%	28.00%		14.91%	12.66%	16.69%	0.60%						26.00%						
	Q2	2.00%	4.00%		10.99%	7.21%	10.27%	32.00%	39.00%		20.65%	21.50%	21.50%	0.97%						34.50%						
	W. Average* Q3	2.00%	3.93%		11.35%	10.92%	9.42%	33.83%	39.71%		29.13%	32.31%	18.30%	2.97%						36.56%						
HU	Nobs		7	5	8	7	9		7	5	8	7	9		4	4	4	4	4		4	4				
	Q1		2.00%	1.87%	3.25%	2.03%	2.45%		26.00%	31.45%	23.55%	15.76%	30.27%		1.00%	2.55%	2.73%	2.79%	2.63%		40.00%	30.28%				
	Q2		3.00%	3.36%	4.75%	3.87%	4.14%		29.00%	44.00%	31.56%	38.91%	40.36%		2.00%	3.76%	3.30%	3.84%	4.67%		41.00%	43.09%				
	W. Average* Q3		3.43%	2.78%	5.73%	3.91%	3.87%		31.85%	40.98%	43.60%	41.15%	34.13%		1.89%	3.07%	2.98%	3.33%	3.94%		40.48%	39.31%				
IE	Nobs	9	8	5	10	11	13	9	9	7	10	11	11	11	9	6	9	9	9	11	9	6	4	4	4	
	Q1	0.46%	2.00%	5.48%	11.80%	4.19%	5.21%	18.00%	15.00%	7.92%	15.44%	15.83%	22.95%	0.67%	1.00%	0.73%	1.01%	0.73%	0.57%	24.00%	28.00%	27.16%	25.53%	22.04%	20.61%	
	Q2	3.00%	7.00%	7.22%	19.71%	13.00%	8.86%	27.00%	25.00%	25.93%	18.92%	20.30%	24.22%	1.00%	2.00%	2.14%	2.44%	2.19%	3.28%	40.00%	43.00%	42.30%	34.53%	32.88%	32.40%	
	W. Average* Q3	7.79%	10.14%	16.88%	16.99%	15.04%	10.46%	25.43%	32.45%	62.47%	21.92%	23.02%	26.66%	3.84%	2.30%	1.93%	3.26%	3.10%	3.19%	32.13%	35.50%	41.89%	41.23%	40.27%	41.51%	
IT	Nobs	15	16	10	19	21	42	14	14	10	19	21	39	13	17	11	16	16	23	13	17	11	12	12	16	
	Q1	0.71%	0.95%	1.35%	0.96%	2.05%	2.15%	18.00%	23.00%	14.72%	11.98%	14.01%	13.25%	0.57%	0.78%	0.39%	0.73%	0.72%	0.89%	31.00%	33.00%	29.53%	29.22%	28.97%	27.55%	
	Q2	1.00%	1.50%	2.07%	2.56%	3.37%	4.89%	28.00%	28.50%	24.33%	19.73%	20.40%	17.35%	1.00%	1.00%	1.75%	1.47%	1.50%	1.97%	35.00%	37.00%	37.79%	32.70%	32.36%	32.10%	
	W. Average* Q3	3.24%	2.13%	3.47%	5.21%	5.35%	6.84%	30.58%	28.82%	25.58%	22.54%	20.09%	22.54%	1.98%	1.98%	2.10%	2.55%	2.74%	3.07%	35.71%	37.35%	40.38%	32.65%	32.48%	33.14%	
LU	Nobs	16	14	8	14	12	19	16	14	8	12	11	15	18	19	14	17	17	23	18	20	15	9	9	15	
	Q1	0.32%	0.27%	0.38%	0.48%	1.13%	0.50%	26.00%	4.00%	28.02%	7.56%	12.70%	8.01%	0.41%	0.59%	0.50%	0.46%	0.38%	0.41%	31.00%	22.00%	35.10%	16.01%	23.03%	17.61%	
	Q2	0.92%	0.85%	1.03%	2.20%	1.98%	1.30%	32.00%	27.50%	41.04%	14.17%	20.46%	15.96%	1.00%	1.00%	1.01%	1.41%	1.42%	1.05%	36.50%	30.50%	43.00%	23.31%	25.94%	32.16%	
	W. Average* Q3	8.13%	1.05%	1.44%	5.41%	1.99%	7.38%	38.40%	27.47%	47.71%	19.86%	20.85%	13.92%	3.13%	2.67%	3.24%	1.47%	1.36%	1.95%	29.63%	27.99%	43.22%	24.76%	23.69%	26.81%	
LV	Nobs	4	4					4	4					4						4						
	Q1	3.04%	2.38%					31.50%	8.50%					1.00%						42.00%						
	Q2	11.00%	5.00%					45.00%	25.50%					3.91%						44.00%						
	W. Average* Q3	7.21%	4.54%					41.85%	22.99%					3.96%						43.57%						
NL	Nobs	17	17	10	14	15	26	16	17	11	11	13	19	19	22	19	19	19	23	19	23	19	9	9	13	
	Q1	0.47%	1.00%	0.35%	0.14%	0.60%	1.35%	26.00%	24.00%	21.06%	12.37%	10.36%	9.06%	0.76%	0.77%	0.35%	0.70%	0.44%	0.68%	33.00%	35.00%	30.62%	20.73%	20.48%	20.29%	
	Q2	0.96%	1.00%	1.43%	2.33%	2.30%	1.99%	36.50%	35.00%	26.68%	19.56%	16.50%	14.39%	1.00%	1.00%	1.03%	1.03%	0.94%	0.98%	42.00%	41.00%	38.23%	26.28%	22.18%	28.97%	
	W. Average* Q3	1.61%	2.17%	1.79%	2.88%	3.12%	3.75%	31.02%	25.40%	29.84%	17.86%	17.05%	15.29%	2.24%	1.73%	2.24%	2.62%	2.80%	2.94%	26.04%	25.78%	24.47%	20.79%	20.84%	20.95%	
NO	Nobs	5	8	4	6	5	8	5	8		5	5	7	8	9	7	8	8	9	8	9	7	5	5	5	
	Q1	0.44%	0.21%	0.32%	0.96%	0.72%	0.23%	13.00%	11.00%		8.87%	12.72%	9.51%	0.78%	0.67%	0.42%	0.47%	0.48%	0.56%	30.00%	29.00%	25.02%	26.41%	26.93%	26.24%	
	Q2	0.70%	0.70%	0.81%	1.35%	0.96%	0.37%	22.00%	26.50%		10.35%	15.93%	14.88%	0.87%	0.85%	0.60%	0.78%	0.80%	0.86%	42.00%	42.00%	36.32%	27.88%	27.04%	27.37%	
	W. Average* Q3	0.88%	0.99%	1.01%	1.39%	0.99%	0.52%	24.99%	25.53%		9.70%	16.95%	17.95%	1.08%	0.99%	0.85%	1.00%	1.00%	0.85%	37.15%	35.53%	33.58%	27.11%	27.54%	29.21%	
PL	Nobs	9	9	9	15	14	19	8	9	9	15	11	18	6	6	8	6	5	8	6	7	7	4	4	5	
	Q1	2.00%	1.00%	0.92%	1.25%	1.10%	1.24%	17.50%	11.00%	13.38%	20.39%	14.54%	13.76%	0.40%	0.65%	0.50%	1.10%	1.21%	0.84%	17.00%	24.00%	31.90%	18.90%	23.70%	16.31%	
	Q2	3.00%	3.00%	1.38%	1.89%	2.08%	2.52%	35.00%	18.00%	19.73%	31.47%	22.00%	19.98%	0.80%	0.91%	1.91%	1.38%	1.44%	1.13%	32.00%	38.00%	43.23%	27.91%	30.86%	19.93%	
	W. Average* Q3	5.38%	3.80%	2.61%	3.64%	3.12%	3.18%	30.93%	21.93%	21.46%	35.84%	25.96%	20.71%	1.95%	0.83%	2.26%	1.83%	1.92%	1.69%	28.58%	37.95%	40.67%	34.64%	34.40%	31.83%	
PT	Nobs	7	7	5	7	7	7	7	7	5	7	7	7	4	5				4	4	5					
	Q1	0.76%	1.00%	3.74%	4.81%	2.67%	5.34%	15.00%	8.00%	19.06%	14.44%	12.25%	5.00%	0.35%	0.61%				1.00%	41.00%	43.00%					
	Q2	2.00%	2.00%	4.98%	6.48%	4.88%	7.69%	26.00%	24.00%	27.48%	23.68%	18.08%	13.70%	1.31%	2.00%				2.21%	43.00%	43.00%					
	W. Average* Q3	2.60%	2.01%	5.25%	7.10%	6.33%	5.97%	27.80%	16.94%	22.67%	30.66%	28.21%	20.56%	2.04%	2.33%				8.50%	43.79%	42.05%					

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

Country	Var.	Default Rate						Loss Rate						PD						LGD					
		Dec-09	Dec-10	Dec-11	Dec-12	Jun-13	Dec-13	Dec-09	Dec-10	Dec-11	Dec-12	Jun-13	Dec-13	Dec-09	Dec-10	Dec-11	Dec-12	Jun-13	Dec-13	Dec-09	Dec-10	Dec-11	Dec-12	Jun-13	Dec-13
RO	Nobs	6	9	4	8	8	13	6	9	5	8	8	12												
	Q1	0.66%	4.00%	3.67%	3.05%	3.31%	7.51%	27.00%	22.00%	30.25%	23.16%	22.24%	25.68%												
	Q2	2.50%	5.00%	6.94%	4.31%	4.95%	10.76%	46.50%	40.00%	44.00%	40.95%	33.78%	32.45%												
	W. Average*	3.19%	6.07%	8.25%	4.85%	5.17%	9.34%	45.67%	34.36%	68.40%	40.71%	36.92%	39.42%												
	Q3	5.00%	7.00%	15.86%	8.34%	6.73%	12.60%	79.00%	45.00%	44.19%	59.17%	47.85%	41.95%												
SE	Nobs	8	6	5	9	8	12	8	6	5	9	8	9	10	8	7	8	8	13	10	8	7	4	4	6
	Q1	0.27%	0.12%	0.14%	0.21%	0.19%	0.11%	22.00%	19.00%	13.60%	9.44%	8.90%	13.41%	0.55%	0.58%	0.50%	0.41%	0.44%	0.52%	33.00%	27.50%	28.99%	22.91%	21.90%	14.77%
	Q2	0.59%	0.32%	0.15%	0.34%	0.31%	0.45%	34.00%	35.00%	39.24%	12.77%	15.67%	14.53%	0.89%	1.00%	0.76%	0.65%	0.73%	0.74%	41.00%	33.00%	40.98%	24.52%	25.13%	24.00%
	W. Average*	0.68%	0.45%	0.18%	0.34%	0.34%	0.34%	30.57%	46.82%	37.19%	9.82%	11.98%	16.80%	0.86%	0.76%	0.71%	0.52%	0.54%	0.58%	36.61%	33.87%	39.05%	24.11%	23.77%	26.55%
	Q3	1.00%	0.57%	0.27%	0.54%	0.43%	0.61%	39.00%	45.00%	50.76%	18.20%	16.83%	23.63%	1.00%	1.11%	1.68%	0.93%	0.87%	0.87%	44.00%	42.01%	44.99%	26.01%	25.60%	25.43%
SI	Nobs		4				5		4				5												
	Q1		2.00%				10.59%		13.00%				22.71%												
	Q2		3.00%				15.75%		21.00%				28.08%												
	W. Average*		4.72%				13.85%		32.78%				28.55%												
	Q3		7.00%				21.50%		34.00%				34.38%												
SK	Nobs		5	4	8	9	9		5	5	8	9	9			4	4	5	5			4			
	Q1		1.00%	1.19%	1.37%	1.64%	1.66%		46.00%	30.81%	19.66%	21.51%	23.52%			1.24%	2.19%	0.64%	0.45%			42.93%			
	Q2		2.00%	1.47%	1.79%	1.98%	2.70%		47.00%	43.36%	30.14%	22.82%	30.39%			2.18%	2.87%	1.92%	1.68%			44.92%			
	W. Average*		1.97%	1.38%	1.85%	2.13%	2.45%		44.74%	35.23%	33.75%	31.34%	32.76%			1.90%	2.62%	2.42%	2.02%			46.01%			
	Q3		2.00%	1.85%	2.35%	3.10%	2.95%		50.00%	48.00%	52.14%	53.58%	41.35%			2.75%	3.43%	2.72%	1.91%			47.15%			

*EAD Weighted averaged

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

Country	Var.	Default Rate						Loss Rate						PD						LGD					
		Dec-09	Dec-10	Dec-11	Dec-12	Jun-13	Dec-13	Dec-09	Dec-10	Dec-11	Dec-12	Jun-13	Dec-13	Dec-09	Dec-10	Dec-11	Dec-12	Jun-13	Dec-13	Dec-09	Dec-10	Dec-11	Dec-12	Jun-13	Dec-13
AT	Nobs				4	4	9				4	4	9												
	Q1				0.51%	0.68%	0.84%				23.30%	11.54%	18.62%												
	Q2				0.84%	0.90%	1.27%				24.75%	19.66%	25.11%												
	W. Average* Q3				0.90%	0.82%	1.01%				24.31%	29.97%	29.43%												
BE	Nobs	4	4				12	4	4				11		4	4	4	10		4	4	4	10		
	Q1	0.55%	0.86%				0.94%	8.60%	7.94%				5.24%	0.44%		1.20%	1.05%	1.20%	10.61%	13.50%	14.65%	14.58%			
	Q2	0.86%	1.37%				1.49%	10.36%	9.09%				9.07%	1.17%		1.97%	1.60%	1.55%	13.19%	15.00%	14.98%	16.53%			
	W. Average* Q3	1.08%	1.29%				1.35%	10.50%	8.73%				11.28%	1.82%		2.75%	1.63%	1.85%	11.52%	14.51%	15.38%	16.40%			
BG	Nobs	5	6				4	5	6				4												
	Q1	2.14%	3.45%				3.28%	37.24%	24.43%				23.06%												
	Q2	3.97%	5.25%				4.12%	41.32%	32.94%				29.16%												
	W. Average* Q3	3.70%	6.19%				4.60%	53.12%	46.97%				34.98%												
CY	Nobs		4						4																
	Q1		3.52%						17.23%																
	Q2		4.99%						21.04%																
	W. Average* Q3		4.07%						20.85%																
CZ	Nobs			4	5	5	9			4	5	4	9					4						4	
	Q1			1.50%	0.94%	0.82%	1.33%			26.07%	30.41%	26.45%	22.43%					2.34%						25.08%	
	Q2			2.44%	1.29%	2.29%	1.81%			32.77%	32.54%	34.20%	29.40%					2.53%						29.93%	
	W. Average* Q3			2.58%	1.83%	1.23%	1.66%			28.24%	31.02%	31.56%	28.62%					2.50%						28.44%	
DE	Nobs	12	14	12	22	22	37	12	13	12	22	22	36	14	14	13	15	15	20	14	14	13	13	13	18
	Q1	0.69%	0.86%	0.60%	0.57%	0.47%	0.76%	22.52%	15.00%	16.10%	21.36%	14.58%	13.36%	0.85%	0.92%	0.92%	1.30%	1.25%	1.00%	13.00%	12.00%	15.12%	19.14%	18.02%	15.75%
	Q2	1.04%	1.13%	1.02%	1.21%	1.06%	1.36%	30.26%	22.61%	25.24%	28.19%	24.16%	21.78%	1.35%	1.08%	1.26%	1.97%	2.00%	1.30%	24.13%	21.77%	19.89%	28.63%	28.87%	26.49%
	W. Average* Q3	1.10%	0.97%	0.96%	1.20%	1.07%	1.03%	28.87%	26.10%	30.42%	25.48%	21.68%	25.24%	1.56%	1.48%	1.23%	2.08%	2.10%	1.62%	20.20%	20.47%	21.64%	24.37%	24.19%	23.23%
DK	Nobs	6	6	4	7	8	9	4	5	4	6	8	8	7	7	6	4	4	6	7	7	6	4	4	6
	Q1	0.46%	0.26%	0.59%	0.68%	0.43%	0.50%	6.94%	17.68%	19.01%	12.56%	21.11%	25.75%	0.62%	0.70%	0.84%	0.87%	0.82%	0.90%	14.75%	15.93%	17.55%	13.84%	13.96%	15.80%
	Q2	0.51%	0.37%	0.94%	0.87%	0.74%	0.81%	19.77%	23.00%	41.43%	22.42%	25.01%	40.86%	0.76%	0.97%	1.37%	1.21%	1.20%	1.18%	25.86%	24.66%	21.88%	22.36%	22.57%	24.46%
	W. Average* Q3	0.74%	0.70%	0.94%	0.85%	0.83%	0.75%	8.03%	10.79%	23.64%	20.75%	19.37%	25.76%	0.89%	0.95%	1.18%	1.20%	1.19%	1.15%	15.07%	15.68%	16.94%	14.72%	14.81%	16.62%
EE	Nobs																								
	Q1																								
	Q2																								
	W. Average* Q3																								
ES	Nobs	32	34	6	15	15	25	31	33	6	15	14	23	12	12	5	9	9	11	12	12	5	9	9	11
	Q1	2.17%	1.59%	0.90%	1.52%	0.84%	1.36%	15.45%	16.62%	22.98%	9.99%	18.72%	18.80%	1.42%	1.45%	0.64%	1.79%	1.66%	2.12%	12.02%	13.90%	14.81%	18.23%	18.01%	19.18%
	Q2	3.30%	2.46%	1.05%	2.13%	2.28%	3.19%	17.70%	18.67%	27.48%	25.08%	27.57%	24.77%	2.50%	2.19%	1.85%	3.03%	2.71%	2.56%	18.27%	20.13%	19.59%	18.92%	18.91%	24.07%
	W. Average* Q3	2.90%	2.25%	1.00%	4.23%	4.02%	3.51%	16.78%	18.40%	36.35%	19.48%	21.27%	23.93%	4.33%	4.24%	2.68%	2.74%	2.49%	3.70%	19.44%	19.09%	20.48%	20.47%	20.32%	21.58%
FI	Nobs				6	6	6				5	5	5												
	Q1				0.70%	0.95%	0.88%				3.24%	2.08%	8.65%												
	Q2				1.06%	1.05%	1.17%				8.51%	4.00%	12.00%												
	W. Average* Q3				0.91%	1.02%	0.76%				9.52%	6.13%	14.36%												
FR	Nobs	10	10	5	10	10	18	10	10	5	9	8	17	6	8	5	8	8	11	6	8	5	8	8	11
	Q1	1.34%	0.98%	1.06%	1.62%	1.74%	1.55%	10.00%	8.00%	4.66%	5.22%	4.47%	11.03%	1.80%	1.30%	2.20%	1.83%	1.89%	1.91%	13.19%	12.80%	20.14%	16.80%	17.00%	16.69%
	Q2	2.12%	1.78%	1.07%	2.00%	1.91%	2.03%	12.98%	12.19%	9.20%	12.76%	14.51%	25.15%	2.30%	2.28%	2.25%	2.08%	2.18%	2.30%	17.27%	16.87%	21.24%	17.75%	17.98%	19.53%
	W. Average* Q3	1.32%	1.40%	0.98%	1.78%	1.80%	1.73%	15.00%	14.36%	21.96%	16.74%	16.30%	17.82%	2.06%	2.24%	2.23%	2.32%	2.36%	2.08%	16.52%	15.38%	15.95%	17.74%	17.89%	17.19%
GB	Nobs	14	16	11	19	19	23	15	16	12	16	17	20	10	13	9	13	13	15	10	13	10	13	13	15
	Q1	1.68%	1.09%	0.82%	0.96%	0.87%	0.51%	2.80%	5.17%	10.03%	11.58%	8.29%	8.25%	1.60%	2.00%	1.91%	1.40%	1.41%	1.33%	10.39%	12.00%	15.84%	14.00%	14.46%	12.95%
	Q2	2.89%	1.54%	1.71%	1.69%	1.59%	1.49%	21.55%	14.28%	18.47%	15.93%	20.02%	20.08%	2.48%	2.07%	2.27%	2.12%	2.04%	1.43%	16.81%	15.83%	19.14%	21.43%	20.47%	18.86%
	W. Average* Q3	1.43%	3.63%	1.69%	1.53%	1.54%	1.34%	25.46%	18.17%	38.91%	24.57%	25.25%	19.74%	2.25%	2.35%	2.47%	1.97%	1.91%	1.81%	23.78%	20.55%	24.13%	21.55%	21.57%	21.28%

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

Country	Var.	Default Rate						Loss Rate						PD						LGD					
		Dec-09	Dec-10	Dec-11	Dec-12	Jun-13	Dec-13	Dec-09	Dec-10	Dec-11	Dec-12	Jun-13	Dec-13	Dec-09	Dec-10	Dec-11	Dec-12	Jun-13	Dec-13	Dec-09	Dec-10	Dec-11	Dec-12	Jun-13	Dec-13
GR	Nobs	9	10		6	4	5	9	10		6	4	6												
	Q1	3.00%	3.50%		8.63%	9.58%	8.33%	13.57%	15.64%		19.08%	21.61%	18.91%												
	Q2	4.27%	4.66%		11.80%	9.89%	9.52%	26.44%	21.61%		24.19%	31.17%	24.28%												
	W. Average* Q3	4.38%	5.12%		11.96%	11.53%	10.61%	22.68%	22.55%		28.03%	28.08%	24.68%												
HU	Nobs		4	5	5	4	7		4	5	5	4	7			4							4		
	Q1		2.91%	5.32%	4.37%	4.44%	4.67%		14.84%	22.00%	31.72%	34.13%	25.64%			3.94%							26.88%		
	Q2		5.06%	5.92%	5.82%	5.90%	7.98%		23.72%	33.46%	58.54%	45.84%	36.58%			7.96%							29.81%		
	W. Average* Q3		3.81%	7.23%	6.50%	6.15%	8.29%		26.91%	34.61%	50.05%	50.20%	35.64%			9.16%							28.76%		
IE	Nobs	6	6	5	9	9	11	7	7	6	8	9	8	5	6	6	6	6	6	5	6	6	6	6	6
	Q1	3.20%	4.00%	5.62%	7.17%	6.30%	4.65%	2.00%	12.11%	7.97%	20.61%	22.18%	19.06%	1.28%	1.28%	3.78%	3.28%	3.35%	3.01%	12.52%	12.28%	15.50%	15.14%	18.70%	19.06%
	Q2	4.09%	4.74%	8.10%	8.00%	7.00%	5.66%	18.00%	16.36%	25.52%	27.58%	23.33%	24.13%	1.35%	2.51%	4.23%	4.79%	5.05%	5.19%	15.00%	15.80%	20.65%	21.03%	20.74%	24.92%
	W. Average* Q3	3.88%	20.24%	7.64%	7.73%	6.90%	7.42%	12.86%	19.27%	16.51%	41.23%	41.29%	30.95%	1.79%	2.44%	6.49%	5.12%	5.15%	4.64%	18.27%	18.87%	35.94%	22.93%	22.93%	24.33%
IT	Nobs	11	9	8	13	15	30	11	9	9	13	15	30	8	8	6	9	9	11	8	8	6	9	9	11
	Q1	1.44%	1.27%	1.56%	1.50%	1.38%	2.69%	14.36%	12.93%	20.39%	16.18%	14.26%	11.55%	1.00%	1.03%	1.75%	2.05%	2.09%	2.18%	18.19%	9.20%	25.66%	21.56%	21.50%	17.09%
	Q2	2.19%	1.35%	2.01%	3.09%	3.14%	3.74%	17.63%	15.45%	29.21%	24.99%	23.80%	20.29%	1.54%	2.19%	2.39%	2.34%	2.33%	2.69%	23.07%	23.90%	26.52%	24.20%	23.87%	23.58%
	W. Average* Q3	3.29%	2.24%	2.27%	3.21%	3.12%	3.70%	22.43%	18.21%	26.74%	23.85%	22.53%	23.31%	2.31%	1.86%	2.90%	2.76%	2.96%	2.70%	27.27%	20.44%	26.97%	23.26%	23.15%	20.63%
LU	Nobs	5	6	4			4	4	5	4				5		4	4			5	4				
	Q1	1.37%	0.88%	0.34%			0.31%	2.68%	2.06%	14.44%				1.37%		0.28%	0.17%			12.83%	14.79%				
	Q2	1.42%	1.86%	0.76%			0.77%	6.25%	5.80%	29.43%				1.85%		0.94%	0.90%			14.00%	19.63%				
	W. Average* Q3	1.35%	1.39%	0.51%			0.61%	5.96%	7.13%	11.45%				1.98%		1.62%	1.89%			13.31%	21.78%				
LV	Nobs													4						4					
	Q1													1.09%						21.40%					
	Q2													2.32%						32.72%					
	W. Average* Q3													2.06%						28.98%					
NL	Nobs	4	6	6	5	6	9	4	6	6	5	6	9	6	6	5			6	6	6	5			6
	Q1	0.54%	0.44%	0.75%	1.37%	1.11%	1.44%	7.22%	6.42%	12.08%	9.14%	9.82%	11.07%	0.47%	0.59%	0.92%			0.80%	10.00%	7.18%	14.23%			14.34%
	Q2	0.99%	0.78%	0.82%	1.52%	1.87%	2.01%	8.76%	7.57%	14.61%	12.31%	18.43%	14.14%	0.98%	0.91%	1.34%			1.60%	12.10%	13.84%	15.42%			17.47%
	W. Average* Q3	0.64%	0.64%	0.69%	1.03%	1.15%	1.36%	10.71%	7.72%	16.87%	11.48%	11.61%	12.00%	0.85%	0.86%	0.94%			0.99%	15.09%	14.57%	17.19%			17.48%
NO	Nobs	4	4	4	6	6	7			5	6	6	6	5	5	5			4	5	5	5			4
	Q1	0.23%	0.25%	0.40%	0.22%	0.23%	0.29%			2.11%	3.85%	0.12%	3.00%	0.78%	0.66%	1.20%			0.48%	12.50%	12.00%	15.96%			14.87%
	Q2	0.52%	0.42%	0.48%	0.27%	0.33%	0.58%			7.58%	11.59%	12.27%	8.66%	0.92%	1.01%	2.11%			0.72%	13.00%	13.60%	19.32%			15.28%
	W. Average* Q3	0.65%	0.43%	0.41%	0.25%	0.27%	0.53%			33.00%	12.95%	13.64%	7.95%	0.83%	0.77%	0.86%			0.85%	15.08%	14.12%	20.58%			15.50%
PL	Nobs	9	8	8	11	12	18	9	8	8	10	11	18	5	6	4				5	7	4			
	Q1	0.25%	0.66%	0.90%	0.99%	1.00%	1.14%	26.00%	18.50%	33.76%	20.98%	14.91%	21.43%	1.00%	1.00%	1.11%				12.82%	16.67%	16.34%			
	Q2	0.47%	1.37%	1.83%	1.68%	2.02%	2.07%	36.99%	29.95%	46.88%	29.97%	32.79%	37.71%	1.00%	1.00%	2.92%				13.59%	19.00%	35.07%			
	W. Average* Q3	1.99%	2.70%	2.11%	2.26%	2.64%	2.56%	38.66%	39.12%	44.71%	39.32%	40.69%	36.01%	1.32%	1.16%	1.95%				15.72%	20.39%	27.79%			
PT	Nobs	7	7	5	7	7	7	7	7	5	6	7	7	4	4	5				4	5				
	Q1	1.04%	1.06%	1.70%	1.50%	1.33%	1.24%	7.51%	6.78%	9.92%	10.01%	7.59%	13.45%	2.00%	2.00%					18.46%	20.80%				
	Q2	1.12%	1.56%	2.37%	2.74%	2.49%	2.28%	12.97%	15.34%	20.43%	17.37%	16.07%	13.82%	2.00%	2.00%					21.00%	23.00%				
	W. Average* Q3	2.11%	1.67%	2.45%	2.56%	2.29%	1.85%	11.15%	10.91%	18.12%	16.71%	16.75%	16.39%	2.41%	2.19%					22.47%	21.86%				

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

Country	Var.	Default Rate						Loss Rate						PD						LGD					
		Dec-09	Dec-10	Dec-11	Dec-12	Jun-13	Dec-13	Dec-09	Dec-10	Dec-11	Dec-12	Jun-13	Dec-13	Dec-09	Dec-10	Dec-11	Dec-12	Jun-13	Dec-13	Dec-09	Dec-10	Dec-11	Dec-12	Jun-13	Dec-13
RO	<i>Nobs</i>	5	8		4	4	11	5	8		4	4	11												
	Q1	2.38%	3.67%		2.68%	2.28%	3.91%	25.22%	24.41%		38.82%	37.95%	28.75%												
	Q2	2.75%	5.25%		4.28%	3.40%	4.70%	28.62%	31.31%		48.54%	50.36%	38.12%												
	W. Average*	2.85%	5.96%		4.66%	3.99%	5.32%	37.21%	31.84%		47.12%	46.70%	38.22%												
	Q3	3.52%	6.28%		5.48%	5.21%	6.67%	34.97%	38.53%		54.35%	57.39%	46.70%												
SE	<i>Nobs</i>	5	4	4	7	7	9	4	4	4	6	6	8	5	5	4	4	4	5	5	5	4	4	4	5
	Q1	0.26%	0.18%	0.09%	0.18%	0.29%	0.28%	3.08%		5.03%	4.71%	3.34%	11.41%	0.45%	0.41%	0.47%	0.42%	0.40%	0.41%	13.77%	13.73%	13.53%	12.78%	12.51%	12.32%
	Q2	0.44%	0.33%	0.22%	0.41%	0.37%	0.34%	5.98%		9.89%	14.24%	14.73%	12.69%	0.53%	0.50%	0.69%	0.64%	0.61%	0.47%	13.95%	14.21%	14.74%	14.11%	13.80%	14.01%
	W. Average*	0.33%	0.31%	0.14%	0.37%	0.36%	0.31%	5.05%		13.01%	9.98%	9.69%	15.26%	0.54%	0.50%	0.59%	0.54%	0.51%	0.48%	13.81%	13.52%	13.94%	14.17%	14.10%	13.75%
	Q3	1.00%	0.62%	0.55%	0.51%	0.70%	0.57%	35.24%		21.99%	21.61%	26.53%	19.57%	0.94%	0.76%	1.48%	0.92%	0.88%	0.70%	15.90%	14.97%	15.48%	15.62%	15.46%	14.84%
SI	<i>Nobs</i>		4						4																
	Q1		3.45%						17.68%																
	Q2		3.96%						29.45%																
	W. Average*		3.78%						39.10%																
	Q3		5.28%						41.60%																
SK	<i>Nobs</i>		4	5	5	4	8		4	5	4	4	8						4						4
	Q1		2.65%	2.00%	2.34%	2.62%	1.60%		25.12%	33.80%	15.72%	23.47%	20.04%						1.42%						25.07%
	Q2		3.27%	2.03%	2.54%	2.69%	2.00%		29.63%	35.06%	23.56%	42.61%	26.21%						2.01%						27.49%
	W. Average*		3.05%	2.34%	2.46%	2.72%	2.05%		30.16%	36.65%	25.43%	33.20%	28.95%						1.90%						27.60%
	Q3		3.88%	3.50%	2.73%	3.14%	2.30%		32.08%	35.08%	47.15%	59.17%	41.84%						2.55%						29.15%

*EAD Weighted averaged

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

Country	Var.	Default Rate						Loss Rate						PD						LGD					
		Dec-09	Dec-10	Dec-11	Dec-12	Jun-13	Dec-13	Dec-09	Dec-10	Dec-11	Dec-12	Jun-13	Dec-13	Dec-09	Dec-10	Dec-11	Dec-12	Jun-13	Dec-13	Dec-09	Dec-10	Dec-11	Dec-12	Jun-13	Dec-13
ToT EU	Nobs	270	308	184	322	308	461	260	301	185	298	287	404	229	269	224	277	273	343	229	272	225	140	141	190
	Q1	0.71%	0.87%	0.57%	0.61%	0.73%	0.62%	20.50%	19.00%	14.72%	11.49%	11.92%	13.54%	0.66%	0.68%	0.54%	0.64%	0.64%	0.63%	31.00%	31.00%	32.63%	24.04%	23.45%	22.49%
	Q2	1.00%	2.00%	1.37%	1.63%	1.86%	2.07%	32.00%	30.00%	27.47%	21.89%	20.77%	21.48%	1.00%	1.00%	1.02%	1.25%	1.32%	1.12%	40.00%	40.00%	41.94%	28.75%	29.86%	31.19%
	W. Average*	2.55%	2.09%	2.27%	3.00%	2.96%	3.31%	32.87%	31.25%	28.28%	23.28%	22.40%	23.43%	1.69%	1.79%	1.60%	1.86%	1.88%	2.22%	35.19%	35.76%	37.36%	28.70%	28.61%	30.12%
	Q3	4.00%	4.00%	3.00%	4.81%	4.51%	5.45%	42.50%	41.00%	44.00%	36.13%	33.94%	32.99%	1.31%	2.00%	2.11%	2.40%	2.38%	2.35%	44.00%	44.00%	44.92%	34.84%	34.95%	37.18%
EA	Nobs	197	219	119	209	201	320	191	215	121	192	187	284	167	193	155	187	187	237	167	195	157	97	98	135
	Q1	0.76%	0.90%	0.66%	0.60%	0.80%	0.80%	21.00%	20.00%	14.66%	11.00%	12.25%	13.61%	0.62%	0.70%	0.55%	0.64%	0.60%	0.65%	31.00%	31.00%	33.31%	23.31%	23.03%	23.03%
	Q2	1.00%	2.00%	1.35%	1.57%	1.93%	2.11%	31.00%	30.00%	27.47%	20.73%	20.31%	21.92%	1.00%	1.00%	1.01%	1.32%	1.35%	1.14%	40.00%	40.00%	41.84%	30.30%	30.93%	32.36%
	W. Average*	2.87%	2.37%	2.47%	3.53%	3.59%	3.90%	33.26%	30.38%	28.95%	24.15%	22.79%	24.50%	1.87%	1.91%	1.63%	2.14%	2.20%	2.36%	35.50%	36.18%	37.39%	29.98%	29.67%	30.86%
	Q3	4.00%	4.00%	3.00%	5.10%	5.29%	6.24%	42.00%	40.00%	43.36%	32.67%	33.08%	32.99%	2.00%	2.00%	2.00%	2.52%	2.60%	2.55%	44.00%	44.00%	44.98%	35.71%	35.58%	37.48%
EU non EA	Nobs	73	89	65	113	107	141	69	86	64	106	100	120	62	76	70	90	86	106	62	77	68	43	43	55
	Q1	0.66%	0.60%	0.51%	0.64%	0.63%	0.42%	16.00%	15.00%	15.41%	12.77%	10.32%	13.49%	0.67%	0.66%	0.50%	0.63%	0.69%	0.58%	30.00%	29.00%	32.05%	24.07%	25.00%	21.80%
	Q2	1.00%	2.00%	1.44%	1.70%	1.57%	1.81%	33.00%	29.00%	28.32%	25.06%	21.97%	20.26%	0.95%	1.00%	1.03%	1.12%	1.23%	1.05%	41.00%	40.00%	42.89%	27.88%	28.00%	28.22%
	W. Average*	1.54%	1.28%	1.84%	1.81%	1.55%	1.88%	31.62%	33.82%	26.81%	21.30%	21.52%	20.45%	1.17%	1.47%	1.53%	1.27%	1.21%	1.95%	34.30%	34.62%	37.28%	26.21%	26.60%	28.57%
	Q3	4.00%	4.00%	2.99%	3.86%	3.41%	4.25%	43.00%	43.00%	45.01%	40.57%	37.88%	32.92%	1.00%	1.11%	2.39%	2.06%	2.13%	1.94%	44.00%	44.00%	44.66%	31.75%	31.00%	35.56%
Non Eu	Nobs	30	38	30	93	83	102	29	37	35	83	73	84	34	38	45	78	76	95	34	38	46	53	51	69
	Q1	0.78%	0.66%	0.41%	0.43%	0.29%	0.28%	15.00%	25.00%	13.01%	8.46%	12.90%	18.57%	0.76%	0.66%	0.45%	0.60%	0.51%	0.42%	33.00%	31.00%	33.00%	24.97%	25.01%	23.98%
	Q2	1.00%	1.00%	0.72%	1.26%	0.81%	1.41%	29.00%	33.00%	29.78%	22.20%	24.07%	25.56%	1.00%	1.00%	1.00%	0.87%	0.87%	0.81%	42.00%	41.50%	43.35%	31.88%	34.27%	32.78%
	W. Average*	3.06%	1.35%	0.84%	1.22%	0.99%	1.19%	34.99%	35.14%	46.13%	20.67%	22.02%	23.85%	1.21%	0.95%	1.22%	1.23%	1.27%	1.71%	32.97%	28.76%	45.00%	32.11%	32.45%	32.73%
	Q3	4.00%	2.00%	2.40%	2.47%	2.52%	3.32%	43.00%	42.00%	50.04%	44.55%	41.55%	40.03%	2.00%	1.00%	1.89%	1.60%	1.48%	1.73%	45.00%	44.00%	45.00%	38.72%	39.52%	40.60%

*EAD Weighted averaged

Table 8
Dispersion Statistics from Dec 2009 to Dec 2013 - Retail
By Geographical area of the country of the counterparty

Country	Var.	Default Rate						Loss Rate						PD						LGD					
		Dec-09	Dec-10	Dec-11	Dec-12	Jun-13	Dec-13	Dec-09	Dec-10	Dec-11	Dec-12	Jun-13	Dec-13	Dec-09	Dec-10	Dec-11	Dec-12	Jun-13	Dec-13	Dec-09	Dec-10	Dec-11	Dec-12	Jun-13	Dec-13
ToT EU	Nobs	169	191	121	187	188	294	162	183	126	176	179	278	105	131	102	106	106	137	105	133	104	103	103	134
	Q1	1.12%	1.06%	0.95%	0.88%	0.85%	1.00%	10.20%	11.59%	12.52%	12.44%	12.54%	13.32%	0.96%	0.98%	1.09%	1.30%	1.33%	1.24%	13.00%	13.60%	15.60%	16.00%	16.12%	15.75%
	Q2	2.41%	2.21%	1.58%	2.05%	1.89%	1.91%	18.37%	19.13%	23.98%	23.35%	23.97%	23.31%	1.60%	2.00%	2.13%	2.12%	2.18%	1.99%	18.02%	18.99%	20.86%	21.00%	20.47%	21.06%
	W. Average*	1.79%	2.38%	1.48%	1.97%	1.94%	1.94%	17.87%	16.10%	27.63%	20.51%	20.23%	20.06%	1.92%	2.02%	1.91%	2.03%	2.06%	1.87%	18.72%	17.83%	20.66%	19.65%	19.65%	19.21%
	Q3	3.55%	3.79%	3.27%	3.50%	3.54%	3.99%	28.62%	28.58%	35.06%	33.98%	35.43%	36.96%	2.34%	2.88%	3.49%	3.20%	3.09%	2.72%	26.00%	26.56%	28.49%	28.63%	28.87%	30.73%
EA	Nobs	115	129	75	118	118	194	112	125	77	113	114	184	71	84	63	72	72	95	71	85	64	69	69	92
	Q1	1.37%	1.16%	1.00%	1.09%	0.97%	1.14%	10.94%	12.00%	12.52%	12.17%	12.54%	12.93%	1.00%	1.00%	1.05%	1.60%	1.55%	1.33%	13.00%	12.91%	15.37%	16.79%	16.82%	16.51%
	Q2	2.80%	2.22%	1.57%	2.38%	2.08%	2.08%	17.21%	18.20%	23.80%	22.50%	23.01%	21.63%	1.80%	2.00%	2.11%	2.35%	2.38%	2.21%	18.52%	18.66%	21.05%	21.00%	20.50%	20.67%
	W. Average*	2.03%	2.17%	1.50%	2.50%	2.42%	2.30%	16.92%	15.88%	22.45%	19.48%	18.89%	19.91%	2.12%	2.10%	1.86%	2.26%	2.34%	2.08%	18.54%	17.36%	20.06%	19.62%	19.65%	19.06%
	Q3	3.64%	3.64%	3.50%	3.82%	3.87%	4.13%	25.05%	24.10%	33.80%	33.33%	33.27%	34.53%	2.83%	2.90%	3.58%	3.63%	3.33%	2.88%	26.00%	26.00%	28.49%	29.00%	28.87%	30.67%
EU non EA	Nobs	54	62	46	69	70	100	50	58	49	63	65	94	34	47	39	34	34	42	34	48	40	34	34	42
	Q1	0.53%	0.67%	0.80%	0.59%	0.45%	0.66%	9.00%	10.00%	12.56%	13.75%	12.62%	15.17%	0.76%	0.97%	1.20%	1.02%	0.94%	0.88%	12.50%	13.96%	15.90%	14.00%	14.52%	14.87%
	Q2	1.97%	2.00%	1.64%	1.60%	1.61%	1.59%	25.26%	23.21%	25.26%	25.88%	25.41%	26.82%	1.09%	1.99%	2.15%	1.75%	1.68%	1.42%	16.27%	19.00%	20.78%	20.80%	19.65%	22.21%
	W. Average*	1.19%	2.80%	1.46%	1.26%	1.26%	1.23%	20.24%	16.56%	34.57%	21.93%	22.15%	20.41%	1.49%	1.87%	1.97%	1.66%	1.60%	1.49%	19.10%	18.66%	21.62%	19.69%	19.64%	19.47%
	Q3	3.00%	3.82%	3.27%	3.12%	2.96%	3.69%	36.99%	31.48%	42.80%	41.71%	39.53%	40.35%	2.20%	2.59%	3.49%	2.60%	2.63%	2.59%	25.86%	29.86%	29.16%	27.91%	27.43%	30.81%
Non Eu	Nobs	8	9	14	46	46	56	7	9	21	39	39	53	5	6	8	17	19	20	5	6	9	17	19	20
	Q1	2.58%	2.27%	1.49%	1.19%	1.25%	0.93%	21.43%	17.92%	17.43%	25.58%	16.59%	22.91%	3.00%	1.00%	1.62%	0.74%	0.72%	0.59%	19.00%	10.67%	21.71%	16.23%	16.80%	13.29%
	Q2	3.49%	3.40%	2.00%	2.22%	2.59%	2.61%	26.04%	24.99%	33.20%	36.22%	30.44%	34.49%	3.96%	2.99%	2.83%	1.88%	1.97%	1.34%	19.00%	21.56%	22.68%	21.87%	21.95%	26.38%
	W. Average*	7.11%	11.82%	3.03%	4.70%	4.82%	4.77%	59.13%	54.69%	78.29%	35.79%	30.92%	40.13%	6.30%	5.08%	3.36%	2.66%	2.39%	2.21%	59.17%	57.91%	78.23%	33.94%	33.47%	33.02%
	Q3	7.17%	6.43%	5.11%	5.29%	5.86%	4.64%	78.33%	59.61%	100.00%	59.32%	58.79%	56.67%	3.98%	5.12%	3.58%	2.67%	2.38%	2.81%	27.87%	25.00%	33.00%	33.00%	35.29%	36.36%

*EAD Weighted averaged



9 December 2014

Oversight – Risk Analysis

Aggregate disclosure of EU banks' risk parameters – Instructions

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 can't 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. The file *EU risk parameters benchmarks disclosure.pdf* 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 counterparty country and exposure class as of December 2013**
(Tables 1 and 2)
 - **Dispersion and Average values by Geographical area with a granular breakdown by exposure class as of December 2013**
(Table 3)
 - **Dispersion and Average values by EU counterparty country with a granular breakdown by exposure class as of December 2013**
(Table 4)

- **Historical Dispersion and Average values by EU counterparty country from December 2009 to December 2013 for Corporate**
(Table 5)
 - **Historical Dispersion and Average values by EU counterparty country from December 2009 to December 2013 for Retail**
(Table 6)
 - **Historical Dispersion and Average values by Geographical area from 2009 to 2013 for Corporate 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 and EU-wide Stress Test data that has a higher breakdown granularity providing a very detailed picture per 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 file *EU risk parameters benchmarks disclosure.pdf*.

Summary Statistics

7. **Table 1** provides the break down by asset class of the amount of exposures versus all the counterparty countries in December 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 December 2013 exposure of domestic and non-domestic banks for each counterparty country in total and for the following exposure classes: *Corporates* and *Retail*. For each counterparty country, the template shows how much of the exposure is held by domestic and non-domestic banks.
9. More than 75% of the total EAD seems to be concentrated in six countries (Great Britain, France, Germany, Netherlands, Italy and Spain) while domestic Retail exposures represent more than 35% of the total EAD.

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 December 2013 by portfolio and by geographical area of the country of the counterparty. For each geographical area the following dispersion statistics are reported: Number of observations, first second and third quartile and the weighted average by EAD. 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 December 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 and 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. **Tables 5 and 6** show the evolution of the average figures and the risk parameters dispersion along time (Dec-2009, Dec 2010, Dec 2011, Dec-2012, Jun-2013) by exposure class and geographical area of the country of the counterparty. The level of granularity of the exposure class breakdown is lower as historical data was available only for *Corporate* (table 5) and *Retail* (table 6).

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

15. **Tables 7 and 8** show the evolution of the average figures and the risk parameters dispersion along time (Dec-2009, Dec 2010, Dec 2011, Dec-2012, Jun-2013) by exposure class for each geographical area of the counterparty country. Also here the level of granularity is lower for the exposure class breakdown as historical data was 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)
-

- Transparency Exercise 2013 (Dec.2012-June2013)
- EU-wide Stress Test 2014 (Dec.2013)

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 100mln then that record is not included in the analysis).
- Asset classes with less than 3 observations have been dropped

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 and EU-wide Stress Test for June and December 2013.

Asset class breakdown

21. 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 and EU-wide Stress Test for June and December 2013.

22. In particular we have:

- **Transparency Exercise 2013 and EU-wide Stress Test 2014:**
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)

1

<http://www.eba.europa.eu/documents/10180/526027/Guidance+for+the+EUwide+transparency+exercise.pdf/0cc02362-68c5-40a9-8121-17b7ee1dc59c>

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

- **Advanced Data Collection and Stress Test 2011:**
The definition of *Corporate*, and *Retail* refers to the definition used in the CRD and thus also corresponds with the terminology used in COREP.

Risk parameters and EAD

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

- **EAD:**
 - ADC and Stress test 2011: EAD Gross CRM and before provisions (according to COREP)
 - Transparency Exercise 2013 and EU-wide Stress Test 2014: See *EU-wide Transparency Exercise Guidelines*² - 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 website³)
- **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.

24. The following regulatory approaches breakdowns are available:

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

²

<http://www.eba.europa.eu/documents/10180/526027/Guidance+for+the+EUwide+transparency+exercise.pdf/0cc02362-68c5-40a9-8121-17b7ee1dc59c>

³ https://www.eba.europa.eu/documents/10180/15932/EBA-ST-2011-004-Detailed-Methodological-Note_1.pdf

- **LGD: A-IRB**

Sample

25. The sample along time is unbalanced and in each exercise not all the banks have the same data population (missing across countries and portfolios).

Country of Counterparty and Domestic exposures

26. 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.

27. *Domestic exposures* are the ones towards the country of residence of the banking group.