



***ANNEX TO EBA RISK DASHBOARD
Q1 2014 :***

RISK PARAMETERS DISCLOSURE OF EU BANKS

EBA

EUROPEAN
BANKING
AUTHORITY

	Domestic banks	Non-Domestic banks	Total
	EAD	EAD	EAD
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	28,939	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

(min EUR)

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Table 2
Jun-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	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	18,257	643,356	45.1%	1,071,202	354,640	1,425,842
IT	399,899	98,291	498,190	40.7%	312,967	134,085	447,052	36.5%	1,045,841	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	11,669	277,283	47.8%	514,132	65,841	579,972
DK	149,451	44,312	193,763	37.0%	191,098	56,227	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%	0	2,244	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

		(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	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%	141	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%	62	20.9%	28.8%	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%	60	14.6%	19.9%	20.7%	25.5%	
	Retail	188	0.9%	1.9%	1.9%	3.5%	179	12.5%	24.0%	20.2%	35.4%	106	1.3%	2.2%	2.1%	3.1%	103	16.1%	20.5%	19.6%	28.9%	
	Retail - Qualifying Revolving	47	0.7%	2.7%	3.1%	4.9%	43	27.1%	54.3%	55.3%	69.5%	42	1.4%	2.4%	2.3%	4.2%	41	45.4%	54.7%	66.1%	63.7%	
	Retail - Secured on real estate property	151	0.6%	1.3%	1.5%	2.9%	142	6.3%	14.4%	10.6%	25.6%	92	0.9%	1.8%	1.7%	2.9%	89	12.2%	14.8%	13.9%	21.0%	
	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%	90	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%	30	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%	77	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%	75	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%		
EA	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%	39	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%	44	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%	69	16.8%	20.5%	19.7%	28.9%	
	Retail - Qualifying Revolving	32	1.3%	3.3%	3.5%	5.4%	32	23.5%	49.3%	36.6%	71.7%	28	1.5%	2.8%	2.9%	4.4%	27	46.5%	54.7%	52.5%	63.7%	
	Retail - Secured on real estate property	96	0.6%	1.4%	1.8%	3.3%	94	6.2%	14.8%	11.8%	23.4%	60	1.1%	2.0%	1.8%	3.1%	57	12.6%	15.1%	15.1%	21.6%	
	Retail - Secured on real estate property - Of Which: non-SME	89	0.7%	1.2%	1.6%	3.3%	84	6.1%	15.1%	11.5%	22.2%	59	0.9%	2.0%	1.8%	3.2%	56	12.7%	15.4%	15.3%	22.5%	
	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%	23	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%	53	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%	50	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%	38	25.5%	33.1%	28.4%	41.9%		
EU non EA	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%	43	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%	23	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%	16	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%	34	14.5%	19.6%	19.6%	27.4%	
	Retail - Qualifying Revolving	15	0.6%	1.1%	2.8%	2.9%	11	48.6%	62.1%	67.9%	67.0%	14	1.1%	1.7%	2.0%	2.6%	14	35.8%	53.6%	73.4%	77.5%	
	Retail - Secured on real estate property	55	0.5%	1.1%	1.0%	2.2%	48	7.2%	14.3%	8.9%	30.6%	32	0.8%	1.5%	1.5%	2.5%	32	11.4%	14.1%	12.1%	20.4%	
	Retail - Secured on real estate property - Of Which: non-SME	52	0.7%	1.3%	1.1%	2.6%	43	8.9%	19.5%	8.9%	31.1%	34	0.8%	1.6%	1.5%	2.6%	34	11.6%	14.3%	12.1%	23.0%	
	Retail - Secured on real estate property - Of Which: SME	7	0.6%	1.6%	1.0%	2.8%	6	4.2%	11.6%	7.4%	22.7%	7	0.8%	2.1%	1.5%	5.3%	7	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%	24	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%	25	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%		
Non EU	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%	51	25.0%	34.3%	32.5%	39.5%	
	Corporates - Of Which: SME	15	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%	12	11.9%	33.1%	17.5%	35.0%	
	Corporates - Of Which: Specialised Lending	19	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%	18	12.7%	15.5%	15.2%	27.6%	
	Retail	46	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%	19	16.8%	22.0%	33.5%	35.3%	
	Retail - Qualifying Revolving	16	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%	5	80.4%	84.8%	93.3%	93.7%	
	Retail - Secured on real estate property	28	0.6%	2.4%	3.0%	3.8%	18	9.5%	19.9%	16.6%	28.9%	10	0.5%	1.3%	2.4%	2.2%	10	12.2%	15.0%	24.3%	35.6%	
	Retail - Secured on real estate property - Of Which: non-SME	24	0.5%	2.4%	3.0%	4.3%	10	12.1%	19.4%	15.5%	25.7%	10	0.5%	1.2%	2.4%	2.0%	10	12.2%	15.0%	24.3%	35.3%	
	Retail - Secured on real estate property - Of Which: SME																					
	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%	10	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%	6	17.3%	24.5%	30.3%	43.5%		

*EAD Weighted averaged

Table 4
Risk Parameters dispersion statistics
By EU Country of the counterparty
Jun-2013, source Transparency exercise

(min 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	8	0.2%	0.3%	0.3%	0.4%	8	8.9%	15.7%	12.0%	16.8%	8	0.4%	0.7%	0.5%	0.9%	4	21.9%	25.1%	23.8%	25.6%
	Corporates - Of Which: SME	4	0.3%	0.4%	0.4%	1.1%	4	8.7%	14.8%	13.2%	22.5%	6	0.4%	0.6%	0.7%	1.2%	4				
	Corporates - Of Which: Specialised Lending																				
	Retail	7	0.3%	0.4%	0.4%	0.7%	6	3.3%	14.7%	9.7%	26.5%	4	0.4%	0.6%	0.5%	0.9%	4	12.5%	13.8%	14.1%	15.5%
	Retail - Qualifying Revolving																				
	Retail - Secured on real estate property	5	0.2%	0.3%	0.2%	0.3%	4	2.3%	4.3%	5.1%	8.4%	4	0.3%	0.5%	0.4%	0.8%	4	10.5%	12.0%	12.0%	13.6%
	Retail - Secured on real estate property - Of Which: non-SME	4	0.2%	0.3%	0.3%	0.5%	4	3.7%	8.4%	5.9%	12.8%	4	0.3%	0.5%	0.4%	0.8%	4	9.6%	11.8%	11.6%	13.6%
Retail - Secured on real estate property - Of Which: SME																					
Retail - Other Retail	6	0.8%	1.0%	1.2%	1.3%	4	15.4%	23.8%	23.5%	36.8%	4	1.0%	1.4%	1.2%	1.6%	4	20.7%	34.7%	31.5%	43.0%	
Retail - Other Retail - Of Which: non-SME	4	0.6%	0.7%	0.8%	0.9%	4	16.8%	34.8%	25.4%	41.7%	4	0.8%	0.9%	0.9%	1.2%	4	19.4%	33.5%	28.8%	41.8%	
Retail - Other Retail - Of Which: SME																					
SI	Corporates																				
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SK	Corporates	9	1.6%	2.0%	2.1%	3.1%	9	21.5%	22.8%	31.3%	53.6%	5	0.6%	1.9%	2.4%	2.7%					
	Corporates - Of Which: SME	5	2.5%	2.6%	2.6%	2.7%	4	33.9%	36.1%	39.2%	41.9%										
	Corporates - Of Which: Specialised Lending	4	0.9%	1.9%	2.4%	3.4%															
	Retail	4	2.6%	2.7%	2.7%	3.1%	4	23.5%	42.6%	33.2%	59.2%										
	Retail - Qualifying Revolving																				
	Retail - Secured on real estate property																				
	Retail - Secured on real estate property - Of Which: non-SME	4	2.4%	2.5%	2.5%	3.0%															
Retail - Secured on real estate property - Of Which: SME																					
Retail - Other Retail	4	2.8%	3.2%	3.0%	3.5%	4	42.1%	53.6%	50.5%	59.2%											
Retail - Other Retail - Of Which: non-SME	4	2.2%	2.8%	2.7%	3.2%																
Retail - Other Retail - Of Which: SME																					

*EAD Weighted averaged

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

Country	Var.	Default Rate						Loss Rate						PD						LGD					
		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
AT	Nobs	4	9	6	5	7	7	9	6	6	4	7	6	4	9	9	8	7	7	4	9	9	8	7	5
	Q1	0.30%	0.49%	0.20%	1.03%	0.59%	0.82%	26.00%	46.00%	20.28%	8.99%	21.61%	0.29%	0.54%	0.33%	0.47%	0.39%	0.37%	25.00%	35.00%	31.74%	32.32%			
	Q2	0.68%	1.00%	0.62%	1.25%	1.34%	1.39%	41.00%	53.20%	30.80%	28.96%	30.26%	0.57%	0.70%	0.63%	0.80%	0.51%	0.55%	33.00%	42.00%	40.24%	38.04%			
	W. Average* Q3	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%			
BE	Nobs	5	8	4	6	6	6	5	8	6	6	6	4	6	6	8	7	7	4	6	6	6	8	5	
	Q1	0.67%	0.53%	0.85%	1.00%	0.59%	1.74%	22.00%	14.00%	16.24%	11.51%	2.64%	0.72%	0.82%	0.57%	0.83%	0.56%	0.38%	26.50%	26.00%	28.80%	29.54%	21.84%	20.93%	
	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* Q3	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%	
BG	Nobs	5	6					5	6																
	Q1	1.00%	3.00%					26.00%	34.00%																
	Q2	2.00%	5.00%					34.00%	36.00%																
	W. Average* Q3	2.65%	6.87%					41.62%	35.83%																
CY	Nobs	6	6					5	6																
	Q1	0.90%	1.00%					20.00%	15.00%																
	Q2	2.50%	2.00%					28.00%	23.00%																
	W. Average* Q3	3.21%	2.87%					27.15%	24.39%																
CZ	Nobs	4	4	5	11	11	4	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%								
	Q2	2.00%	1.57%	0.87%	1.32%	1.33%	35.50%	35.87%	34.26%	22.53%	2.32%	1.74%	1.76%	1.82%	44.20%	43.35%									
	W. Average* Q3	2.24%	1.40%	0.86%	1.37%	1.35%	33.76%	37.34%	45.26%	32.46%	32.32%	2.28%	1.69%	2.15%	2.11%	46.66%	42.36%								
DE	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%
	Q2	1.00%	1.00%	0.96%	1.00%	0.83%	0.87%	38.00%	34.50%	24.74%	35.09%	19.48%	14.81%	1.00%	1.00%	0.97%	0.98%	1.08%	1.12%	41.00%	41.00%	41.81%	40.52%	30.56%	31.47%
	W. Average* Q3	1.42%	1.20%	1.23%	1.16%	1.47%	1.45%	36.12%	34.06%	26.43%	25.62%	28.68%	28.46%	1.25%	1.21%	1.05%	1.18%	1.12%	1.19%	38.39%	39.18%	38.01%	36.34%	29.16%	29.09%
DK	Nobs	8	8	5	6	7	8	8	8	5	7	9	8	8	7	8	9	8	8	8	7	8	6	6	
	Q1	0.70%	0.87%	0.02%	0.02%	0.93%	0.87%	17.00%	3.50%	16.56%	5.52%	7.20%	8.65%	0.96%	0.86%	0.86%	0.82%	1.03%	0.90%	34.50%	34.00%	27.29%	30.11%	17.12%	15.17%
	Q2	1.50%	2.00%	1.44%	2.00%	1.79%	1.51%	26.00%	23.50%	30.67%	17.85%	20.86%	21.72%	1.00%	1.00%	1.18%	1.56%	1.19%	1.46%	40.50%	41.00%	38.95%	37.61%	26.33%	27.88%
	W. Average* Q3	1.89%	1.69%	1.47%	2.63%	1.82%	1.44%	29.74%	44.22%	26.06%	28.24%	17.84%	13.18%	1.05%	1.02%	1.12%	1.19%	1.53%	1.58%	33.05%	36.24%	37.83%	33.66%	17.51%	17.20%
ES	Nobs	41	44	13	18	26	23	40	41	15	19	25	22	26	28	18	20	25	24	26	28	18	21	14	14
	Q1	2.00%	2.00%	0.73%	1.00%	1.17%	1.94%	23.00%	25.00%	5.84%	14.00%	12.80%	17.29%	0.69%	0.75%	0.67%	0.75%	1.19%	1.74%	32.00%	31.00%	32.56%	31.79%	27.34%	26.69%
	Q2	5.00%	5.00%	1.10%	1.80%	3.29%	5.73%	27.50%	30.00%	22.97%	19.51%	18.84%	21.76%	1.00%	1.00%	1.16%	1.47%	2.31%	2.74%	36.50%	37.00%	40.52%	40.54%	29.97%	32.13%
	W. Average* Q3	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%
FI	Nobs	6	6	4	5	6	6	6	6	4	4	4	6	6	6	6	8	8	6	6	6	6	4	4	
	Q1	0.21%	0.61%	0.76%	0.34%	0.10%	0.08%	10.00%	16.00%	20.97%	14.56%	3.73%	0.68%	0.49%	0.34%	0.28%	0.22%	0.32%	42.00%	31.00%	25.96%	35.28%	23.82%	24.68%	
	Q2	0.81%	1.00%	1.29%	1.00%	0.58%	0.52%	43.50%	37.00%	28.05%	20.56%	20.16%	0.95%	0.74%	0.61%	0.71%	0.57%	0.72%	43.50%	42.50%	33.83%	41.77%	28.99%	31.05%	
	W. Average* Q3	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%	
FR	Nobs	22	24	15	18	31	29	21	22	14	20	27	27	20	24	24	27	32	32	20	24	24	28	17	17
	Q1	0.34%	0.36%	0.43%	0.63%	0.23%	0.59%	17.00%	19.00%	4.98%	7.81%	4.89%	5.23%	0.58%	0.55%	0.46%	0.49%	0.56%	0.41%	35.00%	35.50%	38.87%	32.28%	27.58%	28.34%
	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* Q3	1.11%	1.02%	0.81%	1.06%	1.37%	1.43%	32.77%	34.17%	24.80%	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%
GB	Nobs	25	29	25	28	44	41	23	26	24	27	39	36	27	32	29	35	44	43	27	32	29	35	21	21
	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%
	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* Q3	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%

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

Country	Var.	Default Rate						Loss Rate						PD						LGD					
		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
GR	Nobs	11	10			7	5	11	10			7	5	6						6					
	Q1	1.00%	4.00%			9.61%	6.62%	22.00%	28.00%			14.91%	12.66%	0.60%					26.00%						
	Q2	2.00%	4.00%			10.99%	7.21%	32.00%	39.00%			20.65%	21.50%	0.97%					34.50%						
	W. Average* Q3	2.00%	3.93%			11.35%	10.92%	33.83%	39.71%			29.13%	32.31%	2.97%					36.56%						
HU	Nobs	7	5	5	8	7		7	5	4	8	7		4	4	4	4	4	4	4	4	4			
	Q1	2.00%	1.87%	0.96%	3.25%	2.03%		26.00%	31.45%	17.05%	23.55%	15.76%		1.00%	2.55%	1.43%	2.73%	2.79%	40.00%	30.28%	26.21%				
	Q2	3.00%	3.36%	4.16%	4.75%	3.87%		29.00%	44.00%	40.78%	31.56%	38.91%		2.00%	3.76%	2.41%	3.30%	3.84%	41.00%	43.09%	36.65%				
	W. Average* Q3	3.43%	2.78%	4.35%	5.73%	3.91%		31.85%	40.98%	31.01%	43.60%	41.15%		1.89%	3.07%	2.41%	2.98%	3.33%	40.48%	39.31%	34.31%				
IE	Nobs	9	8	5	7	10	11	9	9	7	7	10	11	11	9	6	8	9	9	11	9	6	8	4	4
	Q1	0.46%	2.00%	5.48%	2.00%	11.80%	4.19%	18.00%	15.00%	7.92%	6.08%	15.44%	15.83%	0.67%	1.00%	0.73%	0.50%	1.01%	0.73%	24.00%	28.00%	27.16%	33.37%	25.53%	22.04%
	Q2	3.00%	7.00%	7.22%	7.00%	19.71%	13.00%	27.00%	25.00%	25.93%	24.85%	18.92%	20.30%	1.00%	2.00%	2.14%	2.53%	2.44%	2.19%	40.00%	43.00%	42.30%	41.85%	34.53%	32.88%
	W. Average* Q3	7.79%	10.14%	16.88%	6.67%	16.99%	15.04%	25.43%	32.45%	62.47%	43.64%	21.92%	23.02%	3.84%	2.30%	1.93%	17.81%	3.26%	3.10%	32.13%	35.50%	41.89%	41.37%	41.23%	40.27%
IT	Nobs	15	16	10	12	19	21	14	14	10	12	19	21	13	17	11	15	16	16	13	17	11	15	12	12
	Q1	0.71%	0.95%	1.35%	1.26%	0.96%	2.05%	18.00%	23.00%	14.72%	13.36%	11.98%	14.01%	0.57%	0.78%	0.39%	0.81%	0.73%	0.72%	31.00%	33.00%	29.53%	28.90%	29.22%	28.97%
	Q2	1.00%	1.50%	2.07%	2.48%	2.56%	3.37%	28.00%	28.50%	24.33%	25.51%	19.73%	20.40%	1.00%	1.00%	1.75%	1.66%	1.47%	1.50%	35.00%	37.00%	37.79%	34.59%	32.70%	32.36%
	W. Average* Q3	3.24%	2.13%	3.47%	3.63%	5.21%	5.35%	30.58%	28.82%	25.58%	25.25%	22.54%	20.09%	1.98%	1.98%	2.10%	2.08%	2.55%	2.74%	35.71%	37.35%	40.38%	35.84%	32.65%	32.48%
LU	Nobs	16	14	8	11	14	12	16	14	8	10	12	11	18	19	14	20	17	17	18	20	15	20	9	9
	Q1	0.32%	0.27%	0.38%	0.25%	0.48%	1.13%	26.00%	4.00%	28.02%	14.12%	7.56%	12.70%	0.41%	0.59%	0.50%	0.46%	0.46%	0.38%	31.00%	22.00%	35.10%	27.08%	16.01%	23.03%
	Q2	0.92%	0.85%	1.03%	0.45%	2.20%	1.98%	32.00%	27.50%	14.10%	31.57%	14.17%	20.46%	1.00%	1.00%	1.01%	0.94%	1.41%	1.42%	36.50%	30.50%	43.00%	36.42%	23.31%	25.94%
	W. Average* Q3	8.13%	1.05%	1.44%	0.77%	5.41%	1.99%	38.40%	27.47%	47.71%	25.25%	19.86%	20.85%	3.13%	2.67%	3.24%	2.20%	1.47%	1.36%	29.63%	27.99%	43.22%	29.99%	24.76%	23.69%
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	11	14	15	16	17	11	12	11	13	19	22	19	21	19	19	19	23	19	22	9	9
	Q1	0.47%	1.00%	0.35%	1.00%	0.14%	0.60%	26.00%	24.00%	21.06%	20.04%	12.37%	10.36%	0.76%	0.77%	0.35%	0.39%	0.70%	0.44%	33.00%	35.00%	30.62%	31.24%	20.73%	20.48%
	Q2	0.96%	1.00%	1.43%	1.68%	2.33%	2.30%	36.50%	35.00%	26.68%	32.21%	19.56%	16.50%	1.00%	1.00%	1.03%	1.00%	1.03%	0.94%	42.00%	41.00%	38.23%	38.24%	26.28%	22.18%
	W. Average* Q3	1.61%	2.17%	1.79%	2.50%	2.88%	3.12%	31.02%	25.40%	29.84%	28.44%	17.86%	17.05%	2.24%	1.73%	2.24%	2.20%	2.62%	2.80%	26.04%	25.78%	24.47%	25.88%	20.79%	20.84%
NO	Nobs	5	8	4	5	6	5	5	8		5	5	5	8	9	7	8	8	8	8	9	7	8	5	5
	Q1	0.44%	0.21%	0.32%	1.00%	0.96%	0.72%	13.00%	11.00%		4.63%	8.87%	12.72%	0.78%	0.67%	0.42%	0.59%	0.47%	0.48%	30.00%	29.00%	25.02%	25.13%	26.41%	26.93%
	Q2	0.70%	0.70%	0.81%	1.04%	1.35%	0.96%	22.00%	26.50%		7.55%	10.35%	15.93%	0.87%	0.85%	0.60%	0.80%	0.78%	0.80%	42.00%	42.00%	36.32%	30.38%	27.88%	27.04%
	W. Average* Q3	0.88%	0.99%	1.01%	1.39%	1.39%	0.99%	24.99%	25.53%		11.79%	9.70%	16.95%	1.08%	0.99%	0.85%	0.82%	1.00%	1.00%	37.15%	35.53%	33.58%	33.58%	27.11%	27.54%
PL	Nobs	9	9	9	10	15	14	8	9	9	10	15	11	6	6	8	8	6	5	6	7	7	7	4	4
	Q1	2.00%	1.00%	0.92%	2.00%	1.25%	1.10%	17.50%	11.00%	13.38%	11.39%	20.39%	14.54%	0.40%	0.65%	0.50%	0.78%	1.10%	1.21%	17.00%	24.00%	31.90%	24.33%	18.90%	23.70%
	Q2	3.00%	3.00%	1.38%	2.69%	1.89%	2.08%	35.00%	18.00%	19.73%	22.74%	31.47%	22.00%	0.80%	0.91%	1.91%	1.69%	1.38%	1.44%	32.00%	38.00%	43.23%	31.41%	27.91%	30.86%
	W. Average* Q3	5.38%	3.80%	2.61%	3.27%	3.64%	3.12%	30.93%	21.93%	21.46%	22.42%	35.84%	25.96%	1.95%	0.83%	2.26%	2.07%	1.83%	1.92%	28.58%	37.95%	40.67%	35.58%	34.64%	34.40%
PT	Nobs	7	7	5	6	7	7	7	7	5	6	7	7	4	5		4			4	5		4		
	Q1	0.76%	1.00%	3.74%	5.15%	4.81%	2.67%	15.00%	8.00%	19.06%	18.00%	14.44%	12.25%	0.35%	0.61%		1.89%			41.00%	43.00%		36.41%		
	Q2	2.00%	2.00%	4.98%	7.85%	6.48%	4.88%	26.00%	24.00%	27.48%	21.91%	23.68%	18.08%	1.31%	2.00%		3.48%			43.00%	43.00%		43.17%		
	W. Average* Q3	2.60%	2.01%	5.25%	7.15%	7.10%	6.33%	27.80%	16.94%	22.67%	21.66%	30.66%	28.21%	2.04%	2.33%		4.08%			43.79%	42.05%		42.97%		

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

Country	Var.	Default Rate						Loss Rate						PD						LGD					
		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
RO	Nobs	6	9	4	5	8	8	6	9	5	6	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%												
	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* Q3	3.19%	6.07%	8.25%	7.40%	4.85%	5.17%	45.67%	34.36%	68.40%		40.71%	36.92%												
SE	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
	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%
	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* Q3	0.68%	0.45%	0.18%	0.26%	0.34%	0.34%	30.57%	46.82%	37.19%	25.78%	9.82%	11.98%	0.86%	0.76%	0.71%	0.67%	0.52%	0.54%	36.61%	33.87%	39.05%	33.30%	24.11%	23.77%
SI	Nobs			4						4															
	Q1			2.00%						13.00%															
	Q2			3.00%						21.00%															
	W. Average* Q3			4.72%						32.78%															
SK	Nobs		5	4	5	8	9		5	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%	
	Q2		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%	
	W. Average* Q3		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%	
		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%		

*EAD Weighted averaged

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

Country	Var.	Default Rate						Loss Rate						PD						LGD					
		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
AT	Nobs					4	4					4	4												
	Q1					0.51%	0.68%					23.30%	11.54%												
	Q2					0.84%	0.90%					24.75%	19.66%												
	W. Average* Q3					0.90%	0.82%					24.31%	29.97%												
BE	Nobs	4	4					4	4					4	4	4	4	4	4	4	4	4	4		
	Q1	0.55%	0.86%					8.60%	7.94%					0.44%	1.24%	1.20%	1.05%	10.61%	13.80%	13.50%	14.65%				
	Q2	0.86%	1.37%					10.36%	9.09%					1.17%	2.12%	1.97%	1.60%	13.19%	15.00%	15.00%	14.98%				
	W. Average* Q3	1.08%	1.29%					10.50%	8.73%					1.82%	2.48%	2.75%	1.63%	14.72%	14.51%	15.38%	15.38%				
BG	Nobs	5	6					5	6																
	Q1	2.14%	3.45%					37.24%	24.43%																
	Q2	3.97%	5.25%					41.32%	32.94%																
	W. Average* Q3	3.70%	6.19%					53.12%	46.97%																
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	5			4	5	5	4								4				
	Q1			1.50%	1.63%	0.94%	0.82%			26.07%	34.15%	30.41%	26.45%								22.27%				
	Q2			2.44%	2.00%	1.29%	2.29%			32.77%	34.84%	32.54%	34.20%								29.76%				
	W. Average* Q3			2.58%	2.11%	1.83%	1.23%			28.24%	28.81%	31.02%	31.56%								28.54%				
DE	Nobs	12	14	12	15	22	22	12	13	12	15	22	22	14	14	13	15	15	14	14	13	15	13	13	
	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%	19.14%	18.02%
	Q2	1.04%	1.13%	1.02%	1.00%	1.21%	1.06%	30.26%	22.61%	25.24%	21.60%	28.19%	24.16%	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* Q3	1.10%	0.97%	0.96%	1.05%	1.20%	1.07%	28.87%	26.10%	30.42%	30.60%	25.48%	21.68%	1.56%	1.48%	1.23%	1.33%	2.08%	2.10%	20.20%	20.47%	21.64%	21.87%	24.37%	24.19%
DK	Nobs	6	6	4	4	7	8	4	5	4	5	6	8	7	7	6	7	4	4	7	7	6	7	4	4
	Q1	0.46%	0.26%	0.59%	0.60%	0.68%	0.43%	6.94%	17.68%	19.01%	19.89%	12.56%	21.11%	0.62%	0.70%	0.84%	0.78%	0.87%	0.82%	14.75%	15.93%	17.55%	16.98%	13.84%	13.96%
	Q2	0.51%	0.37%	0.94%	0.81%	0.87%	0.74%	19.77%	23.00%	41.43%	21.00%	22.42%	25.01%	0.76%	0.97%	1.37%	1.47%	1.21%	1.20%	25.86%	24.66%	21.88%	20.86%	22.36%	22.57%
	W. Average* Q3	0.74%	0.70%	0.94%	1.08%	0.85%	0.83%	8.03%	10.79%	23.64%	24.48%	20.75%	19.37%	0.89%	0.95%	1.18%	1.55%	1.20%	1.19%	15.07%	15.68%	16.94%	17.08%	14.72%	14.81%
EE	Nobs																								
	Q1																								
	Q2																								
	W. Average* Q3																								
ES	Nobs	32	34	6	10	15	15	31	33	6	11	15	14	12	12	5	7	9	9	12	12	5	8	9	9
	Q1	2.17%	1.59%	0.90%	1.00%	1.52%	0.84%	15.45%	16.62%	22.98%	12.00%	9.99%	18.72%	1.42%	1.45%	0.64%	1.84%	1.79%	1.66%	12.02%	13.90%	14.81%	17.01%	18.23%	18.01%
	Q2	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%	2.71%	18.27%	20.13%	19.59%	20.01%	18.92%	18.91%
	W. Average* Q3	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%	19.44%	19.09%	20.48%	20.97%	20.47%	20.32%
FI	Nobs				4	6	6				4	5	5				4				4				
	Q1				0.75%	0.70%	0.95%				2.71%	3.24%	2.08%				0.97%				14.20%				
	Q2				1.20%	1.06%	1.05%				4.66%	8.51%	4.00%				1.56%				22.84%				
	W. Average* Q3				1.13%	0.91%	1.02%				5.35%	9.52%	6.13%				1.40%				17.40%				
FR	Nobs	10	10	5	8	10	10	10	10	5	8	9	8	6	8	5	8	8	8	6	8	5	8	8	8
	Q1	1.34%	0.98%	1.06%	1.01%	1.62%	1.74%	10.00%	8.00%	4.66%	10.42%	5.22%	4.47%	1.80%	1.30%	2.20%	2.05%	1.83%	1.89%	13.19%	12.80%	20.14%	18.00%	16.80%	17.00%
	Q2	2.12%	1.78%	1.07%	1.57%	2.00%	1.91%	12.98%	12.19%	9.20%	20.50%	12.76%	14.51%	2.30%	2.28%	2.25%	2.29%	2.08%	2.18%	17.27%	16.87%	21.24%	20.55%	17.75%	17.98%
	W. Average* Q3	1.32%	1.40%	0.98%	1.47%	1.78%	1.80%	15.00%	14.36%	21.96%	21.12%	16.74%	16.30%	2.06%	2.24%	2.23%	2.46%	2.32%	2.36%	16.52%	15.38%	15.95%	18.35%	17.74%	17.89%
GB	Nobs	14	16	11	17	19	19	15	16	12	17	16	17	10	13	9	14	13	13	10	13	10	14	13	13
	Q1	1.68%	1.09%	0.82%	1.05%	0.96%	0.87%	2.80%	5.17%	10.03%	8.00%	11.58%	8.29%	1.60%	2.00%	1.91%	1.83%	1.40%	1.41%	10.39%	12.00%	15.84%	14.28%	14.00%	14.46%
	Q2	2.89%	1.54%	1.71%	1.73%	1.69%	1.59%	21.55%	14.28%	18.47%	13.00%	15.93%	20.02%	2.48%	2.07%	2.27%	2.39%	2.12%	2.04%	16.81%	15.83%	19.14%	17.10%	21.43%	20.47%
	W. Average* Q3	1.43%	3.63%	1.69%	1.61%	1.53%	1.54%	25.46%	18.17%	38.91%	24.09%	24.57%	25.25%	2.25%	2.35%	2.47%	2.31%	1.97%	1.91%	23.78%	20.55%	24.13%	23.76%	21.55%	21.57%

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

Country	Var.	Default Rate						Loss Rate						PD						LGD					
		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
RO	<i>Nobs</i>	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%												
	Q2	2.75%	5.25%			4.28%	3.40%	28.62%	31.31%			48.54%	50.36%												
	W. Average*	2.85%	5.96%			4.66%	3.99%	37.21%	31.84%			47.12%	46.70%												
	Q3	3.52%	6.28%			5.48%	5.21%	34.97%	38.53%			54.35%	57.39%												
SE	<i>Nobs</i>	5	4	4	5	7	7	4	4	5	6	6	5	5	4	5	4	4	5	5	4	5	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%	
	Q2	0.44%	0.33%	0.22%	0.33%	0.41%	0.37%	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%	
	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%	
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	5	4	4	5	5	4	4													
	Q1		2.65%	2.00%	1.32%	2.34%	2.62%	25.12%	33.80%	28.61%	15.72%	23.47%													
	Q2		3.27%	2.03%	1.76%	2.54%	2.69%	29.63%	35.06%	32.66%	23.56%	42.61%													
	W. Average*		3.05%	2.34%	1.69%	2.46%	2.72%	30.16%	36.65%	32.07%	25.43%	33.20%													
	Q3		3.88%	3.50%	2.40%	2.73%	3.14%	32.08%	35.08%	33.80%	47.15%	59.17%													

*EAD Weighted averaged

Table 7
Dispersion Statistics from Dec 2009 to Jun 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	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
ToT EU	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%
	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* Q3	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%
EA	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
	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%
	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%	2.37%	2.47%	2.68%	3.53%	3.59%	33.26%	30.38%	28.95%	25.82%	24.15%	22.79%	1.87%	1.91%	1.63%	2.03%	2.14%	2.20%	35.50%	36.18%	37.39%	35.44%	29.98%	29.67%
EU non EA	Nobs	73	89	65	73	113	107	69	86	64	69	106	100	62	76	70	80	90	86	62	77	68	79	43	43
	Q1	0.66%	0.60%	0.51%	0.83%	0.64%	0.63%	16.00%	15.00%	15.41%	14.48%	12.77%	10.32%	0.67%	0.66%	0.50%	0.62%	0.63%	0.69%	30.00%	29.00%	32.05%	27.61%	24.07%	25.00%
	Q2	1.00%	2.00%	1.44%	1.59%	1.70%	1.57%	33.00%	29.00%	28.32%	28.35%	25.06%	21.97%	0.95%	1.00%	1.03%	1.00%	1.12%	1.23%	41.00%	40.00%	42.89%	37.97%	27.88%	28.00%
	W. Average* Q3	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%	1.27%	1.21%	34.30%	34.62%	37.28%	33.86%	26.21%	26.60%
Non Eu	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%
	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* Q3	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%

*EAD Weighted averaged

Table 8
Dispersion Statistics from Dec 2009 to Jun 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	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
ToT EU	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%
	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* Q3	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%
EA	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%
	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* Q3	2.03%	2.17%	1.50%	2.02%	2.50%	2.42%	16.92%	15.88%	22.45%	21.26%	19.48%	18.89%	2.12%	2.10%	1.86%	2.31%	2.26%	2.34%	18.54%	17.36%	20.06%	19.47%	19.62%	19.65%
EU non EA	Nobs	54	62	46	59	69	70	50	58	49	59	63	65	34	47	39	49	34	34	34	48	40	50	34	34
	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%
	Q2	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%
	W. Average* Q3	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%
Non Eu	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%
	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* Q3	7.11%	11.82%	3.03%	6.33%	4.70%	4.70%	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%

*EAD 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 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. 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.
9. 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 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 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
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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
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France of 4mIn 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 Guidelines¹*)

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 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/0cc02362-68c5-40a9-8121-17b7ee1dc59c>

- **EAD:**
 - I. ADC and Stress test 2011: EAD Gross CRM and before provisions (according to COREP)
 - II. Transparency Exercise 2013: 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