

	Dec-2013 EU	Table 1 J countries EAD by	exposure class
	Domestic banks	Non-Domestic banks	Total
(min 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

						Table 2					
			_	N 2012 EAD I				l			
				Dec-2013 EAD 1	by country of t	he counterparty		sure class		5 A D (11	
		Corporate				Reta				EAD (all asset classe	,
	Domestic banks	Non-Domestic banks	To	otal	Domestic banks	Non-Domestic banks		otal	Domestic banks	Non-Domestic banks	Total
(mln EUR)	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	
ES	278,417	57,496	335,913	25.2%	472,149	54,718	526,867	39.5%	1,146,375	188,204	
SE	169,674	41,834	211,508	36.8%	266,552	13,768	280,321	48.7%	505,199	69,896	
DK	150,427	44,246	194,672	35.5%	189,995	55,993	245,988	44.8%	259,869	288,635	
NO	55,307	71,968	127,275	23.5%	103,299	119,250	222,549	41.2%	391,524	149,165	
BE	59,257	72,543	131,800	38.6%	93,776	50,624	144,400	42.3%	227,712	113,741	
FI	79,362	31,514	110,876	36.0%	66,332	19,006	85,337	27.7%	167,258	141,041	
PT	22,766	51,727	74,493	27.6%	43,363	62,119	105,482	39.1%	95,864	174,248	
IE	25,480	51,457	76,937	29.6%	46,819	52,905	99,724	38.4%	198,905	60,899	
PL	24,127	18,265	42,392	19.5%	76,132	34,626	110,758	50.9%	216,963	615	,
GR	45,036	11,230	56,266	26.0%	67,427	22,663	90,090	41.7%	80,044	136,156	
AT	59,957	207	60,164	28.3%	76,293	125	76,419	36.0%	162,788	49,576	
LU	6,159	51,967	58,127	30.5%	16,778	5,274	22,052	11.6%	33,732	157,057	
CZ	0	38,071	38,071	30.3%	0	36,921	36,921	29.4%	0	125,519	
ни	0	13,538	13,538	26.5%	0	16,427	16,427	32.1%	0	51,163	
SK	3,206	11,733	14,939	30.3%	5,898	8,556	14,454	29.3%	16,437	32,908	
CY	0	12,695	12,695	28.8%	0	16,667	16,667	37.8%	0	44,113	
RO	5,867	2,326	8,193	36.9%	5,794	1,550	7,344	33.1%	17,864	4,356	
LT	0	6,060	6,060	38.6%	0	5,316	5,316	33.9%	14,221	1,481	
EE	0	5,212	5,212	36.2%	0	5,257	5,257	36.5%	0	14,384	
LV	177	4,192	4,369	32.8%	378	3,937	4,315	32.4%	0	13,322	
BG 	0	3,434	3,434	28.9%	0	4,786	4,786	40.2%	1,144	10,758	
SI	2,929	630	3,559	33.8%	3,863	557	4,420	41.9%	0	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

			D	efault R	late				oss Rat	e				PD					LGD		
	(min EUR)	Nobs	Q1	Q2	W. Average*	Q3	Nobs	Q1	Q2	W. Average*	Q3	Nobs	Q1	Q2	W. Average*	Q3	Nobs	Q1	Q2	W. Average*	Q3
Corpora	ates	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%
Corpo	prates - 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%
Corpo	prates - 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%
	I - 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%
EU TOT Retail	I - 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%
Re	etail - 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%
	etail - 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%
	I - 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%
	etail - 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%
	etail - 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%
Corpora		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%
	orates - 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%
	orates - 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%
E A	I - 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%
	I - 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%
	etail - 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%
	etail - 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%
	I - 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%
	etail - 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 56	1.3%	2.6%	3.0%	3.5%	67 54	25.3%	36.6%	27.7%	49.6%
	etail - Other Retail - Of Which: SME	105	2.4%	4.2%	4.3%	6.9%	102	15.8%	25.1%	25.8%	36.6%		2.7%	3.8%	4.1%	5.3%		24.2%	33.3%	27.4%	42.2%
Corpora		141	0.4%	1.8%	1.9%	4.2%	120 57	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%
	prates - Of Which: SME	24	0.8%	2.5%	2.0%	4.0%		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%
· ·	prates - 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%
	I - 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%
	I - 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%
	etail - Secured on real estate property - Of Which: non-SME	70 16	0.6%	1.4%	1.0%	3.6%	61 13	9.3%	20.0%	8.8%	30.5% 27.4%	36	0.6%	1.3%	1.3%	2.2%	36	11.5%	14.1%	11.7%	24.6% 20.0%
	etail - Secured on real estate property - Of Which: SME	16		1.9%	1.4%	4.1%	70	11.5%	23.1%	21.8%		22	1.1%	1.9%	2.5%	2.2%	22	13.3%	18.6%	13.3%	
	I - Other Retail etail - Other Retail - Of Which: non-SME	69	1.0% 0.9%	1.9% 1.8%	2.5% 2.4%	4.1% 4.1%	61	25.0% 26.3%	43.0% 45.7%	44.3% 44.6%	55.2% 59.7%	33 32	1.1% 0.9%	2.2% 1.6%	2.9% 2.3%	3.6% 3.7%	33 32	31.0% 32.0%	41.9% 42.7%	47.6% 51.0%	55.9% 65.0%
	etail - Other Retail - Of Which: SME	40	1.7%	2.7%	2.4%	4.1%	24	20.3%	32.2%	29.3%	40.7%	20	2.8%	3.4%	4.1%	4.2%	20	30.0%	38.5%	40.3%	45.3%
Corpora		102	0.3%	1.4%	1.2%	3.3%	84	18.6%	25.6%	23.8%	40.7%	95	0.4%	0.8%	1.7%	1.7%	69	24.0%	32.8%	32.7%	40.6%
	orates - Of Which: SME	28	0.5%	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%
	prates - 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	States - Or William, Specialised Lending	56	0.4%	2.6%	4.8%	4.6%	53	22.9%	34.5%	40.1%	56.7%	20	0.6%	1.4%	2.2%	2.8%	20	13.3%	26.4%	33.0%	36.4%
	I - Qualifying Revolving	17	4.5%	8.7%	6.6%	12.1%	17	44.3%	63.8%	65.7%	81.2%		1.3%	2.2%	2.2%	3.5%		75.6%	82.9%	36.8%	84.9%
	I - Secured on real estate property	31	0.7%	2.1%	2.6%	4.0%	30	11.1%	18.3%	16.1%	28.1%	0	0.7%	0.9%	2.9%	3.1%	0	10.9%	13.3%	21.7%	23.8%
	1 1 2	31	0.7%	1.7%	2.6%	4.0%	29	11.1%	18.3%	15.4%	26.5%	0	0.7%	0.9%	2.2%	3.1%	9	10.9%	13.3%	21.7%	23.8%
	etail - Secured on real estate property - Of Which: non-SME etail - Secured on real estate property - Of Which: SME	51	0.5%	1.7%	2.0%	4.5%	29	11.2%	10.1%	15.4%	20.5%	9	0.7%	0.9%	2.2%	5.1%	9	10.9%	13.3%	21.7%	23.6%
	I - 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%
	etail - 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	0.7%	0.8%	1.4%	2.2%	10	9.9%	38.2%	22.5%	60.8%
	etail - Other Retail - Of Which: Non-Swie etail - Other Retail - Of Which: SME	20	2.5%	4.5%	8.2%	7.6%	20	29.2%	44.2%	50.4% 44.1%	53.4%	10	1.6%	2.6%	2.7%	3.1%	10	22.0%	27.7%	22.5%	43.2%
No.	Addit Office Acadit - Of Which, Sine	20	2.3/0	7.370	0.276	7.076	20	23.270	73.770	77.1/0	33.7/0	0	1.070	2.070	2.770	3.1/0	U	22.070		AD Weighted	
																			, E	MP Weignited	averaged

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

Dec-2013	. source	EU-wide	Stress	tes

			D	efault F	late				Loss Ra	te				PD					LGD		
	(min EUR)	Nobs	Q1	Q2	W. Average*	Q3	Nobs	Q1	Q2	W. Average*	Q3	Nobs	Q1	Q2	W. Average*	Q3	Nobs	Q1	Q2	W. Average*	Q3
АТ	Corporates Corporates - Of Which: SME Corporates - Of Which: Specialised Lending Retail Retail - Qualifying Revolving Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME	12 10 5 9 6 7 6 10 9	0.7% 0.6% 0.4% 0.8% 0.5% 0.3% 1.7% 0.8% 0.6% 2.3%	1.1% 1.3% 0.9% 1.3% 1.3% 0.8% 2.1% 1.5% 1.0% 2.3%	1.9% 1.9% 1.5% 1.0% 0.9% 0.6% 2.2% 1.1% 0.8% 2.2%	2.6% 2.9% 1.1% 1.8% 1.7% 1.0% 2.8% 2.7% 1.5% 2.5%	11 9 4 9 6 7 5 9	17.1% 10.7% 24.0% 18.6% 6.8% 5.0% 5.8% 17.0% 30.0% 16.3%	24.1% 23.2% 25.8% 25.1% 12.3% 7.3% 11.3% 21.2% 38.2% 35.4%	31.3% 31.1% 27.7% 29.4% 15.8% 14.0% 17.8% 35.0% 49.4% 33.6%	35.3% 31.6% 56.4% 28.9% 16.4% 15.0% 17.7% 37.6% 55.4% 37.8%	10	0.3%	0.7%	1.1%	1.4%					
BE	Corporates Corporates - Of Which: SME Corporates - Of Which: Specialised Lending Retail - Qualifying Revolving Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: Non-SME Retail - Other Retail - Of Which: SME	10 7 12 8 8 8 4 9 7 6	0.7% 1.6% 0.9% 0.8% 0.7% 1.2% 1.5% 0.7% 1.5%	2.0% 2.9% 1.5% 1.1% 1.1% 2.3% 1.8% 2.0% 1.8%	1.7% 2.7% 1.3% 1.2% 1.1% 1.6% 1.9% 1.6% 2.1%	3.3% 3.7% 2.0% 1.5% 1.5% 3.5% 2.6% 2.7% 2.5%	8 6 11 8 8 4 8 7 6	12.5% 12.0% 5.2% 3.2% 4.7% 15.1% 17.3% 12.1%	14.6% 15.7% 9.1% 6.2% 6.6% 6.4% 22.2% 37.1% 15.5%	19.5% 15.2% 11.3% 5.1% 5.1% 6.9% 20.9% 30.1% 17.5%	22.5% 16.6% 25.4% 14.2% 17.7% 10.7% 32.3% 48.8% 19.0%	9 6 4 10 7 7 7 7 7	1.0% 2.2% 0.8% 1.2% 0.9% 0.8% 1.6% 0.8% 2.3%	1.7% 2.6% 1.0% 1.5% 1.0% 1.0% 2.4% 1.9% 2.8%	2.0% 2.5% 1.1% 1.9% 1.5% 2.8% 1.9% 3.4%	1.8% 2.8% 1.3% 2.6% 2.0% 2.0% 4.0% 3.1% 3.0%	7 5 4 10 7 7 7 7 7	23.8% 19.8% 15.3% 14.6% 9.5% 9.3% 27.4% 29.7% 23.6%	26.1% 20.8% 21.0% 16.5% 10.4% 10.4% 29.1% 34.2% 26.3%	27.4% 23.1% 21.2% 16.4% 11.3% 11.2% 29.7% 34.2% 26.4%	38.1% 22.4% 26.2% 17.9% 12.6% 12.6% 35.3% 45.7% 28.0%
BG	Corporates Corporates - Of Which: SME Corporates - Of Which: Specialised Lending Retail Retail - Qualifying Revolving Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME	4	3.3% 3.5%	4.7% 4.1% 4.5%	4.6 % 5.0%	5.4% 5.2% 5.5%	4	20.1% 23.1% 12.7%	22.7% 29.2% 16.9%	31.7% 35.0% 19.9%	39.2% 37.1% 22.1%										
CY	Corporates Corporates - Of Which: SME Corporates - Of Which: Specialised Lending Retail Retail - Qualifying Revolving Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME	4	8.7%	16.4%	27.7%	28.1%	4	19.2%	22.9%	23.0%	25.4%										
CZ	Corporates Corporates - Of Which: SME Corporates - Of Which: Specialised Lending Retail - Qualifying Revolving Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: Non-SME Retail - Other Retail - Of Which: SME	14 7 5 9 4 4 7 5	1.0% 1.4% 0.7% 1.3% 0.9% 0.9% 1.1% 2.4%	1.7% 1.7% 1.3% 1.8% 1.5% 1.3% 1.9% 1.3% 2.7%	1.8% 1.8% 3.1% 1.7% 1.5% 1.4% 2.1% 1.9% 2.9%	3.8% 1.9% 1.7% 1.9% 2.0% 1.8% 2.3% 2.3% 4.5%	13 7 5 9 4 4 7 5 4	11.5% 11.9% 11.5% 22.4% 13.0% 13.0% 29.9% 44.7% 33.9%	22.4% 43.1% 21.4% 29.4% 18.0% 18.0% 48.1% 49.9% 39.0%	33.5% 40.7% 25.5% 28.6% 18.7% 17.7% 45.4% 48.0% 40.1%	39.1% 56.3% 32.9% 35.2% 21.2% 19.7% 49.1% 54.2% 42.2%	7 5 4 4 4 4 4 4	1.8% 2.2% 1.5% 2.3% 1.7% 1.6% 3.4% 2.6% 4.7%	1.8% 3.4% 1.7% 2.5% 1.9% 1.7% 4.5% 4.0% 5.4%	1.9% 2.7% 1.6% 2.5% 2.1% 2.0% 3.6% 3.0% 5.3%	2.8% 3.6% 1.8% 2.6% 2.3% 2.1% 5.9% 5.8% 6.8%	4 4 4 4 4	25.1% 21.9% 21.1% 37.5% 38.6% 34.5%	29.9% 23.3% 22.5% 44.0% 47.7% 38.5%	28.4% 22.5% 22.1% 41.0% 42.2% 37.6%	33.0% 24.6% 24.6% 53.1% 58.0% 47.5%

Table 4 Risk Parameters dispersion statistics By EU Country of the counterparty

Dec-2013	source	FU-wide	Stress	test

			D	efault R	ate				Loss Ra	te				PD					LGD		
	(mln EUR)	Nobs	Q1	Q2	W. Average*	Q3	Nobs	Q1	Q2	W. Average*	Q3	Nobs	Q1	Q2	W. Average*	Q3	Nobs	Q1	Q2	W. Average*	Q3
DE	Corporates Corporates - Of Which: SME Corporates - Of Which: Specialised Lending Retail Retail - Qualifying Revolving Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME	71 29 19 37 11 21 20 8 32 28 13	0.4% 0.7% 0.4% 0.8% 0.5% 0.4% 0.3% 0.1% 1.1% 0.9% 0.7%	1.0% 1.2% 2.4% 1.4% 1.3% 0.6% 0.6% 0.4% 1.5% 1.5%	1.7% 1.3% 3.9% 1.0% 1.4% 0.7% 0.4% 1.7% 2.1%	2.6% 2.1% 8.8% 2.1% 3.7% 0.9% 0.8% 0.6% 2.6% 2.6% 2.4%	63 25 18 36 10 18 17 4 31 28	8.7% 10.5% 10.8% 13.4% 1.1% 5.0% 6.1% 16.3% 17.7% 17.2%	18.5% 24.0% 15.5% 21.8% 36.3% 13.9% 13.3% 19.9% 31.3% 34.3% 23.8%	24.5% 23.8% 18.7% 25.2% 26.8% 15.7% 15.6% 17.8% 37.5% 36.8% 27.7%	38.5% 31.8% 29.9% 41.4% 54.7% 29.4% 31.6% 54.8% 56.4% 43.5%	44 22 17 20 9 14 14 8 16 14	0.7% 1.0% 0.9% 1.0% 0.6% 0.7% 0.6% 0.7% 1.2% 1.1%	1.1% 1.4% 1.5% 1.3% 1.0% 1.0% 0.9% 1.8% 1.9% 1.2% 2.1%	1.2% 1.4% 2.3% 1.6% 1.2% 1.6% 1.5% 1.7% 1.6% 2.2%	1.4% 2.1% 2.8% 2.5% 1.2% 2.0% 2.0% 2.8% 2.7% 2.6% 2.5%	26 9 10 18 7 12 12 6 14 12 8	18.9% 13.7% 16.7% 15.8% 46.7% 10.3% 10.2% 11.2% 27.1% 32.3% 27.6%	30.4% 15.0% 17.9% 26.5% 53.4% 11.1% 11.0% 11.7% 35.2% 38.4% 35.7%	29.5% 21.2% 26.6% 23.2% 57.1% 15.3% 15.4% 11.2% 39.2% 40.4% 32.9%	38.6% 32.0% 29.6% 38.5% 62.6% 22.5% 12.9% 46.4% 47.2% 41.5%
DK	Corporates Corporates - Of Which: SME Corporates - Of Which: Specialised Lending Retail Retail - Qualifying Revolving Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME	11 8 9 4 7 6	0.9% 1.7% 0.5% 0.5% 0.5% 0.5% 0.3% 0.4% 1.7%	2.1% 3.5% 0.8% 0.8% 0.7% 0.7% 0.8% 0.8% 2.1%	1.7% 2.8% 0.7% 0.7% 0.6% 1.3% 1.2% 2.2%	2.3% 3.9% 1.0% 1.6% 1.1% 0.7% 1.4% 1.4% 2.6%	11 7 8 7 5 6 5	13.0% 19.0% 25.8% 21.4% 20.0% 33.9% 44.6%	29.5% 37.2% 40.9% 26.0% 26.1% 46.3% 48.0%	24.4% 22.8% 25.8% 24.7% 25.5% 54.3% 30.5%	44.4% 47.0% 51.1% 46.0% 39.0% 53.6% 53.6%	11 7 6 6 6 6 6	0.7% 1.0% 0.9% 0.7% 0.6% 0.9% 0.9% 2.4%	1.3% 2.9% 1.2% 1.1% 0.9% 1.5% 2.9%	1.6% 2.3% 1.2% 1.1% 1.0% 1.8% 1.7% 3.1%	1.9% 3.0% 1.3% 1.2% 2.5% 1.6% 3.3%	6 4 6 6 6 6 4	20.0% 14.3% 15.8% 12.8% 12.5% 37.3% 37.7% 32.5%	28.3% 25.6% 24.5% 14.8% 13.4% 42.9% 43.3% 40.2%	19.6% 16.7% 16.6% 13.0% 12.9% 39.5% 39.6% 38.6%	33.4% 37.0% 32.3% 17.0% 17.0% 55.4% 58.0% 43.6%
EE	Corporates Corporates - Of Which: SME Corporates - Of Which: Specialised Lending Retail Retail - Qualifying Revolving Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME																				
ES	Corporates Corporates - Of Which: SME Corporates - Of Which: Specialised Lending Retail Retail - Qualifying Revolving Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME	40 21 14 25 12 23 22 16 22 22 16	2.9% 6.5% 2.1% 1.4% 1.6% 1.1% 1.0% 5.8% 3.0% 1.8% 3.6%	6.6% 10.5% 3.1% 3.2% 2.8% 3.3% 2.5% 8.4% 3.9% 3.5% 5.3%	8.6% 14.4% 6.5% 3.5% 3.2% 3.6% 3.3% 8.9% 4.6% 3.9% 5.4%	10.8% 15.7% 9.3% 4.1% 5.0% 4.2% 4.1% 10.3% 5.9% 4.8% 7.4%	36 21 14 23 12 21 20 16 22 22 16	21.2% 22.4% 9.3% 18.8% 45.1% 10.7% 11.1% 12.5% 30.3% 32.4% 29.7%	27.7% 27.9% 23.0% 24.8% 52.1% 18.6% 18.1% 18.8% 36.9% 39.3% 35.8%	33.3% 30.0% 28.8% 23.9% 48.4% 19.3% 19.2% 40.9% 44.3% 40.8%	38.1% 33.8% 29.5% 34.2% 61.9% 22.2% 23.1% 22.2% 46.3% 50.0% 45.3%	25 10 10 11 6 9 9 7 10 10	1.8% 3.7% 2.1% 2.1% 1.6% 2.1% 1.8% 4.8% 1.9% 2.3% 3.1%	2.6% 4.2% 2.9% 2.6% 1.8% 2.5% 2.0% 6.0% 3.1% 3.2% 3.5%	5.2% 10.6% 6.8% 3.7% 2.4% 3.5% 3.3% 7.3% 5.3% 5.9%	4.5% 6.7% 7.2% 3.0% 4.0% 2.6% 2.2% 10.4% 6.0% 5.3% 5.9%	17 8 7 11 6 9 9 7 10 10	27.2% 27.8% 18.1% 19.2% 45.1% 11.9% 11.7% 10.6% 39.1% 36.6% 38.5%	33.8% 32.6% 23.4% 24.1% 49.7% 14.2% 17.1% 41.6% 42.9% 43.1%	36.7% 34.4% 29.6% 21.6% 50.0% 16.6% 16.7% 17.0% 43.2% 44.6% 41.4%	36.6% 39.0% 34.5% 39.1% 51.5% 23.6% 23.9% 19.1% 52.2% 52.2% 44.5%
FI	Corporates Corporates - Of Which: SME Corporates - Of Which: Specialised Lending Retail Qualifying Revolving Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME	6 4 6 5 4 4 6 6	0.4% 0.6% 0.9% 0.2% 0.4% 1.0% 1.2%	0.8% 1.4% 1.2% 0.7% 0.7% 1.8% 1.6%	1.1% 1.8% 0.8% 0.6% 0.5% 1.7% 1.4% 1.3%	1.3% 2.0% 1.6% 0.8% 1.0% 2.9% 2.5% 2.6%	6 4 5 4	30.1% 28.4% 8.7% 2.9% 17.9% 13.7%	32.0% 34.0% 12.0% 3.9% 27.3% 25.5%	34.2% 35.2% 14.4% 9.1% 24.2% 25.1%	38.8% 41.0% 24.2% 11.5% 30.0% 32.2%	<i>9</i>	0.6% 0.2%	0.8% 0.3%	2.3% 4.2%	0.9% 1.1%	4	29.5%	31.3%	32.0%	33.8%

Table 4 Risk Parameters dispersion statistics By EU Country of the counterparty

Dec-2013, source EU-wide Stress test

			D	efault Ra	ite				Loss Ra	te				PD					LGD		
	(mln EUR)	Nobs	Q1	Q2 \	N. Average*	Q3	Nobs	Q1	Q2	W. Average*	Q3	Nobs	Q1	Q2	W. Average*	Q3	Nobs	Q1	Q2	W. Average*	Q3
	Corporates	43	0.4%	0.9%	1.2%	1.6%	38	18.6%	25.8%	25.4%	44.1%	46	0.5%	0.9%	1.5%	1.3%	26	29.5%	34.1%	33.4%	37.2%
	Corporates - Of Which: SME	18	1.3%	2.2%	2.6%	3.1%	18	16.6%	25.6%	26.4%	36.8%	15	0.7%	2.6%	2.8%	3.0%	9	23.5%	28.0%	33.4%	36.2%
	Corporates - Of Which: Specialised Lending	10	0.5%	0.8%	0.8%	1.9%	8	6.0%	11.7%	16.5%	25.1%	16	0.5%	0.9%	1.3%	1.6%	11	20.2%	24.3%	16.6%	36.9%
	Retail	18	1.6%	2.0%	1.7%	2.9%	17	11.0%	25.2%	17.8%	37.4%	11	1.9%	2.3%	2.1%	2.8%	11	16.7%	19.5%	17.2%	22.7%
	Retail - Qualifying Revolving	9	1.6%	3.9%	3.4%	6.4%	9	41.5%	46.1%	43.9%	47.7%	5	2.0%	2.7%	2.9%	3.3%	5	41.1%	42.3%	42.2%	46.1%
FR	Retail - Secured on real estate property	12	1.0%	1.6%	1.2%	2.3%	12	4.8%	5.6%	9.0%	12.1%	7	0.9%	1.4%	1.5%	3.3%	7	11.6%	14.2%	13.8%	14.7%
	Retail - Secured on real estate property - Of Which: non-SME	11	0.7%	1.0%	1.2%	2.8%	11	4.9%	12.0%	12.0%	15.3%	7	0.8%	1.2%	1.4%	3.3%	7	11.2%	13.7%	13.8%	14.7%
	Retail - Secured on real estate property - Of Which: SME																				
	Retail - Other Retail	16 15	2.1% 0.9%	2.9% 1.8%	2.3%	4.6% 5.2%	15 15	18.1% 17.4%	29.8% 38.7%	23.4% 24.0%	42.2% 50.2%	9	2.4% 1.9%	2.8%	2.8% 2.1%	3.5% 3.4%	9	17.9% 13.2%	20.3% 19.0%	19.7% 18.6%	31.0% 29.3%
	Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME	13	2.4%	3.1%	2.0%	4.6%	13	15.0%	21.0%	22.1%	38.7%	9	3.6%	4.3%	4.1%	4.7%	9	20.3%	25.4%	21.5%	40.1%
	Corporates	48	0.2%	1.1%	2.4%	2.8%	34	12.5%	17.8%	18.8%	23.1%	49	0.5%	0.9%	2.7%	1.5%	29	22.5%	30.4%	31.5%	38.5%
	Corporates - Of Which: SME	14	0.4%	2.9%	2.6%	3.6%	10	11.3%	21.3%	18.4%	41.9%	14	0.8%	1.8%	3.6%	3.6%	8	21.6%	28.6%	28.2%	51.2%
	Corporates - Of Which: Specialised Lending	14	0.6%	2.6%	6.2%	7.4%	11	10.0%	20.2%	20.3%	31.6%	16	0.5%	1.1%	1.1%	1.3%	12	16.4%	19.9%	20.3%	39.0%
	Retail	23	0.5%	1.5%	1.3%	2.4%	20	8.3%	20.1%	19.7%	26.8%	15	1.3%	1.4%	1.8%	2.8%	15	13.0%	18.9%	21.3%	30.6%
	Retail - Qualifying Revolving	7	1.7%	2.0%	1.7%	2.6%	6	61.2%	77.6%	60.1%	89.9%	5	1.4%	2.0%	1.9%	2.5%	5	74.4%	77.7%	76.4%	81.4%
GB	Retail - Secured on real estate property	14	1.0%	1.4%	1.2%	2.1%	10	3.4%	5.0%	4.8%	18.2%	9	1.0%	1.7%	1.6%	2.6%	9	10.3%	11.7%	10.9%	14.2%
	Retail - Secured on real estate property - Of Which: non-SME	13	1.0%	1.3%	1.2%	2.1%	9	3.4%	6.0%	4.8%	18.2%	9	1.0%	1.6%	1.6%	2.6%	9	10.4%	11.7%	11.0%	14.2%
	Retail - Secured on real estate property - Of Which: SME																				
	Retail - Other Retail	17	1.0%	1.6%	2.7%	2.9%	14	22.0%	36.0%	53.8%	65.8%	10	1.4%	3.0%	4.0%	3.6%	10	39.5%	55.4%	60.2%	70.5%
	Retail - Other Retail - Of Which: non-SME	15	0.9%	1.1%	2.7%	1.8%	13	10.8%	44.5%	59.3%	67.4%	9	1.1%	2.5%	3.5%	4.1%	9	45.4%	74.7%	74.5%	88.0%
	Retail - Other Retail - Of Which: SME	10	1.8%	2.4%	2.4%	2.8%	7	8.8%	26.0%	29.6%	32.4%	6	3.1%	3.7%	4.7%	3.8%	6	37.1%	40.7%	42.8%	48.4%
	Corporates Corporates - Of Which: SME	7	4.8% 9.0%	10.3% 12.8%	9.4% 13.6%	14.0% 17.1%	7	16.7% 10.4%	21.5% 17.5%	18.3% 16.5%	26.1% 21.1%										
	Corporates - Of Which: Specialised Lending	4	9.0%	12.6%	13.0%	17.176	4	10.4%	17.5%	10.5%	21.176										
	Retail	5	8.3%	9.5%	10.6%	14.0%	6	18.9%	24.3%	24.7%	37.9%										
	Retail - Qualifying Revolving	4	7.4%	13.1%	9.9%	15.2%	4	57.8%	62.5%	64.4%	71.9%										
GR	Retail - Secured on real estate property	6	7.9%	8.8%	9.5%	10.1%	6	10.2%	14.3%	15.8%	18.9%										
O.C	Retail - Secured on real estate property - Of Which: non-SME	6	6.2%	7.3%	7.9%	10.1%	6	9.1%	14.3%	13.2%	19.0%										
	Retail - Secured on real estate property - Of Which: SME	4	16.9%	18.3%	18.8%	21.4%	4	11.0%	15.4%	23.7%	36.1%										
	Retail - Other Retail	6	9.1%	12.5%	11.8%	15.2%	6	26.5%	36.4%	41.9%	55.9%										
	Retail - Other Retail - Of Which: non-SME	5	8.3%	10.6%	10.7%	11.8%	5	36.9%	42.0%	48.8%	55.9%										
	Retail - Other Retail - Of Which: SME	4	10.6%	13.1%	13.4%	19.2%	4	20.4%	28.5%	30.8%	41.5%										
	Corporates	9	2.5%	4.1%	3.9%	6.0%	9	30.3%	40.4%	34.1%	44.0%	4	2.6%	4.7%	3.9%	6.1%					
	Corporates - Of Which: SME	5	3.2%	4.2%	3.5%	5.7%	5	30.5%	37.1%	39.0%	45.0%										
	Corporates - Of Which: Specialised Lending	_					_														
	Retail Retail - Qualifying Revolving	7	4.7%	8.0%	8.3%	12.0%	7	25.6%	36.6%	35.6%	43.3%										
HU	Retail - Secured on real estate property	7	4.7%	8.9%	9.1%	12.0%	7	25.6%	32.1%	30.6%	40.0%										
110	Retail - Secured on real estate property - Of Which: non-SME	7	4.7%	8.9%	9.1%	12.0%	7	25.5%	32.1%	30.6%	40.0%										
	Retail - Secured on real estate property - Of Which: NOT-SME	· ′	4.770	0.570	3.170	12.070		23.370	32.170	30.076	40.070										
	Retail - Other Retail	4	4.0%	4.6%	5.5%	5.9%	4	48.3%	51.3%	52.2%	54.8%										
	Retail - Other Retail - Of Which: non-SME	4	3.7%	4.5%	5.7%	6.4%	4	48.3%	52.6%	53.1%	56.0%										
	Retail - Other Retail - Of Which: SME																				
	Corporates	13	5.2%	8.9%	10.5%	27.2%	11	23.0%	24.2%	26.7%	32.0%	9	0.6%	3.3%	3.2%	3.5%	4	20.6%	32.4%	41.5%	56.1%
	Corporates - Of Which: SME	8	9.5%	15.8%	12.6%	33.9%	7	21.9%	27.7%	27.3%	32.9%	4	4.0%	4.8%	4.7%	5.6%					
	Corporates - Of Which: Specialised Lending														l						
	Retail	11	4.7%	5.7%	7.4%	9.5%	8	19.1%	24.1%	30.9%	33.4%	6	3.0%	5.2%	4.6%	9.5%	6	19.1%	24.9%	24.3%	32.7%
IF.	Retail - Qualifying Revolving		- 4	6.50	7.00	0.454		46.55	22.0-4	20.22	20.654		2.001	F 2-1		0.554	_	47.00	22.661	22.224	22.761
IE .	Retail - Secured on real estate property	9	5.4%	6.5%	7.6%	9.4%	7	16.5%	23.9%	29.2%	30.6%	6	2.9%	5.2%	4.7%	9.5%	6	17.3%	23.6%	22.3%	32.7%
	Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: SME	9	5.4%	6.5%	7.6%	9.4%	/	16.5%	23.9%	29.1%	30.6%	6	2.9%	5.2%	4.6%	9.5%	6	17.3%	23.6%	22.4%	32.7%
	Retail - Other Retail	_	4.9%	7.0%	6.6%	9.6%	A	21.1%	37.5%	48.7%	53.0%										
	Retail - Other Retail - Of Which: non-SME	1	3.0%	5.1%	5.7%	7.5%	4	21.170	31.370	40.7%	33.0%										
	Retail - Other Retail - Of Which: SME	**	3.076	3.170	3.770	7.576															
																		<u> </u>			

Table 4 Risk Parameters dispersion statistics By EU Country of the counterparty

			D	efault R	Rate				Loss Ra	te				PD					LGD		
	(mln EUR)	Nobs	Q1	Q2	W. Average*	Q3	Nobs	Q1	Q2	W. Average*	Q3	Nobs	Q1	Q2	W. Average*	Q3	Nobs	Q1	Q2	W. Average*	Q3
ІТ	Corporates Corporates - Of Which: SME Corporates - Of Which: Specialised Lending Retail Retail - Qualifying Revolving Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME	28 13 30 12 23 25 17 28 26 26	2.2% 4.7% 5.1% 2.7% 3.4% 1.2% 5.5% 3.7% 2.3% 4.3%	4.9% 8.2% 9.1% 3.7% 6.6% 2.3% 2.1% 6.4% 5.2% 3.3% 6.7%	6.8% 9.1% 10.9% 6.5% 2.3% 1.8% 6.6% 5.7% 3.9% 7.5%	7.9% 10.2% 11.3% 5.4% 9.1% 3.8% 2.6% 8.0% 6.9% 5.1% 7.8%	39 28 12 30 12 22 25 17 28 26 26	13.2% 11.2% 10.8% 11.6% 13.0% 5.4% 5.9% 5.7% 15.3% 11.9%	17.3% 18.0% 12.1% 20.3% 24.4% 10.9% 9.7% 7.4% 28.3% 23.9% 21.0%	22.5% 23.0% 15.7% 23.3% 36.1% 14.0% 13.5% 12.3% 35.0% 39.8% 26.5%	23.9% 22.4% 17.8% 39.6% 63.7% 18.7% 13.5% 44.2% 45.1% 32.2%	23 11 10 11 8 9 5 10 8 9	0.9% 2.8% 0.9% 2.2% 0.9% 1.0% 4.8% 3.8% 2.9% 3.9%	2.0% 4.3% 1.5% 2.7% 1.6% 1.2% 5.4% 4.4% 3.2% 5.0%	3.1% 4.5% 3.2% 2.7% 2.0% 1.7% 5.3% 4.5% 3.9% 4.6%	3.2% 5.6% 3.3% 3.4% 2.2% 1.6% 5.6% 4.9% 4.2% 5.2%	16 9 9 9 11 8 9 5 10 8 9 9	27.5% 23.2% 14.8% 17.1% 12.2% 12.0% 15.3% 29.9% 24.1% 31.0%	32.1% 25.6% 19.5% 23.6% 13.5% 13.0% 18.6% 38.4% 45.0% 32.1%	33.1% 30.0% 24.4% 20.6% 14.4% 14.3% 17.2% 36.2% 41.8% 32.3%	37.0% 32.0% 25.8% 41.0% 19.8% 18.7% 20.0% 47.6% 53.7% 36.3%
LΤ	Corporates Corporates - Of Which: SME Corporates - Of Which: Specialised Lending Retail Retail - Qualifying Revolving Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: Non-SME																				
LU	Corporates Corporates - Of Which: SME Corporates - Of Which: Specialised Lending Retail Retail - Qualifying Revolving Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME	19 4 4 4	0.5% 3.3% 0.3% 0.8%	1.3% 6.0% 0.8% 1.2%	7.4% 6.8% 0.6% 2.1% 1.9%	4.8% 17.1% 1.2% 2.5% 2.2%	15	8.0%	16.0%	13.9%	23.8%	23 4 8	0.4% 0.4% 0.5% 0.3% 0.3%	1.1% 2.5% 1.1% 2.1% 1.6%	1.9% 2.9% 3.1% 3.4% 2.1%	2.8% 6.5% 1.3% 4.8% 3.0%	15 4 4	17.6% 10.2% 10.6%	32.2% 11.7% 12.5%	26.8% 16.5% 18.2%	42.3% 56.0% 56.5%
LV	Corporates Corporates - Of Which: SME Corporates - Of Which: Specialised Lending Retail Retail - Qualifying Revolving Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: Non-SME																				
МТ	Corporates Corporates - Of Which: SME Corporates - Of Which: Specialised Lending Retail Retail - Qualifying Revolving Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME																				

Table 4

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

			D	efault R	ate				Loss Ra	te				PD					LGD		
	(mln EUR)	Nobs	Q1	Q2	W. Average*	Q3	Nobs	Q1	Q2	W. Average*	Q3	Nobs	Q1	Q2	W. Average*	Q3	Nobs	Q1	Q2	W. Average*	Q3
	Corporates	26	1.3%	2.0%	3.8%	4.7%	19	9.1%	14.4%	15.3%	36.2%	23	0.7%	1.0%	2.9%	2.6%	13	20.3%	29.0%	20.9%	36.9%
	Corporates - Of Which: SME	8	3.8%	5.3%	4.3%	9.6%	7	9.2%	13.6%	23.4%	24.7%	7	1.1%	1.5%	3.7%	4.9%	5	13.6%	17.0%	15.3%	27.1%
	Corporates - Of Which: Specialised Lending	8	2.0%	5.4%	4.9%	18.6%	7	12.5%	19.5%	16.6%	51.1%	12	0.8%	1.0%	3.2%	3.9%	6	14.6%	16.4%	17.8%	21.3%
	Retail	9	1.4%	2.0%	1.4%	2.6%	9	11.1%	14.1%	12.0%	15.7%	6	0.8%	1.6%	1.0%	1.8%	6	14.3%	17.5%	17.5%	19.0%
NL	Retail - Qualifying Revolving	10	1.4%	2.2%	14.4%	4 10/	10	7.20/	10.6%	9.9%	15.7%	-	0.00/	1.5%	23.1%	1.8%		14 20/	15.0%	15.3%	16.2%
INL	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME	10	1.4%	1.9%	1.2%	4.1% 2.8%	7	7.3% 7.2%	7.4%	7.8%	15.7%	6	0.8%	1.5%	23.1%	1.8%	6	14.3% 14.3%	14.7%	15.3%	16.2%
	Retail - Secured on real estate property - Of Which: SME	0	1.370	1.576	1.276	2.070	/	1.270	7.470	7.670	13.770	U	0.676	1.370	22.776	1.070	U	14.370	14.770	13.0%	10.270
	Retail - Other Retail	6	2.3%	2.7%	5.9%	5.8%	6	13.8%	21.0%	24.9%	27.0%										
	Retail - Other Retail - Of Which: non-SME	4	0.6%	1.6%	1.7%	2.6%	4	16.3%	25.2%	27.4%	29.2%										
	Retail - Other Retail - Of Which: SME	5	3.1%	3.2%	3.3%	4.4%	5	14.8%	20.4%	28.0%	26.7%										
	Corporates	8	0.2%	0.4%	0.5%	0.5%	7	9.5%	14.9%	17.9%	27.3%	9	0.6%	0.9%	0.9%	1.1%	5	26.2%	27.4%	29.2%	29.8%
	Corporates - Of Which: SME	6	0.2%	0.3%	0.5%	0.8%	5	13.1%	14.1%	16.7%	14.9%	7	0.5%	0.6%	0.9%	1.4%	4	26.0%	27.6%	28.2%	34.8%
	Corporates - Of Which: Specialised Lending	~	0.20/	0.00/	0.50/	0.70/		2.00/	0.70/	7.00/	42.00/		0.50/	0.70/	0.00/	4 40/		44.00/	45.00/	45.50/	40.00/
	Retail Retail - Qualifying Revolving	7	0.3%	0.6%	0.5%	0.7%	6	3.0%	8.7%	7.9%	12.8%	4	0.5%	0.7%	0.8%	1.4%	4	14.9%	15.3%	15.5%	18.2%
NO	Retail - Secured on real estate property	5	0.3%	0.4%	0.4%	0.5%	5	0.6%	4.0%	3.6%	4.7%	1	0.4%	0.6%	0.7%	1.3%	1	10.9%	12.4%	12.5%	16.6%
140	Retail - Secured on real estate property - Of Which: non-SME	5	0.3%	0.4%	0.4%	0.5%	4	2.1%	4.2%	4.1%	6.8%	4	0.4%	0.6%	0.7%	1.2%	4	10.8%	12.3%	12.4%	16.6%
	Retail - Secured on real estate property - Of Which: SME	-	0.07.				-		,.				• • • • • • • • • • • • • • • • • • • •								
	Retail - Other Retail	6	0.3%	0.7%	1.0%	1.0%	5	8.6%	15.0%	13.3%	15.5%	4	0.9%	1.7%	1.8%	2.4%	4	23.8%	28.8%	28.3%	30.0%
	Retail - Other Retail - Of Which: non-SME	6	0.3%	0.5%	0.9%	0.9%	4	10.5%	18.4%	16.1%	24.8%	4	0.8%	1.6%	1.4%	2.3%	4	22.9%	29.0%	28.2%	30.8%
	Retail - Other Retail - Of Which: SME																				
	Corporates	19	1.2%	2.5%	3.2%	4.5% 4.4%	18	13.8%	20.0%	20.7%	27.4%	8	0.8%	1.1%	1.7%	1.9%	5	16.3%	19.9%	31.8%	29.0%
	Corporates - Of Which: SME Corporates - Of Which: Specialised Lending	10	2.6% 0.4%	3.5% 1.7%	5.2% 1.8%	3.8%	10	17.1% 6.0%	23.5% 8.2%	24.8% 10.8%	27.8% 19.3%										
	Retail	18	1.1%	2.1%	2.6%	3.1%	18	21.4%	37.7%	36.0%	45.7%										
	Retail - Qualifying Revolving	4	2.0%	2.6%	2.7%	4.4%	4	42.8%	58.5%	57.4%	63.9%										
PL	Retail - Secured on real estate property	16	0.7%	1.7%	1.6%	2.7%	15	9.3%	26.1%	25.8%	31.5%										
	Retail - Secured on real estate property - Of Which: non-SME	15	0.5%	1.3%	1.5%	1.9%	13	13.0%	26.1%	28.9%	31.5%										
	Retail - Secured on real estate property - Of Which: SME	6	3.5%	4.9%	4.7%	7.9%	5	11.7%	25.1%	21.3%	27.4%										
	Retail - Other Retail	15	2.7%	3.3%	4.3%	6.7%	15	30.4%	45.9%	45.5%	60.1%										
	Retail - Other Retail - Of Which: non-SME	14	2.4%	3.5%	3.8%	5.3%	14	26.3%	47.1%	45.1%	63.9%										
	Retail - Other Retail - Of Which: SME Corporates	11	4.1% 5.3%	5.0% 7.7%	6.0% 6.0 %	8.1% 10.6%	11	35.7% 5.0%	49.5% 13.7%	45.2% 20.6 %	56.7% 24.1%		1.0%	2.2%	8.5%	7.4%					
	Corporates - Of Which: SME	6	4.5%	8.3%	8.6%	8.5%	6	16.2%	18.6%	21.2%	27.8%	4	1.0%	2.2%	8.5%	7.4%					
	Corporates - Of Which: Specialised Lending		4.570	0.370	0.070	0.570	0	10.270	10.070	21.270	27.070										
	Retail	7	1.2%	2.3%	1.9%	4.4%	7	13.4%	13.8%	16.4%	16.3%										
	Retail - Qualifying Revolving	4	0.7%	1.3%	1.2%	2.1%	4	15.0%	29.1%	32.7%	59.4%										
PT	Retail - Secured on real estate property	5	1.2%	1.8%	1.6%	2.1%	5	4.1%	9.6%	12.1%	13.4%										
	Retail - Secured on real estate property - Of Which: non-SME	5	1.1%	1.8%	1.4%	1.9%	5	3.8%	9.6%	11.8%	13.4%										
	Retail - Secured on real estate property - Of Which: SME	_					_														
	Retail - Other Retail Retail - Other Retail - Of Which: non-SME	/	2.0% 1.6%	4.5% 3.2%	3.7% 2.9%	4.8% 3.2%	/	22.2% 17.6%	26.0% 17.6%	28.2% 22.3%	29.6% 25.0%										
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	6	2.3%	3.4%	3.7%	5.1%	6	29.1%	33.3%	33.0%	34.6%										
	Corporates	13	7.5%	10.8%	9.3%	12.6%	12	25.7%	32.4%	39.4%	41.9%										
	Corporates - Of Which: SME	5	8.3%	12.5%	10.4%	13.4%	5	29.8%	46.7%	48.1%	53.3%										J
	Corporates - Of Which: Specialised Lending																				J
	Retail	11	3.9%	4.7%	5.3%	6.7%	11	28.8%	38.1%	38.2%	46.7%										J
	Retail - Qualifying Revolving]											J
RO	Retail - Secured on real estate property	9	3.3%	3.9%	4.1%	4.9%	9	21.1%	27.8%	27.6%	33.3%										J
	Retail - Secured on real estate property - Of Which: non-SME	9	3.0%	3.3%	3.6%	4.1%	9	21.4%	29.3%	26.7%	31.6%										J
	Retail - Secured on real estate property - Of Which: SME Retail - Other Retail	7	5.6%	6.2%	6.2%	8.1%	7	29.0%	57.7%	48.3%	60.7%										J
	Retail - Other Retail - Of Which: non-SME	6	5.6%	6.2%	5.7%	6.2%	6	41.3%	62.4%	48.3% 57.0%	67.6%										J
	Retail - Other Retail - Of Which: SME	0	3.076	0.076	3.776	0.270	0	71.5/0	02.4/0	37.076	07.070										J

Table 4

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

			D	efault F	Rate				Loss Ra	te				PD					LGD		
	(mln EUR)	Nobs	Q1	Q2	W. Average*	Q3	Nobs	Q1	Q2	W. Average*	Q3	Nobs	Q1	Q2	W. Average*	Q3	Nobs	Q1	Q2	W. Average*	Q3
SE	Corporates Corporates - Of Which: SME Corporates - Of Which: Specialised Lending Retail Retail - Qualifying Revolving Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail Retail - Other Retail - Of Which: non-SME	12 7 9 5 5	0.1% 0.0% 0.3% 0.2% 0.2% 0.7% 0.5%	0.5% 0.3% 0.3% 0.2% 0.2% 1.0% 0.9%	0.3% 0.4% 0.3% 0.2% 0.2% 1.0% 0.9%	0.6% 0.6% 0.6% 0.3% 0.3% 1.2% 1.1%	9 4 8 5 4	13.4% 9.8% 11.4% 4.7% 3.8% 10.7% 14.1%	14.5% 16.4% 12.7% 5.4% 5.4% 19.0% 19.7%	16.8% 18.2% 15.3% 6.1% 4.4% 30.1% 21.3%	23.6% 24.0% 19.6% 9.0% 7.2% 42.5% 34.7%	13 9 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	0.5% 0.4% 0.4% 0.3% 0.3% 1.0% 0.9%	0.7% 0.6% 0.5% 0.4% 0.4% 1.4% 1.0%	0.4% 0.4%	0.9% 1.0% 0.7% 0.6% 0.6% 1.6% 1.0%	6 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	14.8% 13.9% 12.3% 10.4% 10.2% 27.4% 26.4%	24.0% 16.5% 14.0% 11.3% 11.3% 41.9% 40.4%	26.6% 20.4% 13.8% 11.4% 11.0% 34.1% 33.1%	25.4% 20.4% 14.8% 11.4% 11.4% 43.8% 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 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	5	10.6%	15.7%	13.9%	21.5%	5	22.7%	28.1%	28.5%	34.4%										
SK	Corporates Corporates - Of Which: SME Corporates - Of Which: Specialised Lending Retail Retail - Qualifying Revolving Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME	9 5 4 8 6 6	1.7% 3.0% 3.4% 1.6% 1.5% 1.5% 1.7%	2.7% 3.2% 3.9% 2.0% 1.8% 1.8% 2.4%	2.4% 2.6% 3.9% 2.0% 2.0% 2.2% 2.4%	3.0% 3.9% 4.1% 2.3% 2.3% 2.3% 2.9% 2.9%	9 5 4 8 6 6 4 4	23.5% 26.6% 22.7% 20.0% 9.2% 9.2% 53.0% 52.2%	30.4% 29.2% 29.2% 26.2% 15.1% 15.1% 56.1% 54.7%	32.8% 33.6% 31.0% 28.9% 16.2% 16.1% 56.6% 56.1%	41.4% 36.0% 44.8% 41.8% 17.4% 17.4% 66.4% 65.6%	4 4 4	1.4% 1.3% 1.3%	1.7% 2.0% 1.9% 1.9%	1.9%	2.5% 2.4% 2.4%	4 4	25.1% 21.5% 21.4%	27.5% 22.9% 22.9%	27.6% 22.1% 22.0%	29.2% 24.1% 24.1%
																				*EAD Weighted	averaged

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

				Dofoult	Doto					Loca E		LO COUIT			1	PD						LGI	,		
Country	Man	D	D 40	Default		l 40	D 40	D 00	D:: 40	Loss F		h 40	D 40	D 00	D 40	Dec-11	Dec-12	h 40	D 40	D 00	D 40			l 40	D 40
Country	Var. Nobs	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
	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%			
AT	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*	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%			
	Q3	3.00%	1.00%	1.15%	1.41%	1.68%	2.57%		54.00%	60.50%	42.69%	37.70%	35.33%	0.84%	1.00%	0.90%	1.06%	1.04%	1.39%	41.00%	43.00%	43.17%			
	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%
BE	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*	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%
	Q3	1.00%	1.50%	3.99%	2.35%	2.31%	3.30%	29.00%	31.00%		28.04%	19.24%	22.54%	1.00%	1.00%	1.73%	1.89%	1.90%	1.75%	35.50%	35.00%	42.73%	25.95%	27.77%	38.11%
	Nobs	5	6				4	5	6				4												
BG	Q1 Q2	1.00%	3.00%				3.82%	26.00%	34.00%				20.13%												
ВО	Q2 W. Average*	2.00% 2.65%	5.00% 6.87%				4.72% 4.66%	34.00% 41.62%	36.00% 35.83%				22.69% 31.71%												
	Q3	4.00%	10.00%				5.40%	40.00%	38.00%				39.24%												
	Nobs	6	6				4	5	6				4												
	Q1	0.90%	1.00%				8.70%	20.00%	15.00%				19.16%												
CY	Q2	2.50%	2.00%				16.45%	28.00%	23.00%				22.89%												
	W. Average*	3.21%	2.87%				27.72%	27.15%	24.39%				22.96%												
	Q3	4.00%	4.00%				28.13%	30.00%	28.00%				25.44%												
	Nobs		4	4	11	11	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%			
CZ	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*		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%			
	Q3	27	3.50%	2.17%	2.24%	2.01%	3.78%	27	39.50%	50.18%	38.49%	40.68%	39.08%	20	25	3.28%	1.94%	1.99%	2.82%	20	25	51.28%	20	20	36
	Nobs Q1	27 0.53%	32 0.72%	23 0.44%	44 0.28%	40 0.27%	0.40%	27 25.00%	34 23.00%	22 11.64%	40 7.50%	36 3.86%	63 8.73%	29 0.79%	35 0.72%	29 0.66%	34 0.59%	34 0.72%	44 0.68%	29 32.00%	35 34.00%	30 33.45%	20 21.56%	20 23.04%	18.89%
DE	Q1 Q2	1.00%	1.00%	0.44%	0.28%	0.27%	1.00%	38.00%	34.50%	24.74%	19.48%	3.86% 14.81%	8.73% 18.46%	1.00%	1.00%	0.66%	1.08%	1.12%	1.10%	41.00%	41.00%	33.45% 41.81%	30.56%	31.47%	30.39%
DL	W. Average*	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%	1.12%	1.16%	38.39%	39.18%	38.01%	29.16%	29.09%	29.50%
	Q3	2.00%	2.00%	1.56%	1.49%	1.98%	2.56%	45.00%	44.00%	37.46%	31.46%	22.14%	38.49%	1.00%	1.00%	1.48%	1.52%	1.54%	1.41%	44.00%	44.00%	44.84%	35.06%	35.76%	38.56%
	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%
DK	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*	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%
	Q3	4.00%	3.50%	1.63%	3.04%	2.32%	2.31%	41.50%	44.50%	49.55%	31.26%	28.70%	44.40%	1.00%	1.00%	1.71%	1.67%	1.76%	1.93%	44.50%	43.50%	42.95%	34.00%	34.00%	33.36%
	Nobs																								
EE	Q1																								
EE	Q2																								
	W. Average* Q3																								
	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%
ES	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*	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%
	Q3	8.00%	7.00%	1.99%	8.02%	9.34%	10.84%	33.50%	33.00%	33.33%	26.88%	29.23%	38.14%	2.00%	3.50%	2.15%	4.27%	4.94%	4.45%	44.00%	44.00%	45.00%	36.03%	35.58%	36.59%
	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%
FI	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*	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%
	Q3	1.00%	1.00%	1.77%	0.70%	0.75% 29	1.26%	58.00% 21	43.00%	33.35% 14	27	37.39% 27	38.83% 38	0.99%	0.91%	0.67% 24	0.85%	0.96%	0.92%	51.00% 20	44.00%	42.49% 24	31.65% 17	33.08% 17	33.79% 26
	Nobs 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%	24 0.55%	0.46%	32 0.56%	0.41%	0.48%	35.00%	35.50%	38.87%	27.58%	28.34%	29.47%
FR	Q1 Q2	1.00%	0.92%	0.45%	1.06%	1.08%	0.86%	29.00%	31.00%	27.72%	22.23%	22.79%	25.77%	0.58%	0.85%	0.46%	1.05%	0.41%	0.48%	40.50%	40.50%	43.60%	32.04%	30.82%	34.12%
	W. Average*	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%
	Q3	2.00%	1.50%	1.32%	1.93%	1.84%	1.60%	40.00%	38.00%	48.03%	37.45%	31.81%	44.10%	1.00%	1.00%	1.62%	1.67%	1.64%	1.33%	44.00%	44.50%	45.00%	37.60%	35.32%	37.18%
	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%
GB	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*	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%
	Q3	2.00%	1.00%	2.32%	5.50%	3.50%	2.76%	42.00%	42.00%	46.61%	42.15%	37.94%	23.10%	2.00%	1.00%	1.89%	1.94%	2.01%	1.49%	44.00%	44.00%	44.92%	34.20%	31.33%	38.48%

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

				Default	Rate					Loss F		LO COUIT			1 7	PD						LGI	,		
Country	Var.	Dec-09	Dec-10		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
	Nobs	11	10		7	5	7	11	10		7	5	7	6						6					
GR	Q1 Q2	1.00% 2.00%	4.00% 4.00%		9.61% 10.99%	6.62% 7.21%	4.79% 10.27%	22.00% 32.00%	28.00% 39.00%		14.91% 20.65%	12.66% 21.50%	16.69% 21.50%	0.60% 0.97%						26.00% 34.50%					
	W. Average*	2.00%	3.93%		11.35%	10.92%	9.42%	33.83%	39.71%		29.13%	32.31%	18.30%	2.97%						36.56%					
	Q3 Nobs	3.00%	5.00%	5	12.73% 8	8.79% 7	13.99% 9	38.00%	43.00%	5	38.00%	35.00% 7	26.05% 9	3.00%	4	4	4	4	4	43.00%	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%			
HU	Q2 W. Average*		3.00% 3.43%	3.36% 2.78%	4.75% 5.73%	3.87% 3.91%	4.14% 3.87%		29.00% 31.85%	44.00% 40.98%	31.56% 43.60%	38.91% 41.15%	40.36% 34.13%		2.00% 1.89%	3.76% 3.07%	3.30% 2.98%	3.84% 3.33%	4.67% 3.94%		41.00% 40.48%	43.09% 39.31%			
	Q3		5.00%	3.92%	9.50%	5.72%	6.03%		34.00%	51.01%	54.53%	50.02%	43.97%		3.00%	4.06%	3.89%	4.61%	6.14%		41.50%	48.41%			
	Nobs Q1	9 0.46%	8 2.00%	5 5.48%	10 11.80%	11 4.19%	13 5.21%	9 18.00%	9 15.00%	7 7.92%	10 15.44%	11 15.83%	11 22.95%	11 0.67%	9 1.00%	6 0.73%	9 1.01%	9 0.73%	9 0.57%	11 24.00%	9 28.00%	6 27.16%	4 25.53%	4 22.04%	4 20.61%
IE	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% 6.00%	10.14% 13.00%	16.88% 9.27%	16.99% 30.25%	15.04% 30.00%	10.46% 27.22%	25.43% 39.00%	32.45% 34.00%	62.47% 45.34%	21.92% 27.14%	23.02% 29.90%	26.66% 31.97%	3.84% 2.00%	2.30% 2.00%	1.93% 4.77%	3.26% 6.19%	3.10% 5.95%	3.19% 3.45%	32.13% 44.00%	35.50% 43.00%	41.89% 43.98%	41.23% 48.44%	40.27% 49.25%	41.51% 56.06%
	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
IT	Q1 Q2	0.71% 1.00%	0.95% 1.50%	1.35% 2.07%	0.96% 2.56%	2.05% 3.37%	2.15% 4.89%	18.00% 28.00%	23.00% 28.50%	14.72% 24.33%	11.98% 19.73%	14.01% 20.40%	13.25% 17.35%	0.57% 1.00%	0.78% 1.00%	0.39% 1.75%	0.73% 1.47%	0.72% 1.50%	0.89% 1.97%	31.00% 35.00%	33.00% 37.00%	29.53% 37.79%	29.22% 32.70%	28.97% 32.36%	27.55% 32.10%
- ''	W. Average*	3.24%	2.13%	3.47%	5.21%	5.35%	6.84%	30.58%	28.82%	25.58%	22.54%	20.40%	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%
	Q3	3.00%	2.50%	3.30%	4.77%	5.75%	7.88%	35.00%	32.00%	33.99%	25.73%	23.28%	23.87%	2.00%	2.00%	2.37%	2.24%	2.51%	3.17%	40.00%	42.00%	41.90%	34.66%	36.39%	37.01%
	Nobs Q1																								
LT	Q2																								
	W. Average* Q3																								
	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
LU	Q1 Q2	0.32% 0.92%	0.27% 0.85%	0.38% 1.03%	0.48% 2.20%	1.13% 1.98%	0.50% 1.30%	26.00% 32.00%	4.00% 27.50%	28.02% 41.04%	7.56% 14.17%	12.70% 20.46%	8.01% 15.96%	0.41% 1.00%	0.59% 1.00%	0.50% 1.01%	0.46% 1.41%	0.38% 1.42%	0.41% 1.05%	31.00% 36.50%	22.00% 30.50%	35.10% 43.00%	16.01% 23.31%	23.03% 25.94%	17.61% 32.16%
	W. Average*	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%
	Q3 Nobs	2.00%	1.00%	1.57%	12.50%	3.34%	4.79%	52.00%	39.00%	74.02%	33.88%	41.70%	23.82%	3.00%	3.00%	6.40%	2.34%	2.64%	2.82%	43.00%	41.50%	45.75%	33.52%	34.30%	42.31%
	Q1	3.04%	2.38%					31.50%	8.50%						1.00%						42.00%				
LV	Q2 W. Average*	11.00% 7.21%	5.00% 4.54%					45.00% 41.85%	25.50% 22.99%						3.91% 3.96%						44.00% 43.57%				
	Q3	16.00%	10.00%					46.00%	41.50%						6.91%						44.23%				
	Nobs Q1																								
MT	Q1 Q2																								
	W. Average* Q3																								
	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
NII	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%
NL	Q2 W. Average*	0.96% 1.61%	1.00% 2.17%	1.43% 1.79%	2.33% 2.88%	2.30% 3.12%	1.99% 3.75 %	36.50% 31.02%	35.00% 25.40%	26.68% 29.84%	19.56% 17.86%	16.50% 17.05%	14.39% 15.29%	1.00% 2.24%	1.00% 1.73%	1.03% 2.24%	1.03% 2.62%	0.94% 2.80%	0.98% 2.94%	42.00% 26.04%	41.00% 25.78%	38.23% 24.47%	26.28% 20.79%	22.18% 20.84%	28.97% 20.95%
	Q3	2.00%	4.00%	2.08%	6.97%	8.20%	4.71%	49.50%	41.00%	41.48%	27.69%	29.31%	36.18%	2.00%	1.00%	2.46%	2.68%	2.84%	2.63%	45.00%	45.00%	45.00%	34.79%	34.76%	36.95%
	Nobs Q1	5 0.44%	8 0.21%	4 0.32%	6 0.96%	5 0.72%	0.23%	5 13.00%	8 11.00%		5 8.87%	5 12.72%	7 9.51%	8 0.78%	9 0.67%	7 0.42%	8 0.47%	8 0.48%	0.56%	30.00%	9 29.00%	7 25.02%	5 26.41%	5 26.93%	26.24%
NO	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*	0.88% 1.00%	0.99% 1.50%	1.01% 1.07%	1.39% 1.71%	0.99% 1.15%	0.52% 0.48%	24.99% 44.00%	25.53% 44.00%		9.70% 10.96%	16.95% 17.37%	17.95% 27.30%	1.08% 1.00%	0.99% 1.00%	0.85% 1.05%	1.00% 1.57%	1.00% 1.08%	0.85% 1.14%	37.15% 49.50%	35.53% 45.00%	33.58% 44.99%	27.11% 28.00%	27.54% 28.00%	29.21% 29.80%
	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
PL	Q1 Q2	2.00% 3.00%	1.00%	0.92% 1.38%	1.25% 1.89%	1.10% 2.08%	1.24% 2.52%	17.50% 35.00%	11.00% 18.00%	13.38% 19.73%	20.39% 31.47%	14.54% 22.00%	13.76% 19.98%	0.40% 0.80%	0.65% 0.91%	0.50% 1.91%	1.10% 1.38%	1.21% 1.44%	0.84% 1.13%	17.00% 32.00%	24.00% 38.00%	31.90% 43.23%	18.90% 27.91%	23.70% 30.86%	16.31% 19.93%
PL.	W. Average*	5.38%	3.80%	2.61%	3.64%	2.08% 3.12%	3.18%	35.00% 30.93%	21.93%	21.46%	31.47% 35.84%	25.96%	19.98% 20.71%	0.80% 1.95%	0.83%	2.26%	1.83%	1.92%	1.69%	28.58%	38.00% 37.95%	43.23% 40.67%	34.64%	34.40%	31.83%
	Q3	8.00%	6.00%	2.49%	3.86%	2.91%	4.48%	56.50%	21.00%	25.76%	40.82%	31.67%	27.42%	2.00%	1.00%	2.73%	1.50%	2.25%	1.93%	44.00%	44.00%	45.00%	38.39%	37.37%	29.05%
	Nobs Q1	0.76%	1.00%	3.74%	4.81%	2.67%	5.34%	15.00%	8.00%	5 19.06%	14.44%	12.25%	5.00%	0.35%	5 0.61%				1.00%	41.00%	5 43.00%				
PT	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% 4.00%	2.01% 4.00%	5.25% 6.32%	7.10% 6.78%	6.33% 7.11%	5.97% 10.57%	27.80% 37.00%	16.94% 35.00%	22.67% 34.06%	30.66% 41.70%	28.21% 37.45%	20.56% 24.13%	2.04% 2.50%	2.33% 3.00%				8.50% 7.35%	43.79% 45.00%	42.05% 44.00%				
	Ųš	4.00%	4.00%	0.32%	0.76%	7.11%	10.57%	37.00%	33.00%	34.00%	41.70%	37.43%	24.13%	2.50%	3.00%				7.35%	45.00%	44.00%				

	Table 5	
Dispersion Statistics from	Dec 2009 to Dec 2013	- Corporate
By FU cour	ntry of the counterparty	

				Default	t Rate					Loss F	late					PD						LGI)		
Country	Var.	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
	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%												
RO	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%												
	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
CE	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%
SE	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%
	Nobs		4				5		4				5												
CI	Q1		2.00%				10.59%		13.00%				22.71%												
SI	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%												
	Nobs		5	4	8	9	9		5	5	8	9	9			4	4		5			4			
CI	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%			
SK	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%		AD Weighted	

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

												by LU CU	urra y or	1110 0001	ritor par t										
				Default I						Loss R						PI						LGI			
Country	Var.	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
АТ	Nobs Q1 Q2 W. Average* Q3				0.51% 0.84% 0.90% 1.69%	4 0.68% 0.90% 0.82% 1.00%	0.84% 1.27% 1.01% 1.81%				4 23.30% 24.75% 24.31% 26.51%	11.54% 19.66% 29.97% 34.74%	18.62% 25.11% 29.43% 28.95%												
BE	Nobs Q1 Q2 W. Average* Q3	4 0.55% 0.86% 1.08% 1.58%	4 0.86% 1.37% 1.29% 2.81%				12 0.94% 1.49% 1.35% 2.04%	4 8.60% 10.36% 10.50% 11.92%	4 7.94% 9.09% 8.73% 10.72%				11 5.24% 9.07% 11.28% 25.41%		4 0.44% 1.17% 1.82% 1.89%		4 1.20% 1.97% 2.75% 3.52%	4 1.05% 1.60% 1.63% 2.13%	10 1.20% 1.55% 1.85% 2.64%		4 10.61% 13.19% 11.52% 16.97%		4 13.50% 15.00% 14.51% 16.02%	4 14.65% 14.98% 15.38% 16.00%	10 14.58% 16.53% 16.40% 17.90%
BG	Nobs Q1 Q2 W. Average* Q3	5 2.14% 3.97% 3.70% 4.68%	6 3.45% 5.25% 6.19% 11.74%				4 3.28% 4.12% 4.60% 5.15%	5 37.24% 41.32% 53.12% 61.57%	6 24.43% 32.94% 46.97% 43.32%				4 23.06% 29.16% 34.98% 37.08%												
CY	Nobs Q1 Q2 W. Average* Q3		4 3.52% 4.99% 4.07% 6.82%						4 17.23% 21.04% 20.85% 28.89%																
CZ	Nobs Q1 Q2 W. Average* Q3			4 1.50% 2.44% 2.58% 3.45%	5 0.94% 1.29% 1.83% 2.55%	5 0.82% 2.29% 1.23% 2.68%	9 1.33% 1.81% 1.66% 1.94%			4 26.07% 32.77% 28.24% 36.07%	5 30.41% 32.54% 31.02% 44.79%	4 26.45% 34.20% 31.56% 42.87%	9 22.43% 29.40% 28.62% 35.20%						4 2.34% 2.53% 2.50% 2.64%						4 25.08% 29.93% 28.44% 32.97%
DE	Nobs Q1 Q2 W. Average* Q3	12 0.69% 1.04% 1.10% 1.85%	14 0.86% 1.13% 0.97% 2.00%	12 0.60% 1.02% 0.96% 1.34%	22 0.57% 1.21% 1.20% 2.88%	22 0.47% 1.06% 1.07% 2.41%	37 0.76% 1.36% 1.03% 2.13%	12 22.52% 30.26% 28.87% 40.68%	13 15.00% 22.61% 26.10% 51.83%	12 16.10% 25.24% 30.42% 36.78%	22 21.36% 28.19% 25.48% 37.88%	22 14.58% 24.16% 21.68% 38.19%	36 13.36% 21.78% 25.24% 41.43%	14 0.85% 1.35% 1.56% 2.04%	14 0.92% 1.08% 1.48% 2.35%	13 0.92% 1.26% 1.23% 2.37%	15 1.30% 1.97% 2.08% 3.76%	15 1.25% 2.00% 2.10% 3.68%	20 1.00% 1.30% 1.62% 2.50%	14 13.00% 24.13% 20.20% 39.96%	14 12.00% 21.77% 20.47% 33.77%	13 15.12% 19.89% 21.64% 31.85%	13 19.14% 28.63% 24.37% 42.48%	13 18.02% 28.87% 24.19% 37.74%	18 15.75% 26.49% 23.23% 38.51%
DK	Nobs Q1 Q2 W. Average* Q3	6 0.46% 0.51% 0.74% 0.88%	6 0.26% 0.37% 0.70% 1.00%	4 0.59% 0.94% 0.94% 1.24%	7 0.68% 0.87% 0.85% 1.25%	8 0.43% 0.74% 0.83% 1.10%	9 0.50% 0.81% 0.75% 1.00%	4 6.94% 19.77% 8.03% 47.44%	5 17.68% 23.00% 10.79% 23.94%	4 19.01% 41.43% 23.64% 69.04%	6 12.56% 22.42% 20.75% 33.30%	8 21.11% 25.01% 19.37% 37.14%	8 25.75% 40.86% 25.76% 51.12%	7 0.62% 0.76% 0.89% 1.20%	7 0.70% 0.97% 0.95% 0.97%	6 0.84% 1.37% 1.18% 2.21%	4 0.87% 1.21% 1.20% 1.42%	4 0.82% 1.20% 1.19% 1.36%	6 0.90% 1.18% 1.15% 1.27%	7 14.75% 25.86% 15.07% 40.31%	7 15.93% 24.66% 15.68% 38.64%	6 17.55% 21.88% 16.94% 30.56%	4 13.84% 22.36% 14.72% 31.73%	4 13.96% 22.57% 14.81% 31.60%	6 15.80% 24.46% 16.62% 32.33%
EE	Nobs Q1 Q2 W. Average* Q3																								
ES	Nobs Q1 Q2 W. Average* Q3	32 2.17% 3.30% 2.90% 3.61%	34 1.59% 2.46% 2.25% 2.84%	6 0.90% 1.05% 1.00% 1.43%	15 1.52% 2.13% 4.23% 3.40%	15 0.84% 2.28% 4.02% 5.14%	25 1.36% 3.19% 3.51% 4.09%	31 15.45% 17.70% 16.78% 20.79%	33 16.62% 18.67% 18.40% 20.79%	6 22.98% 27.48% 36.35% 35.54%	15 9.99% 25.08% 19.48% 33.33%	14 18.72% 27.57% 21.27% 38.11%	23 18.80% 24.77% 23.93% 34.23%	12 1.42% 2.50% 4.33% 3.71%	12 1.45% 2.19% 4.24% 2.96%	5 0.64% 1.85% 2.68% 4.10%	9 1.79% 3.03% 2.74% 3.21%	9 1.66% 2.71% 2.49% 2.97%	11 2.12% 2.56% 3.70% 2.95%	12 12.02% 18.27% 19.44% 27.32%	12 13.90% 20.13% 19.09% 26.63%	5 14.81% 19.59% 20.48% 29.40%	9 18.23% 18.92% 20.47% 24.29%	9 18.01% 18.91% 20.32% 23.12%	11 19.18% 24.07% 21.58% 39.14%
FI	Nobs Q1 Q2 W. Average* Q3				6 0.70% 1.06% 0.91% 1.13%	6 0.95% 1.05% 1.02% 1.21%	6 0.88% 1.17% 0.76% 1.62%				5 3.24% 8.51% 9.52% 18.84%	5 2.08% 4.00% 6.13% 20.45%	5 8.65% 12.00% 14.36% 24.20%												
FR	Nobs Q1 Q2 W. Average* Q3	10 1.34% 2.12% 1.32% 3.00%	10 0.98% 1.78% 1.40% 2.18%	5 1.06% 1.07% 0.98% 1.49%	10 1.62% 2.00% 1.78% 2.64%	10 1.74% 1.91% 1.80% 2.21%	18 1.55% 2.03% 1.73% 2.85%	10 10.00% 12.98% 15.00% 23.02%	10 8.00% 12.19% 14.36% 22.28%	5 4.66% 9.20% 21.96% 26.66%	9 5.22% 12.76% 16.74% 18.92%	8 4.47% 14.51% 16.30% 19.34%	17 11.03% 25.15% 17.82% 37.38%	6 1.80% 2.30% 2.06% 3.27%	8 1.30% 2.28% 2.24% 3.96%	5 2.20% 2.25% 2.23% 4.24%	8 1.83% 2.08% 2.32% 2.87%	8 1.89% 2.18% 2.36% 3.00%	11 1.91% 2.30% 2.08% 2.84%	6 13.19% 17.27% 16.52% 23.02%	8 12.80% 16.87% 15.38% 20.64%	5 20.14% 21.24% 15.95% 25.98%	8 16.80% 17.75% 17.74% 20.09%	8 17.00% 17.98% 17.89% 19.76%	11 16.69% 19.53% 17.19% 22.74%
GB	Nobs Q1 Q2 W. Average* Q3	14 1.68% 2.89% 1.43% 3.69%	16 1.09% 1.54% 3.63% 2.99%	11 0.82% 1.71% 1.69% 1.98%	19 0.96% 1.69% 1.53% 3.12%	19 0.87% 1.59% 1.54% 3.26%	23 0.51% 1.49% 1.34% 2.42%	15 2.80% 21.55% 25.46% 29.81%	16 5.17% 14.28% 18.17% 28.86%	12 10.03% 18.47% 38.91% 28.18%	16 11.58% 15.93% 24.57% 28.71%	17 8.29% 20.02% 25.25% 33.24%	20 8.25% 20.08% 19.74% 26.82%	10 1.60% 2.48% 2.25% 3.00%	13 2.00% 2.07% 2.35% 2.97%	9 1.91% 2.27% 2.47% 2.65%	13 1.40% 2.12% 1.97% 2.77%	13 1.41% 2.04% 1.91% 2.82%	15 1.33% 1.43% 1.81% 2.80%	10 10.39% 16.81% 23.78% 22.13%	13 12.00% 15.83% 20.55% 19.02%	10 15.84% 19.14% 24.13% 23.09%	13 14.00% 21.43% 21.55% 23.32%	13 14.46% 20.47% 21.57% 24.46%	15 12.95% 18.86% 21.28% 30.58%

Table 6Dispersion Statistics from Dec 2009 to Dec 2013 - Retail

By EU country of the counterparty

											į.	by EU CO	unitry of	the cour	nterpar	ıy									
				Default						Loss R							D					LGI			
Country	Var.	Dec-09		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
	Nobs	9	10		6	4	5	9	10		6	4	6												
GR	Q1 Q2	3.00% 4.27%	3.50% 4.66%		8.63% 11.80%	9.58% 9.89%	8.33% 9.52%	13.57% 26.44%	15.64%		19.08% 24.19%	21.61% 31.17%	18.91% 24.28%												
GK	Q2 W. Average*	4.27% 4.38%	4.66% 5.12%		11.80% 11.96%	9.89% 11.53%	9.52%	26.44% 22.68%	21.61% 22.55%		24.19% 28.03%	31.17% 28.08%	24.28% 24.68%												
	Q3	5.13%	5.00%		14.44%	12.63%	14.02%	31.83%	29.82%		34.70%	41.97%	37.90%												
	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%			
HU	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% 8.01%	7.23% 11.00%	6.50% 5.96%	6.15% 7.09%	8.29% 12.01%		26.91% 28.75%	34.61% 42.80%	50.05% 60.69%	50.20% 58.72%	35.64% 43.28%			9.16% 13.41%						28.76% 32.56%			
	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%
IE	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*	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%
	Q3	5.00%	5.00%	8.25%	9.00%	8.75%	9.46%	22.85%	28.60%	28.14%	47.24%	41.60%	33.39%	2.96%	3.00%	4.86%	10.10%	10.27%	9.46%	15.88%	27.61%	35.60%	36.00%	37.24%	32.73%
	Nobs Q1	11 1.44%	9 1.27%	8 1.56%	13 1.50%	15 1.38%	30 2.69%	11 14.36%	12.93%	9 20.39%	13 16.18%	15 14.26%	30 11.55%	1.00%	1.03%	6 1.75%	9 2.05%	9 2.09%	11 2.18%	8 18.19%	9.20%	6 25.66%	9 21.56%	9 21.50%	11 17.09%
IT	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*	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%
	Q3	3.50%	1.90%	2.58%	3.94%	3.87%	5.37%	27.33%	24.28%	34.52%	35.35%	33.24%	39.60%	2.41%	2.70%	3.03%	4.14%	4.70%	3.38%	27.56%	25.89%	27.98%	30.00%	28.33%	40.96%
	Nobs																								
LT	Q1 Q2																								
L1	W. Average*																								
	Q3																								
	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%			
LU	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% 2.35%	1.39% 3.00%	0.51% 1.12%			0.61% 1.15%	5.96% 11.23%	7.13% 18.00%	11.45% 40.79%					1.98% 1.98%		1.62% 1.67%	1.89% 1.94%			13.31% 14.92%	21.78% 60.43%			
	Nobs	2.3370	3.0070	1.12/0			1.15/0	11.25/0	10.0070	40.7570					4		1.0770	1.5-170			4	00.1570			
	Q1														1.09%						21.40%				
LV	Q2														2.32%						32.72%				
	W. Average* Q3														2.06% 2.78%						28.98%				
	Nobs														2.78%						38.32%				
	Q1																								
MT	Q2																								
	W. Average*																								
	Q3																								
	Nobs Q1	4 0.54%	6 0.44%	6 0.75%	5 1.37%	6 1.11%	1.44%	4 7.22%	6 6.42%	6 12.08%	5 9.14%	6 9.82%	11.07%	6 0.47%	6 0.59%	5 0.92%			0.80%	6 10.00%	6 7.18%	5 14.23%			14.34%
NL	Q1 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%	0.47%	0.91%	1.34%			1.60%	12.10%	13.84%	15.42%			17.47%
	W. Average*	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%
	Q3	2.56%	1.16%	1.22%	2.79%	2.43%	2.57%	12.06%	11.84%	16.85%	19.65%	29.04%	15.72%	1.18%	1.18%	1.39%			1.76%	18.07%	17.53%	17.96%			19.04%
	Nobs	4	4	4	6	6	7			5	6	6	6	5	5	5			4	5	5	5			4
NO	Q1 Q2	0.23% 0.52%	0.25% 0.42%	0.40%	0.22% 0.27%	0.23% 0.33%	0.29%			2.11% 7.58%	3.85% 11.59%	0.12% 12.27%	3.00% 8.66%	0.78% 0.92%	0.66% 1.01%	1.20% 2.11%			0.48% 0.72%	12.50% 13.00%	12.00% 13.60%	15.96% 19.32%			14.87% 15.28%
NO	W. Average*	0.52%	0.42%	0.48%	0.25%	0.33%	0.58%			33.00%	12.95%	13.64%	7.95%	0.92%	0.77%	0.86%			0.72%	15.00%	14.12%	20.58%			15.50%
	Q3	0.83%	0.44%	0.62%	0.42%	0.38%	0.73%			16.68%	21.52%	19.93%	12.82%	0.93%	1.01%	2.92%			1.41%	20.02%	20.55%	21.19%			18.17%
	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%			
PL	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% 2.53%	2.70% 3.10%	2.11% 3.10%	2.26% 2.66%	2.64% 3.94%	2.56% 3.10%	38.66% 42.00%	39.12% 38.40%	44.71% 54.84%	39.32% 35.87%	40.69% 45.77%	36.01% 45.70%	1.32% 1.84%	1.16% 1.40%	1.95% 3.86%				15.72% 19.02%	20.39% 38.71%	27.79% 50.39%			
	Nobs	7	7	5.10%	7	7	7.10/8	7	7	5	55.87/6	7	73.70%	4	1.40%	3.0070				15.02/6	50.71%	30.33/0			
	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%				
PT	Q2	2.12%	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*	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%				
	Q3	2.95%	2.21%	2.82%	4.46%	3.90%	4.37%	23.05%	23.05%	31.12%	32.81%	32.61%	16.32%	2.64%	2.00%					24.50%	25.00%				

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

												,				,									
				Default	Rate					Loss R	ate					P	D					LGI			
Country	Var.	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
	Nobs	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%												
RO	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%												
	Nobs	5	4	4	7	7	9	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%
SE	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%
	Nobs		4						4																
C.	Q1		3.45%						17.68%																
SI	Q2		3.96%						29.45%																
	W. Average*		3.78%						39.10%																
	Q3		5.28%						41.60%																
	Nobs		4	5	5	4	8		4	5	4	4	8						4						4
CI	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%
SK	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%
																							*E	AD Weighted	averaged

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

				Default	t Rate					Loss R	ate					PD)					L	GD		
Country	Var.	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
	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%
ToT EU	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% 4.00%	2.09% 4.00%	2.27% 3.00%	3.00% 4.81%	2.96% 4.51%	3.31% 5.45%	32.87% 42.50%	31.25% 41.00%	28.28% 44.00%	23.28% 36.13%	22.40% 33.94%	23.43% 32.99%	1.69% 1.31%	1.79% 2.00%	1.60% 2.11%	1.86% 2.40%	1.88% 2.38%	2.22% 2.35%	35.19% 44.00%	35.76% 44.00%	37.36% 44.92%	28.70% 34.84%	28.61% 34.95%	30.12% 37.18%
	Nobs	197	4.00%	119	209	201	3.43%	42.50%	215	121	192	187	284	1.51%	193	2.11%	2.40%	187	2.33%	167	195	157	34.64%	34.95% 98	135
	Nobs 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%
EA	02	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%
L/\	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%
	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%
EU non EA	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%
	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
Non Eu	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%
Non Eu	Q2	1.00%	1.00%	0.72%	1.26%	0.81%	1.41%	29.00%	33.00%	29.78%	22.20%	24.07% 22.02%	25.56%	1.00%	1.00%	1.00%	0.87%	0.87% 1.27%	0.81%	42.00%	41.50%	43.35%	31.88%	34.27%	32.78%
	W. Average*	3.06% 4.00%	1.35% 2.00%	0.84% 2.40%	1.22% 2.47%	0.99% 2.52%	1.19% 3.32%	34.99% 43.00%	35.14% 42.00%	46.13% 50.04%	20.67% 44.55%	41.55%	23.85% 40.03%	1.21% 2.00%	0.95% 1.00%	1.22% 1.89%	1.60%	1.48%	1.71% 1.73%	32.97% 45.00%	28.76% 44.00%	45.00% 45.00%	32.11% 38.72%	32.45% 39.52%	32.73% 40.60%
	ųs į	4.0076	2.00%	2.40/8	2.47/0	2.32/0	3.32/0	43.00%	42.00%	30.0476	44.3370	41.3376	40.0376	2.0076	1.00%	1.05/0	1.00%	1.40/0	1.73/0	43.0076	44.0076	43.00%	30.72/0		ted averaged

	_																								
													Tab	le 8											
									D	ispersio	on Stati	stics fr	om D	ec 200	9 to D	ec 20°	13 - F	Retail							
										Ву	Geograp	hical are	a of the	country	of the	counter	rparty								
				Defaul	t Rate					Loss R	ate					PD)					L	GD		
Country	Var.	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
	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%
TAT ELL	O2	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%
ToT EU	Q2	2.41/0	2.21/0	1.5070	2.0370	1.0570	1.51/0	10.5770	13.1370																

TOT EU Q2 Q4.41% Q2 Q3 Q3 Q3 Q3 Q3 Q3 Q4.55% Q3 Q4.55%		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
W. Average* Q3 35% 3.79% 3.27% 3.50% 3.50% 3.59% 3.99% 28.62% 28.58% 35.60% 33.98% 35.64% 33.98% 28.62% 28.58% 35.60% 33.98% 36.96% 2.34% 2.88% 3.69% 3.20% 3.09% 2.72% 26.00% 26.55% 28.49% 28.63% 28.67% 30.73% 20.65% 19.25% 2.34% 2.88% 3.69% 3.20% 3.20% 3.09% 2.72% 26.00% 26.55% 28.49% 28.63% 28.67% 30.73% 20.65% 19.25% 2.34% 2.88% 3.69% 3.20% 3.		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%
HARPOOLE AND COLORS AN	ToT EU	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%
EA Nobs 115 129 75 118 118 119 110 110 110 110 110		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%
EA 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% 2.02% 17.21% 18.20% 23.80% 22.50% 23.01% 21.63% 1.80% 2.00% 2.11% 2.35% 2.36% 2.21% 18.52% 18.66% 21.05% 21.00% 20.50% 20.67% Q3 3.64% 3.56% 3.50% 3.82% 3.87% 4.13% 25.05% 24.10% 33.80% 33.33% 33.27% 34.53% 2.83% 2.09% 3.58% 3.63% 3.33% 2.88% 26.00% 26.00% 26.00% 28.49% 29.00% 28.87% 30.67% 0.80% 0.55% 0.66% 0.59% 0.45% 0.66% 0.50%		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 Q2 2.80% 2.22% 1.57% 2.38% 2.08% 17.21% 18.20% 23.80% 22.50% 23.80% 22.50% 23.01% 21.63% 1.80% 2.00% 21.1% 2.35% 2.38% 2.21% 18.52% 18.66% 21.05% 21.00% 20.50% 20.67% Q3 3.64% 3.64% 3.50% 3.82% 4.13% 25.05% 24.10% 33.80% 33.32% 33.27% 34.53% 2.93% 2.90% 3.85% 3.82% 4.13% 25.05% 24.10% 33.80% 33.32% 34.53% 2.93% 2.90% 3.86% 3.63% 33.32% 2.88% 2.88% 2.80% 2		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
W. Average* Q3		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%
REU NONE FIGURE 1 19 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	EA	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%
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		W. Average*	2.03%	2.17%	1.50%	2.50%		2.30%	16.92%	15.88%	22.45%	19.48%		19.91%	2.12%	2.10%	1.86%	2.26%		2.08%	18.54%	17.36%	20.06%	19.62%		19.06%
EU non EA Q1 Q2 1.97% Q2 1.97% Q3 3.00% 3.08% 3.08		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 Q2 W. Average* 1.97% 2.00% 1.64% 1.60% 1.61% 1.59% 25.26% 23.21% 25.26% 23.21% 25.26% 25.88% 25.41% 26.82% 25.41% 26.82% 25.41% 26.82% 25.41% 26.82% 25.41% 26.82% 25.41% 26.82% 25.83% 25.41% 26.82% 26.82% 26		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
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% 1.69% 1.69% 1.69% 1.69% 1.49% 1.60% 1.49% 1.60% 1.49% 1.60% 1.49% 1.60% 1.49% 1.60% 1.49% 1.60% 1.49% 1.60% 1.49% 1.40%		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%
Non Eu No Eu N	EU non EA	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%
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% 2.25% 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% 26.34% 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% 63.00% 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% 33.20% 35.29% 36.36%		W. Average*	1.19%						20.24%			21.93%		20.41%	1.49%		1.97%			1.49%	19.10%					19.47%
Non Eu Q2 3.49% 3.40% 2.20% 2.20% 2.20% 2.20% 2.20% 2.20% 2.50% 2.61% 2.60		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 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% 2.87% 4.10% 4.10% 4.82% 4.77% 4.82% 4.77% 59.13% 59.61% 4.64% 78.33% 59.61% 4.64% 78.33% 59.61% 4.64% 78.33% 59.61% 4.64% 78.33% 59.61% 4.64% 78.33% 59.61% 4.64% 78.33% 59.61% 4.64% 78.33% 59.61% 4.64% 78.33% 59.61% 4.64% 78.33% 59.61% 4.64% 78.33% 59.61% 4.64% 78.33% 59.61% 4.64% 78.33% 59.61% 4.64		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
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% 2.66% 2.39% 2.21% 27.87% 25.00% 33.00% 33.00% 35.29% 36.36% 2.66% 2.39% 2.21% 27.87% 25.00% 33.00% 33.00% 35.29% 36.36% 3		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%
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%	Non Eu	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%		4.77%	59.13%	54.69%				40.13%	6.30%	5.08%	3.36%			2.21%	59.17%	57.91%		33.94%		
		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%



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 <u>can't</u> be done with this set of information is comparing observed risk parameters with regulatory ones (Default Rates with PDs and Loss Rates with LGDs) as in the computation of the observed risk parameters we include both IRB and STA banks.

Risk parameters disclosures

- 3. 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 break down 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 100mnl 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



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

Advanced Data Collection and Stress Test 2011:

The 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)
- II. <u>Transparency Exercise 2013</u> 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

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.