

# Template 21

Template 21: EU CR6 – IRB approach – Credit risk exposures by exposure class and PD range

22	PD scale	Original on-balance-sheet gross exposures	Off-balance-sheet exposures pre-CCF	Average CCF	EAD post CRM and post CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWAs	RWA density	EL	Value adjustments and provisions
Exposure classX	1	Amounts in million euro	Amounts in million euro	2	Amounts in million euro	3	4	5	6	Amounts in million euro	7	Amounts in million euro	Amounts in million euro
Central governments or	0.00 to <0.15	92,171	109	0.000911	92,288	0.000008	7781	0.352439	565	119	0.001287	-	-
Central governments or	0.15 to <0.25	27	-	-	27	0.002175	8	0.445512	1734	19	0.701474	-	-
Central governments or	0.25 to <0.50	274	72	0.191298	340	0.004942	102	0.424638	782	186	0.547185	1	(1)
Central governments or	0.50 to <0.75	1	-	-	1	0.007471	3	0.2784	624	1	0.477821	-	-
Central governments or	0.75 to <2.50	341	-	-	341	0.011751	29	0.59172	532	371	1.09004	2	-
Central governments or	2.50 to <10.00	327	39	0.051473	349	0.061306	58	0.021904	1784	32	0.092782	-	-
Central governments or	10.00 to <100.00	2	-	-	2	0.170202	2	0.011828	533	-	0.060846	-	-
Central governments or	100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	-
Central governments or	Subtotal	93,143	220	0.001811	93,348	0.000303	7983	0.352356	570	728	0.007802	4	(1)
Institutions	0.00 to <0.15	2,790	1,365	0.290834	4,047	0.000625	4722	0.209973	992	631	0.155969	1	-
Institutions	0.15 to <0.25	290	112	0.108397	335	0.002175	120	0.159895	365	42	0.1252	-	-
Institutions	0.25 to <0.50	765	439	0.293489	1,121	0.003543	182	0.489646	983	1,051	0.936979	2	-
Institutions	0.50 to <0.75	301	125	0.246057	407	0.007299	476	0.250819	612	174	0.428195	1	-
Institutions	0.75 to <2.50	413	362	0.443273	758	0.012053	345	0.257902	747	439	0.57953	2	(1)
Institutions	2.50 to <10.00	8,456	-	0.000024	116	0.04727	605	0.203119	891	75	0.645351	1	-
Institutions	10.00 to <100.00	-	-	-	-	-	5	-	-	-	-	-	-
Institutions	100.00 (Default)	466	-	-	475	1	51	0.109847	2893	38	0.079426	49	(47)
Institutions	Subtotal	13,480	2,403	0.129299	7,258	0.068793	6506	0.251502	1038	2,450	0.337494	56	(49)
Corporates	0.00 to <0.15	10,769	16,557	0.470453	24,711	0.001007	27041	0.220644	1041	3,854	0.155969	6	(3)
Corporates	0.15 to <0.25	8,086	6,286	0.366561	13,603	0.002125	14398	0.219582	1038	3,217	0.236511	6	(3)
Corporates	0.25 to <0.50	25,319	14,569	0.278938	37,338	0.003965	45026	0.20825	1022	11,260	0.30156	31	(13)
Corporates	0.50 to <0.75	15,910	6,404	0.228709	21,615	0.007032	38985	0.175813	1145	7,115	0.329154	27	(12)
Corporates	0.75 to <2.50	43,789	9,926	0.154683	53,232	0.014324	110728	0.16995	1281	21,383	0.401693	139	(52)
Corporates	2.50 to <10.00	30,662	6,130	0.12368	35,624	0.041594	101978	0.180881	1190	19,445	0.545853	281	(144)
Corporates	10.00 to <100.00	2,822	315	0.06969	3,052	0.161774	8843	0.244286	1107	3,357	1.100003	123	(40)
Corporates	100.00 (Default)	11,387	411	0.031276	11,953	1	22564	0.272903	1131	3,800	0.317882	3,098	(2,738)
Corporates	Subtotal	148,743	60,599	0.228336	201,129	0.074802	369563	0.196458	1145	73,431	0.365094	3,711	(3,005)
Of which: Specialised	0.00 to <0.15	1,431	180	0.112217	1,625	0.001007	776	0.146447	1361	220	0.135612	-	-
Of which: Specialised	0.15 to <0.25	866	166	0.093724	972	0.001939	380	0.213496	1315	251	0.258144	-	-
Of which: Specialised	0.25 to <0.50	4,026	572	0.110419	4,574	0.003723	2337	0.153385	1370	1,235	0.270125	3	(2)

22	PD scale	Original on-balance-sheet gross exposures	Off-balance-sheet exposures pre-CCF	Average CCF	EAD post CRM and post CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWAs	RWA density	EL	Value adjustments and provisions
Exposure classX	1	Amounts in million euro	Amounts in million euro	2	Amounts in million euro	3	4	5	6	Amounts in million euro	7	Amounts in million euro	Amounts in million euro
Of which: Specialised	0.50 to <0.75	2,386	152	0.058477	2,558	0.006312	1923	0.140794	1342	735	0.287463	2	(1)
Of which: Specialised	0.75 to <2.50	6,056	675	0.085676	6,700	0.013573	6175	0.143936	1338	2,297	0.342804	13	(6)
Of which: Specialised	2.50 to <10.00	3,309	84	0.020278	3,417	0.04336	3280	0.173556	1238	1,809	0.529509	27	(12)
Of which: Specialised	10.00 to <100.00	1,091	9	0.008137	1,113	0.175952	1117	0.246662	1051	1,190	1.069414	47	(12)
Of which: Specialised	100.00 (Default)	2,585	15	0.005267	2,618	1	1776	0.350492	914	1,236	0.472177	838	(751)
Of which: Specialised	Subtotal	21,750	1,853	0.067862	23,577	0.131046	17764	0.180548	1270	8,975	0.380663	931	(785)
Of which: SMEs	0.00 to <0.15	744	759	0.580567	1,704	0.001254	8298	0.100064	1515	126	0.073666	-	-
Of which: SMEs	0.15 to <0.25	1,098	702	0.436249	2,029	0.002144	9119	0.108448	1452	211	0.10373	-	-
Of which: SMEs	0.25 to <0.50	5,350	1,867	0.261629	7,628	0.004151	26438	0.11716	1385	1,170	0.153348	4	(2)
Of which: SMEs	0.50 to <0.75	6,288	1,170	0.153773	7,857	0.006936	26921	0.104557	1430	1,400	0.17816	6	(3)
Of which: SMEs	0.75 to <2.50	23,714	3,065	0.113223	27,683	0.014598	79327	0.117815	1449	7,172	0.25906	48	(22)
Of which: SMEs	2.50 to <10.00	19,802	2,451	0.10613	22,556	0.042444	71040	0.160877	1309	10,283	0.455883	159	(81)
Of which: SMEs	10.00 to <100.00	1,287	142	0.09158	1,428	0.146809	5248	0.247143	1225	1,485	1.040211	55	(21)
Of which: SMEs	100.00 (Default)	5,549	236	0.039551	5,852	1	15407	0.247326	1381	1,547	0.264327	1,331	(1,195)
Of which: SMEs	Subtotal	63,831	10,392	0.140737	76,737	0.097948	241798	0.140692	1392	23,392	0.304838	1,603	(1,323)
Retail	0.00 to <0.15	50,408	4,510	0.030503	52,370	0.00094	1093944	0.230361		2,849	0.054392	11	(4)
Retail	0.15 to <0.25	65,046	1,377	0.020991	66,581	0.00191	838844	0.187953		5,083	0.076343	24	(10)
Retail	0.25 to <0.50	46,693	3,896	0.084705	50,996	0.003598	2427353	0.253908		8,312	0.163	47	(17)
Retail	0.50 to <0.75	24,145	839	0.035163	24,968	0.006334	584212	0.197556		4,604	0.184388	31	(11)
Retail	0.75 to <2.50	34,291	1,200	0.035061	35,027	0.013643	1053627	0.268611		12,237	0.349351	127	(84)
Retail	2.50 to <10.00	11,948	2,086	0.14864	13,661	0.041693	423688	0.274533		6,617	0.484377	154	(131)
Retail	10.00 to <100.00	1,222	238	0.163245	1,419	0.170587	180401	0.271155		893	0.629169	66	(35)
Retail	100.00 (Default)	3,083	68	0.021591	3,302	1	92494	0.270643		1,053	0.318824	829	(796)
Retail	Subtotal	236,837	14,214	0.047281	248,323	0.020574	6694563	0.229122		41,647	0.167712	1,290	(1,088)
Secured by real estate	0.00 to <0.15	50,049	3,592	0.02366	51,621	0.000938	750421	0.231087		2,818	0.054593	11	(4)
Secured by real estate	0.15 to <0.25	64,044	1,308	0.020079	65,589	0.001907	721742	0.18629		4,970	0.075768	23	(10)
Secured by real estate	0.25 to <0.50	43,676	2,165	0.047864	46,093	0.003591	490594	0.243163		7,281	0.157955	41	(14)
Secured by real estate	0.50 to <0.75	21,612	522	0.023594	22,259	0.006335	239381	0.189734		4,051	0.181974	27	(9)
Secured by real estate	0.75 to <2.50	24,311	490	0.019741	24,888	0.01329	229292	0.261227		9,125	0.366636	85	(58)
Secured by real estate	2.50 to <10.00	4,716	862	0.154509	5,586	0.038153	73371	0.277616		3,728	0.667412	58	(58)
Secured by real estate	10.00 to <100.00	135	50	0.271165	186	0.14574	4861	0.265255		245	1.316072	7	(5)
Secured by real estate	100.00 (Default)	2,149	39	0.017774	2,201	1	19849	0.199873		813	0.36942	385	(340)
Secured by real estate	Subtotal	210,692	9,027	0.030667	218,423	0.014891	2529511	0.220308		33,030	0.151222	638	(498)
SMEs	0.00 to <0.15	-	-										
SMEs	0.15 to <0.25	-	-										

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Exposure classX	1	Amounts in million euro	Amounts in million euro	2	Amounts in million euro	3	4	5	6	Amounts in million euro	7	Amounts in million euro	Amounts in million euro
SMEs	0.25 to <0.50	3,456	11	0.003257	3,467	0.00341	25301	0.150262		250	0.072121	2	(2)
SMEs	0.50 to <0.75	1,554	336	0.177648	1,890	0.006438	21453	0.146852		208	0.110143	2	(2)
SMEs	0.75 to <2.50	9,843	477	0.046194	10,320	0.014885	89225	0.25288		3,379	0.327381	39	(47)
SMEs	2.50 to <10.00	3,145	862	0.215078	4,007	0.040707	59400	0.283757		2,643	0.659697	46	(56)
SMEs	10.00 to <100.00	12	50	0.809207	64	0.127611	4233	0.293412		75	1.184039	3	(3)
SMEs	100.00 (Default)	1,274	36	0.027724	1,319	1	12351	0.19994		330	0.25	248	(219)
SMEs	Subtotal	19,284	1,772	0.084155	21,066	0.079157	211963	0.229161		6,885	0.326835	339	(329)
Non-SMEs	0.00 to <0.15	50,049	3,592	0.02366	51,621	0.000938	750421	0.231087		2,818	0.054593	11	(4)
Non-SMEs	0.15 to <0.25	64,044	1,308	0.020079	65,589	0.001907	721742	0.18629		4,970	0.075768	23	(10)
Non-SMEs	0.25 to <0.50	40,220	2,153	0.051514	42,626	0.003606	465293	0.25072		7,031	0.164937	39	(12)
Non-SMEs	0.50 to <0.75	20,058	187	0.009214	20,369	0.006326	217928	0.193712		3,842	0.188639	25	(7)
Non-SMEs	0.75 to <2.50	14,468	13	0.000888	14,568	0.012161	140067	0.267141		5,746	0.394445	46	(11)
Non-SMEs	2.50 to <10.00	1,571	-	-	1,579	0.031672	13971	0.262026		1,085	0.686994	12	(3)
Non-SMEs	10.00 to <100.00	123	-	-	123	0.155126	628	0.250678		170	1.384426	5	(2)
Non-SMEs	100.00 (Default)	875	3	0.00292	883	1	7498	0.199773		484	0.547821	138	(121)
Non-SMEs	Subtotal	191,408	7,255	0.024998	197,357	0.008031	2317548	0.219363		26,145	0.132476	299	(169)
Qualifying revolving	0.00 to <0.15	-	-										
Qualifying revolving	0.15 to <0.25	-	-										
Qualifying revolving	0.25 to <0.50	-	-										
Qualifying revolving	0.50 to <0.75	-	-										
Qualifying revolving	0.75 to <2.50	-	-										
Qualifying revolving	2.50 to <10.00	-	-										
Qualifying revolving	10.00 to <100.00	-	-										
Qualifying revolving	100.00 (Default)	-	-										
Qualifying revolving	Subtotal	-	-										
Other retail	0.00 to <0.15	359	918	0.318016	749	0.00105	343523	0.180317		30	0.040546	-	-
Other retail	0.15 to <0.25	1,003	69	0.07659	992	0.002092	117102	0.297891		113	0.11432	1	-
Other retail	0.25 to <0.50	3,017	1,732	0.440353	4,902	0.003663	1936759	0.354926		1,032	0.210431	6	(3)
Other retail	0.50 to <0.75	2,533	317	0.125028	2,709	0.006329	344831	0.261821		553	0.204214	4	(2)
Other retail	0.75 to <2.50	9,980	710	0.070603	10,139	0.014509	824335	0.286734		3,112	0.306923	42	(26)
Other retail	2.50 to <10.00	7,232	1,224	0.144769	8,075	0.044141	350317	0.2724		2,889	0.357772	96	(73)
Other retail	10.00 to <100.00	1,087	188	0.147609	1,232	0.174346	175540	0.272048		647	0.525253	58	(31)
Other retail	100.00 (Default)	934	29	0.030262	1,100	1	72645	0.412268		239	0.217569	444	(455)
Other retail	Subtotal	26,145	5,187	0.16379	29,899	0.06209	4165052	0.293506		8,616	0.288182	652	(589)
SMEs	0.00 to <0.15	327	-	-	307	0.00069	21297	0.307251		17	0.05677	-	-

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Exposure classX	1	Amounts in million euro	Amounts in million euro	2	Amounts in million euro	3	4	5	6	Amounts in million euro	7	Amounts in million euro	Amounts in million euro
SMEs	0.15 to <0.25	957	-	-	863	0.002118	49641	0.317786		104	0.120805	1	-
SMEs	0.25 to <0.50	2,519	137	0.051403	2,405	0.00379	138281	0.258362		339	0.140978	2	(1)
SMEs	0.50 to <0.75	2,063	161	0.072514	2,037	0.006427	100063	0.217954		330	0.162232	3	(1)
SMEs	0.75 to <2.50	8,993	553	0.057918	8,927	0.0148	420327	0.267165		2,517	0.282015	35	(23)
SMEs	2.50 to <10.00	7,006	1,224	0.148701	7,849	0.044072	327376	0.271317		2,781	0.354304	93	(71)
SMEs	10.00 to <100.00	1,022	188	0.155563	1,158	0.170859	84695	0.255251		553	0.477771	50	(27)
SMEs	100.00 (Default)	849	29	0.03308	993	1	26793	0.411469		232	0.233718	399	(407)
SMEs	Subtotal	23,736	2,292	0.08805	24,539	0.069013	1168473	0.271106		6,875	0.280168	583	(531)
Non-SMEs	0.00 to <0.15	32	918	0.42755	441	0.0013	322226	0.091858		13	0.02924	-	-
Non-SMEs	0.15 to <0.25	46	69	0.712331	129	0.001916	67461	0.165114		9	0.071041	-	-
Non-SMEs	0.25 to <0.50	498	1,595	0.933891	2,498	0.003541	1798478	0.447907		693	0.277306	4	(1)
Non-SMEs	0.50 to <0.75	470	155	0.31199	672	0.006034	244768	0.394755		223	0.331436	2	(1)
Non-SMEs	0.75 to <2.50	987	157	0.176436	1,213	0.012368	404008	0.430802		595	0.490289	6	(3)
Non-SMEs	2.50 to <10.00	226	-	0.002177	227	0.04654	22941	0.309874		108	0.477777	3	(1)
Non-SMEs	10.00 to <100.00	65	-	-	74	0.228983	90845	0.535237		94	1.26925	9	(3)
Non-SMEs	100.00 (Default)	85	-	0.00108	107	1	45852	0.419706		7	0.067267	45	(49)
Non-SMEs	Subtotal	2,409	2,895	0.535485	5,360	0.030397	2996579	0.396054		1,741	0.32487	69	(58)
Total IRB approach	0.00 to <0.15	156,137	22,541	0.088557	173,416	0.000446	1133488	0.293468	472	7,453	0.042976	18	(7)
Total IRB approach	0.15 to <0.25	73,449	7,775	0.082562	80,546	0.001948	853370	0.193265	177	8,361	0.103806	30	(13)
Total IRB approach	0.25 to <0.50	73,051	18,976	0.172025	89,795	0.003755	2472663	0.238512	440	20,809	0.231735	81	(31)
Total IRB approach	0.50 to <0.75	40,356	7,368	0.127536	46,991	0.006664	623676	0.188018	532	11,893	0.253097	59	(24)
Total IRB approach	0.75 to <2.50	78,834	11,487	0.109571	89,358	0.014028	1164729	0.210978	771	34,430	0.385308	270	(138)
Total IRB approach	2.50 to <10.00	51,393	8,255	0.11158	49,750	0.041773	526329	0.205533	867	26,170	0.526023	437	(276)
Total IRB approach	10.00 to <100.00	4,046	554	0.099357	4,473	0.164574	189251	0.252707	756	4,250	0.950173	188	(75)
Total IRB approach	100.00 (Default)	14,936	479	0.028351	15,729	1	115109	0.26751	947	4,890	0.310886	3,977	(3,580)
<b>Total AIRB approach</b>	<b>Total AIRB</b>	<b>492,203</b>	<b>77,436</b>	<b>0.108653</b>	<b>550,058</b>	<b>0.037599</b>	<b>7078615</b>	<b>0.238387</b>	<b>529</b>	<b>118,256</b>	<b>0.214988</b>	<b>5,060</b>	<b>(4,143)</b>
Central governments or	0.00 to <0.15	-	-										
Central governments or	0.15 to <0.25	-	-										
Central governments or	0.25 to <0.50	-	-										
Central governments or	0.50 to <0.75	-	-										
Central governments or	0.75 to <2.50	8	1	0.036897	8	0.016809	36	0.45	913	12	1.449811	-	-
Central governments or	2.50 to <10.00	-	-										
Central governments or	10.00 to <100.00	-	-										
Central governments or	100.00 (Default)	-	-										
Central governments or	Subtotal	8	1	0.036897	8	0.016809	36	0.45	913	12	1.449811	-	-

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Exposure classX	1	Amounts in million euro	Amounts in million euro	2	Amounts in million euro	3	4	5	6	Amounts in million euro	7	Amounts in million euro	Amounts in million euro
Institutions	0.00 to <0.15	1,778	319	0.042416	1,869	0.001253	1550	0.45	913	887	0.474779	1	-
Institutions	0.15 to <0.25	40	7	0.032586	41	0.002174	102	0.45	913	30	0.736145	-	-
Institutions	0.25 to <0.50	164	86	0.079376	184	0.004105	387	0.45	913	169	0.918997	-	-
Institutions	0.50 to <0.75	297	86	0.060244	321	0.00747	501	0.45	913	345	1.076	1	-
Institutions	0.75 to <2.50	858	94	0.020614	879	0.012439	818	0.45	913	1,169	1.329519	5	(1)
Institutions	2.50 to <10.00	405	142	0.083904	454	0.060666	580	0.45	913	893	1.968936	12	(1)
Institutions	10.00 to <100.00	26	6	0.075494	28	0.127651	15	0.45	913	72	2.582835	2	-
Institutions	100.00 (Default)	16	-	-	16	1	6	0.858304	913	-	-	14	(14)
Institutions	Subtotal	3,583	739	0.046563	3,792	0.016712	3959	0.451696	913	3,567	0.940615	35	(16)
Corporates	0.00 to <0.15	20	-	-	20	0.001475	15	0.45	913	8	0.393066	-	-
Corporates	0.15 to <0.25	67	-	-	67	0.002175	20	0.45	913	32	0.487002	-	-
Corporates	0.25 to <0.50	404	32	0.036848	420	0.00497	63	0.45	913	310	0.738068	1	-
Corporates	0.50 to <0.75	175	22	0.055896	186	0.007471	32	0.45	913	164	0.88232	1	-
Corporates	0.75 to <2.50	330	44	0.059291	369	0.01298	52	0.45	913	392	1.062695	2	(1)
Corporates	2.50 to <10.00	52	-	-	52	0.026747	10	0.45	913	68	1.316971	1	-
Corporates	10.00 to <100.00	-	-	-	-	-	-	-	-	-	-	-	-
Corporates	100.00 (Default)	28	-	-	28	1	2	0.14186	913	-	-	5	(4)
Corporates	Subtotal	1,075	99	0.041972	1,141	0.032827	194	0.442537	913	975	0.854102	9	(5)
Of which: Specialised	0.00 to <0.15	-	-	-	-	-	-	-	-	-	-	-	-
Of which: Specialised	0.15 to <0.25	-	-	-	-	-	-	-	-	-	-	-	-
Of which: Specialised	0.25 to <0.50	83	-	-	83	0.00498	2	0.45	913	61	0.736596	-	-
Of which: Specialised	0.50 to <0.75	-	-	-	-	-	-	-	-	-	-	-	-
Of which: Specialised	0.75 to <2.50	-	-	-	-	-	-	-	-	-	-	-	-
Of which: Specialised	2.50 to <10.00	-	-	-	-	-	-	-	-	-	-	-	-
Of which: Specialised	10.00 to <100.00	-	-	-	-	-	-	-	-	-	-	-	-
Of which: Specialised	100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	-
Of which: Specialised	Subtotal	83	-	-	83	0.00498	2	0.45	913	61	0.736596	-	-
Of which: SMEs	0.00 to <0.15	-	-	-	-	-	-	-	-	-	-	-	-
Of which: SMEs	0.15 to <0.25	-	-	-	-	-	-	-	-	-	-	-	-
Of which: SMEs	0.25 to <0.50	-	-	-	-	-	-	-	-	-	-	-	-
Of which: SMEs	0.50 to <0.75	-	-	-	-	-	-	-	-	-	-	-	-
Of which: SMEs	0.75 to <2.50	-	-	-	-	-	-	-	-	-	-	-	-
Of which: SMEs	2.50 to <10.00	-	-	-	-	-	-	-	-	-	-	-	-
Of which: SMEs	10.00 to <100.00	-	-	-	-	-	-	-	-	-	-	-	-
Of which: SMEs	100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	-

22	PD scale	Original on-balance-sheet gross exposures	Off-balance-sheet exposures pre-CCF	Average CCF	EAD post CRM and post CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWAs	RWA density	EL	Value adjustments and provisions
Exposure classX	1	Amounts in million euro	Amounts in million euro	2	Amounts in million euro	3	4	5	6	Amounts in million euro	7	Amounts in million euro	Amounts in million euro
Of which: SMEs	Subtotal	-	-										
Retail	0.00 to <0.15	-	-										
Retail	0.15 to <0.25	-	-										
Retail	0.25 to <0.50	-	-										
Retail	0.50 to <0.75	-	-										
Retail	0.75 to <2.50	-	-										
Retail	2.50 to <10.00	-	-										
Retail	10.00 to <100.00	-	-										
Retail	100.00 (Default)	-	-										
Retail	Subtotal	-	-										
Secured by real estate	0.00 to <0.15	-	-										
Secured by real estate	0.15 to <0.25	-	-										
Secured by real estate	0.25 to <0.50	-	-										
Secured by real estate	0.50 to <0.75	-	-										
Secured by real estate	0.75 to <2.50	-	-										
Secured by real estate	2.50 to <10.00	-	-										
Secured by real estate	10.00 to <100.00	-	-										
Secured by real estate	100.00 (Default)	-	-										
Secured by real estate	Subtotal	-	-										
SMEs	0.00 to <0.15	-	-										
SMEs	0.15 to <0.25	-	-										
SMEs	0.25 to <0.50	-	-										
SMEs	0.50 to <0.75	-	-										
SMEs	0.75 to <2.50	-	-										
SMEs	2.50 to <10.00	-	-										
SMEs	10.00 to <100.00	-	-										
SMEs	100.00 (Default)	-	-										
SMEs	Subtotal	-	-										
Non-SMEs	0.00 to <0.15	-	-										
Non-SMEs	0.15 to <0.25	-	-										
Non-SMEs	0.25 to <0.50	-	-										
Non-SMEs	0.50 to <0.75	-	-										
Non-SMEs	0.75 to <2.50	-	-										
Non-SMEs	2.50 to <10.00	-	-										
Non-SMEs	10.00 to <100.00	-	-										

22	PD scale	Original on-balance-sheet gross exposures	Off-balance-sheet exposures pre-CCF	Average CCF	EAD post CRM and post CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWAs	RWA density	EL	Value adjustments and provisions
Exposure classX	1	Amounts in million euro	Amounts in million euro	2	Amounts in million euro	3	4	5	6	Amounts in million euro	7	Amounts in million euro	Amounts in million euro
Non-SMEs	100.00 (Default)	-	-										
Non-SMEs	Subtotal	-	-										
Qualifying revolving	0.00 to <0.15	-	-										
Qualifying revolving	0.15 to <0.25	-	-										
Qualifying revolving	0.25 to <0.50	-	-										
Qualifying revolving	0.50 to <0.75	-	-										
Qualifying revolving	0.75 to <2.50	-	-										
Qualifying revolving	2.50 to <10.00	-	-										
Qualifying revolving	10.00 to <100.00	-	-										
Qualifying revolving	100.00 (Default)	-	-										
Qualifying revolving	Subtotal	-	-										
Other retail	0.00 to <0.15	-	-										
Other retail	0.15 to <0.25	-	-										
Other retail	0.25 to <0.50	-	-										
Other retail	0.50 to <0.75	-	-										
Other retail	0.75 to <2.50	-	-										
Other retail	2.50 to <10.00	-	-										
Other retail	10.00 to <100.00	-	-										
Other retail	100.00 (Default)	-	-										
Other retail	Subtotal	-	-										
SMEs	0.00 to <0.15	-	-										
SMEs	0.15 to <0.25	-	-										
SMEs	0.25 to <0.50	-	-										
SMEs	0.50 to <0.75	-	-										
SMEs	0.75 to <2.50	-	-										
SMEs	2.50 to <10.00	-	-										
SMEs	10.00 to <100.00	-	-										
SMEs	100.00 (Default)	-	-										
SMEs	Subtotal	-	-										
Non-SMEs	0.00 to <0.15	-	-										
Non-SMEs	0.15 to <0.25	-	-										
Non-SMEs	0.25 to <0.50	-	-										
Non-SMEs	0.50 to <0.75	-	-										
Non-SMEs	0.75 to <2.50	-	-										
Non-SMEs	2.50 to <10.00	-	-										

22	PD scale	Original on-balance-sheet gross exposures	Off-balance-sheet exposures pre-CCF	Average CCF	EAD post CRM and post CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWAs	RWA density	EL	Value adjustments and provisions
Exposure class X	1	Amounts in million euro	Amounts in million euro	2	Amounts in million euro	3	4	5	6	Amounts in million euro	7	Amounts in million euro	Amounts in million euro
Non-SMEs	10.00 to <100.00	-	-										
Non-SMEs	100.00 (Default)	-	-										
Non-SMEs	Subtotal	-	-										
Total IRB approach	0.00 to <0.15	1,799	319	0.04201	1,889	0.001256	1565	0.45	913	895	0.473902	1	-
Total IRB approach	0.15 to <0.25	106	7	0.013435	108	0.002174	122	0.45	913	63	0.582337	-	-
Total IRB approach	0.25 to <0.50	568	118	0.052319	605	0.004706	450	0.45	913	480	0.793206	1	-
Total IRB approach	0.50 to <0.75	472	108	0.05877	506	0.00747	533	0.45	913	509	1.005009	2	-
Total IRB approach	0.75 to <2.50	1,196	139	0.03157	1,257	0.012627	906	0.45	913	1,573	1.252013	7	(1)
Total IRB approach	2.50 to <10.00	456	142	0.076635	506	0.057185	590	0.45	913	962	1.90203	13	(1)
Total IRB approach	10.00 to <100.00	26	6	0.075494	28	0.127651	15	0.45	913	72	2.582835	2	-
Total IRB approach	100.00 (Default)	43	-	-	43	1	8	0.401996	913	-	-	19	(17)
<b>Total FIRB approach</b>	<b>Total FIRB</b>	<b>4,666</b>	<b>839</b>	<b>0.045568</b>	<b>4,941</b>	<b>0.020434</b>	<b>4189</b>	<b>0.449578</b>	<b>913</b>	<b>4,554</b>	<b>0.921501</b>	<b>44</b>	<b>(21)</b>