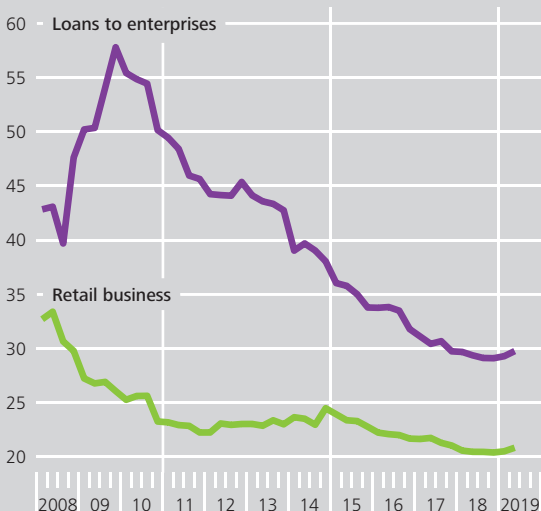


# IRBA RWA densities\* of German banks for loans to enterprises and in retail business

Aggregate of German banks as a percentage



\* The RWA density is determined as the ratio of risk-weighted assets (RWAs) to the respective gross exposures. In addition, it is taken into account that, in the internal ratings-based approach (IRBA), regulatory provisioning adjustments are made to the capital that must be held.