



***RISK DASHBOARD ANNEX
CREDIT RISK PARAMETERS
Q2 2017***

25th = 25th percentile; 50th = 50th percentile; 75th = 75th percentile; W.A = weighted average; N = Number of observations

Table 1
Risk Parameters statistics by country of the counterparty for IRB banks
 EU and main non-EU countries
2017 Q2
 (Source COREP C 9.02)

Only statistics for countries having more than 3 banks reporting in that particular country are shown

		Default rate					Loss rate					PD - adjusted					LGD				
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
Austria	Corporates	4	0.57%	0.81%	0.84%	0.81%	4	8.75%	17.51%	26.12%	22.73%	57	0.23%	0.45%	1.66%	1.64%	58	33.81%	42.41%	45.00%	29.97%
	Corporates - Of Which: Specialised Lending										15	0.16%	0.60%	2.42%	2.35%	16	12.38%	20.75%	39.94%	8.13%	
	Corporates - Of Which: SME										31	0.30%	0.83%	3.39%	2.55%	31	18.87%	39.19%	45.00%	28.39%	
	Retail	22	0.33%	0.53%	1.51%	0.66%	22	9.74%	28.85%	49.51%	27.95%	63	0.57%	1.27%	2.00%	1.64%	63	16.03%	22.08%	38.65%	29.25%
	Retail - Secured on real estate property	6	0.49%	0.65%	15.23%	0.62%	6	6.12%	9.63%	15.05%	13.14%	54	0.36%	0.87%	1.52%	1.43%	54	11.19%	15.23%	21.28%	14.32%
Retail - Qualifying Revolving	10	0.24%	0.42%	1.55%	0.42%	8	15.09%	43.41%	49.55%	45.47%	26	0.34%	1.19%	2.43%	2.30%	27	47.82%	57.82%	74.08%	86.65%	
Retail - Other Retail	16	0.55%	1.14%	1.69%	0.80%	17	25.73%	30.18%	49.51%	48.06%	55	0.91%	1.58%	3.95%	2.13%	53	29.39%	45.00%	54.75%	44.70%	
Belgium	Corporates	10	0.52%	0.90%	1.55%	1.02%	9	6.71%	12.58%	14.59%	14.45%	60	0.14%	0.47%	1.76%	2.16%	60	30.91%	42.54%	45.00%	27.62%
	Corporates - Of Which: Specialised Lending										17	0.14%	0.48%	1.03%	1.13%	18	16.15%	23.86%	44.92%	23.56%	
	Corporates - Of Which: SME	7	1.41%	2.27%	2.93%	1.74%	7	6.71%	11.75%	15.44%	11.62%	31	0.58%	1.48%	2.77%	2.93%	31	22.44%	38.75%	45.00%	24.20%
	Retail	28	0.45%	0.73%	1.45%	0.84%	26	9.05%	15.28%	46.47%	9.53%	63	0.58%	1.39%	1.96%	1.37%	64	15.53%	19.16%	27.66%	16.92%
	Retail - Secured on real estate property	16	0.73%	0.85%	1.44%	0.86%	15	1.91%	7.38%	9.79%	5.14%	59	0.42%	1.03%	1.58%	1.44%	59	11.32%	14.55%	19.83%	14.14%
Retail - Qualifying Revolving	11	0.25%	0.66%	1.97%	0.27%	10	37.27%	54.36%	66.00%	40.51%	28	0.78%	1.73%	2.86%	1.18%	29	44.54%	54.63%	64.29%	48.35%	
Retail - Other Retail	22	0.76%	1.19%	2.29%	0.79%	20	26.93%	33.71%	47.70%	25.18%	53	0.92%	2.01%	3.95%	2.68%	55	30.54%	35.64%	56.72%	36.56%	
Bulgaria	Corporates										32	0.56%	1.30%	4.23%	6.08%	32	27.75%	37.48%	45.00%	39.83%	
	Corporates - Of Which: Specialised Lending										11	1.79%	2.11%	6.00%	4.88%	11	10.00%	19.49%	45.00%	26.74%	
	Corporates - Of Which: SME										15	0.51%	0.93%	4.65%	4.37%	15	40.57%	45.00%	59.69%	40.08%	
	Retail	18	0.76%	1.15%	2.89%	2.59%	15	25.12%	33.38%	52.02%	36.19%	53	0.39%	1.34%	2.56%	3.17%	55	16.98%	25.16%	48.14%	32.74%
	Retail - Secured on real estate property										39	0.20%	0.65%	1.59%	2.66%	39	10.27%	14.27%	18.47%	19.78%	
Retail - Qualifying Revolving	10	1.32%	2.96%	6.31%	1.74%	8	24.28%	43.54%	51.00%	46.78%	23	0.71%	2.54%	7.41%	2.95%	24	43.74%	57.96%	67.57%	40.96%	
Retail - Other Retail	15	1.59%	3.29%	10.28%	3.34%	15	28.11%	36.85%	53.59%	46.39%	46	0.61%	3.19%	6.37%	4.34%	46	36.07%	50.95%	57.91%	56.84%	
Croatia	Corporates	4	1.70%	7.35%	22.17%	8.36%	4	18.20%	22.62%	36.79%	24.17%	30	0.90%	1.48%	4.44%	4.24%	30	21.34%	31.53%	42.72%	36.96%
	Corporates - Of Which: Specialised Lending										12	0.86%	1.04%	2.05%	1.49%	12	18.80%	24.24%	45.37%	30.55%	
	Corporates - Of Which: SME										10	0.69%	1.90%	7.04%	6.81%	10	21.77%	41.99%	45.08%	40.55%	
	Retail	8	0.28%	0.79%	2.33%	2.54%	7	17.45%	26.05%	35.09%	17.47%	46	0.33%	1.17%	3.79%	2.27%	44	17.44%	32.48%	44.60%	34.48%
	Retail - Secured on real estate property										28	0.26%	0.91%	1.60%	1.61%	27	10.48%	15.21%	18.22%	27.97%	
Retail - Qualifying Revolving										24	0.92%	1.76%	3.43%	2.27%	23	49.29%	59.56%	71.20%	60.75%		
Retail - Other Retail	8	0.42%	1.55%	2.70%	2.69%	7	17.59%	26.05%	35.09%	17.63%	40	0.41%	1.40%	4.07%	2.62%	38	24.60%	38.56%	53.34%	38.38%	
Cyprus	Corporates	7	0.00%	1.96%	15.86%	18.37%						44	1.13%	2.36%	5.68%	3.71%	48	27.36%	40.84%	45.00%	31.97%
	Corporates - Of Which: Specialised Lending										17	1.00%	2.11%	5.87%	3.54%	17	24.41%	33.12%	44.26%	31.92%	
	Corporates - Of Which: SME										24	0.32%	1.75%	4.98%	1.86%	24	29.31%	45.00%	57.80%	49.72%	
	Retail	7	0.11%	0.30%	0.58%	0.48%	7	18.46%	26.80%	56.06%	27.00%	51	0.38%	0.81%	1.46%	0.73%	50	15.63%	23.44%	40.00%	15.10%
	Retail - Secured on real estate property										34	0.09%	0.36%	1.09%	0.76%	34	9.15%	12.57%	17.77%	15.05%	
Retail - Qualifying Revolving										21	0.19%	0.37%	1.03%	0.77%	19	44.45%	55.53%	72.72%	64.64%		
Retail - Other Retail	4	0.09%	0.16%	1.30%	0.41%	4	19.67%	44.08%	62.74%	64.94%	46	0.44%	0.92%	2.69%	0.61%	45	32.87%	46.14%	53.51%	9.92%	
Czech	Corporates	10	0.28%	0.98%	1.18%	0.87%	9	27.06%	35.47%	40.06%	31.58%	48	0.20%	0.59%	1.74%	2.13%	47	31.68%	43.47%	45.00%	33.58%
	Corporates - Of Which: Specialised Lending										12	0.43%	0.85%	1.91%	1.37%	12	19.84%	30.47%	42.91%	30.13%	
	Corporates - Of Which: SME	7	0.65%	2.30%	2.50%	1.49%	5	32.49%	35.22%	37.15%	35.69%	23	0.71%	2.12%	2.77%	2.67%	22	29.85%	39.98%	45.00%	33.41%
	Retail	21	0.25%	0.80%	3.04%	0.85%	17	24.85%	35.68%	49.10%	38.26%	61	0.37%	1.16%	2.36%	1.98%	61	14.54%	28.92%	39.13%	31.29%
	Retail - Secured on real estate property	9	0.42%	0.53%	0.64%	0.50%	7	8.85%	14.42%	27.30%	20.93%	48	0.19%	0.56%	1.23%	1.35%	47	9.89%	14.65%	24.89%	23.91%
Retail - Qualifying Revolving	11	0.47%	0.79%	1.08%	1.40%	10	39.96%	51.14%	77.58%	50.06%	25	0.63%	1.92%	2.53%	4.87%	26	46.33%	56.35%	68.34%	57.30%	
Retail - Other Retail	15	0.25%	1.74%	2.80%	1.74%	13	35.49%	48.94%	54.35%	50.58%	49	1.30%	2.40%	4.29%	3.33%	48	34.19%	46.13%	53.07%	47.70%	

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		Default rate					Loss rate					PD - adjusted					LGD				
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
Denmark	Corporates	9	0.28%	0.50%	0.76%	0.54%	8	13.81%	20.28%	24.20%	15.30%	57	0.22%	0.63%	1.68%	1.64%	56	28.04%	39.06%	45.00%	23.04%
	Corporates - Of Which: Specialised Lending										17	0.30%	1.28%	5.32%	2.85%	18	13.91%	27.87%	43.58%	24.61%	
	Corporates - Of Which: SME	5	0.56%	1.12%	1.49%	0.75%	4	19.12%	32.56%	41.25%	19.07%	28	0.61%	2.11%	4.05%	2.03%	27	18.83%	36.53%	45.00%	20.62%
	Retail	24	0.13%	0.50%	1.60%	0.65%	17	19.38%	35.11%	48.50%	16.44%	63	0.54%	1.13%	2.06%	1.20%	66	16.04%	21.70%	35.05%	16.25%
	Retail - Secured on real estate property	7	0.41%	0.46%	2.06%	0.61%	6	5.17%	11.25%	33.28%	12.82%	54	0.40%	0.76%	1.41%	2.03%	55	10.66%	14.20%	23.26%	15.57%
	Retail - Qualifying Revolving	8	0.63%	1.61%	9.21%	1.27%	5	52.20%	55.22%	63.32%	55.84%	24	0.55%	1.37%	4.85%	1.34%	25	46.08%	60.28%	71.70%	66.33%
Retail - Other Retail	15	0.75%	1.62%	2.63%	1.02%	12	27.98%	41.23%	48.34%	36.39%	52	0.96%	2.32%	3.75%	3.33%	53	26.21%	46.14%	60.67%	48.69%	
Estonia	Corporates	6	0.26%	0.83%	2.78%	1.57%	4	7.55%	21.47%	35.39%	33.51%	36	0.17%	0.75%	2.46%	1.17%	34	38.68%	45.00%	45.00%	41.15%
	Corporates - Of Which: Specialised Lending										5	0.56%	0.63%	2.37%	0.66%	5	38.01%	38.05%	40.13%	34.84%	
	Corporates - Of Which: SME										16	1.01%	2.04%	3.52%	1.80%	17	43.33%	45.00%	45.00%	39.29%	
	Retail	15	0.04%	0.35%	1.85%	0.32%	15	17.21%	33.87%	54.06%	17.18%	42	0.61%	1.64%	3.15%	1.61%	43	15.89%	29.82%	52.82%	18.23%
	Retail - Secured on real estate property	5	0.23%	0.26%	0.35%	0.28%	5	10.63%	12.27%	12.27%	11.57%	26	0.37%	0.88%	1.34%	1.39%	26	11.55%	13.39%	22.17%	13.05%
	Retail - Qualifying Revolving						4	48.43%	69.55%	91.48%	49.84%	19	0.35%	0.89%	3.52%	0.68%	19	51.21%	61.71%	69.37%	69.11%
Retail - Other Retail	11	0.19%	0.51%	8.82%	0.51%	10	24.17%	33.42%	59.76%	30.16%	36	1.49%	3.10%	9.35%	2.64%	36	38.53%	48.34%	56.03%	44.34%	
Finland	Corporates	9	0.37%	1.19%	1.81%	1.49%	8	6.22%	9.06%	26.20%	34.84%	52	0.23%	0.48%	0.98%	0.87%	54	30.63%	39.88%	45.00%	36.84%
	Corporates - Of Which: Specialised Lending										16	0.17%	0.32%	0.69%	0.43%	16	23.30%	24.68%	44.15%	33.19%	
	Corporates - Of Which: SME	5	0.93%	1.68%	1.75%	1.21%	4	11.52%	11.82%	19.77%	20.73%	20	0.39%	0.95%	2.81%	1.18%	20	23.58%	35.81%	44.59%	33.54%
	Retail	21	0.32%	1.03%	3.63%	1.36%	19	10.33%	18.43%	49.48%	5.08%	59	0.61%	1.34%	2.70%	1.20%	60	15.48%	21.12%	41.20%	17.43%
	Retail - Secured on real estate property	9	0.29%	1.12%	3.77%	1.07%	5	2.09%	3.73%	11.29%	1.79%	46	0.45%	0.86%	1.52%	3.39%	45	10.46%	13.57%	17.86%	20.21%
	Retail - Qualifying Revolving											24	0.99%	2.19%	8.85%	1.92%	24	46.02%	55.99%	67.08%	67.26%
Retail - Other Retail	16	0.77%	2.46%	4.99%	2.06%	16	9.13%	27.76%	45.42%	12.35%	49	0.96%	2.17%	3.97%	4.06%	47	30.25%	46.35%	60.16%	29.14%	
France	Corporates	17	0.08%	0.42%	0.80%	0.70%	17	3.98%	23.07%	40.10%	34.00%	68	0.33%	0.83%	1.82%	1.65%	70	31.44%	40.00%	45.00%	33.53%
	Corporates - Of Which: Specialised Lending										23	0.40%	0.58%	1.57%	0.98%	25	18.42%	23.48%	39.67%	21.11%	
	Corporates - Of Which: SME	7	0.75%	1.21%	1.93%	1.59%	7	16.77%	26.45%	36.61%	37.36%	43	0.67%	2.17%	4.93%	2.16%	43	23.57%	36.26%	44.83%	36.93%
	Retail	39	0.40%	1.04%	1.64%	1.15%	34	8.99%	23.13%	40.29%	47.28%	68	0.86%	1.51%	2.24%	1.75%	67	15.26%	20.42%	31.14%	18.59%
	Retail - Secured on real estate property	23	0.82%	1.27%	4.44%	0.82%	17	6.28%	9.87%	23.71%	35.32%	62	0.65%	1.20%	1.92%	1.32%	62	12.47%	15.73%	20.88%	13.49%
	Retail - Qualifying Revolving	17	0.31%	0.57%	1.95%	1.32%	15	20.66%	40.00%	50.93%	51.87%	30	0.91%	2.19%	5.54%	3.37%	30	49.13%	56.99%	63.73%	48.86%
Retail - Other Retail	30	0.25%	0.96%	2.42%	1.63%	25	16.03%	32.14%	67.23%	55.76%	60	1.14%	2.17%	4.36%	2.41%	59	30.94%	40.30%	54.21%	24.11%	
Germany	Corporates	25	0.15%	0.34%	1.04%	1.26%	23	13.71%	20.59%	35.77%	25.31%	71	0.42%	0.77%	1.56%	1.48%	74	33.22%	41.06%	45.00%	35.85%
	Corporates - Of Which: Specialised Lending	8	0.83%	2.33%	16.82%	7.36%	8	13.82%	18.66%	37.33%	20.40%	22	0.66%	1.22%	3.03%	2.18%	24	17.19%	24.76%	41.15%	36.53%
	Corporates - Of Which: SME	19	0.35%	0.73%	2.03%	0.82%	15	17.78%	28.86%	55.63%	40.12%	47	0.73%	1.74%	3.06%	1.36%	50	28.00%	38.97%	45.00%	31.33%
	Retail	44	0.36%	0.95%	1.81%	0.66%	35	10.02%	29.42%	44.76%	26.75%	70	1.02%	1.59%	2.82%	1.33%	70	15.43%	22.01%	30.91%	24.81%
	Retail - Secured on real estate property	26	0.35%	1.09%	2.96%	0.45%	22	6.70%	13.34%	34.25%	12.65%	65	0.81%	1.42%	2.02%	1.07%	65	12.69%	16.74%	19.64%	15.59%
	Retail - Qualifying Revolving	23	0.23%	0.72%	1.42%	0.68%	18	31.19%	51.10%	59.97%	49.87%	29	0.85%	1.78%	4.00%	1.63%	30	45.14%	56.34%	63.37%	58.73%
Retail - Other Retail	33	0.69%	1.06%	1.57%	1.26%	26	20.25%	35.59%	60.06%	37.40%	61	1.75%	2.71%	4.57%	2.06%	62	32.09%	39.33%	55.71%	41.51%	
Greece	Corporates	5	4.48%	7.37%	46.27%	6.56%	6	8.95%	17.04%	30.18%	20.24%	35	0.45%	6.67%	11.71%	14.60%	36	30.25%	40.08%	45.00%	39.34%
	Corporates - Of Which: Specialised Lending										15	3.06%	8.69%	20.00%	12.37%	15	25.82%	35.24%	43.02%	26.39%	
	Corporates - Of Which: SME										13	0.12%	0.74%	1.24%	17.89%	14	13.98%	36.57%	52.94%	40.48%	
	Retail	17	0.55%	2.15%	12.85%	12.20%	15	20.01%	22.87%	37.87%	29.18%	57	0.37%	1.28%	2.44%	14.95%	57	18.17%	29.24%	50.05%	32.14%
	Retail - Secured on real estate property											41	0.15%	0.57%	1.46%	12.86%	39	9.94%	12.42%	19.30%	24.19%
	Retail - Qualifying Revolving	4	1.09%	1.40%	8.67%	1.64%	4	30.70%	38.85%	41.64%	38.87%	26	0.55%	1.57%	4.48%	12.25%	26	49.55%	58.88%	75.20%	79.09%
Retail - Other Retail	12	0.47%	2.17%	17.25%	12.86%	13	18.17%	23.37%	38.56%	46.22%	51	0.71%	2.30%	5.03%	30.35%	48	31.96%	49.86%	54.87%	51.74%	

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Hungary	Corporates	5	0.60%	0.92%	0.95%	0.94%	6	8.59%	43.55%	48.72%	36.45%	46	0.62%	0.98%	2.33%	2.36%	45	31.01%	41.42%	45.00%	40.13%
	Corporates - Of Which: Specialised Lending										16	0.66%	0.93%	2.00%	1.96%	17	20.00%	35.42%	45.00%	25.84%	
	Corporates - Of Which: SME	4	0.41%	1.33%	2.02%	1.75%	4	22.02%	39.14%	62.68%	43.25%	26	0.75%	2.59%	5.21%	4.45%	26	38.89%	45.00%	45.20%	43.29%
	Retail	18	0.38%	2.79%	4.50%	3.90%	17	32.10%	41.33%	62.89%	47.61%	56	0.59%	1.23%	3.13%	3.83%	56	21.99%	33.49%	44.88%	38.44%
	Retail - Secured on real estate property											41	0.29%	0.45%	1.73%	3.51%	40	10.67%	15.63%	25.49%	30.46%
Retail - Qualifying Revolving	6	0.76%	1.62%	2.46%	2.14%	7	19.07%	45.15%	81.95%	48.71%	24	0.45%	1.16%	4.64%	4.99%	25	47.05%	59.18%	68.01%	44.76%	
Retail - Other Retail	15	1.49%	4.06%	8.29%	3.66%	14	31.85%	41.68%	65.34%	47.73%	50	0.93%	2.49%	5.80%	4.05%	49	39.03%	52.30%	67.25%	58.49%	
Ireland	Corporates	12	1.66%	2.35%	3.74%	2.63%	10	3.74%	14.03%	26.54%	16.74%	57	0.27%	0.88%	2.12%	1.86%	60	25.62%	39.87%	45.00%	36.00%
	Corporates - Of Which: Specialised Lending										23	0.28%	0.88%	2.39%	2.75%	25	18.04%	34.58%	40.89%	23.07%	
	Corporates - Of Which: SME	5	6.51%	7.05%	7.25%	4.85%	5	9.92%	9.93%	11.38%	12.25%	33	0.44%	1.66%	3.26%	4.02%	33	29.12%	38.09%	45.00%	39.75%
	Retail	30	0.62%	2.95%	4.91%	4.33%	22	10.21%	27.51%	42.82%	26.78%	65	0.98%	2.30%	3.49%	3.08%	67	14.17%	19.17%	29.19%	25.73%
	Retail - Secured on real estate property	18	2.10%	3.47%	5.27%	4.53%	14	7.42%	23.79%	31.85%	26.19%	60	0.63%	1.58%	3.14%	3.09%	61	10.51%	15.87%	24.40%	23.94%
Retail - Qualifying Revolving	8	0.66%	2.08%	7.75%	1.32%	7	25.70%	34.39%	52.13%	31.66%	26	0.54%	1.61%	2.44%	2.79%	26	45.56%	57.35%	68.51%	58.46%	
Retail - Other Retail	21	0.61%	1.32%	3.28%	2.39%	17	29.32%	37.95%	52.23%	51.57%	57	0.99%	2.08%	4.89%	3.92%	58	28.36%	44.57%	58.47%	60.89%	
Italy	Corporates	10	0.68%	1.59%	2.36%	4.55%	9	7.07%	19.20%	24.55%	35.97%	62	0.53%	1.29%	3.11%	9.67%	66	31.86%	41.48%	45.00%	37.51%
	Corporates - Of Which: Specialised Lending										22	0.81%	1.66%	4.21%	4.43%	23	18.43%	26.20%	41.55%	21.67%	
	Corporates - Of Which: SME	8	2.08%	4.87%	9.82%	10.90%	7	6.86%	21.71%	27.51%	39.82%	31	1.37%	2.92%	9.07%	14.77%	32	22.38%	41.76%	45.83%	40.90%
	Retail	31	0.30%	1.19%	2.28%	11.74%	27	13.34%	25.66%	47.97%	45.45%	68	0.72%	1.71%	2.56%	2.98%	69	15.95%	22.92%	35.50%	27.94%
	Retail - Secured on real estate property	16	0.83%	1.14%	7.85%	8.32%	12	4.01%	14.73%	34.24%	32.37%	58	0.48%	1.22%	2.18%	1.60%	59	11.92%	15.53%	22.92%	18.65%
Retail - Qualifying Revolving	13	1.19%	2.27%	6.26%	5.08%	9	25.07%	31.66%	50.16%	24.11%	26	1.24%	2.42%	4.42%	5.76%	28	51.18%	61.16%	69.27%	64.81%	
Retail - Other Retail	23	0.61%	1.82%	3.15%	18.75%	21	26.48%	47.77%	58.40%	57.37%	60	1.16%	2.77%	4.02%	9.32%	60	33.27%	45.45%	57.55%	47.93%	
Latvia	Corporates	5	0.70%	0.70%	2.43%	1.54%	5	16.24%	57.87%	88.52%	72.24%	29	0.42%	0.85%	2.00%	2.20%	27	39.85%	45.00%	45.00%	41.89%
	Corporates - Of Which: Specialised Lending										4	0.21%	5.42%	10.51%	3.46%	4	41.63%	43.32%	45.60%	44.68%	
	Corporates - Of Which: SME										13	0.45%	1.74%	4.64%	2.69%	13	38.70%	43.89%	45.00%	40.06%	
	Retail	12	0.84%	1.03%	6.49%	2.78%	12	46.44%	50.47%	55.53%	48.91%	48	0.64%	1.11%	3.30%	3.25%	48	17.20%	25.80%	50.31%	25.63%
	Retail - Secured on real estate property	4	0.82%	3.67%	6.52%	2.89%	4	40.53%	41.17%	41.80%	40.76%	32	0.23%	0.70%	2.25%	2.84%	32	10.00%	14.63%	19.43%	18.41%
Retail - Qualifying Revolving						6	49.82%	55.53%	56.47%	59.56%	21	0.41%	1.59%	7.49%	4.26%	20	46.55%	61.56%	69.77%	60.45%	
Retail - Other Retail	9	0.90%	5.59%	6.39%	2.46%	8	48.37%	50.19%	69.54%	76.27%	41	0.65%	2.24%	4.32%	3.98%	40	41.45%	50.89%	60.85%	50.74%	
Lithuania	Corporates	5	0.58%	0.59%	1.60%	0.90%	5	25.02%	26.49%	31.11%	27.39%	30	0.29%	0.81%	1.43%	1.26%	30	39.84%	44.91%	52.89%	41.96%
	Corporates - Of Which: Specialised Lending										14	0.66%	1.80%	3.16%	2.12%	14	41.37%	44.65%	59.00%	40.63%	
	Corporates - Of Which: SME										47	0.41%	1.80%	3.34%	1.88%	47	18.72%	23.12%	52.48%	20.33%	
	Retail	17	0.58%	1.13%	5.75%	0.90%	16	24.94%	29.25%	50.52%	24.55%	47	0.41%	1.80%	3.34%	1.88%	47	18.72%	23.12%	52.48%	20.33%
	Retail - Secured on real estate property	5	0.65%	1.11%	1.12%	0.90%	4	22.83%	24.19%	25.40%	23.72%	29	0.19%	0.56%	1.72%	1.74%	29	11.00%	17.17%	20.06%	17.44%
Retail - Qualifying Revolving	7	2.63%	5.76%	49.17%	4.92%	6	47.33%	50.07%	55.57%	34.15%	20	0.53%	2.18%	8.04%	2.18%	20	55.07%	64.97%	82.82%	69.84%	
Retail - Other Retail	9	0.78%	1.41%	1.85%	0.87%	10	25.20%	30.19%	32.37%	29.06%	38	0.35%	2.53%	4.03%	2.62%	38	19.95%	40.41%	52.48%	39.99%	
Luxembourg	Corporates	12	0.19%	0.55%	1.43%	0.58%	12	6.95%	28.26%	42.15%	25.23%	63	0.36%	0.71%	1.30%	1.16%	65	30.04%	38.44%	45.00%	32.52%
	Corporates - Of Which: Specialised Lending	4	0.59%	0.69%	4.90%	1.37%	4	6.42%	12.74%	12.74%	5.47%	20	0.30%	0.79%	1.75%	1.30%	23	15.00%	31.41%	39.42%	28.70%
	Corporates - Of Which: SME	5	0.99%	1.09%	1.13%	1.11%	5	50.37%	50.38%	62.35%	54.40%	42	0.51%	1.25%	2.07%	1.91%	44	29.82%	39.17%	45.00%	38.70%
	Retail	20	0.12%	1.04%	2.60%	0.43%	16	6.64%	14.14%	44.97%	6.49%	59	0.59%	1.05%	2.06%	1.29%	59	13.73%	20.46%	34.53%	17.25%
	Retail - Secured on real estate property	12	0.22%	0.93%	3.04%	0.36%	8	2.20%	4.49%	7.45%	2.75%	53	0.50%	0.97%	1.56%	4.20%	53	11.03%	16.71%	23.39%	18.30%
Retail - Qualifying Revolving	7	0.83%	1.81%	3.98%	1.71%	6	25.08%	65.27%	70.41%	58.83%	23	0.21%	0.84%	2.82%	2.74%	24	45.62%	56.95%	67.23%	53.96%	
Retail - Other Retail	12	0.11%	0.72%	1.60%	0.90%	13	21.87%	26.51%	30.29%	11.24%	49	0.67%	1.69%	5.77%	6.44%	51	29.47%	42.51%	63.52%	33.44%	

25th = 25th percentile; 50th = 50th percentile; 75th = 75th percentile; W.A = weighted average; N = Number of observations

Table 1
Risk Parameters statistics by country of the counterparty for IRB banks
 EU and main non-EU countries
2017 Q2
 (Source COREP C 9.02)

Only statistics for countries having more than 3 banks reporting in that particular country are shown

		Default rate					Loss rate					PD - adjusted					LGD				
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
Malta	Corporates										46	0.26%	1.39%	5.96%	4.68%	47	20.92%	37.40%	45.00%	33.74%	
	Corporates - Of Which: Specialised Lending									13	5.12%	10.63%	20.00%	7.18%	14	13.64%	43.01%	45.00%	20.20%		
	Corporates - Of Which: SME									21	0.18%	0.91%	2.53%	0.39%	21	33.38%	41.48%	48.82%	90.47%		
	Retail	8	0.28%	1.08%	29.37%	4.50%	7	10.92%	34.33%	67.14%	8.17%	53	0.25%	0.92%	1.88%	0.75%	53	15.90%	26.42%	45.34%	24.96%
	Retail - Secured on real estate property										33	0.15%	0.28%	1.16%	0.50%	32	9.76%	15.18%	23.98%	26.81%	
Retail - Qualifying Revolving										20	0.22%	0.72%	2.37%	1.02%	22	50.04%	57.55%	69.54%	66.66%		
Retail - Other Retail	5	0.37%	4.19%	4.74%	2.28%	5	36.44%	47.12%	66.57%	15.34%	45	0.53%	1.12%	3.22%	1.20%	46	30.75%	42.10%	53.38%	20.32%	
Netherlands	Corporates	14	0.00%	1.22%	3.58%	2.05%	9	5.90%	12.80%	20.89%	13.19%	67	0.32%	0.64%	1.28%	2.40%	72	34.38%	40.50%	45.00%	27.57%
	Corporates - Of Which: Specialised Lending	5	3.37%	3.37%	8.61%	3.63%	4	9.68%	10.49%	28.49%	11.88%	27	0.56%	1.23%	1.87%	2.40%	29	17.72%	30.64%	38.53%	18.15%
	Corporates - Of Which: SME											46	0.44%	1.18%	3.49%	2.86%	45	30.02%	41.06%	45.00%	18.69%
	Retail	32	0.11%	0.47%	0.83%	0.77%	27	10.94%	22.01%	53.58%	14.93%	65	0.85%	1.54%	2.32%	0.74%	66	14.58%	19.28%	28.82%	18.28%
	Retail - Secured on real estate property	10	0.48%	0.76%	1.52%	0.74%	8	9.21%	10.60%	13.49%	11.01%	61	0.64%	0.90%	2.17%	0.61%	62	11.80%	15.35%	21.81%	16.74%
Retail - Qualifying Revolving	17	0.47%	0.92%	1.67%	0.47%	13	50.00%	57.64%	71.12%	58.55%	26	1.19%	1.82%	4.08%	3.85%	27	44.30%	55.53%	63.65%	60.70%	
Retail - Other Retail	21	0.23%	0.93%	1.56%	1.36%	17	27.06%	40.25%	52.90%	46.93%	57	1.54%	2.67%	4.15%	3.16%	55	30.50%	43.63%	58.58%	45.22%	
Norway	Corporates	11	0.45%	1.22%	5.04%	1.51%	10	10.67%	13.82%	16.57%	10.49%	56	0.16%	0.67%	3.43%	1.51%	55	22.47%	37.51%	45.00%	26.78%
	Corporates - Of Which: Specialised Lending										17	0.80%	1.17%	3.90%	2.17%	19	12.18%	22.18%	36.55%	20.88%	
	Corporates - Of Which: SME	5	0.27%	0.66%	1.17%	0.94%						20	0.50%	1.17%	5.34%	1.36%	20	20.83%	26.42%	45.00%	25.22%
	Retail	26	0.15%	0.42%	3.78%	0.31%	21	7.86%	11.79%	44.12%	22.40%	57	0.61%	1.39%	3.15%	0.97%	58	17.42%	21.41%	33.81%	21.94%
	Retail - Secured on real estate property	12	0.20%	1.04%	11.44%	0.19%	10	3.20%	8.13%	11.12%	7.16%	47	0.33%	0.88%	2.19%	0.82%	46	12.40%	17.89%	21.20%	19.89%
Retail - Qualifying Revolving	7	0.16%	0.67%	1.30%	1.06%	4	34.30%	56.55%	79.09%	48.29%	24	0.66%	1.29%	4.30%	1.67%	25	44.98%	55.53%	66.02%	64.05%	
Retail - Other Retail	19	0.23%	2.02%	6.05%	0.91%	15	14.55%	24.06%	50.00%	35.02%	50	0.76%	2.34%	5.54%	1.73%	50	33.59%	48.66%	55.53%	31.78%	
Poland	Corporates	10	0.05%	0.74%	0.79%	0.75%	7	4.81%	23.86%	50.53%	34.34%	56	0.27%	0.87%	2.08%	1.78%	58	32.38%	42.54%	45.00%	32.58%
	Corporates - Of Which: Specialised Lending										16	0.25%	0.90%	2.44%	1.33%	15	7.40%	26.50%	45.00%	26.77%	
	Corporates - Of Which: SME	4	1.32%	42.22%	83.01%	1.56%						35	0.46%	0.93%	2.26%	1.71%	37	28.36%	36.29%	45.00%	33.00%
	Retail	29	0.35%	1.16%	2.74%	1.23%	20	20.14%	34.27%	57.11%	23.56%	59	0.82%	1.49%	2.49%	1.48%	61	17.71%	26.00%	42.46%	34.42%
	Retail - Secured on real estate property	4	0.60%	1.29%	7.95%	1.05%	4	15.24%	19.45%	30.47%	17.70%	51	0.41%	0.90%	1.46%	0.93%	51	12.20%	15.54%	24.10%	29.00%
Retail - Qualifying Revolving	13	1.74%	1.97%	5.31%	1.74%	11	39.57%	50.91%	74.56%	46.68%	24	1.11%	2.49%	4.74%	2.29%	27	45.67%	61.89%	72.98%	78.48%	
Retail - Other Retail	21	1.02%	2.36%	5.38%	1.79%	14	32.27%	40.40%	57.07%	31.85%	52	1.53%	2.73%	4.65%	3.28%	53	36.62%	48.06%	66.65%	46.35%	
Portugal	Corporates	6	1.66%	4.55%	7.30%	4.37%	5	18.85%	31.29%	59.02%	25.48%	49	0.57%	1.17%	2.48%	11.57%	50	34.95%	43.47%	45.00%	42.23%
	Corporates - Of Which: Specialised Lending										18	0.68%	1.23%	1.91%	1.67%	19	19.49%	33.74%	45.00%	33.55%	
	Corporates - Of Which: SME	4	1.88%	2.69%	9.92%	7.26%	4	19.71%	26.52%	37.05%	21.79%	22	0.61%	1.62%	2.50%	9.97%	24	11.57%	38.07%	47.29%	41.82%
	Retail	22	0.37%	1.00%	1.75%	2.22%	19	12.53%	28.76%	47.85%	23.61%	58	0.44%	1.41%	2.70%	2.58%	59	16.53%	21.84%	40.15%	20.89%
	Retail - Secured on real estate property	6	0.89%	1.26%	3.54%	2.06%	5	8.09%	8.53%	10.63%	12.38%	50	0.21%	0.53%	1.50%	6.71%	50	9.59%	14.55%	19.53%	21.37%
Retail - Qualifying Revolving	9	1.30%	1.43%	3.64%	0.97%	9	15.76%	41.55%	50.00%	59.12%	27	0.80%	2.16%	6.93%	6.45%	27	44.41%	55.53%	67.62%	44.44%	
Retail - Other Retail	20	0.26%	1.66%	3.22%	3.49%	16	14.88%	35.66%	48.25%	19.31%	48	0.92%	2.13%	5.29%	11.96%	49	33.07%	42.02%	55.74%	35.89%	
Romania	Corporates	4	0.02%	0.09%	1.20%	1.28%						42	0.24%	0.53%	2.21%	3.53%	44	35.99%	44.46%	45.00%	38.44%
	Corporates - Of Which: Specialised Lending										7	1.76%	2.96%	4.52%	3.13%	8	5.80%	34.14%	44.94%	12.85%	
	Corporates - Of Which: SME	4	0.33%	0.37%	1.38%	2.01%						19	0.57%	2.06%	4.21%	4.50%	20	32.06%	43.39%	45.01%	40.76%
	Retail	26	0.76%	2.50%	6.72%	2.92%	23	18.62%	36.05%	55.56%	25.62%	57	0.59%	1.62%	3.85%	2.20%	58	18.77%	31.00%	44.95%	47.20%
	Retail - Secured on real estate property											41	0.28%	0.55%	1.72%	1.74%	41	12.26%	15.95%	20.76%	32.46%
Retail - Qualifying Revolving	12	2.22%	5.06%	20.04%	0.71%	12	33.68%	50.98%	54.36%	27.61%	25	1.19%	2.73%	9.32%	1.30%	26	50.04%	60.34%	69.27%	50.13%	
Retail - Other Retail	22	1.66%	3.48%	9.40%	2.57%	16	24.32%	38.30%	73.64%	33.36%	54	1.15%	3.04%	6.23%	3.13%	54	37.77%	47.06%	60.58%	60.73%	

25th = 25th percentile; 50th = 50th percentile; 75th = 75th percentile; W.A = weighted average; N = Number of observations

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		Default rate					Loss rate					PD - adjusted					LGD				
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
Slovakia	Corporates	4	0.64%	1.44%	5.97%	3.02%	5	19.93%	35.63%	35.63%	52.57%	41	0.12%	0.66%	1.44%	8.42%	41	30.78%	41.45%	45.00%	33.62%
	Corporates - Of Which: Specialised Lending										10	0.26%	0.93%	2.13%	1.33%	10	19.30%	28.46%	43.89%	36.63%	
	Corporates - Of Which: SME	4	0.33%	0.42%	13.35%	5.07%	5	36.57%	48.27%	48.27%	65.51%	23	0.54%	2.38%	3.86%	3.65%	22	29.95%	42.91%	45.09%	41.69%
	Retail	15	0.55%	0.84%	1.41%	1.08%	12	32.56%	36.24%	52.88%	41.83%	50	0.38%	1.33%	2.97%	1.52%	50	21.51%	28.08%	37.82%	24.49%
	Retail - Secured on real estate property	7	0.68%	0.71%	1.23%	0.81%	9	5.99%	11.41%	32.93%	29.98%	36	0.12%	0.27%	1.04%	1.17%	36	10.00%	13.16%	20.96%	20.52%
	Retail - Qualifying Revolving	9	1.07%	1.99%	2.95%	1.00%	7	5.08%	38.94%	57.08%	33.41%	22	0.39%	2.98%	6.10%	7.29%	23	52.30%	60.69%	68.42%	66.78%
Retail - Other Retail	11	1.05%	1.90%	2.39%	2.53%	9	47.08%	60.14%	70.53%	61.78%	43	1.21%	3.19%	5.85%	3.68%	41	35.41%	46.71%	57.11%	47.07%	
Slovenia	Corporates	4	0.13%	3.08%	12.05%	3.94%	5	7.51%	21.00%	27.79%	10.14%	25	0.41%	1.09%	13.02%	8.84%	25	33.20%	42.80%	45.00%	37.76%
	Corporates - Of Which: Specialised Lending										5	0.21%	0.50%	1.23%	0.85%						
	Corporates - Of Which: SME	4	0.40%	0.59%	13.83%	0.55%	4	26.30%	31.11%	55.75%	35.62%	9	4.07%	4.53%	7.06%	8.04%	10	42.08%	44.00%	45.00%	42.84%
	Retail	9	0.31%	1.57%	2.55%	1.49%	7	20.24%	47.06%	78.15%	71.09%	47	0.19%	0.72%	2.37%	3.21%	48	17.94%	29.20%	53.34%	32.04%
	Retail - Secured on real estate property											28	0.15%	0.54%	1.07%	3.43%	28	9.62%	12.63%	23.49%	17.82%
	Retail - Qualifying Revolving											21	0.17%	0.50%	3.03%	2.10%	23	42.58%	58.43%	79.17%	73.54%
Retail - Other Retail	7	2.31%	3.11%	16.28%	2.24%	6	20.24%	41.75%	81.71%	74.51%	39	0.26%	1.36%	2.18%	3.06%	40	31.65%	45.12%	64.92%	40.71%	
Spain	Corporates	14	2.11%	3.15%	10.59%	3.85%	13	3.03%	9.19%	22.87%	36.50%	60	0.39%	1.30%	4.41%	10.48%	62	31.58%	39.49%	45.00%	40.61%
	Corporates - Of Which: Specialised Lending										26	1.14%	1.87%	5.98%	5.84%	27	18.04%	32.64%	45.06%	23.10%	
	Corporates - Of Which: SME	4	3.45%	4.11%	9.21%	6.46%	5	5.03%	30.58%	36.48%	29.69%	31	0.73%	1.82%	8.46%	6.57%	34	14.62%	36.56%	44.99%	39.45%
	Retail	37	0.36%	1.07%	2.44%	2.29%	33	11.73%	27.32%	48.84%	23.73%	65	0.72%	1.42%	3.06%	1.69%	67	15.82%	22.87%	30.73%	26.27%
	Retail - Secured on real estate property	13	1.02%	2.07%	2.80%	2.32%	15	6.51%	12.87%	32.85%	16.81%	60	0.51%	0.98%	1.75%	1.22%	61	12.18%	15.05%	20.00%	19.43%
	Retail - Qualifying Revolving	15	0.41%	1.39%	5.87%	0.67%	12	23.62%	54.32%	76.64%	70.69%	27	0.79%	1.65%	7.38%	2.07%	28	46.13%	53.79%	61.39%	51.58%
Retail - Other Retail	30	0.59%	1.25%	3.13%	3.00%	26	20.03%	36.61%	58.93%	39.69%	56	1.53%	2.75%	5.67%	2.56%	58	28.90%	46.93%	59.78%	47.19%	
Sweden	Corporates	10	0.05%	0.27%	1.81%	0.22%	7	15.89%	20.99%	34.57%	19.16%	66	0.18%	0.42%	0.90%	0.58%	65	30.08%	42.17%	45.00%	25.42%
	Corporates - Of Which: Specialised Lending										15	0.23%	0.51%	0.81%	0.79%	18	18.69%	30.61%	45.00%	29.06%	
	Corporates - Of Which: SME	5	0.09%	0.10%	0.25%	0.12%						28	0.34%	0.61%	3.54%	0.60%	27	15.49%	34.51%	45.00%	18.14%
	Retail	31	0.10%	0.40%	1.86%	0.13%	25	8.80%	24.00%	45.68%	11.06%	66	0.61%	1.13%	2.25%	0.36%	64	15.32%	21.52%	29.97%	13.55%
	Retail - Secured on real estate property	11	0.10%	0.32%	1.93%	0.09%	9	3.57%	4.87%	14.69%	7.80%	56	0.34%	0.75%	1.43%	0.27%	55	11.16%	15.88%	20.45%	11.37%
	Retail - Qualifying Revolving	8	0.29%	0.44%	1.24%	0.48%	6	24.56%	40.04%	76.78%	42.87%	26	0.33%	1.16%	4.05%	1.23%	25	46.61%	54.83%	67.10%	68.74%
Retail - Other Retail	22	0.15%	0.53%	2.57%	0.47%	18	24.10%	32.42%	51.86%	23.24%	59	0.96%	1.99%	3.76%	1.34%	58	33.57%	44.85%	58.35%	34.01%	
United Kingdom	Corporates	22	0.49%	0.74%	3.16%	0.96%	18	1.20%	8.69%	26.18%	8.35%	74	0.38%	1.00%	2.18%	1.01%	77	30.05%	37.86%	44.89%	35.81%
	Corporates - Of Which: Specialised Lending	6	4.82%	8.61%	15.43%	8.06%	6	1.19%	6.30%	16.02%	9.85%	26	0.38%	0.86%	1.81%	0.74%	33	19.31%	28.12%	44.94%	26.96%
	Corporates - Of Which: SME	9	0.55%	0.96%	1.91%	1.29%	8	9.46%	19.88%	33.85%	13.83%	57	0.46%	1.58%	4.21%	1.98%	58	27.36%	38.46%	45.00%	29.50%
	Retail	46	0.35%	0.83%	1.88%	0.72%	43	10.78%	21.33%	36.59%	27.50%	69	0.84%	1.82%	3.04%	1.50%	70	14.70%	19.70%	28.07%	21.81%
	Retail - Secured on real estate property	27	0.39%	0.94%	2.95%	0.57%	26	6.28%	7.82%	17.19%	6.14%	64	0.78%	1.59%	2.75%	2.94%	64	12.04%	16.25%	21.54%	16.35%
	Retail - Qualifying Revolving	22	0.76%	1.08%	1.62%	0.98%	19	30.26%	50.77%	60.18%	69.26%	30	0.89%	1.68%	3.83%	2.04%	31	49.49%	61.84%	74.17%	76.52%
Retail - Other Retail	36	0.59%	1.44%	3.12%	1.99%	32	25.37%	42.13%	67.02%	47.75%	63	1.54%	3.04%	6.99%	6.22%	61	24.47%	43.07%	56.17%	62.41%	
Australia	Corporates	7	0.35%	0.67%	8.27%	1.41%	4	6.68%	10.12%	16.31%	14.09%	46	0.20%	0.60%	1.60%	0.96%	48	28.43%	39.65%	45.00%	30.13%
	Corporates - Of Which: Specialised Lending										22	0.52%	1.08%	2.11%	1.13%	22	14.84%	27.55%	44.80%	17.65%	
	Corporates - Of Which: SME										14	0.27%	0.67%	1.79%	1.01%	14	21.90%	35.57%	41.37%	11.75%	
	Retail	21	0.22%	0.42%	1.27%	0.46%	20	7.68%	26.36%	46.70%	5.98%	63	0.47%	0.85%	2.06%	0.56%	63	11.97%	18.02%	34.86%	10.73%
	Retail - Secured on real estate property	6	0.45%	1.53%	3.29%	0.43%	4	3.51%	9.50%	30.61%	2.40%	52	0.35%	0.68%	1.36%	0.53%	52	10.22%	14.02%	19.52%	10.16%
	Retail - Qualifying Revolving	8	0.45%	1.15%	1.58%	1.11%	7	22.15%	46.77%	66.30%	44.59%	24	0.43%	1.01%	3.24%	0.84%	23	42.47%	55.53%	64.25%	59.30%
Retail - Other Retail	14	0.12%	1.41%	2.11%	2.21%	16	16.66%	36.41%	65.65%	32.20%	56	0.53%	1.32%	2.89%	1.94%	53	25.44%	42.80%	56.71%	26.91%	

25th = 25th percentile; 50th = 50th percentile; 75th = 75th percentile; W.A = weighted average; N = Number of observations

Table 1
Risk Parameters statistics by country of the counterparty for IRB banks
 EU and main non-EU countries
2017 Q2
 (Source COREP C 9.02)

Only statistics for countries having more than 3 banks reporting in that particular country are shown

		Default rate					Loss rate					PD - adjusted					LGD				
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
Canada	Corporates	5	0.47%	0.62%	2.32%	0.68%	6	14.22%	16.49%	19.72%	15.70%	60	0.21%	0.61%	2.28%	1.34%	60	29.16%	43.99%	45.00%	35.78%
	Corporates - Of Which: Specialised Lending										21	0.24%	0.37%	0.71%	0.73%	23	16.97%	26.95%	45.00%	26.15%	
	Corporates - Of Which: SME										22	0.60%	2.64%	3.26%	2.13%	23	29.79%	38.13%	48.93%	12.33%	
	Retail	27	0.28%	1.17%	2.73%	0.38%	23	12.55%	30.14%	52.91%	11.21%	66	0.53%	1.15%	3.10%	0.81%	65	15.32%	18.33%	33.57%	19.86%
	Retail - Secured on real estate property	10	1.81%	2.38%	4.95%	0.26%	8	5.30%	13.38%	23.59%	14.57%	51	0.54%	0.79%	1.99%	0.60%	52	13.05%	15.10%	18.31%	17.65%
	Retail - Qualifying Revolving	14	0.82%	1.12%	2.18%	0.83%	13	39.14%	44.96%	66.48%	13.92%	25	0.22%	1.61%	2.99%	2.08%	25	47.21%	58.91%	65.14%	68.18%
Retail - Other Retail	18	0.51%	1.36%	3.09%	1.12%	15	20.13%	35.81%	66.74%	26.06%	53	0.73%	1.81%	3.90%	2.13%	52	29.77%	39.69%	52.58%	28.94%	
China	Corporates										44	0.27%	0.69%	1.38%	1.13%	47	35.86%	43.61%	45.03%	45.05%	
	Corporates - Of Which: Specialised Lending									8	0.43%	0.82%	1.18%	0.80%	8	24.43%	28.04%	34.70%	26.64%		
	Corporates - Of Which: SME									18	0.25%	0.50%	1.16%	2.84%	18	20.79%	35.79%	45.00%	25.27%		
	Retail	14	0.08%	0.23%	0.53%	0.10%	11	2.25%	20.90%	48.28%	4.31%	57	0.49%	0.78%	1.53%	0.73%	57	13.39%	22.90%	42.46%	23.57%
	Retail - Secured on real estate property	4	0.30%	1.20%	6.88%	0.16%						46	0.37%	0.66%	1.05%	0.70%	46	11.78%	13.95%	18.10%	12.16%
	Retail - Qualifying Revolving	7	0.23%	0.89%	2.14%	1.01%	4	22.38%	33.83%	57.20%	31.60%	24	0.40%	0.59%	1.88%	0.68%	22	43.60%	55.92%	74.51%	56.06%
Retail - Other Retail	8	0.04%	0.08%	0.99%	0.13%	9	12.14%	25.70%	45.56%	11.42%	48	0.49%	0.88%	2.89%	0.87%	47	25.13%	42.58%	60.59%	12.18%	
Hong Kong	Corporates	6	0.41%	0.48%	1.00%	0.52%	4	1.89%	7.91%	30.22%	10.93%	48	0.22%	0.75%	2.25%	1.22%	47	27.60%	40.04%	45.00%	35.75%
	Corporates - Of Which: Specialised Lending										14	0.21%	2.60%	8.75%	4.93%	15	10.29%	18.72%	27.01%	21.75%	
	Corporates - Of Which: SME										26	0.48%	1.55%	4.87%	3.58%	26	13.52%	40.85%	45.00%	26.23%	
	Retail	6	0.03%	0.08%	0.10%	0.05%	6	8.68%	50.33%	82.68%	5.68%	51	0.30%	0.69%	1.46%	0.65%	52	13.21%	16.87%	34.68%	37.65%
	Retail - Secured on real estate property	4	0.02%	0.06%	0.19%	0.05%						46	0.19%	0.50%	1.18%	0.45%	46	10.00%	14.15%	19.39%	10.12%
	Retail - Qualifying Revolving											19	0.25%	0.61%	3.12%	0.95%	18	43.51%	57.20%	64.14%	92.00%
Retail - Other Retail	4	0.10%	0.12%	0.24%	0.11%						44	0.39%	1.08%	2.71%	1.11%	43	24.23%	41.09%	56.49%	40.31%	
India	Corporates	5	0.54%	2.74%	4.39%	1.58%						35	0.71%	1.57%	4.00%	3.11%	36	30.58%	40.85%	45.00%	46.27%
	Corporates - Of Which: Specialised Lending										11	1.07%	1.28%	4.17%	6.50%	11	17.71%	25.11%	40.00%	23.57%	
	Corporates - Of Which: SME										11	2.56%	3.17%	8.59%	7.33%	11	35.71%	45.00%	57.30%	37.27%	
	Retail	16	0.07%	0.30%	3.29%	0.32%	14	9.73%	29.98%	52.93%	33.67%	56	0.37%	0.98%	3.22%	3.43%	57	14.94%	19.18%	42.42%	42.02%
	Retail - Secured on real estate property											40	0.20%	0.72%	1.31%	0.74%	40	10.46%	13.60%	22.26%	24.82%
	Retail - Qualifying Revolving	6	0.54%	1.70%	7.84%	0.04%	5	21.18%	52.07%	53.02%	39.91%	25	0.45%	1.29%	3.11%	11.30%	26	43.85%	55.53%	71.22%	79.75%
Retail - Other Retail	11	0.04%	0.63%	2.70%	0.50%	9	12.41%	22.20%	34.95%	10.09%	43	0.73%	1.54%	3.22%	3.65%	43	19.95%	44.47%	56.81%	78.76%	
Korea, Republic Of	Corporates										34	0.06%	0.24%	1.28%	0.77%	35	24.58%	36.80%	45.00%	33.53%	
	Corporates - Of Which: Specialised Lending										4	0.14%	0.20%	2.52%	0.39%	6	1.91%	12.06%	30.00%	8.47%	
	Corporates - Of Which: SME										8	0.13%	3.54%	8.58%	2.27%	7	23.49%	35.00%	45.00%	23.52%	
	Retail	11	0.03%	0.26%	3.37%	0.05%	7	6.62%	51.21%	58.75%	42.77%	46	0.18%	0.44%	1.10%	0.65%	47	17.57%	30.45%	47.21%	31.84%
	Retail - Secured on real estate property											29	0.13%	0.22%	0.40%	0.27%	29	10.00%	14.07%	22.05%	10.09%
	Retail - Qualifying Revolving											22	0.32%	0.79%	2.84%	0.55%	21	50.46%	60.99%	73.36%	75.03%
Retail - Other Retail	7	0.54%	3.43%	10.88%	0.13%	4	6.48%	31.85%	73.94%	43.82%	38	0.22%	0.72%	1.70%	1.55%	39	33.18%	47.21%	55.68%	73.65%	
Russian Federation	Corporates	5	1.44%	1.98%	3.66%	1.27%						55	0.71%	1.19%	2.40%	1.47%	53	37.02%	45.00%	45.00%	39.33%
	Corporates - Of Which: Specialised Lending										12	0.57%	1.15%	2.30%	1.98%	12	11.79%	19.49%	36.56%	21.88%	
	Corporates - Of Which: SME										20	1.34%	2.63%	4.48%	3.10%	21	7.08%	30.30%	45.00%	30.80%	
	Retail	23	0.08%	1.27%	3.33%	3.67%	20	12.63%	24.79%	47.05%	31.71%	56	0.62%	1.31%	3.00%	1.37%	57	14.75%	20.46%	28.94%	30.47%
	Retail - Secured on real estate property	7	1.53%	2.72%	15.23%	4.58%	4	10.04%	31.98%	72.81%	34.28%	51	0.38%	0.95%	2.44%	1.31%	51	10.25%	14.84%	21.73%	30.03%
	Retail - Qualifying Revolving	12	0.94%	1.47%	10.60%	1.65%	9	39.38%	50.95%	53.87%	49.18%	24	0.84%	2.78%	5.59%	1.88%	24	47.90%	58.05%	65.77%	57.33%
Retail - Other Retail	17	0.10%	0.21%	1.22%	0.31%	12	24.08%	42.00%	65.35%	46.40%	52	0.74%	1.90%	4.08%	1.41%	51	25.47%	44.23%	53.94%	33.12%	



25th = 25th percentile; 50th = 50th percentile; 75th = 75th percentile; W.A = weighted average; N = Number of observations

Table 1
Risk Parameters statistics by country of the counterparty for IRB banks
 EU and main non-EU countries
2017 Q2
 (Source COREP C 9.02)
Only statistics for countries having more than 3 banks reporting in that particular country are shown

		Default rate					Loss rate					PD - adjusted					LGD				
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
Singapore	Corporates	5	0.23%	1.61%	2.22%	0.93%	4	5.54%	8.92%	15.92%	6.02%	40	0.29%	0.86%	1.97%	1.90%	42	23.25%	38.11%	45.00%	29.88%
	Corporates - Of Which: Specialised Lending										17	0.59%	1.44%	2.79%	1.79%	19	18.19%	22.36%	43.98%	20.73%	
	Corporates - Of Which: SME										15	0.26%	1.06%	6.25%	15.99%	16	20.50%	32.95%	46.49%	27.13%	
	Retail	13	0.01%	0.04%	0.15%	0.09%	10	28.98%	46.12%	79.28%	25.82%	54	0.26%	0.85%	2.73%	0.81%	54	14.09%	19.97%	35.64%	24.68%
	Retail - Secured on real estate property											43	0.26%	0.46%	1.22%	0.55%	43	10.08%	14.48%	17.78%	16.26%
Switzerland	Corporates	5	0.10%	0.20%	0.20%	0.07%						64	0.36%	0.58%	1.16%	0.81%	66	34.99%	43.13%	45.00%	32.51%
	Corporates - Of Which: Specialised Lending										19	0.26%	0.57%	1.37%	0.88%	19	14.18%	28.61%	43.64%	24.49%	
	Corporates - Of Which: SME										38	0.30%	0.87%	3.23%	1.67%	40	21.36%	37.08%	45.00%	35.14%	
	Retail	33	0.17%	0.90%	1.97%	0.92%	28	10.41%	23.23%	37.11%	20.37%	67	0.67%	1.47%	2.79%	0.77%	67	14.97%	20.61%	32.91%	26.20%
	Retail - Secured on real estate property											62	0.51%	1.16%	2.21%	0.62%	62	11.58%	15.41%	20.27%	23.24%
United States	Corporates	22	0.34%	0.70%	1.22%	0.72%	14	5.77%	18.06%	54.30%	20.05%	70	0.33%	0.73%	1.36%	1.23%	74	27.05%	38.49%	45.00%	31.98%
	Corporates - Of Which: Specialised Lending										26	0.60%	1.73%	2.91%	2.45%	29	19.55%	34.61%	43.81%	21.95%	
	Corporates - Of Which: SME	8	1.60%	2.64%	3.56%	2.36%	4	0.74%	7.71%	22.00%	4.58%	46	0.52%	1.72%	4.92%	3.03%	50	27.09%	43.30%	45.00%	16.67%
	Retail	33	0.30%	0.69%	2.07%	1.20%	30	4.89%	17.71%	35.74%	7.07%	66	0.72%	1.19%	2.09%	2.12%	67	14.90%	20.31%	33.17%	52.03%
	Retail - Secured on real estate property											61	0.64%	1.00%	1.59%	1.26%	62	12.44%	15.47%	22.11%	51.50%

The aim of this disclosure is to increase transparency regarding credit risk parameters of EU banks based on supervisory reporting data that the EBA collects on a quarterly basis.

Given the differences in the definition and computation of the risk parameters outlined below, a comparison between PD and DR or between LGD and LR is not straightforward and any conclusions should be interpreted with caution.

• Scope (COREP 9.02)

- IRB banks
- PDs (adjusted), LGDs, Default rates (DR), Loss rates (LR)
- Asset classes: Corporate, Retail (breakdown)
- By country of the counterparty (EU and main non eu countries)
- Frequency: Quarterly (starting from Q1 2015)*
- Stats: n obs, 25th, 50th, 75th and Weighted Average (by non defaulted exposure for PDs and LGDs).

*DR and LR from 2015 Q1 to 2015 Q3 are not provided as they are computed as the sum of the last 4 quarters (see below).

• PD_Adjusted (on non defaulted)

PDs reported in COREP (C9.02) - *Geographical breakdown of exposures by residence of the obligor (IRB exposures)* – are computed as a weighted average of Defaulted and no Defaulted exposures and are expressed on a yearly basis.

PD_Corep= "PD ASSIGNED TO THE OBLIGOR GRADE OR POOL (%)" (c. 080)

$$PD_{Corep} = \frac{PD_{non_default} * Exposure_{non_default} + PD_{default} * Exposure_{default}}{Exposure_{Total}}$$

where $PD_{default}=1$;

We can derive the PD on non defaulted (that we call **PD_Adjusted**) as follows:

$$PD_{Adjusted} = PD_{non_default} = \frac{Exposure_{Total} * PD_{Corep} - Exposure_{default}}{Exposure_{non_default}} = \frac{column\ 010 * column\ 080 - column\ 030}{column\ 010 - column\ 030}$$

For the PD_Adjusted the weighted average shown in the tables with the other statistics is computed using the No-defaulted exposure.

• LGD

We don't apply any transformation to the LGDs shown in the tables as they are computed on no-Defaulted exposure.

LGD: "EXPOSURE WEIGHTED AVERAGE LGD (%)" (c. 090)

• Default rate

The default rate is not provided in COREP so it is computed as follows:

$$DR = \frac{\text{Observed new defaults for the period}}{\text{Original exposure - Defaulted exposure}} = \frac{column\ 040}{column\ 010 - column\ 030}$$

Where the *Observed new defaulted of the periods* are the ones at the end of the period
And the *Defaulted exposures* are the ones at the beginning of the period.

The Default rate is computed on a yearly basis, that is, we consider the sum of the last four quarters for the numerator (flows) and the average of the last four quarters for the denominator (stocks). For instance the Default rate for 2016 Q3 will be:

$$= \frac{\sum_{i=0}^3 \text{Obser.new defaults}_{Q-i}}{\frac{\sum_{i=0}^3 \text{No defaulted exposure}_{Q-i}}{4}}$$

Where *No defaulted exp* = (Original exposure – Defaulted exposure)
and (Q-i) = Quarter expressed as a lag of the actual one.

- **Loss rate**

Loss rate is not provided in COREP so it is computed as follows:

$$LR = \frac{\text{Credit risk adjustments (write-offs for observed new defaults)}}{\text{Observed new defaults for the period}} = \frac{\text{column 070}}{\text{column 040}}$$

To express it on yearly basis we apply:

$$= \frac{\sum_{i=0}^3 \text{"Credit risk adjustments"}_{Q-i}}{\sum_{i=0}^3 \text{Observed new defaults}_{Q-i}}$$

Where the *Observed new defaulted* of the periods are the ones at the end of the period.
and $(Q-i)$ = Quarter expressed as a lag of the actual one.