

Default rate



Table 1

Risk Parameters statistics by country of the counterparty for IRB banks

EU and main non-EU countries

2018 Q1

(Source COREP C 9.02)

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

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
	Corporates	9	0.93%	1.40%	23.00%	1.48%	8	20.67%	30.05%	38.57%	29.40%	51	0.17%	0.72%	1.90%	1.75%	53	34.79%	43.74%	45.00%	29.60%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	4	0.92%	1.49%	1.71%	1.50%						25	0.17%	0.48%	1.79%	2.79%	26	32.50%	38.54%	43.97%	30.589
Austria	Retail	26	0.01%	0.49%	0.87%	0.61%	21	30.88%	42.29%	49.58%	32.56%	63	0.61%	1.02%	2.08%	1.63%	63	14.84%	21.22%	33.41%	29.14%
	Retail - Secured on real estate property	5	0.31%	0.43%	0.43%	0.53%	4	10.74%	12.01%	15.18%	12.36%	55	0.36%	0.75%	1.61%	1.47%	56	10.00%	14.14%	18.52%	13.219
	Retail - Qualifying Revolving	5	0.27%	0.42%	0.42%	0.42%	5	38.08%	41.22%	66.46%	66.37%	26	0.50%	0.82%	1.47%	2.04%	24	47.76%	57.66%	70.91%	51.369
	Retail - Other Retail	23	0.20%	0.85%	2.23%	0.81%	20	42.07%	46.31%	55.34%	55.85%	55	0.67%	1.85%	2.95%	2.12%	54	27.20%	38.08%	52.82%	44.829
	Corporates	10	0.29%	0.79%	0.84%	0.81%	7	9.87%	18.70%	21.67%	16.99%	64	0.17%	0.44%	1.35%	1.99%	65	32.94%	42.48%	45.00%	28.789
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	7	1.20%	1.24%	3.52%	1.33%	7	9.92%	16.29%	17.22%	14.40%	30	0.26%	1.14%	2.61%	2.58%	31	26.62%	38.40%	45.00%	26.369
Belgium	Retail	28	0.47%	0.89%	1.73%	1.23%	25	9.76%	13.73%	23.89%	9.93%	61	0.73%	1.40%	2.08%	1.28%	61	14.63%	18.07%	24.12%	17.40%
	Retail - Secured on real estate property	15	0.74%	0.86%	1.75%	1.31%	13	4.18%	6.10%	12.98%	5.16%	55	0.56%	1.26%	1.87%	1.17%	55	10.89%	14.10%	19.45%	13.429
	Retail - Qualifying Revolving	13	0.26%	0.97%	1.17%	0.60%	10	23.50%	52.42%	56.23%	46.27%	26	0.60%	1.71%	2.58%	1.06%	27	44.36%	54.65%	69.69%	48.379
	Retail - Other Retail	21	0.69%	1.92%	3.35%	0.96%	18	18.86%	35.81%	43.10%	32.94%	54	1.30%	1.92%	3.92%	1.82%	53	23.21%	32.47%	56.43%	31.769
	Corporates											30	0.71%	1.67%	3.95%	4.01%	31	29.18%	37.00%	45.00%	38.66%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											19	0.46%	0.88%	3.34%	3.50%	19	11.58%	38.41%	45.00%	34.149
Bulgaria	Retail	15	0.70%	1.95%	3.96%	2.48%	13	31.53%	39.95%	51.87%	44.11%	53	0.48%	1.48%	3.05%	2.83%	55	16.66%	26.95%	47.00%	32.30%
	Retail - Secured on real estate property	4	1.61%	2.64%	22.62%	2.09%	4	11.22%	22.35%	36.48%	33.23%	37	0.21%	0.82%	1.69%	2.45%	37	10.00%	14.34%	16.30%	21.279
	Retail - Qualifying Revolving	7	1.33%	1.52%	3.06%	1.83%	7	43.20%	54.76%	81.44%	60.89%	22	1.15%	1.97%	2.75%	2.74%	22	44.50%	62.17%	73.57%	40.469
	Retail - Other Retail	13	2.98%	4.56%	7.93%	3.49%	12	32.35%	51.90%	57.52%	54.92%	47	0.62%	2.41%	4.70%	3.64%	47	33.26%	46.09%	55.60%	55.229
	Corporates	5	3.43%	7.67%	24.20%	7.67%	6	12.04%	24.50%	29.23%	24.46%	28	0.69%	1.25%	2.79%	4.33%	28	21.17%	36.80%	44.97%	38.719
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											12	0.95%	3.07%	3.32%	5.08%	13	22.57%	42.00%	50.00%	39.969
Croatia	Retail	14	0.11%	0.17%	0.89%	2.16%	12	19.03%	36.67%	53.27%	17.90%	46	0.55%	1.41%	2.38%	2.06%	46	21.22%	33.10%	48.04%	35.23%
	Retail - Secured on real estate property											29	0.31%	0.87%	1.74%	1.54%	29	9.96%	14.50%	24.92%	29.779
	Retail - Qualifying Revolving	5	0.86%	1.38%	1.61%	0.87%	5	32.69%	49.01%	61.20%	50.28%	21	1.07%	1.60%	2.68%	1.40%	22	55.54%	66.24%	75.59%	65.099
	Retail - Other Retail	12	0.55%	2.42%	7.32%	2.42%	11	17.83%	18.17%	47.48%	18.05%	37	0.59%	1.97%	4.01%	2.32%	37	31.33%	45.44%	55.41%	38.289
	Corporates	4	0.20%	7.12%	22.33%	5.56%	5	6.19%	12.21%	41.99%	5.98%	42	0.69%	1.77%	4.70%	4.48%	43	22.24%	37.03%	45.00%	30.91%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											23	0.28%	1.27%	3.27%	0.90%	23	18.18%	41.82%	45.00%	21.129
Cyprus	Retail	9	0.08%	0.50%	1.93%	1.57%	6	10.67%	26.23%	44.29%	13.02%	52	0.64%	1.00%	2.94%	0.93%	50	15.52%	22.76%	33.95%	14.23%
	Retail - Secured on real estate property											37	0.34%	0.74%	1.38%	1.08%	37	10.00%	13.04%	16.91%	11.929
	Retail - Qualifying Revolving											20	0.34%	0.77%	2.25%	0.54%	18	43.51%	59.95%	81.01%	65.339
	Retail - Other Retail	5	0.39%	2.97%	3.50%	2.20%						44	0.51%	1.15%	2.64%	0.93%	42	32.05%	44.36%	54.17%	10.369
	Corporates	7	0.49%	0.75%	0.81%	0.66%	7	24.23%	38.34%	55.04%	32.45%	48	0.22%	1.04%	2.16%	1.79%	49	31.78%	43.00%	45.00%	31.92%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	6	0.87%	1.06%	1.37%	1.20%	5	31.85%	35.84%	57.62%	41.32%	23	1.03%	2.54%	4.00%	2.42%	21	30.02%	35.47%	45.00%	32.039
Czech	Retail	20	0.08%	0.69%	0.89%	0.93%	16	22.25%	38.98%	54.27%	40.90%	59	0.49%	1.22%	1.90%	1.97%	60	15.73%	26.08%	37.04%	30.23%
	Retail - Secured on real estate property	7	0.37%	0.45%	0.57%	0.47%	5	12.46%	21.01%	23.63%	18.14%	44	0.20%	0.57%	1.17%	1.31%	46	10.00%	15.95%	23.00%	23.099
	Retail - Qualifying Revolving	9	0.22%	0.75%	1.45%	4.11%	7	46.84%	56.10%	67.57%	58.50%	26	0.48%	0.96%	3.06%	4.97%	25	53.21%	56.09%	65.20%	57.949
	Retail - Other Retail	18	0.57%	1.88%	3.01%	1.83%	12	33.88%	48.09%	65.31%	50.10%	49	1.05%	2.47%	5.05%	3.52%	48	24.47%	40.20%	50.59%	47.049

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2018 Q1

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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
	Corporates	11	0.33%	1.01%	22.44%	0.75%	9	16.04%	22.62%	31.28%	19.14%	55	0.23%	0.67%	1.30%	1.54%	57	29.29%	40.00%	45.00%	22.45%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	5	0.51%	1.05%	1.30%	0.82%	4	13.04%	25.04%	37.68%	20.70%	28	0.39%	1.25%	2.73%	1.89%	28	16.63%	28.12%	37.51%	20.30%
Denmark	Retail	20	0.20%	0.53%	2.47%	0.51%	18	9.55%	17.62%	36.88%	20.24%	58	0.47%	1.01%	2.01%	1.22%	62	15.34%	21.43%	32.50%	15.87%
	Retail - Secured on real estate property	7	0.31%	0.58%	4.52%	0.47%	9	6.20%	10.37%	12.98%	16.60%	51	0.46%	0.65%	1.33%	1.19%	52	10.74%	15.02%	20.31%	13.63%
	Retail - Qualifying Revolving	5	0.80%	1.02%	1.20%	1.05%	4	41.01%	42.75%	55.31%	43.62%	21	0.67%	1.67%	2.95%	1.38%	22	45.20%	62.26%	77.66%	67.37%
	Retail - Other Retail	13	0.67%	0.81%	1.60%	0.81%	11	18.64%	39.74%	50.81%	38.30%	46	1.43%	2.57%	3.86%	2.01%	49	30.39%	39.12%	51.92%	41.03%
	Corporates											35	0.27%	0.75%	2.28%	0.86%	34	41.00%	45.00%	51.58%	41.85%
	Corporates - Of Which: Specialised Lending											4.5	0.050/	4.400/	0.000/	4 4 40/	4.4	40.000/	45.000/	45.000/	20.050/
Estonia	Corporates - Of Which: SME Retail	12	0.220/	0.46%	2.89%	0.28%	12	47 449/	25.70%	64 400/	16.82%	15 45	0.85% 0.46%	1.16% 0.97%	2.36% 2.26%	1.14% 1.59%	43	43.83% 17.13%	45.00% 27.43%	45.00% 48.00%	39.85% 16.21%
Estorila	Retail - Secured on real estate property	7	0.23% 0.17%	0.46%	1.61%	0.23%	12	17.14% 9.64%	10.83%	61.10% 11.41%	10.43%	28	0.46%	0.86%	1.84%	1.25%	28	11.13%	14.27%	20.43%	12.67%
	Retail - Secured on real estate property Retail - Qualifying Revolving	/	0.17%	0.31%	1.01%	0.23%	4	9.04%	10.63%	11.4176	10.43%	16	0.20%	1.18%	3.29%	3.56%	10	53.06%	64.14%	71.95%	70.24%
	Retail - Qualifying Revolving Retail - Other Retail	10	0.42%	0.76%	5.22%	0.49%	10	23.83%	39.73%	46.75%	28.80%	39	0.20%	2.60%	4.44%	2.91%	37	29.83%	44.18%	55.61%	31.12%
	Corporates	5	0.40%	1.81%	1.95%	1.23%	5	8.43%	11.52%	36.73%	27.73%	53	0.23%	0.53%	0.83%	1.01%	56	30.10%	37.63%	45.00%	36.28%
	Corporates - Of Which: Specialised Lending	3	0.4078	1.01/6	1.3376	1.23 /0	3	0.43 /6	11.52 /6	30.7370	27.7370	55	0.23 /6	0.5576	0.0378	1.0176	30	30.1076	37.03/6	45.00 /6	30.20 /6
	Corporates - Of Which: SME	4	0.49%	1.04%	2.40%	1.09%						23	0.10%	0.59%	1.24%	1.39%	23	22.62%	34.04%	45.00%	33.85%
Finland	Retail	17	0.11%	0.47%	1.22%	1.26%	15	8.18%	12.91%	27.49%	2.48%	57	0.71%	1.14%	3.04%	1.14%	59	16.19%	22.66%	42.48%	18.15%
Tillalla	Retail - Secured on real estate property	7	0.21%	0.45%	1.18%	1.12%	5	6.02%	6.78%	8.30%	2.27%	42	0.47%	0.84%	2.05%	2.80%	41	12.04%	14.34%	19.32%	20.73%
	Retail - Qualifying Revolving										,	20	0.42%	1.38%	3.02%	1.26%	22	45.25%	59.93%	75.32%	68.19%
	Retail - Other Retail	14	0.19%	0.70%	1.51%	1.75%	12	10.18%	24.37%	29.78%	6.84%	47	1.44%	3.41%	4.51%	4.66%	47	25.88%	40.93%	52.74%	29.48%
	Corporates	19	0.04%	0.39%	1.43%	0.75%	16	4.44%	18.71%	45.26%	38.22%	69	0.36%	0.77%	1.33%	1.31%	70	33.38%	40.34%	45.00%	34.57%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	9	0.34%	0.75%	2.37%	2.26%	6	16.24%	28.42%	35.85%	52.57%	40	0.84%	2.45%	5.45%	2.14%	41	24.88%	37.23%	43.28%	38.04%
France	Retail	37	0.34%	0.98%	2.36%	1.25%	33	6.59%	17.98%	36.63%	23.66%	66	0.94%	1.59%	2.52%	1.73%	67	15.00%	20.34%	28.23%	18.79%
	Retail - Secured on real estate property	22	0.87%	1.54%	3.08%	0.77%	16	4.37%	11.00%	22.90%	5.58%	59	0.71%	1.09%	2.27%	1.23%	60	12.26%	14.76%	19.63%	13.03%
	Retail - Qualifying Revolving	17	0.29%	0.73%	1.98%	2.21%	13	21.65%	35.90%	52.15%	51.74%	28	0.58%	2.24%	4.88%	4.49%	27	48.68%	59.50%	72.76%	55.86%
	Retail - Other Retail	31	0.25%	0.90%	2.11%	1.80%	28	16.19%	36.78%	53.81%	27.87%	59	1.37%	2.08%	4.87%	2.45%	59	24.03%	38.87%	50.57%	25.69%
	Corporates	26	0.20%	0.32%	1.06%	1.02%	24	22.56%	27.08%	37.54%	25.43%	73	0.38%	0.72%	1.96%	1.30%	76	33.82%	40.98%	45.00%	36.19%
	Corporates - Of Which: Specialised Lending																				
0	Corporates - Of Which: SME	14	0.48%	0.97%	1.64%	0.55%	12	13.61%	29.07%	39.52%	30.46%	50	0.75%	1.76%	2.93%	1.20%	51	31.58%	38.30%	43.34%	32.00%
Germany	Retail	44	0.38%	0.66%	1.68%	0.61%	38	18.24%	26.24%	37.83%	30.03%	69	0.93%	1.47%	2.43%	1.21%	68	14.95%	19.38%	28.52%	25.70%
	Retail - Secured on real estate property	25	0.43%	0.57%	1.45%	0.41%	24	7.13%	11.82%	18.12%	12.08%	63	0.58%	1.09%	1.95%	1.02%	63	11.41%	15.00%	19.30%	16.34%
	Retail - Qualifying Revolving Retail - Other Retail	21 36	0.27% 0.55%	0.72% 0.98%	1.17% 2.86%	0.52% 1.25%	18 31	27.35% 23.69%	34.40% 37.91%	47.34% 58.78%	51.36% 45.18%	28 62	0.68% 1.88%	1.21% 3.01%	2.01% 4.15%	0.77% 1.90%	29	44.26% 28.38%	59.36% 37.27%	73.79% 46.75%	61.37% 42.99%
	Corporates	30	2.46%	15.64%	50.51%	4.80%	31	7.56%	17.52%	25.99%	21.46%	37	0.63%	5.46%	8.69%	13.08%	38	31.12%	41.49%	45.41%	40.08%
	Corporates Corporates - Of Which: Specialised Lending	0	2.40%	13.04%	30.31%	4.00%	4	7.36%	17.32%	25.99%	21.40%	37	0.63%	3.46%	0.09%	13.00%	30	31.12%	41.49%	43.41%	40.06%
	Corporates - Of Which: SME											15	0.20%	1.58%	19.11%	15.74%	16	26.12%	38.19%	45.00%	40.52%
Greece	Retail	17	0.38%	1.51%	6.72%	10.67%	13	30.11%	46.35%	57.41%	33.21%	58	0.20%	1.11%	2.56%	15.74%	60	15.67%	29.11%	45.00% 48.64%	40.52% 32.69%
Greece	Retail - Secured on real estate property	17	0.30 /6	1.51/0	0.12/0	10.07 /0	13	30.11/0	70.00/0	37.71/0	JJ.2 1 /0	38	0.20%	0.44%	1.25%	13.46%	39	9.72%	13.96%	18.42%	25.64%
	Retail - Qualifying Revolving	8	0.89%	1.02%	1.25%	1.32%	6	41.57%	47.24%	53.05%	53.07%	22	0.47%	1.18%	1.85%	9.84%	22	50.91%	63.22%	76.79%	77.46%
	Retail - Other Retail	13	0.59%	7.43%	18.30%	10.79%	10	31.32%	47.63%	68.42%	51.07%	49	0.85%	2.01%	3.42%	29.06%	50	31.74%	46.97%	54.82%	49.76%
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Risk Parameters statistics by country of the counterparty for IRB banks

EU and main non-EU countries

2018 Q1

(Source COREP C 9.02)

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		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
	Corporates	7	0.08%	0.21%	0.27%	0.38%	6	10.95%	43.30%	55.83%	27.75%	41	0.58%	1.09%	1.90%	2.11%	43	28.24%	43.00%	45.00%	41.449
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	4	0.29%	0.41%	0.58%	0.38%						22	0.78%	2.54%	4.85%	3.65%	22	35.00%	44.44%	48.53%	45.689
Hungary	Retail	24	0.27%	1.30%	3.60%	2.37%	19	28.61%	47.76%	74.46%	47.75%	56	0.58%	1.37%	3.10%	3.50%	56	16.44%	32.88%	41.33%	40.179
	Retail - Secured on real estate property											41	0.27%	0.51%	1.31%	3.08%	42	10.00%	14.57%	26.24%	33.209
	Retail - Qualifying Revolving	8	1.03%	2.24%	6.68%	2.57%	8	32.47%	40.37%	52.18%	37.74%	20	0.40%	1.12%	3.10%	4.68%	22	51.55%	61.58%	72.74%	41.349
	Retail - Other Retail	17	0.75%	2.06%	4.61%	2.02%	16	26.85%	51.83%	77.93%	54.55%	50	1.05%	3.07%	5.79%	4.07%	49	31.74%	46.26%	57.28%	57.769
	Corporates	11	1.11%	1.62%	2.22%	1.71%	8	5.72%	14.95%	31.05%	31.00%	61	0.27%	0.51%	1.65%	1.79%	62	27.92%	39.63%	45.00%	36.039
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	5	1.56%	1.72%	3.25%	2.91%	4	24.24%	31.08%	36.24%	26.05%	28	0.26%	1.13%	3.36%	3.85%	29	23.71%	36.09%	44.66%	38.72
Ireland	Retail	28	1.11%	2.55%	5.05%	4.04%	21	11.35%	29.21%	55.64%	23.00%	64	0.79%	1.72%	3.26%	3.01%	65	14.73%	19.95%	28.60%	27.52
	Retail - Secured on real estate property	13	2.17%	3.69%	7.30%	4.27%	12	4.49%	9.79%	24.01%	21.14%	60	0.72%	1.40%	3.09%	2.84%	60	12.66%	16.24%	22.62%	25.22
	Retail - Qualifying Revolving	10	0.58%	0.91%	1.47%	0.83%	8	37.45%	47.67%	59.24%	35.34%	23	0.93%	1.47%	3.24%	3.14%	24	43.75%	58.74%	74.44%	58.74
	Retail - Other Retail	18	1.84%	3.55%	7.73%	2.43%	14	32.64%	35.54%	59.54%	36.00%	54	1.05%	2.61%	4.76%	4.10%	54	24.40%	43.34%	57.06%	61.33
	Corporates	17	1.03%	1.92%	8.22%	6.57%	15	3.75%	18.58%	39.14%	41.93%	62	0.48%	1.59%	3.27%	7.41%	66	33.81%	41.60%	45.00%	37.15
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	9	1.97%	2.71%	5.35%	2.11%	9	5.76%	25.44%	29.28%	46.93%	35	1.51%	3.10%	5.14%	12.03%	34	29.05%	42.12%	45.08%	40.39
Italv	Retail	32	0.29%	0.95%	2.18%	13.17%	31	27.65%	37.33%	50.82%	47.00%	65	0.82%	1.88%	2.55%	2.74%	67	15.46%	23.09%	35.64%	27.48
	Retail - Secured on real estate property	11	0.76%	1.82%	52.11%	9.60%	10	11.07%	19.37%	33.34%	35.90%	55	0.43%	1.12%	1.80%	1.74%	59	11.76%	14.65%	19.92%	19.18
	Retail - Qualifying Revolving	17	1.32%	2.20%	5.70%	4.60%	13	26.19%	38.05%	52.94%	25.04%	25	0.71%	2.44%	3.89%	5.27%	26	49.72%	61.75%	73.75%	65.94
	Retail - Other Retail	24	0.94%	2.13%	5.69%	21.10%	24	35.10%	44.03%	55.94%	58.17%	58	1.05%	2.37%	4.73%	7.54%	58	23.90%	41.46%	53.50%	46.58
	Corporates											28	0.31%	1.00%	1.76%	1.51%	26	37.08%	44.79%	45.00%	42.05
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											14	0.43%	1.89%	4.52%	1.91%	14	36.93%	41.53%	45.00%	39.52
Latvia	Retail	17	0.39%	0.74%	2.38%	0.70%	14	37.74%	48.72%	56.93%	38.63%	49	0.52%	1.15%	2.09%	3.12%	48	16.68%	26.69%	48.96%	25.72
	Retail - Secured on real estate property	5	0.55%	0.77%	0.77%	0.68%	4	18.93%	27.61%	36.28%	30.94%	30	0.23%	0.44%	1.80%	2.58%	31	11.33%	15.93%	21.19%	19.26
	Retail - Qualifying Revolving	4	0.79%	12.82%	46.64%	10.39%	4	40.10%	55.50%	68.53%	64.06%	18	0.72%	2.06%	4.43%	4.52%	18	49.58%	64.43%	76.41%	67.39
	Retail - Other Retail	12	0.51%	1.04%	8.74%	0.76%	11	41.44%	52.58%	89.80%	58.18%	40	0.71%	2.04%	3.56%	4.49%	39	35.00%	48.02%	57.10%	42.86
	Corporates	4	0.08%	0.11%	0.13%	0.10%	5	18.28%	24.00%	24.01%	21.01%	27	0.26%	0.62%	1.34%	1.17%	24	40.29%	44.40%	45.00%	41.72
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											13	0.67%	1.64%	2.53%	1.60%	12	41.57%	45.00%	49.16%	39.46
Lithuania	Retail	16	0.74%	1.58%	5.59%	0.74%	18	24.33%	37.96%	51.08%	20.83%	45	0.57%	1.50%	2.25%	1.83%	47	17.47%	24.89%	50.08%	18.54
	Retail - Secured on real estate property	5	0.53%	0.84%	0.84%	0.70%	4	19.12%	20.09%	21.06%	19.85%	32	0.29%	1.05%	1.88%	1.65%	34	10.00%	15.47%	23.20%	14.86
	Retail - Qualifying Revolving						4	44.22%	53.17%	57.73%	54.12%	18	0.37%	0.82%	1.76%	1.25%	18	53.15%	65.13%	74.02%	61.04
	Retail - Other Retail	12	1.19%	4.25%	8.15%	0.96%	14	24.33%	31.74%	56.75%	24.02%	34	0.37%	2.04%	4.13%	2.70%	36	32.42%	40.18%	57.04%	38.94
	Corporates	15	0.09%	0.53%	1.42%	0.75%	11	2.59%	17.08%	52.37%	21.77%	63	0.45%	0.88%	1.53%	1.07%	67	29.81%	39.38%	45.00%	31.07
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	6	0.67%	0.93%	1.74%	1.17%	6	17.08%	58.29%	58.49%	53.97%	39	0.43%	1.00%	2.54%	2.37%	42	28.00%	39.40%	45.00%	30.39
Luxembourg	Retail	21	0.05%	0.75%	1.75%	0.41%	17	5.58%	9.18%	22.51%	5.41%	58	0.61%	1.09%	1.89%	1.25%	58	13.99%	20.46%	29.69%	16.62
	Retail - Secured on real estate property	11	0.05%	1.08%	2.69%	0.25%	11	1.47%	9.70%	12.28%	2.54%	52	0.41%	0.82%	1.46%	1.12%	52	11.60%	15.69%	20.31%	13.05
	Retail - Qualifying Revolving	7	0.25%	0.36%	2.52%	0.75%	6	6.63%	17.54%	63.75%	22.19%	20	0.37%	1.09%	1.88%	1.92%	19	44.60%	53.59%	63.39%	58.19
	Retail - Other Retail	16	0.08%	0.27%	2.75%	1.03%	14	6.45%	22.74%	43.77%	8.13%	52	0.72%	1.40%	3.69%	1.79%	52	22.72%	35.79%	49.29%	25.699



Risk Parameters statistics by country of the counterparty for IRB banks

EU and main non-EU countries

2018 Q1

(Source COREP C 9.02)

			L.	Jelauli la	ıc				LUSSIA	ıc				D - auju	เอเซน				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
	Corporates											48	0.36%	1.44%	5.08%	4.96%	48	21.19%	41.69%	45.00%	23.999
	Corporates - Of Which: Specialised Lending																			1010070	
	Corporates - Of Which: SME											22	0.27%	1.65%	4.91%	1.76%	22	33.45%	41.27%	45.00%	21.819
Malta	Retail	6	0.22%	0.55%	1.05%	3.94%	5	9.44%	41.87%	53.77%	9.51%	54	0.40%	0.97%	2.02%	1.00%	53	16.28%	28.91%	45.22%	19.229
iviaita	Retail - Secured on real estate property	0	0.22 /6	0.55 /6	1.03/6	3.34 /0	3	J.44 /0	41.07 /6	33.11 /6	9.51/6	32	0.40 %	0.55%	1.12%	0.74%	33	10.46%	13.88%	24.32%	15.589
												21		1.15%	1.71%	1.55%	19	43.51%	59.34%	74.21%	68.359
	Retail - Qualifying Revolving Retail - Other Retail	_	0.050/	0.000/	0.000/	4 700/						49	0.33%				19			74.21% 52.53%	
		5	0.85%	2.29%	3.03%	1.73%							0.62%	1.61%	3.84%	1.54%	48	29.64%	43.84%		14.999
	Corporates	15	0.35%	1.16%	5.19%	2.49%	14	4.58%	10.83%	26.27%	7.35%	71	0.26%	0.78%	1.35%	1.62%	75	33.41%	40.10%	45.00%	28.969
	Corporates - Of Which: Specialised Lending																				
X 1 (1 1 1	Corporates - Of Which: SME	5	1.61%	2.06%	2.99%	6.33%						43	0.56%	1.27%	3.70%	2.35%	43	28.36%	38.11%	45.00%	18.919
Netherlands	Retail	29	0.33%	0.80%	2.36%	0.87%	24	9.50%	14.63%	29.65%	13.21%	63	0.87%	1.60%	2.37%	0.70%	66	13.52%	20.32%	26.45%	19.239
	Retail - Secured on real estate property	12	0.60%	1.77%	4.64%	0.84%	10	5.96%	8.99%	11.43%	10.09%	61	0.59%	0.91%	2.15%	0.60%	62	11.89%	16.22%	20.57%	17.879
	Retail - Qualifying Revolving	13	0.43%	0.92%	1.36%	0.43%	9	22.90%	42.02%	54.39%	54.31%	24	0.86%	1.27%	2.73%	1.17%	26	43.75%	59.08%	70.81%	64.669
	Retail - Other Retail	20	0.46%	1.20%	2.59%	1.61%	16	23.90%	36.50%	55.92%	38.23%	56	2.18%	2.68%	4.26%	2.63%	57	24.11%	35.91%	54.09%	47.37
	Corporates	13	0.82%	2.18%	7.54%	1.86%	11	5.29%	10.59%	21.12%	11.74%	50	0.14%	0.73%	2.12%	1.51%	51	24.70%	36.97%	45.00%	26.519
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	6	0.21%	0.33%	1.22%	0.87%	4	5.60%	11.30%	28.90%	12.04%	16	0.11%	0.65%	2.28%	1.46%	16	16.28%	24.83%	31.69%	24.369
Norway	Retail	22	0.05%	0.26%	1.03%	0.32%	16	9.54%	17.28%	33.39%	18.64%	57	0.51%	1.12%	2.26%	1.01%	59	15.03%	20.77%	28.40%	21.699
	Retail - Secured on real estate property	9	0.20%	0.38%	1.35%	0.20%	6	3.58%	7.32%	9.34%	5.67%	47	0.39%	1.07%	1.87%	0.81%	49	12.26%	15.21%	20.00%	19.819
	Retail - Qualifying Revolving	6	0.85%	1.73%	2.73%	1.27%						23	0.41%	0.84%	2.26%	1.00%	23	44.03%	58.79%	73.80%	63.619
	Retail - Other Retail	17	0.08%	0.42%	2.05%	0.88%	13	15.63%	26.38%	31.53%	31.76%	50	0.82%	2.35%	4.34%	2.09%	51	29.32%	39.89%	55.41%	32.099
	Corporates	9	0.27%	0.81%	1.69%	1.10%	8	24.12%	37.25%	58.38%	39.63%	52	0.36%	0.90%	1.68%	1.61%	55	30.58%	41.14%	45.00%	32.439
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											32	0.31%	0.95%	3.05%	2.13%	34	28.00%	35.44%	45.00%	30.709
Poland	Retail	26	0.19%	0.67%	2.33%	1.14%	20	25.99%	41.92%	61.18%	26.30%	60	0.64%	1.36%	2.90%	1.73%	63	17.41%	23.33%	37.26%	33.259
i olana	Retail - Secured on real estate property	4	0.27%	0.49%	1.00%	0.81%						51	0.36%	0.92%	2.02%	0.98%	52	11.87%	15.08%	22.06%	27.299
	Retail - Qualifying Revolving	11	1.40%	1.58%	2.90%	1.57%	9	47.59%	58.83%	62.14%	46.94%	25	1.00%	1.39%	2.57%	2.56%	25	48.87%	62.18%	73.21%	64.719
	Retail - Other Retail	19	0.96%	2.74%	8.96%	2.04%	14	31.38%	39.45%	61.03%	32.70%	51	1.40%	2.99%	5.04%	4.03%	53	31.32%	40.10%	54.95%	46.59
	Corporates	7	0.23%	1.38%	3.87%	1.99%	6	18.73%	30.72%	40.45%	35.37%	53	0.36%	1.03%	2.05%	5.53%	54	33.58%	42.61%	45.00%	41.589
	Corporates - Of Which: Specialised Lending	,	0.2070		0.01 /0	110070		1011070	00.1.270	101.1070	00.0.70		0.0070		2.0070	0.0070	0.	00.0070	.2.0170	1010070	
	Corporates - Of Which: SME	4	1.68%	3.00%	3.54%	2.58%	4	18.78%	21.92%	27.66%	24.50%	23	0.66%	1.83%	4.80%	7.74%	24	27.77%	40.63%	47.35%	40.61
Portugal	Retail	21	0.54%	1.25%	3.81%	1.47%	1.2	15.46%	27.13%	45.32%	12.37%	59	0.51%	1.13%	2.17%	2.11%	61	17.00%	23.97%	38.08%	20.87
i Ortugai	Retail - Secured on real estate property	6	0.34%	1.03%	3.09%	1.33%	6	6.97%	10.52%	15.08%	5.48%	46	0.21%	0.72%	1.25%	1.65%	18	10.68%	13.68%	17.57%	18.44
	Retail - Qualifying Revolving	10	0.61%	1.10%	2.68%	0.72%	0	21.59%	37.92%	59.13%	32.42%	25	0.65%	1.24%	2.89%	5.47%	24	45.34%	53.13%	72.95%	38.08
	Retail - Other Retail	18	1.55%	2.38%	4.58%	2.42%	16	21.36%	41.37%	47.68%	29.84%	52	0.81%	2.09%	4.23%	4.19%	52	28.63%	37.29%	50.45%	31.44
	Corporates	10	0.29%	0.99%	30.06%	1.31%	10	10.99%	25.96%	41.94%	45.74%	38	0.30%	1.14%	2.63%	3.35%	11	32.61%	40.00%	45.00%	38.03
	Corporates - Of Which: Specialised Lending	*	0.23/0	0.33/0	30.00/0	1.51/0	-	10.33/0	23.30/0	71.37/0	73.17/0	30	0.50 /6	1.17/0	2.00/0	3.33 /6	71	32.01/0	70.00 /0	4 3.00 /0	30.03
	Corporates - Of Which: SME											21	1 210/	1.49%	5.00%	4.09%	21	31.32%	42.01%	45.00%	41.119
Romania		0.7	0.770/	2 4 20/	40.770/	7 560/	20	22 000/	45 270/	60.000/	45.40%		1.21%			4.09% 2.92%		19.32%			
Romania	Retail	27	0.77%	3.12%	10.77%	7.56%	22	23.88%	45.37%	60.98%	45.40%	53	0.85%	1.77%	5.16%		57		28.41%	48.00%	45.68
	Retail - Secured on real estate property	_	4.0004	4.5404	0.0004	0.000/		40.0004	F0 F00/	00.500/	05.050/	39	0.18%	0.47%	1.65%	2.56%	40	10.12%	14.13%	19.96%	28.59
	Retail - Qualifying Revolving	8	1.80%	4.54%	9.60%	0.93%	8	42.62%	53.53%	62.50%	35.35%	23	1.27%	2.41%	10.01%	1.27%	23	49.75%	62.81%	73.16%	50.05
	Retail - Other Retail	21	3.45%	7.58%	37.26%	5.91%	18	31.51%	48.34%	62.11%	55.61%	49	1.07%	3.62%	6.43%	4.11%	51	31.11%	44.59%	56.50%	60.649

Default rate



Table 1

Risk Parameters statistics by country of the counterparty for IRB banks

EU and main non-EU countries

2018 Q1

(Source COREP C 9.02)

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

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
	Corporates	8	0.13%	0.22%	8.30%	2.13%	6	55.55%	56.02%	70.43%	70.56%	41	0.12%	0.46%	1.59%	1.69%	41	36.06%	43.00%	45.00%	39.96
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	8	0.01%	0.26%	0.40%	4.95%	6	41.66%	56.02%	71.32%	69.99%	21	0.40%	2.29%	4.80%	3.60%	21	33.23%	42.00%	45.00%	41.50
Slovakia	Retail	18	0.59%	0.90%	1.80%	0.94%	16	28.07%	33.54%	59.62%	46.88%	49	0.47%	1.52%	2.38%	1.53%	50	16.63%	28.55%	44.02%	24.09
	Retail - Secured on real estate property	7	0.54%	0.58%	0.93%	0.68%	7	6.50%	24.64%	25.66%	32.02%	33	0.19%	0.34%	1.21%	2.36%	34	9.99%	14.32%	19.11%	32.23
	Retail - Qualifying Revolving	7	0.75%	1.75%	14.19%	1.30%	7	22.75%	55.18%	57.69%	60.35%	20	0.71%	2.38%	6.37%	9.07%	21	53.43%	63.28%	69.80%	67.77
	Retail - Other Retail	14	0.97%	2.46%	5.04%	2.32%	13	35.08%	63.87%	67.20%	73.73%	44	1.22%	2.71%	5.52%	3.67%	44	31.87%	45.88%	53.83%	45.57
	Corporates	5	0.54%	1.32%	5.15%	1.93%						24	0.39%	1.11%	10.00%	7.39%	25	35.00%	44.72%	45.00%	41.26
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											10	2.05%	4.53%	7.07%	7.38%	12	37.73%	42.45%	44.88%	43.12
Slovenia	Retail	9	0.06%	1.10%	1.85%	0.98%	8	27.17%	43.96%	63.39%	71.84%	45	0.17%	1.14%	3.05%	3.25%	46	16.74%	25.27%	38.99%	23.58
	Retail - Secured on real estate property											29	0.16%	0.35%	2.68%	3.06%	28	9.98%	14.99%	21.94%	19.07
	Retail - Qualifying Revolving	_					_					21	0.32%	0.82%	2.71%	2.13%	22	43.86%	64.23%	76.85%	71.70
	Retail - Other Retail	7	1.38%	1.68%	3.59%	1.57%	6	26.45%	34.62%	76.91%	73.17%	36	0.44%	1.51%	4.05%	3.27%	36	16.90%	35.86%	45.69%	24.14
	Corporates	15	0.50%	1.61%	3.15%	2.91%	11	4.87%	11.56%	31.33%	22.94%	63	0.52%	1.36%	3.79%	7.29%	67	31.87%	39.13%	45.00%	40.32
	Corporates - Of Which: Specialised Lending	_					_				.=										
•	Corporates - Of Which: SME	/	3.43%	5.96%	10.00%	5.44%	5	6.11%	7.33%	8.93%	17.39%	37	0.59%	1.83%	5.13%	4.66%	40	19.68%	32.27%	45.00%	38.11
Spain	Retail	33	0.26%	1.37%	2.08%	1.64%	31	9.94%	28.11%	49.97%	17.38%	64	0.59%	1.31%	2.72%	1.85%	68	15.25%	20.79%	30.71%	25.92
	Retail - Secured on real estate property	12	0.69%	1.38%	2.14%	1.52%	12	6.95%	11.36%	26.31%	10.57%	57	0.57%	0.97%	1.65%	1.57%	60	12.48%	14.83%	19.02%	18.44
	Retail - Qualifying Revolving	16	0.47%	0.89%	1.57%	0.64%	14 24	25.17%	38.78%	54.83%	59.57%	26	0.58%	1.41%	2.72%	2.14%	27	44.82%	57.32%	69.32%	59.07
	Retail - Other Retail	25	0.74%	2.10%	3.11% 1.85%	2.66% 0.22%	24	21.10%	37.65%	65.98%	27.71%	57	1.37%	2.46% 0.50%	4.43%	2.56%	58	25.83% 32.65%	38.76% 42.43%	54.71%	50.24°
	Corporates Corporates - Of Which: Specialised Lending	8	0.11%	0.40%	1.85%	0.22%	8	10.25%	18.00%	40.02%	20.43%	61	0.25%	0.50%	1.19%	0.63%	61	32.65%	42.43%	45.00%	25.49
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	5	0.07%	0.10%	0.11%	0.10%	1	16.66%	32.84%	37.23%	31.91%	25	0.39%	0.85%	1.47%	0.67%	24	19.30%	34.37%	46.27%	19.07
Sweden	Retail	20	0.07 %	0.10%	1.28%	0.10%	26	11.86%	30.77%	46.17%	10.10%	63	0.59%	1.24%	2.40%	0.36%	62	14.35%	19.77%	30.15%	13.09
Sweden	Retail - Secured on real estate property	29	0.08 %	0.12%	0.35%	0.13%	5	2.89%	3.34%	3.92%	3.94%	53	0.36%	0.82%	1.53%	0.29%	53	10.05%	14.51%	19.03%	11.18
	Retail - Qualifying Revolving	8	0.46%	0.76%	1.57%	0.03%	7	41.40%	53.75%	66.67%	44.48%	22	0.56%	1.00%	2.85%	0.25%	21	49.59%	57.73%	73.47%	68.029
	Retail - Other Retail	23	0.40%	0.70%	2.55%	0.45%	22	22.02%	34.71%	68.27%	22.10%	57	1.02%	2.00%	3.92%	1.27%	56	27.00%	39.20%	54.17%	33.24
	Corporates	25	0.44%	0.63%	2.29%	1.30%	21	9.73%	16.71%	32.31%	14.57%	72	0.45%	0.84%	1.39%	1.05%	74	29.28%	37.81%	44.91%	36.09
	Corporates - Of Which: Specialised Lending		3,	0.0070	,	110070		0.1.070		02.0170			0.1070	0.0.70	,			20.2070	0110170	1 110 1 70	00.00
	Corporates - Of Which: SME	11	0.08%	1.44%	3.51%	2.30%	9	10.22%	27.11%	34.72%	13.73%	49	0.78%	2.22%	4.57%	2.15%	52	27.75%	38.72%	45.00%	30.62
United Kingdom	Retail	48	0.42%	0.91%	1.79%	0.69%	43	9.78%	19.81%	37.24%	27.35%	66	0.97%	1.74%	2.55%	1.52%	68	14.11%	20.31%	28.75%	21.64
eriitea rangaeini	Retail - Secured on real estate property	26	0.40%	1.23%	2.54%	0.50%	27	4.01%	7.83%	12.86%	5.85%	61	0.88%	1.40%	2.06%	1.34%	62	11.55%	16.00%	19.66%	10.77
	Retail - Qualifying Revolving	22	0.52%	1.12%	2.17%	1.04%	20	28.44%	44.40%	60.05%	64.29%	29	0.93%	1.67%	3.35%	2.09%	29	51.44%	62.56%	77.75%	74.46
	Retail - Other Retail	38	0.76%	1.77%	3.62%	2.21%	33	30.87%	44.05%	68.24%	40.45%	60	1.51%	2.61%	5.59%	2.90%	62	25.02%	37.07%	54.49%	60.87
	Corporates	5	0.10%	0.12%	0.57%	0.43%						43	0.28%	0.63%	1.08%	0.82%	43	29.55%	41.03%	45.00%	30.33
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											16	0.21%	0.30%	0.93%	0.95%	16	24.16%	32.69%	42.60%	12.019
Australia	Retail	17	0.15%	0.70%	1.58%	1.35%	18	9.45%	23.77%	39.09%	2.60%	60	0.48%	0.80%	1.66%	0.49%	61	13.28%	17.00%	28.77%	10.77
- raidti dira	Retail - Secured on real estate property	4	0.74%	1.21%	5.04%	1.32%						50	0.38%	0.75%	1.39%	0.46%	51	10.00%	13.74%	18.06%	10.13
	Retail - Qualifying Revolving	6	1.06%	1.92%	2.92%	1.11%	7	12.87%	43.41%	65.08%	41.58%	20	0.65%	1.14%	2.54%	0.96%	19	43.79%	60.58%	76.99%	63.70
	Retail - Other Retail	12	0.64%	1.52%	2.55%	2.78%	10	17.50%	29.84%	37.28%	18.80%	53	0.48%	1.13%	3.32%	1.75%	52	21.59%	31.73%	53.12%	26.97



Risk Parameters statistics by country of the counterparty for IRB banks

EU and main non-EU countries

2018 Q1

(Source COREP C 9.02)

			<u> </u>	Jelauli la	i C				LUSSIA	ıc				ט - auju	อเซน				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
	Corporates	6	0.40%	1.10%	1.87%	0.57%	7	11.94%	23.84%	34.04%	23.47%	53	0.19%	0.54%	1.19%	1.12%	55	31.83%	44.35%	45.00%	35.35%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											20	0.35%	1.21%	6.33%	2.29%	21	19.62%	36.80%	45.00%	11.89%
Canada	Retail	21	0.23%	0.57%	2.82%	0.31%	18	4.70%	22.08%	47.74%	11.44%	63	0.58%	1.14%	1.94%	0.72%	63	14.67%	18.63%	29.70%	19.96%
5 511 151 51 51	Retail - Secured on real estate property	4	1.88%	3.99%	5.84%	0.18%	4	1.10%	2.64%	4.68%	0.43%	53	0.46%	0.98%	1.74%	0.54%	54	10.74%	14.33%	18.38%	18.01%
	Retail - Qualifying Revolving	9	0.57%	1.04%	1.17%	0.71%	9	38.84%	43.42%	55.00%	18.06%	23	0.30%	1.00%	2.35%	2.03%	23	42.11%	58.04%	73.04%	68.15%
	Retail - Other Retail	16	0.21%	0.78%	3.23%	1.11%	14	21.75%	34.47%	46.39%	23.13%	54	0.72%	1.81%	2.96%	2.09%	53	25.13%	37.51%	51.77%	28.56%
	Corporates											44	0.13%	0.75%	1.34%	1.05%	45	36.04%	45.00%	47.22%	47.87%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											20	0.18%	0.48%	1.94%	1.81%	21	23.47%	42.41%	45.00%	33.26%
China	Retail	14	0.04%	0.25%	0.50%	0.10%	12	4.98%	20.36%	31.71%	2.08%	55	0.40%	0.68%	1.52%	0.80%	56	13.44%	18.33%	30.18%	24.26%
	Retail - Secured on real estate property											46	0.32%	0.73%	1.21%	0.72%	47	11.27%	14.05%	18.74%	12.07%
	Retail - Qualifying Revolving	8	0.30%	1.44%	4.10%	0.11%	6	29.37%	38.85%	65.66%	43.92%	22	0.23%	0.74%	1.75%	0.71%	20	43.94%	56.30%	69.25%	84.38%
	Retail - Other Retail	6	0.04%	0.12%	1.19%	0.02%	8	3.96%	22.24%	33.43%	26.23%	50	0.38%	1.09%	2.72%	1.10%	49	25.46%	37.95%	52.07%	12.10%
	Corporates	7	0.00%	0.39%	0.84%	0.44%						46	0.19%	0.67%	1.85%	0.97%	46	29.74%	39.53%	45.00%	36.52%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											21	0.41%	2.11%	4.88%	2.41%	22	21.34%	37.63%	45.00%	30.77%
Hong Kong	Retail	5	0.22%	0.36%	0.65%	0.07%	6	0.12%	8.07%	61.93%	0.28%	49	0.36%	0.56%	1.08%	0.67%	51	13.77%	20.18%	33.67%	36.82%
	Retail - Secured on real estate property											44	0.22%	0.45%	1.00%	0.46%	45	10.69%	14.09%	18.20%	10.08%
	Retail - Qualifying Revolving						4	0.07%	21.74%	52.96%	0.13%	18	0.19%	0.34%	0.99%	0.96%	16	45.08%	55.79%	69.68%	89.92%
	Retail - Other Retail											44	0.32%	0.74%	1.69%	1.30%	43	22.40%	42.90%	55.92%	40.80%
	Corporates	4	0.19%	0.71%	1.52%	0.20%						32	0.48%	1.22%	4.76%	3.68%	34	34.95%	39.97%	45.00%	45.27%
	Corporates - Of Which: Specialised Lending																				
lus ali a	Corporates - Of Which: SME	40	0.040/	4 000/	0.000/	0.040/	40	00.000/	22.070/	F0.000/	00 740/	11	0.85%	2.56%	9.39%	9.35%	10	39.87%	45.73%	56.61%	47.12%
India	Retail Retail - Secured on real estate property	19	0.21%	1.80%	9.03%	0.94%	13	28.90%	33.27%	50.96%	20.71%	49 34	0.62% 0.29%	1.32% 0.68%	2.73% 1.33%	4.41% 0.73%	50	14.04% 11.23%	19.88% 14.50%	44.83% 20.40%	44.13% 24.61%
	Retail - Secured on real estate property Retail - Qualifying Revolving	0	0.63%	2.19%	8.30%	0.08%	6	28.95%	33.36%	54.68%	51.59%	22	0.29%	1.81%	3.64%	11.83%	22	43.24%	57.45%	76.83%	79.63%
	Retail - Other Retail	16	0.43%	1.57%	4.65%	3.87%	10	29.02%	33.06%	51.54%	43.79%	41	0.66%	1.91%	4.84%	4.92%	42	22.40%	42.98%	57.23%	61.44%
	Corporates	70	0.4070	1.07 70	4.0070	0.07 70	10	20.0270	00.0070	01.0470	40.7070	33	0.07%	0.28%	0.71%	0.72%	33	28.98%	44.67%	45.32%	33.45%
i e	Corporates - Of Which: Specialised Lending											33	0.07 /6	0.20 /8	0.7176	0.12/0	33	20.30 /6	44.07 /6	45.52 /6	33.43 /6
	Corporates - Of Which: SME											6	0.10%	0.45%	3.00%	2.61%	5	16.51%	45.00%	45.00%	16.70%
Korea, Republic Of	Retail	7	0.01%	0.58%	2.77%	0.04%	6	17.81%	24.90%	28.02%	24.00%	44	0.26%	0.55%	1.38%	0.65%	45	15.52%	27.02%	46.60%	32.68%
rtoroa, rtopablio or	Retail - Secured on real estate property											28	0.11%	0.28%	0.52%	0.26%	29	10.64%	13.60%	19.16%	10.01%
	Retail - Qualifying Revolving											20	0.25%	0.75%	1.96%	0.70%	19	54.55%	64.25%	74.42%	75.09%
	Retail - Other Retail	6	0.01%	1.53%	3.94%	0.13%	5	28.02%	29.05%	58.96%	57.95%	36	0.23%	0.95%	3.05%	1.53%	36	21.92%	41.30%	56.60%	74.07%
	Corporates											51	0.56%	1.04%	2.00%	1.07%	51	30.43%	44.46%	45.00%	39.02%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											16	0.78%	2.15%	4.49%	2.48%	20	3.14%	25.38%	45.00%	35.88%
Russian Federation	Retail	23	0.50%	1.65%	3.25%	5.35%	17	18.49%	35.38%	49.05%	38.34%	52	1.02%	1.67%	3.19%	1.96%	56	15.54%	21.67%	31.89%	19.32%
	Retail - Secured on real estate property	9	2.09%	2.68%	3.33%	2.09%	4	9.03%	12.54%	15.56%	10.32%	48	0.60%	1.30%	2.42%	1.93%	50	13.28%	16.31%	23.22%	19.27%
	Retail - Qualifying Revolving	8	0.52%	1.25%	22.06%	1.23%	5	41.54%	47.43%	56.71%	56.09%	21	0.67%	1.52%	4.31%	1.48%	22	48.86%	59.29%	74.08%	61.08%
	Retail - Other Retail	16	0.39%	1.37%	5.67%	4.27%	13	29.67%	38.09%	57.89%	43.77%	46	1.03%	2.02%	4.20%	1.62%	48	25.38%	43.04%	52.78%	18.59%



Risk Parameters statistics by country of the counterparty for IRB banks

EU and main non-EU countries

2018 Q1

(Source COREP C 9.02)

				oladit la					Locotia					o aaja							
_		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
	Corporates	8	0.37%	2.45%	18.15%	1.37%						45	0.31%	0.83%	1.60%	1.44%	46	23.00%	38.09%	45.00%	28.91%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											18	0.49%	1.08%	2.17%	6.17%	18	17.25%	35.29%	45.00%	33.30%
Singapore	Retail	7	0.03%	0.11%	0.36%	0.36%	7	25.54%	38.47%	81.34%	14.87%	54	0.39%	0.64%	1.98%	0.53%	55	13.96%	18.21%	29.02%	25.22%
	Retail - Secured on real estate property											44	0.34%	0.58%	0.86%	0.31%	45	12.13%	15.03%	17.08%	17.90%
	Retail - Qualifying Revolving											22	0.23%	0.47%	0.93%	2.79%	22	43.51%	58.45%	76.86%	77.61%
	Retail - Other Retail	4	0.13%	0.15%	3.43%	0.53%	4	24.31%	26.30%	56.54%	28.93%	43	0.34%	1.33%	3.07%	1.15%	46	27.46%	35.08%	52.04%	37.10%
	Corporates	8	0.10%	0.21%	0.74%	1.97%	5	1.29%	9.63%	31.17%	3.22%	67	0.28%	0.57%	1.00%	0.74%	68	32.45%	41.33%	45.00%	32.82%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											38	0.46%	0.88%	2.10%	1.16%	38	20.94%	35.13%	44.90%	26.24%
Switzerland	Retail	31	0.32%	1.40%	2.77%	1.06%		14.22%	31.38%	49.64%	21.50%	64	0.74%	1.34%	2.43%	0.77%	66	15.12%	19.72%	24.85%	19.35%
	Retail - Secured on real estate property	13	0.75%	2.18%	6.92%	1.97%		9.80%	13.84%	23.87%	11.34%	59	0.47%	1.06%	2.04%	0.67%	61	11.33%	15.74%	20.00%	19.26%
	Retail - Qualifying Revolving	14	0.23%	0.61%	3.97%	0.65%		28.95%	39.32%	46.68%	31.31%	26	0.55%	1.34%	2.25%	1.50%	27	45.27%	57.60%	73.63%	57.22%
	Retail - Other Retail	25	0.44%	0.91%	5.27%	1.05%		37.73%	55.98%	67.69%	51.42%	58	0.77%	2.03%	4.69%	1.01%	57	25.14%	32.80%	54.69%	18.17%
	Corporates	16	0.24%	0.58%	1.22%	0.59%	13	7.62%	15.48%	45.95%	27.16%	71	0.26%	0.80%	1.40%	0.96%	73	31.32%	39.19%	45.00%	32.42%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME						4	3.24%	25.85%	64.62%	27.51%	46	0.58%	1.77%	7.52%	2.98%	49	31.69%	44.99%	45.00%	17.47%
United States	Retail	32	0.32%	0.84%	2.07%	0.84%		13.13%	27.10%	39.08%	13.27%	64	0.72%	1.41%	2.52%	1.76%	65	15.43%	20.07%	32.10%	51.19%
	Retail - Secured on real estate property	16	0.82%	1.40%	3.42%	0.49%		6.56%	9.97%	12.51%	1.92%	58	0.47%	0.99%	1.54%	0.94%	59	11.35%	15.38%	21.74%	49.67%
	Retail - Qualifying Revolving	17	0.22%	1.13%	3.67%	0.03%		22.81%	30.74%	41.01%	27.36%	25	0.47%	1.44%	2.42%	1.43%	26	47.56%	60.86%	74.70%	92.90%
	Retail - Other Retail	26	0.26%	1.02%	3.03%	1.89%	23	28.11%	48.83%	68.65%	17.55%	57	1.13%	1.98%	4.62%	2.82%	57	27.16%	38.56%	50.38%	39.03%

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 ${\bf PD_Adjusted})$ 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:

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

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:

$$= \frac{\sum_{i=0}^{\infty} \textit{Obser.new aefaults}_{Q-i}}{\sum_{i=0}^{3} \textit{No deafulted exposure}_{Q-i}}$$

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:

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

To express it on yearly basis we apply:

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

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.