RISK DASHBOARD ANNEX CREDIT RISK PARAMETERS Q3 2018

EBA EUROPEAN BANKING AUTHORITY



Table 1 Risk Parameters statistics by country of the counterparty for IRB banks EU and main non-EU countries

2018 Q3

(Source COREP C 9.02)

		Default rate							Loss ra	to			D	D - adju	sted			_	LGD	_	
		N	25th	50th		W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
	Corporates	7	0.94%	1.52%	5.98%	1.48%	6	30.77%	34.79%	48.71%	36.50%	53	0.28%	0.63%	1.46%	1.39%	55	34.50%	43.00%	45.00%	29.75%
	Corporates - Of Which: Specialised Lending	,	0.0470	1.02 /0	0.0070	1.4070	Ŭ	00.1170	04.1070	40.7170	00.0070	00	0.2070	0.00 /0	1.4070	1.00 /0	00	04.0070	40.0070	40.0070	20.1070
	Corporates - Of Which: SME											31	0.27%	0.50%	1.11%	2.57%	31	26.35%	40.44%	45.00%	30.70%
Austria	Retail	19	0.10%	0.47%	0.71%	0.59%	17	32.77%	41.11%	67.73%	30.11%	62	0.56%	1.21%	2.11%	1.60%	61	16.29%	20.88%	31.95%	29.02%
/ tuotina	Retail - Secured on real estate property	5	0.45%	0.45%	0.61%	0.52%	5	6.48%	11.87%	11.89%	13.18%	55	0.38%	0.77%	1.50%	1.46%	55	10.35%	14.47%	19.04%	13.27%
	Retail - Qualifying Revolving	6	0.10%	0.44%	0.51%	0.36%	4	31.17%	62.26%	74.15%	74.12%	28	0.51%	1.02%	2.05%	1.64%	26	43.65%	60.76%	72.96%	65.12%
	Retail - Other Retail	17	0.45%	0.85%	1.80%	0.80%	16	42.83%	60.80%	75.74%	46.39%	56	1.12%	2.15%	4.03%	2.18%	54	29.74%	38.90%	55.71%	44.24%
	Corporates	8	0.66%	0.87%	1.83%	0.88%	6	10.79%	18.29%	29.05%	17.37%	64	0.19%	0.46%	1.20%	1.95%	65	31.29%	40.96%	45.00%	28.42%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	7	1.24%	1.28%	2.80%	1.49%	5	18.61%	18.61%	23.17%	16.22%	28	0.26%	1.47%	2.55%	2.69%	29	26.34%	36.02%	45.00%	26.31%
Belgium	Retail	30	0.37%	0.96%	1.58%	1.17%	25	9.50%	12.04%	23.33%	10.26%	60	0.53%	1.28%	1.95%	1.27%	61	15.24%	18.69%	25.66%	17.35%
	Retail - Secured on real estate property	15	0.74%	1.36%	2.15%	1.24%	13	4.25%	5.91%	12.04%	5.19%	54	0.62%	1.20%	1.74%	1.16%	54	11.47%	14.44%	19.55%	13.53%
	Retail - Qualifying Revolving	14	0.25%	0.91%	1.10%	0.60%	11	32.42%	48.73%	57.36%	56.98%	28	0.53%	1.33%	2.38%	1.12%	28	44.96%	55.25%	67.48%	48.47%
	Retail - Other Retail	23	0.28%	0.79%	3.21%	0.93%	20	17.86%	34.58%	44.64%	35.25%	53	1.34%	1.99%	3.11%	1.77%	53	26.02%	33.94%	50.44%	31.48%
	Corporates											34	0.50%	1.82%	4.20%	4.52%	34	24.64%	37.00%	45.00%	39.62%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											18	0.38%	1.41%	2.70%	4.46%	18	13.46%	40.13%	45.00%	36.33%
Bulɑaria	Retail	20	0.68%	1.93%	3.50%	2.02%	18	19.53%	42.54%	55.67%	41.28%	54	0.44%	1.19%	3.19%	2.88%	54	17.75%	27.52%	39.69%	33.74%
	Retail - Secured on real estate property											40	0.20%	0.74%	1.35%	2.44%	40	10.27%	13.93%	17.81%	22.73%
	Retail - Qualifying Revolving	8	1.36%	1.57%	5.44%	1.47%	8	49.88%	57.66%	72.77%	69.34%	25	0.92%	1.84%	3.35%	2.72%	26	44.01%	61.35%	74.46%	41.39%
	Retail - Other Retail	16	1.30%	2.90%	6.22%	2.88%	16	34.90%	45.07%	61.18%	60.68%	46	1.11%	2.92%	6.15%	3.95%	46	31.96%	46.67%	57.43%	56.67%
	Corporates	4	0.01%	1.59%	3.40%	3.04%	4	14.63%	19.05%	35.08%	19.06%	30	0.71%	1.28%	2.60%	2.89%	29	24.67%	37.80%	45.00%	38.46%
	Corporates - Of Which: Specialised Lending											10	4 4 0 0 (0.000/	0.070/	5.0.40/	10	00 700/	44.0494	50.050/	44 5304
Croatia	Corporates - Of Which: SME						-					12	1.10%	3.23%	6.37%	5.04%	12	30.78%	41.94%	52.35%	41.57%
Croatia	Retail	14	0.21%	0.81%	1.99%	1.98%	9	15.51%	33.71%	52.47%	15.72%	50	0.56%	1.51%	3.07%	1.91%	50	22.24%	35.74% 17.65%	57.59%	35.33%
	Retail - Secured on real estate property		4.000/	0.440/	4.070/	4.0.40/						31 23	0.21%	0.38%	1.17%	1.39%	31 24	9.52%	17.65% 67.47%	29.77% 74.47%	29.73%
	Retail - Qualifying Revolving Retail - Other Retail	4	1.33% 0.21%	2.11% 1.41%	4.37% 2.34%	1.34% 2.33%	7	16.42%	55.39%	66.20%	16.35%	23 43	1.10% 0.59%	2.29% 1.81%	4.42% 6.29%	1.82% 2.16%	24 41	52.23% 35.64%	46.14%	74.47% 59.00%	60.99% 38.24%
	Corporates	10	0.21/0	1.4170	2.34 /0	2.33 /0	/	10.42 /0	33.39%	00.2076	10.3376	40	0.39%	1.86%	3.65%	6.05%	43	23.79%	31.65%	45.00%	32.71%
	Corporates - Of Which: Specialised Lending											40	0.75%	1.00 /6	3.03 /6	0.03 /6	40	23.1976	31.03 //	43.00 /8	32.7170
	Corporates - Of Which: SME											24	0.65%	1.28%	3.20%	1.41%	24	18.71%	30.80%	45.00%	22.11%
Cyprus	Retail	8	0.35%	1.39%	4.89%	1.79%	6	44.29%	52.69%	66.70%	12.58%	51	0.43%	1.04%	2.19%	1.00%	49	15.58%	24.24%	34.50%	15.85%
0,0103	Retail - Secured on real estate property	0	0.00 /0	1.00 /0	4.00 /0	1.1 0 /0	Ŭ	44.2070	02.0070	00.1070	12.0070	37	0.27%	0.60%	1.73%	0.99%	36	10.54%	13.69%	17.60%	12.84%
	Retail - Qualifying Revolving						5	44.29%	50.00%	65.30%	16.21%	22	0.23%	0.92%	1.85%	0.64%	21	57.30%	61.76%	81.23%	66.50%
	Retail - Other Retail						Ũ	11.2070	00.0070	00.0070	10.2170	42	0.63%	1.40%	2.97%	1.08%	40	37.24%	46.42%	55.35%	12.72%
	Corporates	6	0.33%	0.83%	0.97%	0.75%	5	23.24%	46.55%	51.14%	39.55%	48	0.22%	0.88%	1.68%	1.68%	48	30.91%	42.46%	45.00%	31.72%
	Corporates - Of Which: Specialised Lending	Ũ		/0	/0		2			/0				/0				//			
	Corporates - Of Which: SME	6	0.75%	0.96%	1.34%	1.10%	4	33.97%	53.40%	63.37%	50.86%	23	0.88%	2.16%	4.15%	2.25%	23	30.29%	36.63%	45.00%	30.80%
Czech	Retail	21	0.15%	0.68%	0.78%	0.81%	18	27.05%	39.16%	48.59%	37.33%	57	0.38%	0.85%	1.70%	1.84%	59	16.04%	25.69%	37.53%	29.72%
	Retail - Secured on real estate property	8	0.36%	0.44%	0.50%	0.49%	6	15.09%	18.33%	23.88%	20.96%	46	0.23%	0.56%	1.08%	1.21%	46	12.42%	15.32%	22.42%	22.93%
	Retail - Qualifying Revolving	8	0.61%	0.73%	2.26%	2.24%	7	25.52%	54.20%	70.06%	44.43%	28	0.66%	1.28%	2.39%	4.96%	27	48.29%	57.50%	65.59%	57.63%
	Retail - Other Retail	19	0.62%	2.00%	3.23%	1.56%	16	32.02%	46.60%	53.66%	47.07%	49	1.05%	2.80%	4.41%	3.39%	49	30.31%	43.14%	51.21%	46.60%



Table 1 Risk Parameters statistics by country of the counterparty for IRB banks EU and main non-EU countries

2018 Q3

(Source COREP C 9.02)

		Default rate							1.000	1					at a d				LGD		
		N	L 25th	Default rat 50th	e 75th	W.A	N	25th	Loss ra 50th	te 75th	W.A	N	25th	D - adju 50th	Sted 75th	W.A	N _	25th	LGD 50th	75th	W.A
		N					N										N				
	Corporates	9	0.37%	0.71%	0.80%	0.63%	8	18.69%	29.55%	30.81%	24.40%	57	0.29%	0.60%	1.74%	1.43%	59	30.25%	40.00%	45.00%	22.24%
	Corporates - Of Which: Specialised Lending	-																			
Deneral	Corporates - Of Which: SME	5	0.48%	0.60%	1.03%	0.81%	4	17.49%	27.80%	38.12%	28.03%	29	0.76%	1.32%	2.61%	1.79%	30	17.46%	25.65%	36.72%	19.88%
Denmark	Retail	21	0.25%	0.64%	1.51%	0.70%	15	8.62%	20.11%	39.67%	15.83%	58	0.73%	1.18%	2.70%	1.19%	61	14.21%	21.95%	32.79%	15.90%
	Retail - Secured on real estate property	9	0.53%	0.96%	3.95%	0.67%	8	3.74%	8.54%	16.33%	12.87%	51	0.29%	0.77%	1.58%	1.16%	51	10.98%	14.46%	19.53%	13.64%
	Retail - Qualifying Revolving	/	0.67%	1.22%	4.07%	1.23%	5	29.52%	34.32%	38.05%	36.39%	24	0.57%	1.58%	3.54%	1.62%	25 48	44.22%	61.50%	76.96%	66.81%
	Retail - Other Retail	16	0.63%	1.49%	3.66%	0.95%	13	17.71%	39.67%	55.68%	34.30%	47	1.55%	2.68%	4.62%	2.00%	40	28.58%	41.64%	53.39%	41.20%
	Corporates											37	0.32%	0.75%	1.84%	1.00%	36	39.08%	45.00%	48.93%	41.71%
	Corporates - Of Which: Specialised Lending														0.050/			10.000/			
Estavia	Corporates - Of Which: SME											14	0.79%	1.36%	2.85%	1.50%	14	43.99%	45.00%	45.00%	40.32%
Estonia	Retail	15	0.02%	0.31%	2.89%	0.26%	13	17.06%	53.01%	66.03%	15.98%	46	0.38%	0.76%	2.00%	1.57%	47	16.53%	28.71%	50.44%	16.32%
	Retail - Secured on real estate property	5	0.13%	0.26%	0.26%	0.19%	5	8.43%	8.43%	8.66%	9.46%	30	0.40%	0.59%	1.67%	1.22%	30	12.40%	14.34%	22.84%	12.70%
	Retail - Qualifying Revolving	4	0.77%	4.66%	32.00%	3.17%				=0.0404		18	0.27%	1.30%	2.48%	1.37%	20	50.23%	65.18%	73.91%	62.05%
	Retail - Other Retail	10	0.46%	0.79%	2.98%	0.53%	9	28.24%	41.94%	53.01%	24.49%	38	0.71%	2.76%	3.68%	2.92%	38	28.71%	40.90%	55.92%	31.06%
	Corporates	7	0.25%	0.36%	1.56%	0.97%	5	14.14%	17.15%	18.63%	18.34%	56	0.24%	0.45%	1.04%	1.03%	58	30.01%	37.16%	45.00%	36.15%
	Corporates - Of Which: Specialised Lending	_																			
Et al a sul	Corporates - Of Which: SME	5	0.46%	0.60%	1.56%	1.24%	4	12.93%	16.32%	36.69%	15.71%	23	0.26%	0.76%	1.73%	1.50%	23	27.63%	43.19%	51.00%	33.90%
Finland	Retail	21	0.23%	0.83%	2.12%	1.43%	20	3.94%	9.45%	25.09%	1.81%	56	0.61%	1.06%	2.62%	1.17%	59	15.98%	19.81%	41.15%	18.26%
	Retail - Secured on real estate property	10	0.62%	1.39%	17.48%	1.36%	8	3.10%	6.33%	10.28%	0.88%	42	0.35%	0.68%	1.34%	3.34%	43	11.85%	14.21%	17.27%	22.19%
	Retail - Qualifying Revolving						4	0.77%	13.29%	39.49%	23.25%	23	0.42%	1.26%	1.83%	1.61%	25	45.68%	61.12%	72.07%	67.24%
	Retail - Other Retail	18	0.52%	1.07%	5.52%	1.66%	15	8.71%	23.54%	33.32%	5.05%	49	0.99%	3.02%	4.01%	4.79%	48	25.70%	37.79%	51.07%	29.49%
	Corporates	18	0.17%	0.36%	0.61%	0.73%	13	13.27%	16.38%	27.99%	34.79%	69	0.40%	0.69%	1.35%	1.22%	70	32.45%	40.59%	45.00%	33.90%
	Corporates - Of Which: Specialised Lending																				
_	Corporates - Of Which: SME	9	0.43%	0.88%	1.97%	1.90%	8	19.05%	32.88%	53.73%	43.46%	44	0.39%	1.62%	4.29%	2.11%	44	27.48%	37.76%	45.00%	33.76%
France	Retail	42	0.34%	1.06%	2.11%	0.91%	37	15.45%	23.26%	41.03%	23.94%	66	0.76%	1.51%	2.58%	1.70%	65	15.30%	20.37%	26.46%	18.69%
	Retail - Secured on real estate property	18	0.55%	1.30%	2.72%	0.64%	14	4.33%	7.55%	9.69%	10.02%	59	0.49%	1.10%	2.15%	1.26%	59	12.16%	15.26%	20.38%	13.67%
	Retail - Qualifying Revolving	21	0.36%	0.89%	1.78%	1.25%	18	23.20%	38.53%	53.50%	51.52%	30	1.17%	2.02%	4.55%	3.73%	30	44.43%	59.95%	68.49%	49.14%
	Retail - Other Retail	36	0.61%	1.29%	2.68%	1.21%	31	26.82%	39.55%	47.13%	30.40%	58	1.44%	2.32%	4.50%	2.26%	57	25.23%	40.19%	50.44%	23.77%
	Corporates	21	0.30%	0.40%	1.06%	1.14%	20	15.16%	26.81%	37.94%	32.16%	70	0.38%	0.66%	1.57%	1.15%	76	31.58%	41.27%	45.00%	36.52%
	Corporates - Of Which: Specialised Lending																				
0	Corporates - Of Which: SME	14	0.57%	0.97%	1.61%	0.59%	9	28.18%	33.87%	36.31%	33.03%	48	0.98%	1.81%	3.21%	1.21%	49	24.23%	37.44%	42.45%	32.06%
Germanv	Retail	48	0.59%	0.94%	2.09%	0.61%	41	17.73%	27.32%	41.47%	33.14%	68	0.97%	1.52%	2.46%	1.15%	68	15.19%	20.37%	28.59%	25.81%
	Retail - Secured on real estate property	24	0.50%	0.90%	1.67%	0.39%	20	7.81%	11.56%	17.13%	12.50%	63	0.62%	1.15%	2.07%	0.96%	63	11.77%	15.27%	19.55%	16.40%
	Retail - Qualifying Revolving	23	0.22%	0.95%	2.04%	0.48%	18	25.24%	41.51%	47.54%	44.87%	32	0.65%	1.27%	2.21%	0.73%	32	43.93%	59.03%	74.09%	61.58%
	Retail - Other Retail	39	0.72%	1.80%	2.93%	1.32%	35	32.85%	42.11%	67.02%	51.24%	60	1.40%	2.55%	3.81%	1.92%	60	29.22%	40.36%	49.37%	43.22%
	Corporates	6	1.72%	3.69%	31.59%	2.83%	5	20.80%	20.94%	32.50%	27.44%	37	0.38%	3.26%	8.56%	12.76%	39	27.99%	39.94%	45.00%	39.86%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											16	0.25%	1.73%	6.30%	15.13%	17	31.00%	40.85%	45.00%	40.40%
Greece	Retail	20	0.41%	1.98%	7.69%	9.39%	14	30.39%	44.31%	69.47%	34.21%	57	0.40%	1.10%	2.18%	10.08%	58	16.93%	27.03%	50.95%	25.77%
	Retail - Secured on real estate property											39	0.14%	0.38%	1.09%	7.87%	38	10.00%	13.85%	16.90%	22.82%
	Retail - Qualifying Revolving	7	0.44%	0.92%	24.08%	0.73%	6	26.96%	49.11%	57.73%	38.74%	26	0.85%	1.35%	2.69%	9.71%	26	43.45%	63.68%	74.91%	76.99%
	Retail - Other Retail	16	0.40%	3.62%	20.32%	8.88%	12	42.07%	51.22%	71.18%	52.08%	51	0.65%	1.94%	5.59%	38.92%	50	30.00%	44.91%	53.94%	50.43%



Table 1 Risk Parameters statistics by country of the counterparty for IRB banks EU and main non-EU countries

2018 Q3

(Source COREP C 9.02)

							_								otod						
		N	L 25th	Default rat 50th	e 75th	W.A	N	25th	Loss ra 50th	te 75th	W.A	N	25th	D - adju 50th	Sted 75th	W.A	N	25th	LGD 50th	75th	W.A
	Corporates		0.23%	0.26%	0.36%	0.30%		26.11%	49.16%	50.42%	44.95%	46	0.65%	1.15%	2.50%	1.77%	46	34.11%	42.95%	45.00%	41.93%
	Corporates Corporates - Of Which: Specialised Lending	0	0.23%	0.26%	0.36%	0.30%	4	20.11%	49.10%	30.42 %	44.95%	40	0.65%	1.15%	2.50%	1.77%	40	34.11%	42.95%	45.00%	41.93%
	Corporates - Of Which: SME	4	0.62%	0.81%	0.96%	0.74%						24	0.78%	2.13%	4.34%	3.38%	24	35.00%	43.02%	45.00%	46.17%
Hungary	Retail	25	0.02%	1.37%	0.96% 3.42%	1.39%	17	33.33%	47.95%	79.03%	37.09%	24 54	0.78%	2.13% 1.22%	4.34% 2.13%	3.36% 3.13%	24 54	22.05%	43.02% 34.47%	45.00%	40.17% 43.29%
i iuiiqai v	Retail - Secured on real estate property	20	0.72%	1.41%	1.63%	1.46%		33.33 /0	47.55%	19.03 /6	31.09 /6	42	0.28%	0.49%	1.10%	2.60%	40	11.33%	16.29%	28.70%	43.29 %
	Retail - Qualifying Revolving	11	0.44%	2.85%	5.15%	2.95%	8	37.59%	51.23%	54.84%	36.37%	25	0.32%	1.38%	3.19%	4.31%	27	45.84%	61.79%	75.36%	46.93%
	Retail - Other Retail	18	0.38%	2.59%	13.64%	2.33%	13	33.33%	51.79%	95.05%	37.02%	51	1.20%	2.66%	5.34%	3.97%	49	35.83%	44.62%	54.41%	61.58%
	Corporates	11	0.88%	1.97%	3.40%	2.22%	8	20.64%	25.14%	38.42%	32.58%	63	0.40%	0.74%	1.67%	1.65%	64	25.26%	37.24%	44.77%	34.20%
	Corporates - Of Which: Specialised Lending		0.0070		0	/.	0	_0.0.70			02.0070	00	0.1070	•			•.	_00 /0	0		00/0
	Corporates - Of Which: SME	6	1.15%	1.30%	3.63%	2.69%	6	19.14%	22.08%	32.39%	20.63%	29	0.72%	1.56%	3.66%	3.20%	32	29.06%	41.16%	45.02%	37.87%
Ireland	Retail	26	0.75%	1.14%	3.04%	2.91%	22	6.82%	19.42%	30.30%	19.71%	65	1.13%	1.83%	3.50%	2.76%	65	16.24%	19.72%	30.93%	28.53%
in original	Retail - Secured on real estate property	15	0.87%	1.45%	4.73%	2.94%	14	6.13%	6.99%	17.19%	15.34%	59	0.75%	1.51%	2.61%	2.58%	59	12.81%	16.78%	23.80%	26.08%
	Retail - Qualifying Revolving	10	0.83%	1.26%	1.59%	1.24%	7	18.34%	29.33%	59.54%	29.10%	26	1.11%	1.70%	8.50%	3.33%	27	40.00%	59.48%	76.51%	58.68%
	Retail - Other Retail	17	1.07%	1.99%	3.90%	3.11%	11	29.65%	55.74%	87.07%	38.68%	56	1.02%	2.22%	6.24%	3.91%	54	33.83%	44.62%	57.10%	61.70%
	Corporates	16	0.49%	1.80%	7.07%	5.32%	14	10.85%	18.62%	27.99%	41.32%	66	0.42%	1.51%	2.69%	9.12%	69	34.22%	41.98%	45.00%	40.00%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	9	0.46%	1.61%	2.85%	2.19%	8	18.43%	26.47%	30.08%	50.25%	35	1.21%	2.97%	8.85%	16.81%	35	22.00%	42.99%	46.08%	45.27%
Italv	Retail	35	0.52%	1.04%	3.04%	10.71%	27	19.17%	35.83%	49.98%	51.77%	63	0.83%	1.58%	2.55%	3.98%	64	16.79%	23.72%	33.49%	28.97%
	Retail - Secured on real estate property	11	0.69%	1.11%	4.94%	7.71%	10	10.17%	16.80%	34.16%	41.16%	58	0.55%	1.03%	1.62%	1.69%	58	12.14%	14.66%	19.04%	20.52%
	Retail - Qualifying Revolving	15	1.61%	3.64%	6.76%	4.76%	10	27.17%	38.81%	56.63%	26.36%	28	1.09%	2.83%	5.11%	5.13%	29	45.62%	61.88%	76.73%	66.04%
	Retail - Other Retail	27	0.90%	1.97%	4.65%	17.61%	23	23.63%	45.27%	63.93%	62.48%	57	1.05%	2.67%	4.83%	6.15%	57	32.24%	41.74%	53.59%	46.31%
	Corporates											28	0.42%	1.18%	1.62%	1.46%	26	35.04%	41.43%	45.00%	42.21%
	Corporates - Of Which: Specialised Lending																				
1 - 6 - 5 -	Corporates - Of Which: SME											14	0.43%	2.04%	4.80%	2.23%	14	38.58%	44.22%	45.00%	39.80%
Latvia	Retail	17	0.47%	0.79%	2.30%	0.69%	15	26.72%	45.52%	58.73%	26.16%	49	0.46%	1.05%	2.92%	3.05%	49	18.97%	27.47%	45.37%	25.59%
	Retail - Secured on real estate property	4	0.37%	0.61%	0.85%	0.66%	4	10.48%	17.47%	24.46%	21.45%	34	0.21%	0.38%	1.70%	2.52%	34	11.01%	16.44%	19.83%	19.04%
	Retail - Qualifying Revolving	4	5.32%	10.53%	20.72% 9.37%	7.31% 0.75%	4	35.42%	47.71%	76.53% 58.67%	69.91%	21	0.61%	1.76%	9.12%	6.01%	21	50.41%	62.91%	73.59%	67.16%
	Retail - Other Retail	13	0.83%	3.92% 0.18%	9.37% 0.19%	0.75% 0.18%	11	44.05% 7.09%	49.69% 14.91%	22.73%	36.46%	38 32	0.42% 0.25%	1.44% 0.76%	4.71% 1.28%	4.38% 1.10%	38 31	30.04% 35.64%	46.63% 42.01%	59.11% 45.00%	42.69% 41.70%
	Corporates Corporates - Of Which: Specialised Lending	5	0.14%	0.10%	0.19%	0.10%	4	1.09%	14.91%	22.13%	11.71%	32	0.25%	0.70%	1.20%	1.10%	31	33.04%	42.01%	45.00%	41.70%
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	5	0.46%	0.67%	0.82%	0.50%	Λ	7.06%	10.82%	14.87%	8.14%	12	0.38%	1.46%	2.48%	1.43%	13	43.82%	45.00%	45.00%	39.41%
Lithuania	Retail	17	0.46%	0.07%	0.82%	0.50%	15	16.29%	32.72%	50.00%	0.14% 13.90%	49	0.38%	1.40%	2.46% 2.85%	1.43%	48	43.82% 16.96%	45.00% 26.49%	45.00% 46.18%	18.10%
	Retail - Secured on real estate property	5	0.59%	0.73%	4.02 %	0.66%	5	10.29%	10.41%	13.35%	11.73%	33	0.30%	0.71%	1.67%	1.62%	33	11.82%	14.50%	22.58%	14.76%
	Retail - Qualifying Revolving	5	5.45%	8.16%	13.11%	6.99%	4	39.14%	51.81%	72.91%	51.65%	21	0.42%	1.86%	3.34%	2.03%	21	51.54%	64.25%	73.68%	58.53%
	Retail - Other Retail	12	0.90%	2.21%	9.35%	0.89%	11	21.00%	25.85%	35.85%	21.95%	37	0.87%	2.67%	5.37%	2.72%	37	36.41%	43.37%	57.51%	38.13%
	Corporates	18	0.09%	0.29%	0.93%	0.70%	12	1.65%	15.35%	41.12%	10.07%	65	0.44%	0.89%	1.34%	1.01%	67	30.98%	39.53%	44.90%	31.27%
	Corporates - Of Which: Specialised Lending						-														
	Corporates - Of Which: SME	6	0.01%	1.37%	7.53%	2.90%	4	0.57%	1.88%	20.72%	2.54%	41	0.47%	1.35%	2.38%	1.54%	42	28.57%	38.78%	45.00%	32.60%
Luxemboura	Retail	19	0.20%	0.84%	1.63%	0.47%	17	5.91%	11.12%	19.93%	8.23%	56	0.53%	0.97%	1.96%	0.94%	57	15.97%	20.29%	30.18%	12.85%
	Retail - Secured on real estate property	10	0.16%	1.17%	1.46%	0.30%	9	1.57%	3.76%	6.44%	1.99%	50	0.41%	0.78%	1.30%	0.89%	50	12.65%	15.22%	18.12%	11.60%
	Retail - Qualifying Revolving	5	0.16%	0.98%	1.42%	0.03%	7	17.56%	48.20%	73.90%	44.18%	24	0.53%	1.30%	2.32%	0.71%	24	45.81%	59.33%	70.97%	6.09%
	Retail - Other Retail	18	0.13%	0.89%	2.80%	0.92%	15	11.74%	23.30%	37.98%	16.50%	49	0.93%	1.30%	2.56%	1.47%	50	24.13%	35.56%	44.60%	26.69%



Table 1 Risk Parameters statistics by country of the counterparty for IRB banks EU and main non-EU countries

2018 Q3

(Source COREP C 9.02)

				Default ra	to				Loss ra	to			_D	D - adju	stod				LGD		
		N	25th	50th	ເຍ 75th	W.A	N	25th	50th	te 75th	W.A	N	25th	D - auju 50th	75th	W.A	N	25th	50th	75th	W.A
	Corporates		0.00%	6.35%	14.57%	12.36%	6	5.19%	13.93%	20.29%	23.24%	46	0.42%	1.36%	4.38%	4.42%	46	19.71%	35.00%	45.00%	26.08%
	Corporates Corporates - Of Which: Specialised Lending	4	0.00%	0.35%	14.37%	12.30%	0	5.19%	13.93%	20.29%	23.24%	40	0.42%	1.30%	4.30%	4.42%	40	19.71%	35.00%	45.00%	20.00%
	Corporates - Of Which: SME											22	0.42%	1.58%	3.99%	2.94%	22	29.50%	36.92%	45.00%	33.87%
Malta	Retail	5	0.02%	0.16%	0.71%	2.27%	5	14.71%	47.97%	53.77%	62.59%	56	0.42%	1.03%	2.25%	0.91%	54	16.33%	27.23%	45.00%	8.79%
Marta	Retail - Secured on real estate property	0	0.02 /0	0.1070	0.1170	2.21 /0	0	14.1170	41.01 /0	00.1170	02.0070	34	0.20%	0.53%	1.25%	1.00%	33	12.09%	14.50%	22.69%	16.02%
	Retail - Qualifying Revolving											23	0.40%	1.03%	1.95%	1.58%	22	45.00%	58.36%	76.91%	68.13%
	Retail - Other Retail											50	0.54%	1.66%	3.26%	0.92%	49	31.72%	41.39%	50.96%	4.88%
	Corporates	14	0.20%	0.69%	1.74%	1.94%	10	6.59%	12.57%	29.80%	11.03%	71	0.32%	0.73%	1.68%	1.89%	74	32.24%	40.89%	45.00%	26.97%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	6	1.50%	2.24%	6.89%	4.83%	5	11.69%	14.63%	96.09%	8.26%	45	0.49%	0.96%	2.90%	2.49%	45	28.00%	35.61%	44.87%	18.54%
Netherlands	Retail	34	0.28%	0.58%	1.89%	0.70%	28	7.22%	11.97%	35.40%	14.52%	62	0.78%	1.16%	2.16%	0.67%	65	14.69%	17.74%	27.50%	18.07%
	Retail - Secured on real estate property	17	0.60%	1.01%	1.90%	0.65%	14	4.74%	8.21%	11.83%	10.84%	60	0.47%	1.05%	1.80%	0.57%	60	11.81%	15.07%	19.42%	16.44%
	Retail - Qualifying Revolving	13	0.61%	0.90%	1.09%	0.39%	10	18.32%	49.75%	56.94%	56.83%	26	0.95%	1.83%	4.55%	3.42%	27	43.93%	59.71%	71.12%	59.73%
	Retail - Other Retail	24	0.17%	0.76%	2.75%	1.78%	19	23.40%	39.92%	50.35%	35.14%	58	1.04%	2.06%	3.45%	2.38%	57	26.80%	35.81%	49.99%	44.41%
	Corporates	8	0.74%	3.30%	6.38%	1.63%	7	5.76%	17.87%	32.52%	18.92%	54	0.27%	0.86%	1.76%	1.42%	54	24.53%	34.16%	45.00%	26.30%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	6	0.18%	0.39%	1.53%	1.11%	4	8.23%	11.56%	23.10%	11.29%	19	0.41%	1.67%	4.15%	1.43%	19	19.32%	24.65%	37.32%	24.15%
Norway	Retail	28	0.07%	0.35%	1.72%	0.33%	19	7.64%	24.28%	44.24%	15.81%	57	0.60%	1.22%	2.55%	0.94%	60	15.10%	21.07%	31.26%	21.67%
	Retail - Secured on real estate property	6	0.18%	0.23%	1.22%	0.21%	4	1.53%	4.93%	10.86%	5.17%	48	0.30%	0.80%	2.00%	0.80%	49	11.21%	15.49%	20.00%	19.80%
	Retail - Qualifying Revolving	5	1.10%	1.39%	4.83%	1.37%						27	0.32%	0.85%	3.37%	1.62%	27	43.61%	59.78%	74.15%	63.87%
	Retail - Other Retail	23	0.09%	1.33%	3.90%	1.01%	16	18.60%	32.03%	58.28%	27.75%	49	1.02%	1.94%	3.85%	2.10%	50	29.68%	40.09%	54.39%	32.64%
	Corporates	6	0.32%	0.64%	1.09%	0.95%	5	27.41%	36.97%	46.70%	34.03%	54	0.30%	0.69%	1.92%	1.72%	56	27.45%	40.98%	45.00%	33.98%
	Corporates - Of Which: Specialised Lending												0.4704						~		
Poland	Corporates - Of Which: SME		0.000/	4.400/	4 700/	4 0 004		00.000/	10 500/	00.000/	00.400/	32	0.47%	1.12%	3.01%	2.56%	33	23.95%	36.14%	45.00%	31.20%
Polanu	Retail	26	0.30% 0.14%	1.19% 0.37%	1.73% 0.80%	1.06% 0.64%	23	30.30% 14.85%	49.58% 22.68%	62.98% 61.97%	29.43% 22.48%	61 49	0.71% 0.40%	1.25% 0.99%	3.47% 2.35%	1.75%	59 49	17.87%	26.01% 15.92%	42.56% 21.97%	34.10% 28.00%
	Retail - Secured on real estate property	4	1.03%	1.55%	0.80%	0.64% 1.71%	4	43.37%	22.00% 50.11%	61.34%	22.46% 50.11%	49 27	0.40%	0.99%	2.35%	0.97% 2.43%	49 26	11.64% 43.61%	61.32%	73.34%	28.00% 64.61%
	Retail - Qualifying Revolving Retail - Other Retail	21	1.03 %	3.78%	9.37%	2.12%	18	43.37 %	56.15%	71.44%	32.79%	53	1.00%	2.52%	5.57%	4.04%	51	35.53%	44.70%	59.86%	46.89%
	Corporates	6	0.80%	2.34%	3.42%	2.76%	5	24.59%	40.41%	41.37%	38.42%	50	0.29%	0.78%	2.02%	5.73%	50	26.53%	36.73%	45.00%	40.55%
	Corporates - Of Which: Specialised Lending	0	0.0070	2.0470	0.42 /0	2 0 /0	5	24.0070	40.4170	41.01 /0	00.42 /0	00	0.2070	0.1070	2.02 /0	0.1070	00	20.00 /0	00.1070	40.0070	40.0070
	Corporates - Of Which: SME	5	2.58%	3.30%	4.24%	2.78%	5	14.04%	20.87%	27.74%	24.43%	22	0.66%	1.99%	3.74%	8.24%	22	15.18%	31.06%	46.54%	41.00%
Portugal	Retail	20	0.44%	1.01%	2.68%	1.41%	14	13.75%	23.23%	40.00%	14.63%	60	0.51%	1.27%	2.24%	1.87%	61	16.13%	21.57%	35.52%	20.28%
i ortadar	Retail - Secured on real estate property	6	0.36%	0.86%	2.77%	1.21%	5	6.40%	14.34%	15.17%	5.15%	49	0.21%	0.67%	1.43%	1.50%	49	10.42%	13.65%	18.93%	17.55%
	Retail - Qualifying Revolving	9	0.57%	0.95%	1.49%	0.74%	7	18.91%	33.71%	74.19%	28.99%	28	0.37%	1.70%	3.60%	4.98%	27	44.57%	52.72%	73.92%	42.50%
	Retail - Other Retail	17	0.50%	1.80%	2.86%	2.60%	13	19.02%	42.68%	47.99%	35.41%	52	1.02%	2.18%	3.87%	3.48%	52	31.23%	38.12%	51.95%	31.60%
	Corporates											40	0.34%	0.97%	2.75%	3.07%	41	33.95%	37.95%	45.00%	38.67%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											24	0.68%	1.94%	2.83%	3.86%	23	28.60%	43.00%	45.00%	40.80%
Romania	Retail	23	0.84%	3.61%	6.97%	6.65%	21	26.93%	47.63%	66.36%	56.33%	52	0.55%	1.65%	3.08%	3.12%	54	19.58%	30.27%	42.50%	32.94%
	Retail - Secured on real estate property											40	0.18%	0.31%	1.56%	2.08%	40	10.00%	13.50%	18.60%	17.99%
	Retail - Qualifying Revolving	7	2.11%	5.07%	48.38%	0.90%	8	55.42%	61.32%	81.91%	58.22%	25	0.84%	2.27%	9.97%	60.50%	24	48.74%	63.64%	71.20%	57.98%
	Retail - Other Retail	22	5.47%	7.41%	22.73%	5.85%	19	19.63%	48.07%	65.88%	69.75%	50	0.76%	3.68%	7.01%	4.70%	50	32.37%	47.75%	60.86%	94.68%



Table 1 Risk Parameters statistics by country of the counterparty for IRB banks EU and main non-EU countries

2018 Q3

(Source COREP C 9.02)

		Default rate						_	1.000.000			_			ata d		_	_			
		N	25th	Jefault rat 50th	.e 75th	W.A	N	25th	Loss rat 50th	te 75th	W.A	N	25th	D - adju 50th	Sted 75th	W.A	N	25th	LGD 50th	75th	W.A
	Corrector					1.80%	5		63.18%		80.18%	45	0.18%				44		42.36%	45.00%	
	Corporates Corporates - Of Which: Specialised Lending		0.07%	0.09%	7.62%	1.80%	э	51.36%	03.18%	63.18%	80.18%	40	0.18%	0.60%	1.86%	1.97%	44	31.94%	42.30%	45.00%	40.08%
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	7	0.01%	0.17%	0.57%	4.61%	5	32.95%	63.18%	63.18%	79.65%	21	0.57%	1.63%	3.38%	3.26%	20	30.44%	39.21%	44.65%	41.44%
Slovakia	Retail	13	0.61%	1.38%	2.68%	4.01% 0.83%	12	32.93 % 15.18%	28.46%	54.88%	48.05%	53	0.37 % 0.47%	0.93%	2.38%	4.97%	51	18.29%	30.08%	44.03 % 43.02%	20.22%
Siuvakia	Retail - Secured on real estate property	13	0.36%	0.50%	1.58%	0.59%	12	9.13%	18.01%	25.53%	46.05 % 34.76%	34	0.10%	0.25%	0.69%	1.10%	33	10.29%	13.75%	43.02 % 19.17%	20.22 %
	Retail - Qualifying Revolving	6	1.26%	2.53%	2.68%	1.26%	7	9.13 <i>%</i> 19.19%	51.92%	25.53 % 56.10%	24.51%	24	0.10%	1.67%	6.76%	48.21%	23	43.51%	63.19%	69.08%	12.07%
	Retail - Other Retail	12	1.20%	2.33%	4.73%	2.14%	11	21.36%	57.44%	74.41%	68.41%	40	0.49%	2.07%	5.47%	3.48%	39	43.31%	46.15%	53.66%	56.59%
	Corporates	5	0.31%	0.34%	1.53%	0.75%	1	11.76%	39.22%	66.67%	26.37%	30	0.40%	1.05%	4.59%	5.46%	30	33.33%	43.23%	45.00%	40.29%
	Corporates - Of Which: Specialised Lending	5	0.31%	0.34 /0	1.55 /6	0.75%	*	11.70%	JJ.22 /0	00.07 /8	20.37 /0	30	0.40 %	1.03 /6	4.35 /0	J.40 /6	30	33.33 /0	43.23 /0	43.00 %	40.29 /0
	Corporates - Of Which: SME	1	0.89%	1.22%	1.55%	1.10%	1	39.49%	53.08%	66.68%	54.54%	11	3.40%	4.06%	6.47%	4.73%	11	35.00%	41.40%	44.59%	42.73%
Slovenia	Retail	10	0.03%	0.84%	2.16%	2.14%	7	23.54%	50.44%	51.26%	42.61%	46	0.16%	1.58%	3.30%	3.44%	44	16.77%	27.26%	34.24%	23.99%
Olovenia	Retail - Secured on real estate property	10	0.2070	0.0470	2.1070	2.1470	,	20.0470	00.4470	01.2070	42.0170	29	0.14%	0.38%	2.01%	3.79%	30	7.88%	14.50%	18.52%	17.89%
	Retail - Qualifying Revolving	5	0.54%	3.77%	4.38%	1.79%						23	0.37%	1.76%	6.26%	2.75%	22	47.43%	67.03%	76.93%	66.23%
	Retail - Other Retail	5	0.60%	1.14%	1.65%	1.31%	4	42.88%	56.51%	63.37%	64.29%	37	0.48%	2.27%	4.04%	3.21%	35	23.69%	35.59%	43.99%	26.67%
	Corporates	13	1.08%	2.29%	3.15%	2.34%	10	4.86%	15.25%	30.76%	16.23%	63	0.52%	1.19%	3.61%	2.92%	66	31.42%	39.27%	45.00%	39.45%
	Corporates - Of Which: Specialised Lending			,	0070							00	0.0270		0.0170	/.		0	00.21 /0		0011070
	Corporates - Of Which: SME	7	0.96%	3.00%	6.06%	4.47%	5	5.68%	6.14%	32.86%	12.69%	39	0.52%	1.58%	5.43%	4.07%	42	14.35%	32.72%	44.71%	37.55%
Spain	Retail	34	0.21%	1.05%	1.97%	1.47%	29	17.26%	26.19%	40.19%	17.52%	64	0.74%	1.40%	2.48%	1.79%	66	15.57%	22.56%	31.52%	26.15%
Opani	Retail - Secured on real estate property	12	1.10%	1.59%	2.74%	1.28%	11	4.94%	11.19%	19.98%	9.96%	57	0.56%	1.03%	1.87%	1.49%	58	12.51%	15.20%	18.71%	18.30%
	Retail - Qualifying Revolving	15	0.49%	1.03%	1.96%	0.74%	13	24.30%	41.13%	49.38%	55.12%	27	0.42%	1.37%	2.86%	2.21%	27	43.87%	54.41%	68.56%	59.72%
	Retail - Other Retail	29	0.63%	1.44%	2.19%	2.65%	24	21.56%	38.15%	59.69%	26.77%	57	1.69%	2.62%	6.60%	2.65%	58	29.91%	41.42%	51.65%	50.77%
	Corporates	11	0.09%	0.52%	1.84%	0.19%	9	1.55%	16.80%	25.00%	16.00%	66	0.24%	0.49%	1.12%	0.62%	65	30.03%	42.40%	45.00%	25.16%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	7	0.06%	0.17%	3.52%	0.13%	5	19.79%	25.87%	31.20%	23.85%	28	0.37%	0.81%	1.30%	0.74%	29	18.65%	35.28%	45.00%	18.59%
Sweden	Retail	31	0.07%	0.24%	0.74%	0.14%	26	13.24%	31.70%	56.42%	13.30%	64	0.50%	1.08%	2.20%	0.36%	62	14.71%	19.88%	31.42%	13.16%
	Retail - Secured on real estate property	10	0.09%	0.24%	0.62%	0.10%	7	2.12%	3.97%	7.05%	4.18%	52	0.36%	0.63%	1.11%	0.28%	52	11.25%	15.44%	19.72%	11.22%
	Retail - Qualifying Revolving	7	0.70%	0.96%	1.20%	1.10%	7	32.71%	50.03%	58.29%	35.96%	26	0.55%	1.30%	3.08%	1.35%	24	44.41%	58.73%	74.07%	59.00%
	Retail - Other Retail	24	0.30%	0.61%	2.08%	0.54%	21	25.03%	41.94%	56.42%	28.31%	57	1.03%	2.24%	4.20%	1.30%	56	30.65%	39.28%	54.41%	33.45%
	Corporates	21	0.18%	0.45%	1.17%	1.07%	16	5.26%	13.47%	32.24%	16.45%	73	0.37%	0.91%	1.44%	1.21%	76	28.52%	36.99%	45.00%	35.82%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	12	0.91%	2.45%	5.89%	2.57%	9	12.26%	26.71%	35.81%	15.23%	53	0.55%	1.96%	3.95%	2.71%	57	29.10%	39.00%	45.00%	30.74%
United Kinadom	Retail	42	0.32%	0.78%	1.44%	0.71%	38	10.98%	17.16%	28.97%	24.28%	67	0.95%	1.67%	2.89%	1.51%	67	14.90%	19.48%	26.69%	21.20%
	Retail - Secured on real estate property	26	0.41%	0.84%	1.44%	0.50%	23	3.18%	9.26%	12.94%	5.74%	61	0.74%	1.36%	2.46%	1.33%	61	10.82%	14.90%	19.65%	10.42%
	Retail - Qualifying Revolving	20	0.94%	1.31%	1.89%	1.17%	18	30.13%	42.49%	57.83%	50.73%	31	0.91%	1.77%	4.07%	2.17%	32	47.07%	62.14%	76.01%	73.88%
	Retail - Other Retail	35	0.56%	1.46%	3.43%	2.22%	30	30.78%	45.98%	60.58%	36.83%	59	1.18%	2.54%	4.39%	2.80%	61	25.44%	35.66%	53.39%	60.75%
	Corporates	4	0.23%	0.39%	42.87%	0.53%						47	0.28%	0.52%	0.96%	0.84%	45	25.87%	39.89%	45.00%	29.08%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											17	0.26%	0.37%	0.97%	0.94%	17	24.47%	30.06%	45.00%	12.48%
Australia	Retail	22	0.16%	0.64%	1.64%	1.32%	17	4.97%	17.61%	33.38%	2.81%	61	0.44%	0.92%	1.49%	0.47%	61	12.37%	17.42%	29.97%	10.77%
	Retail - Secured on real estate property	8	0.62%	1.44%	5.07%	1.29%	4	2.45%	3.26%	5.41%	2.08%	51	0.32%	0.74%	1.40%	0.44%	51	10.00%	14.14%	17.42%	10.12%
	Retail - Qualifying Revolving	9	1.03%	2.03%	2.74%	1.01%	8	19.52%	31.80%	62.44%	29.00%	24	0.58%	1.31%	2.97%	1.05%	24	43.70%	60.52%	79.07%	86.66%
	Retail - Other Retail	14	0.37%	1.13%	1.67%	2.82%	12	14.43%	32.88%	39.65%	21.50%	51	0.40%	1.00%	2.00%	1.70%	51	24.07%	37.10%	56.61%	27.44%



Table 1 Risk Parameters statistics by country of the counterparty for IRB banks EU and main non-EU countries

2018 Q3

(Source COREP C 9.02)

							_	_	1	1.					- 1 - 1		_	_		_	
		N	25th	Default ra 50th	te 75th	W.A	N	25th	Loss ra 50th	te 75th	W.A	N	P 25th	D - adju 50th	sted 75th	W.A	N	25th	LGD 50th	75th	W.A
		N					-N-					N					N				
	Corporates	5	0.27%	0.37%	0.94%	0.34%	4	5.63%	9.05%	22.33%	26.99%	54	0.18%	0.57%	1.22%	1.05%	57	26.47%	42.17%	45.00%	35.19%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											22	0.59%	1.51%	2.40%	1.37%	23	12.08%	35.00%	41.00%	15.61%
Canada	Retail	26	0.06%	0.31%	1.17%	0.31%	23	17.50%	34.58%	52.43%	9.15%	60	0.51%	1.21%	1.90%	0.70%	61	14.67%	19.86%	29.72%	19.85%
	Retail - Secured on real estate property						4	1.63%	3.60%	4.98%	0.44%	52	0.34%	0.82%	1.63%	0.53%	53	11.09%	14.62%	18.08%	18.04%
	Retail - Qualifying Revolving	11	0.52%	1.08%	2.72%	0.74%	11	22.47%	46.90%	56.04%	15.11%	25	0.59%	1.27%	2.11%	1.96%	26	44.34%	60.90%	76.98%	68.18%
	Retail - Other Retail	22	0.28%	0.86%	5.45%	1.23%	20	22.72%	38.42%	52.59%	17.09%	52	0.65%	1.49%	2.91%	1.95%	51	27.18%	41.27%	54.49%	28.15%
	Corporates											47	0.10%	0.53%	1.39%	0.86%	48	33.37%	44.03%	45.00%	47.12%
	Corporates - Of Which: Specialised Lending															1.050/					
Ohina	Corporates - Of Which: SME											21	0.21%	0.63%	0.95%	1.25%	21	30.86%	40.23%	45.00%	45.31%
China	Retail	19	0.02%	0.03%	0.13%	0.06%	16	16.96%	33.59%	54.34%	5.31%	56	0.44%	0.79%	1.56%	0.77%	55	13.76%	18.44%	28.88%	24.18%
	Retail - Secured on real estate property	0	0.500/	4.000/	5 000/	4.040/		40.000/	57.040/	00.000/	50.050/	47	0.28%	0.68%	1.21%	0.70%	46	11.00%	13.78%	16.13%	11.90%
	Retail - Qualifying Revolving Retail - Other Retail	8 12	0.56%	1.66% 0.05%	5.89% 0.84%	1.24% 0.08%	11	49.29% 10.90%	57.31% 34.99%	92.08% 57.19%	56.65% 13.44%	24 48	0.33% 0.51%	0.85% 1.00%	1.81% 3.04%	0.76% 0.92%	22 47	43.49% 28.36%	55.95% 41.78%	72.89% 56.59%	83.88% 10.50%
		12					11	10.90%	34.99%	57.19%	13.44%										
	Corporates Corporates - Of Which: Specialised Lending		0.28%	0.52%	1.80%	0.41%						49	0.15%	0.54%	2.85%	0.95%	49	28.33%	40.29%	45.00%	36.47%
	Corporates - Of Which: SME											23	0.39%	2.79%	7.24%	2.82%	24	18.64%	38.63%	45.00%	25.19%
Hona Kona	•	7	0.000/	0.000/	4 6 40/	0.05%	~	0.049/	0.040/	27 70%	0.449/										
Hung Kung	Retail		0.03% 0.06%	0.38% 0.38%	1.64% 2.28%	0.05% 0.06%		0.01% 0.01%	2.64% 0.02%	37.78% 6.35%	0.44% 0.07%	51 43	0.34% 0.20%	0.60% 0.37%	1.27% 0.94%	0.60% 0.37%	52 43	13.56% 10.09%	17.25% 13.96%	32.68% 18.60%	36.95% 10.08%
	Retail - Secured on real estate property	4					4	0.01%	0.02%	6.35%	0.07%			0.37%			43 21			72.38%	89.93%
	Retail - Qualifying Revolving Retail - Other Retail	4 5	0.02% 0.18%	0.06% 0.23%	0.38% 0.41%	0.03% 0.08%	5	27.45%	37.78%	67.30%	8.69%	21 41	0.11% 0.38%	0.47%	0.97% 2.17%	0.92% 1.22%	42	43.61% 22.40%	55.96% 38.24%	72.38% 52.70%	89.93% 39.91%
	Corporates	5	0.59%	1.62%	1.71%	0.00%	5	21.4370	51.1070	07.3070	0.0370	32	0.50%	0.95%	2.17%	3.00%	37	33.86%	40.00%	45.00%	44.63%
	Corporates - Of Which: Specialised Lending	5	0.35%	1.02 /0	1.7170	0.00 %						32	0.30 %	0.33 /6	2.40 /0	3.00 %	57	33.00 /6	40.00 /8	43.00 %	44.03 /0
	Corporates - Of Which: SME											10	0.88%	2.37%	4.69%	8.35%	11	30.72%	45.00%	57.04%	41.29%
India	Retail	19	0.24%	1.00%	3.49%	1.09%	15	34.76%	50.97%	65.29%	24.84%	52	0.56%	1.04%	2.89%	4.15%	53	16.33%	23.81%	40.73%	51.62%
India	Retail - Secured on real estate property		0.2.70		0070			0	00.01 /0	00.2070		38	0.28%	0.64%	1.23%	0.61%	39	11.77%	15.81%	21.61%	37.24%
	Retail - Qualifying Revolving	8	1.27%	2.31%	10.21%	3.47%	6	30.97%	61.41%	66.10%	56.60%	23	0.27%	1.53%	3.25%	11.95%	24	40.83%	56.52%	75.16%	79.62%
	Retail - Other Retail	14	0.56%	3.58%	5.74%	3.99%	12	33.66%	53.36%	68.25%	25.13%	43	0.85%	2.61%	5.46%	3.13%	42	27.28%	43.62%	50.44%	55.13%
	Corporates											37	0.05%	0.20%	0.96%	0.60%	37	29.99%	43.07%	45.00%	36.78%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											6	0.08%	0.47%	2.39%	2.02%	5	15.71%	45.00%	45.00%	15.82%
Korea. Republic Of	Retail	8	0.02%	0.83%	2.10%	0.05%	7	14.06%	40.00%	82.55%	61.47%	47	0.32%	0.68%	1.28%	0.67%	47	17.70%	32.01%	45.07%	33.75%
	Retail - Secured on real estate property											31	0.17%	0.37%	0.74%	0.26%	31	11.12%	15.07%	23.53%	10.02%
	Retail - Qualifying Revolving											23	0.30%	0.81%	1.70%	0.77%	22	51.91%	63.25%	73.10%	75.10%
	Retail - Other Retail	5	0.73%	4.30%	16.93%	0.73%	5	40.00%	72.91%	82.55%	77.67%	37	0.46%	1.30%	2.24%	1.49%	37	26.00%	45.45%	54.33%	73.87%
	Corporates						Т					53	0.50%	0.83%	2.30%	0.84%	52	27.04%	44.20%	45.00%	40.81%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											19	0.64%	2.46%	6.18%	2.76%	21	11.50%	42.78%	45.00%	38.21%
Russian Federation	Retail	19	0.24%	1.21%	2.32%	1.75%	15	14.61%	23.56%	43.63%	28.56%	55	0.96%	1.46%	2.83%	1.98%	56	15.71%	20.98%	29.71%	20.39%
	Retail - Secured on real estate property	7	0.81%	1.91%	2.98%	1.63%	4	5.25%	8.49%	15.11%	10.26%	49	0.44%	1.32%	2.26%	1.79%	50	12.45%	15.50%	20.37%	20.03%
	Retail - Qualifying Revolving	9	0.51%	0.57%	1.93%	1.12%	7	16.65%	42.42%	60.96%	48.40%	23	0.81%	1.62%	4.07%	9.63%	23	44.15%	58.70%	73.53%	60.81%
	Retail - Other Retail	13	0.25%	1.20%	8.08%	5.99%	12	30.37%	51.83%	59.96%	51.83%	51	0.94%	2.08%	5.05%	1.30%	52	25.83%	43.70%	56.26%	18.81%



Table 1 Risk Parameters statistics by country of the counterparty for IRB banks EU and main non-EU countries

2018 Q3

(Source COREP C 9.02)

				Default rat	te				Loss ra	te			P	D - adju	sted				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	0.80%	1.56%	9.29%	0.65%						48	0.30%	0.84%	2.02%	1.47%	49	25.06%	34.72%	45.00%	29.52%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											22	0.32%	0.94%	2.31%	6.43%	22	14.91%	33.57%	42.93%	22.37%
Sindapore	Retail	10	0.08%	0.14%	0.54%	0.14%	8	30.92%	36.27%	49.99%	28.64%	56	0.27%	0.59%	1.06%	0.77%	55	13.58%	17.09%	27.16%	24.14%
	Retail - Secured on real estate property											47	0.26%	0.45%	0.88%	0.29%	47	12.90%	15.20%	17.09%	16.60%
	Retail - Qualifying Revolving											24	0.22%	0.45%	0.72%	3.70%	24	43.23%	59.41%	72.74%	71.97%
	Retail - Other Retail	7	0.01%	0.26%	0.29%	0.28%	7	19.12%	48.82%	73.39%	41.31%	44	0.24%	0.74%	2.80%	2.50%	45	23.69%	34.76%	53.04%	32.85%
	Corporates	6	0.01%	0.36%	3.23%	1.28%	5	3.48%	6.92%	32.88%	6.75%	68	0.27%	0.60%	1.13%	0.90%	71	32.00%	40.00%	45.00%	31.71%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											36	0.28%	0.81%	2.60%	1.32%	38	20.11%	39.54%	45.00%	28.67%
Switzerland	Retail	32	0.09%	0.62%	1.59%	0.51%	23	10.21%	23.84%	32.03%	18.57%	65	0.78%	1.51%	2.45%	0.92%	64	15.53%	19.55%	27.43%	19.88%
	Retail - Secured on real estate property	19	0.38%	0.88%	1.74%	0.48%	13	4.94%	12.84%	22.59%	9.53%	59	0.50%	1.17%	1.81%	0.69%	59	11.59%	15.57%	19.86%	19.30%
	Retail - Qualifying Revolving	15	0.24%	0.61%	2.95%	0.67%	11	20.44%	23.84%	38.61%	30.16%	28	0.47%	1.19%	3.19%	1.66%	29	45.25%	57.59%	74.43%	57.41%
	Retail - Other Retail	21	0.44%	0.78%	1.48%	0.76%	18	30.47%	39.70%	48.96%	45.28%	60	0.86%	1.98%	4.71%	1.52%	57	26.00%	39.52%	54.16%	19.62%
	Corporates	15	0.19%	0.42%	0.83%	0.43%	12	5.72%	12.33%	31.93%	29.61%	72	0.27%	0.63%	1.16%	0.95%	72	28.79%	38.30%	44.97%	32.09%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											43	0.31%	1.61%	6.82%	2.76%	45	23.45%	42.41%	45.00%	15.89%
United States	Retail	36	0.26%	0.89%	1.97%	0.81%	27	12.56%	17.00%	46.04%	15.59%	66	0.72%	1.25%	2.24%	1.75%	65	15.67%	20.70%	28.95%	50.43%
	Retail - Secured on real estate property	16	0.86%	1.64%	3.06%	0.37%	13	1.49%	10.14%	13.40%	1.77%	58	0.50%	0.91%	1.62%	0.93%	58	12.98%	15.82%	21.41%	48.42%
	Retail - Qualifying Revolving	18	0.30%	1.03%	3.70%	0.03%	13	23.12%	24.58%	42.65%	18.90%	28	0.69%	1.35%	4.04%	1.64%	28	46.97%	60.89%	73.90%	92.95%
	Retail - Other Retail	27	0.23%	2.36%	4.17%	1.99%	21	22.16%	45.76%	63.60%	19.24%	57	0.86%	2.10%	4.42%	2.56%	56	26.44%	38.92%	52.71%	37.19%

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:

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

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:

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

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 :

 $= \frac{\sum_{i=0}^{3} Obser. new \ defaults_{Q-i}}{\sum_{i=0}^{3} No \ deafulted \ exposure_{Q-i}}$

WhereNo 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:

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

To express it on yearly basis we apply:

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

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.