





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

2018 Q4

(Source COREP C 9.02)

			[Default ra	te				Loss rat	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	0.21%	0.78%	0.95%	0.95%	4	37.12%	39.07%	53.73%	45.38%	57	0.22%	0.56%	1.21%	1.15%	59	34.00%	43.66%	45.00%	30.69%
	Corporates - Of Which: Specialised Lending																				
A	Corporates - Of Which: SME	5	0.32%	1.06%	1.31%	1.16%	4	30.43%	31.66%	33.51%	30.70%	30	0.32%	0.70%	2.28%	2.31%	30	23.44%	38.00%	44.92%	30.91%
Austria	Retail	25	0.19%	0.64%	0.94%	0.67%	22	10.29%	27.66%	38.93%	26.68%	71	0.63%	1.38%	2.02%	1.50%	72	15.26%	22.88%	32.08%	28.64%
	Retail - Secured on real estate property	11	0.43% 0.12%	0.63% 0.20%	2.85% 0.45%	0.60% 0.32%	11	1.49% 50.48%	9.15% 65.21%	13.52% 77.70%	11.41% 77.71%	61 27	0.30%	0.70% 1.21%	1.48% 3.05%	1.35% 0.72%	64 28	10.96% 42.15%	14.45% 58.15%	19.77% 70.90%	13.00% 65.06%
	Retail - Qualifying Revolving Retail - Other Retail	20	0.12%	0.20%	0.45%	0.32%	10	50.48% 37.86%	52.09%	77.35%	42.42%	64	0.51% 1.22%	2.10%	3.05% 4.55%	2.03%	20	42.15%	36.72%	70.90% 53.07%	55.61%
	Corporates	0	0.61%	0.96%	1.34%	1.14%	8	9.62%	17.68%	26.91%	19.50%	72	0.21%	0.63%	1.21%	1.96%	73	30.44%	42.96%	45.00%	28.42%
	Corporates - Of Which: Specialised Lending		0.0170	0.0070	1.04 /0	1.1470	0	3.02 /0	11.00 /0	20.0170	13.30 /0	12	0.2170	0.0070	1.2170	1.50%	70	00.4470	42.5070	40.00 /0	20.4270
	Corporates - Of Which: SME	7	0.91%	1.85%	2.32%	1.69%	7	12.59%	20.25%	24.99%	17.13%	32	0.34%	1.55%	2.35%	2.60%	32	23.63%	39.18%	44.97%	26.02%
Belaium	Retail	34	0.10%	0.62%	1.37%	0.94%	29	11.49%	16.34%	37.44%	10.34%	70	0.84%	1.39%	2.46%	1.23%	71	14.72%	19.95%	27.81%	17.36%
2019.0111	Retail - Secured on real estate property	17	0.52%	0.84%	1.62%	0.97%	15	2.30%	5.35%	13.26%	4.70%	60	0.60%	1.10%	1.75%	1.11%	61	12.58%	15.25%	19.38%	13.73%
	Retail - Qualifying Revolving	17	0.20%	0.58%	0.97%	0.58%	13	29.16%	47.18%	57.56%	47.48%	29	0.59%	1.65%	2.04%	1.10%	30	43.61%	52.99%	65.95%	48.50%
	Retail - Other Retail	26	0.27%	0.78%	5.81%	0.88%	25	23.65%	41.68%	57.39%	32.47%	62	1.06%	1.89%	3.49%	1.79%	63	27.01%	34.27%	47.51%	30.88%
	Corporates											35	0.50%	1.36%	3.16%	2.63%	34	30.30%	39.78%	45.00%	40.23%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											17	0.26%	0.39%	1.98%	3.43%	17	16.04%	37.88%	45.00%	38.60%
Bulgaria	Retail	23	0.41%	1.37%	11.01%	2.05%	24	31.13%	46.16%	57.54%	45.26%	54	0.40%	1.39%	3.34%	2.51%	54	17.99%	26.90%	40.94%	33.16%
	Retail - Secured on real estate property	4	1.52%	1.85%	48.03%	1.73%	5	1.89%	28.48%	28.48%	28.90%	39	0.21%	0.43%	1.20%	2.14%	40	10.00%	14.40%	16.96%	22.76%
	Retail - Qualifying Revolving	10	0.92%	1.42%	2.90%	1.43%	9	47.28%	53.21%	58.93%	75.64%	25	1.00%	1.99%	3.01%	2.78%	24	43.20%	61.45%	68.25%	41.43%
	Retail - Other Retail	18	2.23%	3.11%	6.32%	2.85%	20	35.71%	50.71%	67.17%	57.06%	46	1.09%	3.27%	4.86%	3.41%	45	33.43%	46.67%	56.55%	56.93%
	Corporates						4	12.96%	16.79%	59.33%	17.26%	28	0.89%	1.31%	2.81%	3.78%	28	24.34%	37.45%	45.00%	38.24%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											11	0.90%	1.31%	3.25%	4.89%	11	25.04%	41.36%	45.00%	40.72%
Croatia	Retail	17	0.41%	1.64%	6.95%	2.00%	15	14.58%	23.33%	59.22%	15.32%	52	0.50%	1.17%	3.16%	1.93%	53	24.34%	35.95%	45.24%	35.27%
	Retail - Secured on real estate property											32	0.26%	0.64%	1.43%	1.44%	32	9.93%	17.75%	29.34%	29.66%
	Retail - Qualifying Revolving	5	0.08%	0.59%	1.55%	0.79%	5	26.90%	33.92%	51.71%	49.47%	23	0.77%	1.54%	4.85%	1.81%	23	44.60%	62.24%	71.51%	63.90%
	Retail - Other Retail	16	0.58%	1.72%	5.09%	2.33%	13	16.04%	42.02%	66.98%	16.05%	44	0.29%	1.53%	3.14%	2.16%	45	33.61%	39.78%	56.45%	38.24%
	Corporates	4	0.00%	0.00%	1.60%	0.61%	4	25.29%	39.08%	48.48%	49.44%	43	0.58%	1.50%	2.57%	3.53%	45	21.48%	32.44%	45.00%	33.09%
	Corporates - Of Which: Specialised Lending											00	0.400/	4.400/	0.070/	0.700/		04 4004	00.050/	15.000/	00 550/
Cvorus	Corporates - Of Which: SME	10	0.029/	0.47%	2.05%	4 70%	0	6.26%	22.270/	44.29%	7.71%	22 57	0.48%	1.12% 1.02%	3.07%	0.79%	22 56	21.48% 17.09%	33.05% 25.81%	45.00% 36.08%	22.55% 17.48%
Cyprus	Retail	10	0.02%	0.47%	2.05%	1.79%	9	0.20%	32.27%	44.29%	7.71%	37 41	0.38% 0.21%	0.46%	2.54% 1.70%	1.40% 0.66%	30 41	10.82%	25.61% 14.09%	36.06% 19.11%	12.89%
	Retail - Secured on real estate property Retail - Qualifying Revolving											24	0.21%	0.46%	1.39%	0.00%	24	48.78%	59.74%	75.28%	67.30%
	Retail - Other Retail	8	0.13%	0.93%	2.28%	1.35%	6	1.21%	31.64%	37.50%	44.75%	47	0.33%	1.30%	2.96%	1.86%	45	33.50%	44.54%	52.74%	14.60%
	Corporates	R R	0.31%	0.46%	0.90%	0.76%	5	24.68%	29.80%	43.17%	40.33%	51	0.20%	0.64%	1.79%	2.26%	51	30.61%	41.78%	45.00%	32.80%
	Corporates - Of Which: Specialised Lending	0	0.0170	0.4070	0.00 /0	0.1070	0		_0.0070		.0.0070	51	0.1170	0.0470		2.2070	07	00.0170			02.0070
	Corporates - Of Which: SME	6	0.88%	0.90%	1.31%	1.17%	5	24.77%	38.00%	43.91%	33.43%	27	0.88%	2.45%	4.14%	2.22%	27	30.15%	37.78%	45.00%	32.34%
Czech	Retail	20	0.08%	0.62%	0.74%	0.76%	17	26.16%	43.27%	50.65%	34.49%	63	0.42%	0.78%	1.80%	1.89%	64	16.65%	26.10%	36.91%	29.61%
020011	Retail - Secured on real estate property	7	0.35%	0.46%	0.47%	0.45%	6	16.30%	19.08%	25.14%	19.41%	46	0.23%	0.42%	1.07%	1.32%	48	11.67%	15.91%	22.43%	22.82%
	Retail - Qualifying Revolving	9	0.15%	0.65%	0.71%	1.77%	6	40.09%	50.93%	55.46%	36.57%	25	0.66%	1.18%	2.54%	4.58%	26	47.80%	56.88%	64.28%	55.46%
	Retail - Other Retail	19	1.25%	1.51%	2.26%	1.50%	17	39.65%	47.46%	53.01%	44.54%	54	0.87%	2.43%	4.56%	3.35%	54	32.44%	41.60%	51.08%	47.13%



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			[Default rat	te				Loss ra	te			P	D - adju	isted				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	7	0.17%	0.61%	0.77%	0.60%	7	8.79%	27.00%	31.32%	25.50%	60	0.23%	0.60%	1.56%	1.50%	63	28.67%	40.00%	45.00%	21.00%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	4	0.48%	0.93%	1.20%	0.86%	4	16.32%	26.26%	32.69%	24.50%	31	0.40%	1.05%	2.57%	2.09%	33	16.54%	29.44%	40.20%	18.43%
Denmark	Retail	26	0.11%	0.31%	0.98%	0.70%	25	10.37%	38.28%	57.64%	15.16%	65	0.60%	1.39%	2.71%	1.30%	67	13.97%	20.42%	30.06%	14.72%
	Retail - Secured on real estate property	7	0.28%	0.94%	0.99%	0.67%	7	3.97%	10.37%	22.89%	11.99%	52	0.39%	0.76%	1.73%	1.16%	56	10.98%	14.49%	19.75%	13.57%
	Retail - Qualifying Revolving	4	2.14%	3.16%	3.59%	1.91%	5	38.05%	40.54%	43.63%	40.39%	24	0.52%	1.88%	4.19%	1.57%	25	37.73%	54.51%	69.09%	66.83%
	Retail - Other Retail	22	0.57%	1.19%	2.60%	0.94%	22	26.07%	47.44%	59.95%	35.01%	51	1.58%	2.77%	5.08%	2.23%	53	34.51%	43.19%	53.66%	45.14%
	Corporates	6	0.21%	0.38%	27.67%	0.30%	6	12.23%	29.99%	80.93%	24.60%	32	0.20%	0.59%	1.17%	0.95%	31	38.90%	45.00%	50.25%	41.98%
	Corporates - Of Which: Specialised Lending																				
Estavia	Corporates - Of Which: SME	4	0.18%	0.31%	0.44%	0.40%	4	12.22%	13.20%	14.18%	12.35%	13	0.60%	1.55%	3.38%	2.02%	13	43.92%	45.00%	45.00%	39.90%
Estonia	Retail	16	0.29%	0.65%	2.13%	0.25%	12	8.27%	20.10%	55.03%	14.56%	47	0.41%	1.17%	2.63%	1.75%	47	17.95%	31.14%	50.44%	16.61%
	Retail - Secured on real estate property	6	0.12%	0.27%	2.98%	0.19%	5	6.39%	6.39%	11.02%	8.26%	28	0.39%	0.62%	1.73%	1.40%	28	10.33%	14.27%	21.31%	12.75%
	Retail - Qualifying Revolving Retail - Other Retail	13	0.53%	0.85%	1.42%	0.48%	10	17.52%	24.18%	39.02%	23.09%	20 38	0.25% 0.85%	1.09% 2.44%	1.63% 3.40%	0.94% 2.95%	19 38	53.35% 30.61%	61.44% 44.18%	70.85% 55.43%	55.66% 30.21%
		13		0.85%	1.42%	0.48%	10	17.52% 15.63%	24.18% 21.06%	39.02% 33.58%	23.09% 22.59%		0.85%	2.44% 0.51%	3.40%	2.95%	30 59	28.00%	44.18% 37.18%	55.43% 45.00%	30.21%
	Corporates Corporates - Of Which: Specialised Lending	4	0.31%	0.71%	1.30%	0.62%	4	15.63%	21.00%	33.30%	22.39%	57	0.27%	0.51%	1.01%	1.14%	59	20.00%	37.10%	45.00%	37.49%
	Corporates - Of Which: SME	4	0.65%	0.93%	2.64%	1.22%	1	14.61%	15.72%	29.63%	17.13%	22	0.27%	0.72%	1.91%	1.80%	22	32.08%	42.67%	59.69%	35.99%
Finland	Retail	24	0.03 % 0.14%	0.93%	2.04%	1.45%	22	6.23%	10.56%	29.03% 37.89%	1.84%	66	0.27%	1.17%	3.09%	1.11%	67	15.72%	42.07% 20.42%	38.59%	18.64%
Гіпапа	Retail - Secured on real estate property	24	0.14%	0.43%	1.40%	1.43%	6	3.56%	5.35%	6.93%	1.48%	51	0.32%	0.85%	1.72%	0.82%	50	11.87%	13.85%	17.57%	14.76%
	Retail - Qualifying Revolving	8	1.65%	2.94%	15.35%	2.05%	5	37.89%	44.94%	45.81%	37.97%	24	0.44%	1.22%	3.29%	1.83%	26	45.41%	57.41%	71.70%	66.86%
	Retail - Other Retail	20	0.27%	1.17%	4.15%	1.55%	20	10.92%	30.65%	40.79%	4.72%	54	0.44%	2.38%	3.99%	2.56%	54	22.16%	37.67%	48.55%	41.01%
	Corporates	18	0.09%	0.22%	0.67%	0.71%	16	8.65%	22.53%	49.55%	36.87%	80	0.29%	0.71%	1.74%	1.34%	80	31.57%	40.92%	45.00%	35.11%
	Corporates - Of Which: Specialised Lending		0.0070	0.22 /0	0.01 /0	0.1.1.70		0.0070	22.0070	10100 /0	00.01 /0	00	0.2070	0			00	0		.0.0070	0011170
	Corporates - Of Which: SME	7	0.59%	0.80%	2.09%	2.04%	9	21.83%	32.49%	45.52%	44.50%	45	0.64%	2.00%	5.65%	2.38%	45	27.20%	39.01%	45.00%	33.77%
France	Retail	42	0.38%	1.01%	1.33%	0.90%	37	14.44%	22.91%	34.60%	23.60%	76	0.81%	1.51%	2.60%	1.60%	73	15.26%	21.30%	27.17%	19.40%
	Retail - Secured on real estate property	24	0.60%	1.17%	2.37%	0.64%	17	5.29%	10.14%	14.88%	9.76%	65	0.44%	1.02%	1.85%	1.03%	67	12.38%	15.85%	20.23%	14.20%
	Retail - Qualifying Revolving	21	0.17%	0.67%	1.77%	1.28%	18	19.36%	33.62%	53.80%	49.31%	31	0.99%	2.57%	5.69%	3.99%	30	42.75%	55.72%	67.84%	50.07%
	Retail - Other Retail	35	0.33%	1.15%	1.76%	1.21%	31	22.52%	40.23%	47.02%	30.06%	65	1.37%	2.15%	4.18%	2.21%	65	26.38%	39.22%	49.65%	23.97%
	Corporates	29	0.23%	0.47%	0.85%	1.01%	24	20.85%	30.58%	48.42%	37.67%	81	0.35%	0.70%	1.74%	1.14%	85	31.43%	41.27%	44.94%	36.44%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	20	0.30%	0.97%	2.31%	0.69%	17	18.19%	33.14%	37.05%	36.91%	54	0.78%	1.68%	2.71%	1.13%	54	20.41%	38.19%	42.60%	32.12%
Germany	Retail	55	0.23%	0.66%	1.80%	0.59%	46	13.38%	24.86%	43.02%	30.01%	77	0.74%	1.40%	2.37%	1.12%	78	15.23%	19.88%	29.75%	25.27%
	Retail - Secured on real estate property	32	0.21%	0.63%	1.47%	0.42%	23	4.75%	8.77%	14.18%	11.65%	70	0.52%	0.91%	1.73%	0.95%	72	11.74%	15.41%	18.82%	16.09%
	Retail - Qualifying Revolving	20	0.14%	0.76%	1.30%	0.41%	17	24.38%	32.95%	48.75%	40.09%	31	0.86%	1.40%	2.14%	0.70%	32	43.78%	58.97%	73.09%	61.40%
	Retail - Other Retail	46	0.46%	1.28%	2.94%	1.17%	40	28.54%	41.13%	58.50%	48.55%	69	1.18%	2.21%	3.71%	1.81%	69	28.79%	38.62%	47.42%	42.39%
	Corporates	5	2.01%	3.08%	9.63%	2.27%						42	0.59%	2.54%	7.76%	12.34%	43	30.57%	41.14%	45.00%	39.76%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											16	0.20%	1.71%	10.65%	14.99%	17	35.00%	40.80%	52.53%	40.49%
Greece	Retail	21	0.47%	1.42%	3.06%	9.32%	19	25.26%	44.66%	75.91%	35.00%	64	0.42%	1.13%	2.84%	14.75%	65	17.01%	30.50%	48.17%	33.29%
	Retail - Secured on real estate property											43	0.15%	0.40%	1.51%	12.95%	42	10.00%	13.85%	19.49%	26.83%
	Retail - Qualifying Revolving	9	0.34%	0.60%	1.90%	1.08%	6	46.27%	58.94%	73.17%	74.67%	26	0.78%	1.35%	4.82%	6.31%	27	44.83%	60.41%	74.96%	75.22%
	Retail - Other Retail	16	0.89%	4.70%	13.34%	8.56%	17	31.42%	51.66%	75.91%	51.00%	57	0.63%	1.72%	4.47%	27.27%	57	31.95%	41.83%	56.99%	50.56%



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			[Default rat	е				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	7	0.20%	0.35%	0.91%	0.58%	6	29.01%	62.91%	64.99%	54.41%	49	0.42%	0.88%	1.64%	1.67%	48	32.28%	43.97%	45.00%	41.27%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	5	0.61%	1.15%	2.89%	1.41%						24	0.69%	1.61%	3.07%	2.95%	24	31.88%	42.75%	45.00%	45.82%
Hungary	Retail	26	0.22%	1.05%	3.59%	1.31%	22	25.07%	44.90%	52.12%	32.62%	63	0.53%	1.26%	3.91%	3.16%	64	17.00%	33.32%	45.47%	43.09%
	Retail - Secured on real estate property	4	0.59%	1.14%	1.47%	0.89%						46	0.23%	0.45%	1.15%	2.64%	46	10.37%	13.80%	27.38%	35.09%
	Retail - Qualifying Revolving	12	0.86%	1.94%	3.14%	3.04%	10	27.27%	45.33%	53.93%	33.50%	24	0.43%	1.92%	2.80%	5.13%	27	45.80%	59.92%	72.04%	36.15%
	Retail - Other Retail	21	1.32%	2.45%	8.32%	2.16%	18	26.71%	47.44%	78.13%	33.01%	59	1.05%	2.88%	6.95%	3.79%	57	34.67%	47.13%	57.74%	62.07%
	Corporates	7	0.66%	2.54%	4.41%	2.84%	8	3.16%	12.81%	36.50%	17.96%	66	0.34%	0.82%	1.84%	1.50%	69	25.25%	37.91%	44.94%	34.73%
	Corporates - Of Which: Specialised Lending																				
lue le se al	Corporates - Of Which: SME	4	0.83%	2.47%	17.90%	3.40%	6	1.92%	19.64%	40.36%	13.24%	28	0.32%	1.91%	4.53%	3.00%	31	24.32%	35.82%	45.00%	37.06%
Ireland	Retail	30	0.75%	1.32%	8.00%	2.61%	25	5.92%	17.12%	25.56%	15.01%	72	0.83%	1.89%	3.34%	2.67%	73	15.80%	20.16%	28.55%	28.11%
	Retail - Secured on real estate property	18	1.09%	2.23%	7.89%	2.60%	17	5.62%	9.51%	17.38%	9.94%	61	0.67%	1.18%	2.58%	2.49%	62	12.82%	17.12%	22.90%	25.56%
	Retail - Qualifying Revolving	11	1.19%	1.37%	5.90%	1.21%	8	10.64%	21.94%	38.64%	19.72% 39.55%	25	0.54%	1.96%	4.00%	3.44%	28	38.70%	57.84% 45.00%	72.61% 57.70%	58.22%
	Retail - Other Retail	21	0.08%	0.80%	4.64%	4.49%	17	37.93%	42.66%	60.02%		62	1.12%	2.55%	5.87%	3.67%	61	31.72%			61.90%
	Corporates	17	1.42%	1.87%	5.78%	5.37%	15	10.70%	20.78%	47.48%	44.60%	68	0.41%	1.09%	2.31%	6.44%	70	34.34%	41.08%	45.00%	36.95%
	Corporates - Of Which: Specialised Lending	12	1.12%	3.07%	20.90%	11.92%	10	15.69%	26.92%	31.83%	53.53%	33	1.000/	2.98%	6.69%	10 400/	32	27.31%	41.43%	49.11%	38.73%
Italv	Corporates - Of Which: SME Retail	35	0.53%	3.07% 1.12%	20.90% 2.72%	8.66%	10 30	15.69% 18.19%	26.92% 35.83%	48.98%	53.53% 53.08%	33 74	1.06% 0.70%	2.98%	0.69% 2.65%	10.46% 2.61%	32 74	27.31% 16.72%	41.43% 22.98%	49.11% 33.10%	38.73% 27.06%
Παιγ	Retail - Secured on real estate property	35 15	0.53%	2.02%	13.50%	6.83%	12	8.35%	35.63 % 12.51%	40.96% 40.76%	43.94%	63	0.43%	0.81%	2.05% 1.44%	1.69%	65	12.18%	13.96%	33.10% 19.17%	20.06%
		13		1.71%	6.35%		14	27.30%	32.40%	40.76% 50.91%	43.94% 27.04%	29	0.43%	2.65%	4.85%	4.27%	30	44.84%	60.42%	70.34%	57.56%
	Retail - Qualifying Revolving Retail - Other Retail	28	1.01% 0.47%	1.71%	5.90%	1.81% 12.27%	25	33.27%	32.40% 43.42%	50.91%	62.94%	29 65	1.09%	2.65%	4.85%	4.27%	30 66	44.84% 28.23%	60.42% 38.68%	70.34% 50.97%	43.95%
	Corporates	20	0.47 /0	1.00 /8	5.50 /8	12.21 /0	20	6.54%	45.42 % 35.00%	76.94%	32.72%	27	0.43%	1.25%	2.33%	1.43%	25	37.81%	44.77%	45.00%	43.35%
	Corporates - Of Which: Specialised Lending						~	0.5478	33.00 /8	10.3478	52.7270	21	0.4378	1.2376	2.33 /8	1.4376	25	57.01%	44.777	43.00%	42.4076
	Corporates - Of Which: SME											13	0.76%	2.33%	3.03%	2.31%	14	35.10%	41.95%	45.00%	40.23%
Latvia	Retail	13	0.66%	0.80%	1.00%	0.65%	12	21.46%	26.42%	44.00%	19.67%	53	0.41%	1.12%	3.34%	3.05%	53	18.91%	26.83%	41.46%	25.24%
Latvia	Retail - Secured on real estate property	4	0.40%	0.58%	0.77%	0.63%	4	8.47%	13.28%	18.10%	15.74%	34	0.26%	0.52%	1.66%	2.52%	35	10.89%	16.80%	22.78%	18.73%
	Retail - Qualifying Revolving	4	5.50%	13.21%	41.90%	12.60%	,	0.1170	10.2070	10.1070	10.1 170	21	0.77%	1.96%	11.10%	4.14%	22	50.12%	61.68%	73.34%	67.04%
	Retail - Other Retail	9	0.68%	0.76%	3.45%	0.70%	9	25.56%	28.13%	42.48%	27.76%	42	0.40%	1.87%	4.87%	4.40%	43	24.78%	46.17%	60.05%	42.46%
	Corporates											28	0.35%	1.08%	1.41%	1.15%	28	38.95%	43.61%	45.00%	41.82%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											12	0.85%	1.55%	3.77%	1.46%	13	43.91%	45.00%	45.00%	39.84%
Lithuania	Retail	18	0.25%	0.72%	3.73%	0.67%	14	13.18%	33.83%	43.25%	10.93%	47	0.59%	1.54%	3.06%	1.71%	47	16.83%	24.46%	52.35%	17.92%
	Retail - Secured on real estate property	4	0.55%	0.62%	0.70%	0.62%	4	7.11%	8.03%	8.95%	7.94%	30	0.46%	0.86%	1.84%	1.54%	31	10.00%	13.70%	19.49%	14.71%
	Retail - Qualifying Revolving	5	6.61%	9.40%	10.93%	7.23%						21	0.43%	1.44%	2.72%	2.09%	21	53.07%	63.20%	67.90%	57.25%
	Retail - Other Retail	13	0.85%	1.09%	5.93%	0.89%	11	20.77%	25.13%	38.65%	21.12%	42	1.18%	2.62%	4.95%	2.65%	40	33.52%	41.30%	58.23%	37.95%
	Corporates	21	0.09%	0.20%	0.82%	0.48%	9	2.77%	7.98%	38.73%	3.03%	77	0.40%	0.73%	1.31%	0.94%	78	31.42%	39.82%	44.77%	32.34%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	8	0.05%	0.97%	1.20%	1.54%	4	20.90%	52.28%	66.12%	3.11%	49	0.50%	1.05%	2.46%	1.67%	49	29.79%	39.85%	45.00%	33.14%
Luxembourg	Retail	22	0.24%	0.57%	1.40%	0.40%	19	5.36%	11.18%	22.67%	10.81%	65	0.64%	1.00%	1.99%	0.89%	64	14.66%	20.65%	28.29%	12.56%
	Retail - Secured on real estate property	14	0.26%	0.70%	1.90%	0.32%	12	2.87%	7.13%	12.68%	4.42%	54	0.44%	0.79%	1.25%	0.85%	55	11.53%	15.43%	18.71%	11.39%
	Retail - Qualifying Revolving	8	0.15%	0.32%	0.97%	0.06%	9	18.76%	51.20%	66.78%	43.38%	26	0.35%	1.21%	2.97%	0.78%	27	43.51%	58.31%	67.36%	6.93%
	Retail - Other Retail	18	0.03%	0.43%	1.18%	0.72%	16	24.07%	32.67%	45.71%	22.26%	57	0.78%	1.50%	3.07%	1.63%	56	26.46%	35.95%	45.83%	27.60%



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

2018 Q4

(Source COREP C 9.02)

N 25th 50th 75th W.A N	3% 45.01% 19 38.65% 8 9% 21.17% 15 3% 74.32% 68 3% 50.14% 5 3% 45.00% 26 3% 45.00% 18 3% 45.00% 18 3% 24.82% 17 3% 18.67% 65 4% 24.82% 14 3% 25.02% 43
Malta Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 7 0.03% 1.11% 18.92% 3.32% 6 6.43% 17.12% 76.65% 11.24% 60 0.03% 0.11% 0.02% 0.03% 0.03% 0.11% 0.02% 0.03	3% 45.01% 19 38.65% 8 9% 38.65% 8 3% 74.32% 68 3% 74.32% 68 3% 50.14% 5 3% 45.00% 26 3% 45.00% 26 3% 45.00% 18 4% 24.82% 17 3% 18.67% 18 4% 24.82% 14 50.02% 43 34
Corporates - Of Which: SME 7 0.03% 1.11% 18.92% 3.32% 6 6.43% 17.12% 76.65% 11.24% 60 0.31% 0.23% 2.13% 0.77% 58 14.62% 24 Retail - Secured on real estate property Retail - Outlying Revolving Retail - Other Retail 4 0.14% 0.65% 1.47% 1.14% 4 9.41% 25.09% 59.54% 8.30% 54 0.68% 0.41% 1.13% 0.39% 51 31.65% 38 Nether lean Other Retail 4 0.14% 0.65% 1.47% 1.14% 4 9.41% 25.09% 59.54% 8.30% 54 0.80% 1.17% 1.02% 33.65% 38 Corporates Othynich: SME 4 0.44% 0.65% 1.47% 1.14% 4 9.41% 25.09% 59.54% 8.30% 54 0.58% 1.64% 3.23% 0.78% 31.65% 38 Corporates Of Which: SME 8 0.33% 1.47% 3.07%	1% 38.65% 8 1% 21.17% 15 3% 74.32% 68 3% 50.14% 5 3% 45.00% 26 3% 45.00% 18 4% 24.82% 17 3% 18.67% 16 4% 24.82% 17 3% 67.07% 55 4% 52.02% 43
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Retail - Other Retail Othe	3% 50.14% 5 3% 45.00% 26 3% 45.00% 18 3% 24.82% 17 3% 18.67% 16 7% 67.47% 59 4% 52.02% 43
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Corporates - Of Which: SME 8 0.33% 1.74% 3.07% 4.16% 8 9.86% 19.66% 27.61% 9.21% 48 0.53% 1.04% 2.81% 48 27.60% 38 Netherlands Retail Secured on real estate property 32 0.09% 0.46% 1.65% 0.59% 28 5.88% 14.17% 29.10% 15.02% 74 0.73% 1.27% 2.17% 0.67% 77 13.88% 18 Retail - Qualifying Revolving Retail - Other Retail 15 0.48% 0.97% 2.27% 0.53% 14 3.87% 6.05% 59.29% 10.78% 64 0.47% 0.80% 1.77% 0.58% 59.40% 59 4.60% 59 4.60% 59 4.60% 59 4.60% 59 4.60% 50.67% 50.67% 50.67% 51.31% 2.17% 3.34% 2.36% 52.40% 59 Retail - Other Retail 22 0.15% 0.45% 1.38% 1.71% 21 28.33%	4% 24.82% 17 3% 18.67% 16 7% 67.47% 59 4% 52.02% 43
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Romania Retail 26 0.69% 3.19% 6.47% 6.43% 22 22.68% 42.26% 56.72% 56.62% 60 0.52% 1.73% 3.44% 43.50% 62 19.52% 50	
Retail - Secured on real estate property Retail - Secured on real	
Retail - Qualifying Revolving 14 0.90% 3.75% 8.21% 0.91% 7 49.25% 57.19% 64.92% 59.30% 26 1.74% 3.87% 7.17% 59.52% 27 64.8.17% 61	
Retail Other Retail 21 1.89% 5.76% 15.41% 5.76% 19 18.45% 45.51% 65.15% 70.09% 56 0.67% 2.88% 7.91% 36.21% 55 34.03% 48	



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

2018 Q4

(Source COREP C 9.02)

			[Default rat	e				Loss rat	te			P	D - adju	isted				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	0.00%	0.15%	0.18%	2.12%	6	48.08%	48.90%	65.94%	80.01%	44	0.21%	0.64%	1.80%	1.88%	44	31.50%	44.03%	45.00%	40.13%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	6	0.01%	0.39%	0.43%	5.09%	6	37.37%	48.08%	49.71%	80.11%	19	0.28%	1.82%	4.93%	3.64%	21	32.44%	43.00%	45.00%	41.43%
Slovakia	Retail	19	0.02%	0.61%	2.62%	0.82%	16	28.75%	50.16%	66.21%	50.40%	55	0.50%	1.16%	2.70%	9.51%	54	21.34%	31.58%	45.00%	20.65%
	Retail - Secured on real estate property	6	0.37%	0.50%	1.00%	0.59%	7	10.48%	19.81%	25.72%	34.77%	35	0.16%	0.48%	0.98%	10.25%	35	10.00%	15.66%	20.83%	17.87%
	Retail - Qualifying Revolving	6	0.61%	1.26%	2.62%	1.26%	6	35.26%	49.18%	65.06%	35.99%	25	0.40%	1.17%	2.59%	52.35%	24	45.42%	60.39%	67.89%	4.55%
	Retail - Other Retail	16	0.13%	1.14%	2.45%	2.15%	13	52.80%	64.06%	81.91%	72.49%	47	0.83%	2.75%	4.84%	3.40%	46	33.26%	45.26%	54.04%	37.73%
	Corporates	4	0.70%	1.19%	1.68%	1.06%	4	14.82%	42.70%	71.44%	38.46%	29	0.40%	1.18%	3.91%	5.37%	29	27.62%	42.52%	45.00%	40.50%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	4	1.96%	2.02%	2.08%	2.00%	4	41.51%	55.28%	69.04%	59.73%	10	2.78%	3.65%	7.01%	5.14%	11	41.25%	44.39%	45.00%	42.61%
Slovenia	Retail	13	0.36%	1.10%	2.07%	2.54%	11	36.51%	46.37%	51.00%	42.33%	49	0.32%	1.13%	1.85%	2.60%	48	17.15%	29.39%	35.85%	26.03%
	Retail - Secured on real estate property											29	0.14%	0.38%	1.26%	2.47%	29	11.14%	14.50%	17.42%	17.18%
	Retail - Qualifying Revolving	6	0.80%	1.26%	14.29%	1.53%	4	19.44%	44.24%	65.89%	41.20%	22	0.48%	1.08%	2.99%	1.87%	21	48.64%	59.39%	70.26%	62.56%
	Retail - Other Retail	/	0.01%	0.28%	1.84%	1.08%	9	46.14%	47.61%	58.89%	55.78%	38	0.26%	1.36%	3.12%	2.49%	38	21.85%	35.35%	39.40%	29.57%
	Corporates	15	0.13%	1.32%	2.21%	2.06%	10	2.61%	8.34%	21.03%	13.54%	71	0.59%	1.26%	2.87%	2.68%	74	33.20%	41.72%	45.00%	39.68%
	Corporates - Of Which: Specialised Lending	~	0.070/	4 770/	2.54%	0.040/	-	5 000/	7.000/	07 740/	40.040/	45	0.040/	0.400/	5.000/	0.000/	10	00.000/	07.000/	45.00%	00 4 40/
Spain	Corporates - Of Which: SME	10	0.97% 0.34%	1.77%	2.54% 2.11%	3.21% 1.51%	33	5.82% 16.07%	7.28% 29.23%	27.71% 42.68%	10.81% 17.55%	45 73	0.84% 0.64%	2.16% 1.41%	5.20% 2.56%	3.62% 1.80%	46 75	22.69% 15.55%	37.83% 21.77%	45.00% 31.58%	38.14% 26.15%
Spain	Retail	40	0.34%	0.81% 1.26%	2.11% 3.02%	1.51% 1.32%	33 15	16.07% 6.58%	29.23% 13.87%	42.68% 23.31%	9.14%	73 61	0.60%	1.41% 1.04%	2.56%	1.80% 1.49%	75 64	15.55% 12.17%	21.77% 15.19%	31.58% 19.49%	26.15% 18.29%
	Retail - Secured on real estate property	10		1.26%	3.02% 1.96%		13		29.87%		9.14% 52.23%	27		1.04%	3.99%	2.29%	- · ·	46.85%	55.26%	19.49% 67.57%	59.82%
	Retail - Qualifying Revolving Retail - Other Retail	24	0.57% 0.39%	1.13%	3.29%	0.77% 2.68%	28	24.01% 25.81%	29.87%	48.64% 50.68%	52.23% 27.70%	64	0.55% 1.30%	2.32%	5.00%	2.29%	28	46.85% 28.16%	38.25%	52.49%	59.82% 49.92%
	Corporates	34 7	0.39%	0.11%	0.79%	0.17%	20	15.02%	20.15%	20.99%	20.17%	68	0.21%	0.52%	1.13%	0.70%	68	33.16%	43.52%	45.00%	23.75%
	Corporates - Of Which: Specialised Lending		0.03 /8	0.1176	0.1376	0.17 /0	0	13.02 /6	20.1376	20.3376	20.17 /0	00	0.21/0	0.52 /6	1.15%	0.70%	00	33.1078	43.32 /6	43.00 /8	23.7378
	Corporates - Of Which: SME	7	0.06%	0.10%	0.54%	0.22%	5	22.73%	24.97%	25.97%	24.65%	28	0.26%	0.69%	1.49%	0.78%	29	18.76%	33.07%	45.00%	17.18%
Sweden	Retail	22	0.06%	0.25%	1.11%	0.14%	28	11.82%	25.59%	37.86%	13.02%	74	0.57%	1.08%	2.13%	0.39%	75	13.32%	19.55%	31.63%	13.38%
Oweden	Retail - Secured on real estate property	11	0.05%	0.20%	0.53%	0.10%	20	3.28%	5.65%	12.10%	4.47%	59	0.30%	0.71%	1.44%	0.29%	61	11.34%	14.74%	19.22%	11.24%
	Retail - Qualifying Revolving	0	0.75%	1.24%	1.40%	1.12%	7	32.61%	33.33%	56.83%	35.91%	28	0.47%	1.28%	2.65%	1.48%	28	43.33%	57.05%	73.81%	67.11%
	Retail - Other Retail	26	0.18%	0.51%	2.32%	0.52%	23	17.12%	38.65%	50.17%	27.23%	65	0.76%	1.54%	3.89%	1.43%	65	27.52%	37.20%	53.42%	34.15%
	Corporates	23	0.18%	0.44%	1.54%	0.89%	19	9.96%	19.75%	35.65%	16.35%	80	0.40%	0.84%	1.36%	1.20%	82	28.43%	38.64%	45.00%	36.34%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	13	1.02%	3.43%	4.37%	2.66%	13	22.95%	35.03%	41.85%	15.24%	58	0.50%	1.53%	4.70%	2.68%	58	29.28%	39.56%	45.00%	30.19%
United Kinadom	Retail	51	0.24%	0.70%	1.48%	0.72%	44	10.98%	22.44%	33.55%	22.71%	77	0.90%	1.56%	3.21%	1.54%	78	14.65%	20.09%	26.99%	21.17%
	Retail - Secured on real estate property	26	0.46%	0.72%	1.59%	0.51%	22	3.26%	6.87%	22.11%	6.36%	68	0.65%	1.34%	2.41%	1.36%	70	11.64%	15.52%	19.56%	10.45%
	Retail - Qualifying Revolving	22	0.45%	1.28%	1.95%	1.18%	18	20.22%	37.49%	51.72%	44.69%	31	0.75%	1.92%	3.61%	2.13%	32	44.20%	59.77%	75.19%	73.71%
	Retail - Other Retail	42	0.48%	1.29%	2.75%	2.22%	38	23.14%	39.00%	56.15%	36.85%	68	1.32%	2.14%	3.85%	2.82%	69	27.27%	35.72%	50.85%	60.45%
	Corporates											49	0.20%	0.56%	1.06%	0.79%	48	23.56%	37.43%	45.00%	29.65%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											16	0.18%	0.43%	1.15%	0.96%	16	23.49%	26.59%	42.60%	12.26%
Australia	Retail	22	0.07%	0.64%	1.36%	0.81%	16	5.98%	14.33%	37.07%	4.00%	66	0.42%	0.87%	1.48%	0.49%	67	12.49%	17.66%	27.77%	10.57%
	Retail - Secured on real estate property	6	0.92%	2.43%	7.27%	0.80%	5	2.11%	2.72%	7.01%	2.74%	56	0.35%	0.58%	1.28%	0.45%	59	10.30%	13.90%	17.25%	9.91%
	Retail - Qualifying Revolving	6	0.10%	1.31%	1.87%	1.06%	4	17.37%	21.08%	38.88%	23.05%	23	0.78%	1.28%	3.19%	0.97%	25	43.66%	59.14%	74.40%	86.83%
	Retail - Other Retail	15	0.05%	1.12%	2.79%	1.74%	13	28.38%	36.76%	41.81%	35.91%	53	0.43%	1.06%	2.44%	1.74%	54	23.43%	36.76%	53.00%	27.60%



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

2018 Q4

(Source COREP C 9.02)

				Default ra	te				Loss ra	te			Р	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	7	0.00%	0.14%	1.09%	0.32%	5	25.29%	32.67%	37.38%	26.38%	56	0.17%	0.57%	1.15%	1.03%	57	28.42%	41.00%	45.00%	35.83%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											22	0.35%	2.15%	2.44%	1.37%	22	24.00%	39.26%	44.52%	17.67%
Canada	Retail	28	0.07%	0.43%	1.89%	0.35%	25	12.26%	31.89%	56.74%	8.67%	69	0.37%	0.98%	1.68%	0.71%	69	14.72%	19.24%	29.01%	19.78%
	Retail - Secured on real estate property											58	0.26%	0.66%	1.45%	0.53%	59	11.10%	14.49%	19.12%	17.90%
	Retail - Qualifying Revolving	15	0.42%	1.46%	2.58%	0.73%	13	21.68%	49.82%	61.14%	15.42%	27	0.44%	1.09%	3.23%	1.91%	28	43.55%	58.89%	68.08%	68.33%
	Retail - Other Retail	21	0.12%	0.56%	4.62%	1.39%	19	17.39%	40.58%	63.69%	16.83%	59	0.60%	1.53%	2.65%	2.10%	57	26.19%	38.34%	52.74%	28.35%
	Corporates	5	0.03%	0.16%	26.01%	0.24%						43	0.17%	0.81%	1.18%	0.88%	42	37.12%	43.58%	45.04%	47.11%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											19	0.31%	0.80%	1.90%	1.98%	19	19.48%	38.31%	45.00%	40.17%
China	Retail	21	0.03%	0.14%	0.48%	0.06%	19	14.13%	34.09%	40.67%	5.94%	60	0.31%	0.66%	1.45%	0.76%	61	13.44%	18.85%	29.36%	25.74%
	Retail - Secured on real estate property	5	0.79%	0.82%	0.87%	0.08%						50	0.25%	0.51%	0.94%	0.68%	52	11.05%	13.49%	17.66%	11.87%
	Retail - Qualifying Revolving	8	0.32%	2.07%	3.90%	0.11%	6	23.91%	40.19%	54.32%	31.63%	25	0.40%	0.86%	1.97%	0.76%	25	43.49%	56.02%	71.80%	83.83%
	Retail - Other Retail	13	0.04%	0.28%	0.75%	0.11%	12	16.58%	39.09%	54.91%	13.12%	50	0.34%	0.87%	2.13%	0.94%	50	27.93%	41.99%	53.90%	13.45%
	Corporates											50	0.18%	0.69%	2.66%	1.00%	49	27.58%	40.31%	45.00%	36.42%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											24	0.55%	2.80%	9.42%	2.94%	24	16.80%	40.60%	45.00%	19.32%
Hong Kong	Retail	8	0.02%	0.15%	1.56%	0.04%	7	1.24%	4.88%	9.32%	0.79%	56	0.36%	0.68%	1.38%	0.64%	56	13.71%	18.07%	31.89%	37.09%
	Retail - Secured on real estate property											48	0.28%	0.46%	0.86%	0.41%	50	10.90%	14.93%	18.26%	10.18%
	Retail - Qualifying Revolving						-					22	0.15%	0.45%	1.00%	0.93%	22	43.51%	54.78%	69.92%	89.95%
	Retail - Other Retail	6	0.08%	0.20%	0.66%	0.06%	6	1.24%	27.59%	50.08%	0.39%	45	0.39%	1.08%	3.39%	1.30%	44	22.02%	39.19%	53.51%	41.81%
	Corporates	4	0.51%	1.25%	6.01%	0.59%						40	0.41%	0.80%	2.62%	2.82%	43	33.90%	41.20%	45.00%	45.39%
	Corporates - Of Which: Specialised Lending																				
India	Corporates - Of Which: SME	21	0.249/	0.39%	2.74%	0.53%	17	23.40%	34.88%	59.34%	46.55%	14 59	1.67%	4.12% 1.16%	7.24% 3.80%	11.30% 4.22%	14 58	33.37% 14.27%	45.00% 21.79%	45.00% 43.14%	43.51% 52.46%
inuia	Retail Retail - Secured on real estate property	21	0.21%	0.39%	2.74%	0.53%	17	23.40%	34.00%	59.34%	46.00%	59 40	0.46% 0.25%	0.42%	3.60% 1.19%	4.22% 0.45%	36 42	14.27%	14.79%	43.14% 18.30%	37.37%
	Retail - Qualifying Revolving	0	0.55%	1.35%	6.04%	0.05%	7	13.97%	54.99%	59.86%	34.61%	22	0.25%	1.80%	3.82%	12.15%	24	43.82%	58.42%	75.12%	79.63%
	Retail - Other Retail	17	0.13%	0.90%	3.18%	1.49%	15	25.91%	51.75%	71.53%	55.23%	47	0.47 %	2.56%	6.22%	3.20%	44	22.77%	42.44%	56.19%	56.63%
	Corporates		0.1070	0.0070	0.1070	1.1070	.0	20.0170	0111070	11.0070	00.2070	37	0.10%	0.29%	1.08%	0.20%	38	30.63%	43.88%	45.00%	37.13%
	Corporates - Of Which: Specialised Lending											07	0.1070	0.2070	1.00 /0	0.7170	00	00.0070	40.00 /0	40.00 /0	01.1070
	Corporates - Of Which: SME											8	0.13%	1.43%	2.82%	2.83%	7	12.51%	16.36%	45.00%	16.72%
Korea, Republic Of	Retail	10	0.01%	0.10%	0.80%	0.06%	7	24.00%	31.25%	45.90%	46.23%	51	0.19%	0.60%	1.10%	0.69%	49	15.10%	29.70%	44.31%	34.61%
	Retail - Secured on real estate property											34	0.11%	0.38%	0.66%	0.27%	34	10.00%	13.87%	18.02%	9.98%
	Retail - Qualifying Revolving											22	0.22%	0.69%	1.43%	0.67%	22	51.46%	59.95%	74.94%	75.18%
	Retail - Other Retail	7	0.03%	0.10%	4.52%	0.18%	5	31.25%	32.76%	39.53%	33.73%	42	0.34%	0.80%	2.25%	1.53%	40	24.72%	47.54%	56.81%	73.75%
	Corporates											53	0.41%	0.73%	2.37%	0.93%	55	32.61%	43.95%	45.00%	39.98%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											18	0.17%	1.23%	2.98%	2.90%	19	14.51%	37.00%	45.00%	41.10%
Russian Federation	Retail	28	0.17%	0.90%	2.37%	1.29%	21	17.97%	29.91%	46.75%	37.64%	60	0.81%	1.41%	2.67%	1.98%	63	15.01%	22.19%	29.65%	33.77%
	Retail - Secured on real estate property	11	0.78%	2.68%	6.55%	2.85%	6	4.50%	10.41%	22.82%	21.50%	53	0.41%	1.27%	2.11%	2.20%	55	12.49%	16.07%	22.32%	20.11%
	Retail - Qualifying Revolving	12	0.54%	1.13%	3.04%	1.07%	8	15.73%	44.61%	57.60%	50.50%	23	0.49%	1.21%	3.55%	8.59%	25	48.47%	58.99%	72.51%	64.32%
	Retail - Other Retail	20	0.25%	2.52%	7.29%	0.45%	15	32.40%	50.36%	56.17%	57.26%	51	0.87%	1.68%	3.89%	1.47%	53	31.06%	44.07%	52.66%	45.01%



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

2018 Q4

(Source COREP C 9.02)

			Default rate						Loss ra	te			Р	D - adju	- 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 Corporates - Of Which: Specialised Lending	7	0.11%	0.62%	12.86%	0.68%	5	16.33%	16.77%	23.56%	17.19%	49	0.44% 0.20%	0.91% 0.85%	2.22% 3.46%	1.55% 12.62%	50	24.69% 9.64%	38.34% 33.67%	45.00%	30.66% 30.54%
Singapore	Corporates - Of Which: SME Retail	13	0.02%	0.07%	0.17%	0.12%	10	23.08%	30.29%	50.81%	16.36%	66	0.20%	0.85%	3.46% 1.25%	0.78%	65	9.64% 13.30%	33.67% 16.65%	43.59% 25.12%	30.54% 24.38%
Ongabore	Retail - Secured on real estate property	10	0.01/0	0.01 /0	0.117/0	0.1270	10	20.0070	00.2070	50.0170	10.00 /0	53	0.29%	0.60%	1.20%	0.30%	53	12.55%	14.92%	16.79%	16.49%
	Retail - Qualifying Revolving						4	21.40%	33.74%	45.01%	11.99%	25	0.25%	0.40%	0.75%	3.57%	25	41.56%	56.09%	67.60%	72.00%
	Retail - Other Retail	10	0.01%	0.03%	0.64%	0.15%	8	30.77%	44.75%	66.04%	50.69%	50	0.32%	1.05%	2.46%	2.61%	52	23.64%	38.49%	53.16%	34.85%
	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	7	0.04%	0.57%	3.57%	1.57%						74 38	0.29% 0.36%	0.57% 0.98%	1.31% 3.00%	1.16%	75	32.45% 19.28%	39.54% 35.65%	45.00% 45.00%	33.22% 26.93%
Switzerland	Retail	36	0.16%	0.84%	1.45%	1.06%	28	8.86%	22.30%	36.53%	18.38%	74	0.68%	1.43%	2.72%	0.81%	75	14.68%	19.83%	28.03%	20.17%
e meenand	Retail - Secured on real estate property	20	0.57%	1.33%	3.35%	1.46%	16	5.90%	12.67%	23.76%	11.31%	67	0.46%	1.00%	2.19%	0.68%	69	12.44%	16.31%	20.67%	19.59%
	Retail - Qualifying Revolving	16	0.18%	0.52%	1.50%	0.50%	12	23.29%	26.27%	40.04%	29.53%	28	0.54%	1.03%	1.92%	1.62%	29	38.01%	52.97%	69.45%	55.68%
	Retail - Other Retail	29	0.30%	1.18%	3.32%	1.20%	24	30.72%	46.26%	55.85%	40.76%	64	1.03%	1.90%	3.88%	1.19%	67	25.29%	34.17%	49.55%	19.80%
	Corporates Corporates - Of Which: Specialised Lending	20	0.15%	0.35%	0.83%	0.29%	15	6.31%	27.93%	69.90%	36.82%	79	0.26%	0.65%	1.45%	0.97%	78	28.00%	40.86%	45.00%	32.45%
United States	Corporates - Of Which: SME	(0	0.000/	0.700/	4.040/	0.000/	4	5.90%	21.85%	38.20%	4.96%	43	0.32%	1.53%	4.01%	2.75%	44	31.51%	44.92%	45.58%	15.52%
United States	Retail Retail - Secured on real estate property	43	0.20% 0.32%	0.78% 0.88%	1.61% 1.75%	0.80% 0.27%	34 12	12.28% 9.19%	28.01% 15.64%	52.76% 27.69%	16.68% 16.30%	73 65	0.58% 0.43%	1.19% 0.83%	2.27% 1.48%	1.84% 1.08%	67	14.93% 12.62%	20.98% 16.31%	29.45% 22.55%	50.91% 48.67%
	Retail - Qualifying Revolving	20	0.32%	0.60%	1.38%	0.27%	14	15.86%	30.68%	47.39%	17.43%	27	0.43%	1.02%	3.18%	1.78%	28	46.51%	59.26%	73.87%	92.99%
	Retail - Other Retail	36	0.17%	1.69%	3.46%	2.11%	27	18.94%	48.31%	64.75%	19.48%	63	0.55%	1.67%	3.95%	2.58%	66	26.97%	35.14%	52.47%	36.94%

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:

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

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:

 $=\frac{\sum_{i=0}^{3} Obser. new \ defaults_{Q-i}}{\sum_{i=0}^{3} N_{Q} \ dea fulled \ arrange }$

 $\frac{\sum_{i=0}^{\sim} \text{ivo aeaf utea exposure}_{Q-i}}{4}$

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:

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

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.