



***RISK DASHBOARD ANNEX
CREDIT RISK PARAMETERS
Q3 2019***

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

Table 1
Risk Parameters statistics by country of the counterparty for IRB banks
 EU and main non-EU countries
2019 Q3

(Source COREP C 9.02)

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

		Default rate				Loss rate				PD - adjusted				LGD									
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A		
Austria	Corporates	12	0.00%	0.14%	0.82%	0.91%	9	22.83%	33.38%	53.80%	29.59%	56	0.23%	0.39%	0.82%	1.15%	55	32.36%	42.83%	44.97%	30.96%		
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME	5	0.00%	0.93%	2.37%	1.68%	4	22.95%	26.86%	42.28%	25.09%	29	0.34%	0.88%	2.27%	2.15%	29	26.25%	37.28%	43.42%	30.75%		
	Retail	29	0.19%	0.64%	1.34%	0.80%	25	10.51%	24.85%	31.81%	22.83%	71	0.46%	1.11%	1.72%	1.49%	71	15.87%	23.27%	30.99%	27.80%		
	Retail - Secured on real estate property	11	0.30%	0.61%	1.02%	0.76%	9	4.55%	10.47%	16.99%	7.21%	62	0.29%	0.64%	1.30%	1.32%	63	10.34%	14.10%	19.73%	11.83%		
Belgium	Corporates	17	0.00%	0.35%	1.17%	1.32%	10	11.20%	18.69%	26.05%	20.04%	72	0.18%	0.43%	1.50%	1.96%	71	29.83%	42.15%	45.00%	26.42%		
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME	10	1.28%	2.05%	3.15%	1.69%	9	9.34%	19.32%	21.46%	15.19%	31	0.83%	1.53%	2.64%	2.59%	31	21.71%	31.95%	45.00%	25.99%		
	Retail	42	0.14%	0.63%	1.35%	0.83%	35	9.96%	16.65%	29.36%	10.93%	70	0.70%	1.28%	2.06%	1.27%	71	14.48%	18.51%	24.56%	17.54%		
	Retail - Secured on real estate property	25	0.63%	0.86%	1.57%	0.80%	21	4.74%	5.65%	10.62%	4.36%	66	0.60%	1.06%	1.53%	1.15%	68	12.30%	14.48%	19.55%	13.67%		
Bulgaria	Corporates	6	0.00%	0.46%	3.62%	3.43%						34	0.49%	1.18%	2.93%	2.78%	35	30.32%	40.65%	45.00%	41.34%		
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME	22	0.37%	1.32%	5.29%	2.09%	21	33.09%	47.01%	58.75%	48.66%	58	0.71%	1.71%	3.59%	2.75%	57	18.20%	26.56%	36.25%	33.52%		
	Retail	5	0.92%	1.10%	1.85%	1.62%	4	13.68%	24.27%	40.19%	28.77%	41	0.30%	0.79%	2.34%	2.42%	43	10.00%	13.98%	17.82%	23.30%		
	Retail - Secured on real estate property	6	1.56%	1.65%	1.96%	1.63%	6	55.29%	64.75%	87.61%	83.31%	25	0.70%	2.01%	3.12%	2.83%	24	34.00%	57.10%	66.96%	42.44%		
Croatia	Corporates	5	0.00%	0.00%	1.69%	3.02%						28	0.53%	0.84%	2.01%	2.76%	27	23.00%	37.80%	45.00%	39.03%		
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME	18	0.33%	1.23%	5.25%	1.71%	14	13.78%	33.90%	51.89%	17.91%	58	0.56%	1.22%	2.36%	1.74%	56	20.35%	34.39%	52.63%	35.26%		
	Retail	4	1.27%	4.97%	20.67%	1.45%	4	39.09%	49.61%	63.99%	51.11%	25	0.98%	1.85%	3.26%	1.81%	26	41.74%	62.27%	71.80%	63.00%		
	Retail - Secured on real estate property	17	0.33%	2.35%	5.57%	2.06%	13	13.78%	35.85%	58.96%	18.72%	51	0.90%	1.71%	3.39%	2.00%	48	25.97%	40.24%	60.49%	38.30%		
Cyprus	Corporates										44	0.58%	1.28%	3.37%	3.82%	44	23.33%	31.93%	45.00%	33.80%			
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME	15	0.04%	0.21%	2.93%	4.08%	11	9.26%	25.09%	44.32%	6.23%	59	0.32%	1.18%	2.53%	1.20%	60	13.86%	25.30%	39.38%	32.78%		
	Retail	4	0.00%	4.37%	14.98%	7.05%						44	0.17%	0.66%	2.14%	1.02%	46	10.00%	12.96%	20.39%	12.61%		
	Retail - Secured on real estate property	6	0.02%	1.42%	2.27%	2.03%	9	40.00%	42.51%	44.32%	49.72%	53	0.46%	0.93%	2.61%	1.28%	51	34.51%	46.14%	68.17%	37.02%		
Czech	Corporates	15	0.00%	0.64%	1.40%	1.03%	8	20.53%	35.02%	52.59%	46.63%	50	0.25%	0.80%	1.66%	1.78%	51	35.31%	44.86%	45.00%	33.06%		
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME	9	0.86%	1.04%	2.18%	1.82%	6	30.15%	39.37%	51.53%	44.91%	20	0.79%	2.23%	4.51%	2.19%	22	21.17%	36.30%	45.00%	32.16%		
	Retail	27	0.02%	0.33%	0.96%	1.26%	19	26.71%	38.40%	45.29%	44.30%	63	0.40%	0.88%	1.73%	1.81%	64	14.28%	25.87%	38.31%	28.25%		
	Retail - Secured on real estate property	11	0.00%	0.36%	0.72%	0.89%	6	21.48%	24.88%	33.35%	33.00%	55	0.21%	0.40%	1.28%	1.28%	56	10.00%	14.65%	22.14%	21.49%		

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

Table 1
Risk Parameters statistics by country of the counterparty for IRB banks
 EU and main non-EU countries
2019 Q3

(Source COREP C 9.02)

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

		Default rate				Loss rate				PD - adjusted				LGD								
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	
Denmark	Corporates	12	0.00%	0.26%	0.76%	0.59%	8	18.65%	20.66%	31.13%	21.84%	62	0.30%	0.57%	1.14%	1.39%	63	29.72%	41.28%	45.00%	22.38%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	7	0.00%	0.47%	1.37%	0.67%	5	18.60%	24.45%	30.01%	23.18%	31	0.58%	1.21%	1.79%	1.95%	32	16.94%	28.32%	38.20%	19.75%	
	Retail	34	0.10%	0.32%	1.41%	0.53%	27	11.20%	18.98%	45.48%	13.94%	68	0.73%	1.29%	2.56%	0.95%	69	15.11%	20.42%	29.19%	18.28%	
	Retail - Secured on real estate property	11	0.10%	0.45%	1.22%	0.51%	9	7.99%	11.30%	13.84%	9.72%	57	0.51%	0.85%	1.95%	0.90%	59	10.98%	14.52%	19.48%	16.46%	
Retail - Qualifying Revolving	12	0.49%	1.64%	4.76%	1.43%	10	32.96%	52.91%	71.43%	58.26%	24	0.53%	1.33%	4.89%	1.73%	26	38.25%	58.16%	72.18%	66.69%		
Retail - Other Retail	25	0.35%	1.09%	2.70%	0.78%	20	12.32%	29.26%	58.39%	39.07%	54	1.10%	2.63%	4.03%	1.98%	57	30.88%	41.59%	53.78%	41.29%		
Estonia	Corporates	4	0.00%	0.08%	0.17%	0.17%						35	0.27%	0.98%	1.67%	0.98%	33	39.82%	45.00%	47.07%	41.47%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	12	0.13%	0.23%	0.70%	0.23%	12	12.99%	30.08%	48.28%	15.69%	16	0.78%	1.46%	3.65%	1.54%	16	39.35%	44.99%	45.00%	38.93%	
	Retail	5	0.12%	0.12%	0.22%	0.16%	4	7.98%	9.34%	10.71%	9.22%	54	0.35%	1.24%	3.61%	1.50%	55	14.90%	24.47%	43.93%	16.23%	
	Retail - Secured on real estate property	10	0.33%	0.43%	1.42%	0.46%	10	19.30%	34.56%	49.10%	23.65%	37	0.28%	0.55%	2.69%	1.16%	37	10.00%	13.40%	18.22%	12.74%	
Retail - Qualifying Revolving											22	0.34%	0.79%	5.51%	1.64%	21	46.69%	59.26%	70.85%	56.05%		
Retail - Other Retail											45	0.95%	2.52%	4.70%	2.84%	46	29.37%	45.04%	57.48%	30.55%		
Finland	Corporates	11	0.00%	0.00%	0.22%	0.50%						59	0.27%	0.53%	0.93%	1.12%	61	29.58%	39.27%	45.00%	35.48%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	5	0.15%	0.42%	1.04%	0.76%						23	0.36%	1.10%	2.02%	1.55%	23	22.58%	36.22%	45.00%	33.04%	
	Retail	22	0.05%	0.47%	1.02%	1.18%	18	8.54%	20.95%	43.61%	2.47%	61	0.62%	1.19%	2.28%	1.34%	63	15.83%	20.71%	38.55%	23.49%	
	Retail - Secured on real estate property	11	0.00%	0.52%	1.09%	1.18%	7	0.78%	6.23%	8.08%	2.14%	50	0.45%	0.72%	1.29%	0.97%	52	11.45%	15.07%	18.70%	20.68%	
Retail - Qualifying Revolving	7	0.87%	2.11%	5.58%	1.73%	5	32.64%	39.72%	45.86%	37.00%	25	0.50%	1.74%	3.89%	1.45%	26	41.97%	58.86%	72.09%	67.53%		
Retail - Other Retail	17	0.26%	1.02%	4.54%	1.18%	16	13.82%	27.28%	37.99%	5.49%	50	0.89%	3.62%	3.09%	50	25.98%	42.75%	50.74%	34.47%			
France	Corporates	28	0.11%	0.68%	1.44%	1.07%	20	6.36%	18.01%	32.56%	27.83%	76	0.33%	0.76%	1.56%	1.65%	77	31.86%	40.35%	44.99%	35.07%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	15	0.00%	0.68%	2.58%	2.18%	11	21.13%	25.90%	59.39%	39.23%	45	0.66%	2.31%	3.68%	2.64%	45	23.32%	36.95%	45.00%	34.91%	
	Retail	51	0.19%	0.66%	1.47%	0.68%	45	13.71%	20.39%	31.98%	24.05%	74	0.84%	1.51%	2.23%	1.77%	73	15.14%	19.51%	26.45%	18.06%	
	Retail - Secured on real estate property	27	0.54%	0.84%	2.09%	0.45%	18	3.80%	6.76%	11.80%	11.03%	69	0.60%	1.18%	2.20%	1.37%	70	12.21%	15.45%	20.10%	13.27%	
Retail - Qualifying Revolving	22	0.18%	0.89%	1.53%	0.99%	19	24.65%	49.42%	54.79%	47.21%	33	0.71%	2.13%	4.20%	3.40%	33	40.10%	51.90%	64.53%	43.04%		
Retail - Other Retail	42	0.52%	1.24%	3.29%	1.04%	39	22.25%	30.12%	60.09%	31.80%	65	1.32%	2.23%	3.82%	2.12%	63	25.71%	40.36%	47.40%	23.01%		
Germany	Corporates	30	0.07%	0.40%	0.81%	0.97%	19	3.07%	15.86%	36.64%	39.04%	75	0.33%	0.70%	1.83%	1.06%	79	32.79%	41.13%	44.93%	36.68%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	16	0.59%	1.12%	4.23%	0.79%	14	24.68%	30.90%	32.19%	34.29%	49	0.94%	1.29%	3.09%	1.16%	50	26.06%	35.15%	40.60%	32.29%	
	Retail	62	0.29%	0.65%	1.58%	0.57%	52	13.02%	23.59%	43.32%	25.71%	77	0.88%	1.60%	2.35%	1.23%	76	15.43%	19.90%	28.70%	26.82%	
	Retail - Secured on real estate property	33	0.32%	0.82%	1.56%	0.42%	26	5.64%	10.24%	13.88%	9.36%	70	0.59%	1.25%	1.88%	1.05%	72	12.20%	15.97%	19.40%	16.53%	
Retail - Qualifying Revolving	26	0.28%	0.93%	1.41%	0.41%	24	26.25%	37.57%	51.11%	41.18%	35	0.72%	1.09%	2.14%	0.68%	35	37.91%	49.30%	65.92%	64.05%		
Retail - Other Retail	51	0.46%	1.13%	2.42%	1.14%	42	23.76%	41.50%	63.01%	42.04%	66	1.43%	2.94%	5.12%	2.04%	65	26.92%	35.98%	47.31%	43.97%		
Greece	Corporates	5	0.00%	0.00%	2.34%	2.26%						37	0.67%	2.74%	10.38%	8.99%	38	20.47%	39.02%	45.00%	37.78%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	17	0.51%	2.67%	8.77%	6.66%						17	0.51%	2.67%	8.77%	8.83%	18	18.98%	37.21%	45.00%	40.75%	
	Retail	28	0.08%	1.05%	4.28%	5.19%	22	25.18%	52.12%	72.17%	30.56%	65	0.47%	1.11%	3.00%	15.99%	66	14.91%	25.90%	45.22%	37.94%	
	Retail - Secured on real estate property	6	0.00%	1.51%	6.66%	6.66%						45	0.20%	0.51%	2.18%	16.19%	45	10.00%	13.30%	18.69%	29.19%	
Retail - Qualifying Revolving	9	0.96%	2.00%	4.67%	1.39%	7	42.71%	65.11%	74.47%	74.36%	29	0.51%	1.46%	3.03%	6.13%	29	41.12%	59.03%	74.63%	75.57%		
Retail - Other Retail	20	0.64%	2.88%	12.63%	3.93%	18	39.00%	45.26%	70.88%	43.21%	56	0.73%	1.79%	5.39%	18.75%	56	21.65%	42.23%	56.14%	48.93%		

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

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

		Default rate				Loss rate				PD - adjusted				LGD									
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A		
Hungary	Corporates	10	0.00%	0.51%	0.88%	1.23%	6	37.34%	55.77%	70.98%	54.73%	49	0.44%	1.10%	2.36%	1.90%	47	32.76%	43.40%	45.00%	42.07%		
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME	9	0.00%	0.53%	2.48%	1.58%	4	57.25%	61.02%	66.45%	60.60%	23	0.77%	2.37%	3.73%	3.09%	22	35.00%	44.53%	45.00%	46.39%		
	Retail	27	0.06%	1.00%	3.27%	2.26%	21	31.96%	43.07%	54.33%	43.98%	60	0.53%	1.07%	2.72%	2.95%	63	14.21%	29.70%	41.83%	42.81%		
	Retail - Secured on real estate property	8	0.00%	0.34%	0.85%	1.98%						49	0.25%	0.47%	1.07%	2.36%	51	10.00%	14.17%	26.71%	34.64%		
Ireland	Corporates	17	0.00%	0.52%	2.01%	3.91%	8	7.38%	18.06%	40.48%	47.21%	65	0.26%	0.61%	1.36%	1.15%	67	26.19%	38.33%	44.98%	33.88%		
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME	8	0.24%	0.87%	2.92%	2.48%	6	10.03%	13.98%	32.21%	13.84%	32	0.29%	0.99%	3.09%	2.80%	33	26.20%	35.39%	45.00%	35.01%		
	Retail	38	0.53%	1.70%	5.51%	1.45%	33	6.27%	15.87%	25.02%	25.58%	73	0.66%	1.91%	3.85%	2.40%	74	16.56%	20.20%	28.40%	26.41%		
	Retail - Secured on real estate property	23	1.49%	2.22%	8.09%	1.43%	21	5.70%	8.48%	17.87%	13.12%	67	0.49%	1.03%	2.53%	2.27%	68	12.50%	16.65%	21.78%	23.90%		
Italy	Corporates	22	0.00%	0.43%	1.43%	3.16%	16	22.38%	26.06%	38.90%	41.41%	66	0.51%	1.10%	2.53%	6.04%	69	32.58%	40.69%	45.00%	38.24%		
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME	17	0.29%	1.96%	12.45%	6.91%	14	20.05%	28.12%	33.36%	48.76%	32	2.39%	4.25%	10.19%	9.73%	32	28.17%	37.58%	45.00%	40.10%		
	Retail	49	0.28%	0.68%	1.68%	5.38%	39	20.37%	34.98%	51.63%	48.43%	73	0.71%	1.34%	2.27%	2.53%	73	17.17%	20.84%	30.38%	26.45%		
	Retail - Secured on real estate property	22	0.41%	0.67%	1.06%	4.47%	18	11.63%	12.66%	18.26%	41.30%	64	0.57%	0.97%	1.52%	1.64%	67	11.68%	14.67%	22.03%	18.83%		
Latvia	Corporates	20	0.47%	1.24%	5.43%	0.56%	15	20.89%	42.58%	57.78%	19.98%	54	0.39%	1.38%	3.12%	2.90%	54	18.48%	27.14%	45.57%	25.24%		
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME	6	0.00%	0.47%	0.58%	0.54%	4	11.66%	14.22%	16.79%	15.05%	35	0.12%	0.38%	1.45%	2.38%	36	12.07%	17.23%	22.59%	18.80%		
	Retail	5	0.94%	2.11%	11.46%	8.93%						24	0.59%	2.44%	8.20%	6.89%	24	43.16%	61.93%	72.73%	67.23%		
	Retail - Other Retail	16	0.48%	2.42%	30.88%	0.59%	12	24.73%	41.98%	51.42%	28.14%	43	0.54%	3.12%	4.73%	4.26%	42	30.41%	47.61%	58.73%	42.63%		
Lithuania	Corporates	4	0.06%	0.13%	0.69%	0.13%						33	0.44%	0.97%	1.84%	1.16%	33	39.61%	44.36%	45.00%	41.60%		
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME	20	0.06%	0.56%	1.37%	0.55%	16	12.81%	29.79%	47.66%	10.70%	56	0.66%	1.17%	3.13%	1.66%	54	16.99%	24.32%	44.07%	18.11%		
	Retail	8	0.00%	0.22%	0.52%	0.52%	4	6.39%	7.53%	8.67%	7.41%	35	0.30%	0.62%	1.52%	1.47%	37	10.00%	14.15%	20.74%	15.02%		
	Retail - Secured on real estate property	6	0.00%	2.61%	5.96%	7.30%	4	28.68%	32.81%	45.48%	44.09%	22	0.74%	1.52%	3.75%	1.56%	22	47.44%	62.22%	70.03%	57.50%		
Luxembourg	Corporates	15	0.14%	1.26%	3.46%	0.70%	12	21.55%	28.88%	55.49%	23.07%	45	0.95%	2.51%	3.85%	2.76%	42	31.43%	41.21%	59.02%	37.50%		
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME	26	0.00%	0.11%	0.40%	0.27%	14	2.68%	16.86%	48.68%	11.36%	71	0.33%	0.68%	1.10%	1.05%	73	29.77%	38.16%	44.26%	33.44%		
	Retail	10	0.00%	0.29%	0.77%	0.49%	4	3.53%	7.35%	50.03%	27.80%	44	0.47%	1.07%	2.38%	1.86%	45	22.22%	38.15%	44.22%	32.17%		
	Retail - Secured on real estate property	29	0.28%	0.72%	1.88%	0.49%	23	5.78%	15.81%	29.15%	12.94%	66	0.50%	0.95%	2.59%	1.29%	67	12.85%	19.00%	28.75%	16.19%		
	Corporates	16	0.31%	0.64%	0.98%	0.38%	13	1.45%	7.29%	7.78%	3.44%	62	0.37%	0.78%	1.67%	1.13%	64	10.77%	15.74%	19.93%	14.54%		
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME	12	0.20%	0.52%	2.57%	0.16%	10	19.23%	43.16%	55.32%	37.09%	28	0.32%	1.09%	3.22%	2.06%	29	41.24%	47.42%	66.61%	6.49%		
	Retail	12	0.20%	0.52%	2.57%	0.16%	10	19.23%	43.16%	55.32%	37.09%	28	0.32%	1.09%	3.22%	2.06%	29	41.24%	47.42%	66.61%	6.49%		
	Retail - Other Retail	25	0.37%	0.73%	2.25%	0.90%	21	15.10%	20.52%	47.04%	27.08%	56	0.91%	1.93%	3.82%	2.42%	57	21.25%	34.50%	47.15%	23.65%		

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

Table 1
Risk Parameters statistics by country of the counterparty for IRB banks
 EU and main non-EU countries
2019 Q3

(Source COREP C 9.02)

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

		Default rate					Loss rate					PD - adjusted				LGD						
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	
Malta	Corporates	9	0.00%	0.04%	7.89%	4.92%						50	0.45%	2.22%	5.39%	5.62%	49	14.80%	31.59%	45.00%	24.05%	
	Corporates - Of Which: Specialised Lending										22	1.13%	2.37%	5.63%	1.21%	22	30.40%	39.42%	45.00%	24.94%		
	Corporates - Of Which: SME										63	0.40%	0.85%	2.00%	1.07%	62	14.29%	23.44%	38.25%	8.23%		
	Retail	11	0.00%	0.15%	0.97%	0.88%	6	19.33%	33.06%	46.05%	42.19%	47	0.20%	0.54%	1.23%	0.72%	49	10.00%	16.18%	21.47%	15.84%	
	Retail - Secured on real estate property	4	0.00%	0.00%	18.11%	7.08%						26	0.17%	0.77%	1.62%	1.06%	26	34.83%	51.43%	65.43%	69.41%	
	Retail - Qualifying Revolving	6	0.00%	0.62%	1.77%	1.68%					57	0.54%	1.57%	2.22%	1.22%	54	23.71%	38.14%	50.44%	5.52%		
	Retail - Other Retail	8	0.00%	0.29%	0.64%	0.73%																
Netherlands	Corporates	21	0.00%	0.29%	2.16%	1.84%	14	6.21%	9.80%	26.38%	14.69%	72	0.26%	0.61%	1.01%	1.81%	76	30.95%	40.13%	45.00%	27.38%	
	Corporates - Of Which: Specialised Lending										43	0.60%	1.37%	2.90%	2.68%	43	24.69%	37.37%	45.00%	18.01%		
	Corporates - Of Which: SME	7	0.00%	0.00%	2.89%	3.08%	34	11.75%	21.40%	32.75%	13.33%	71	0.67%	1.17%	1.72%	0.74%	73	14.35%	18.04%	22.47%	13.46%	
	Retail	41	0.14%	0.38%	0.73%	0.58%	12	6.45%	8.91%	10.87%	8.29%	69	0.52%	0.93%	1.55%	0.66%	69	11.56%	15.04%	19.69%	11.57%	
	Retail - Secured on real estate property	18	0.32%	0.65%	1.47%	0.52%	12	6.45%	8.91%	10.87%	8.29%	29	0.86%	1.50%	3.27%	3.15%	31	41.12%	54.13%	68.35%	58.96%	
	Retail - Qualifying Revolving	15	0.79%	0.94%	2.69%	0.40%	13	30.68%	46.78%	62.76%	64.03%	64	1.15%	1.91%	3.51%	2.22%	63	25.80%	36.26%	49.38%	44.01%	
	Retail - Other Retail	29	0.15%	1.17%	2.46%	1.75%	23	32.05%	45.20%	63.15%	36.25%											
Norway	Corporates	11	0.00%	0.47%	1.24%	0.61%	5	1.70%	13.99%	20.85%	14.60%	60	0.21%	0.48%	1.78%	1.30%	60	24.66%	34.54%	45.00%	26.36%	
	Corporates - Of Which: Specialised Lending										20	0.58%	1.72%	2.52%	1.37%	20	21.11%	25.51%	36.86%	23.42%		
	Corporates - Of Which: SME	6	0.14%	0.18%	1.16%	0.82%	4	10.27%	17.45%	31.49%	15.17%	62	0.53%	1.13%	2.59%	0.96%	66	14.84%	20.73%	28.00%	21.52%	
	Retail	27	0.05%	0.30%	1.92%	0.30%	20	9.78%	17.11%	34.72%	17.02%	57	0.39%	0.83%	2.03%	0.76%	60	10.90%	15.55%	20.00%	19.72%	
	Retail - Secured on real estate property	13	0.08%	0.22%	2.93%	0.19%	7	6.23%	8.24%	9.45%	5.45%	26	0.41%	0.95%	3.45%	1.28%	26	41.37%	56.87%	69.23%	59.24%	
	Retail - Qualifying Revolving	7	0.17%	0.71%	1.27%	0.79%	6	20.54%	40.60%	51.86%	35.05%	54	1.01%	2.05%	3.84%	2.14%	56	29.91%	38.84%	54.05%	31.92%	
	Retail - Other Retail	19	0.13%	0.36%	3.39%	0.89%	14	17.21%	29.86%	41.95%	26.76%											
Poland	Corporates	15	0.00%	0.14%	1.37%	1.14%	6	22.69%	30.18%	54.10%	27.64%	56	0.35%	0.73%	1.43%	1.45%	58	33.11%	39.98%	45.00%	33.46%	
	Corporates - Of Which: Specialised Lending										32	0.40%	1.06%	2.12%	1.75%	36	27.08%	38.97%	45.00%	33.92%		
	Corporates - Of Which: SME	6	0.00%	0.02%	1.49%	1.80%	5	4.58%	21.39%	25.58%	29.26%	66	0.66%	1.70%	3.01%	1.78%	66	17.55%	27.15%	39.52%	35.67%	
	Retail	33	0.17%	0.89%	2.05%	1.12%	27	31.72%	47.15%	64.32%	34.21%	56	0.36%	0.62%	1.47%	0.89%	56	11.07%	16.68%	25.02%	30.08%	
	Retail - Secured on real estate property	7	0.00%	0.41%	0.54%	0.63%	10	35.05%	53.18%	63.16%	51.40%	31	0.77%	1.53%	2.98%	2.32%	31	38.30%	58.09%	67.79%	64.18%	
	Retail - Qualifying Revolving	13	1.60%	2.14%	2.86%	1.66%	20	32.69%	52.73%	67.47%	35.75%	59	1.32%	3.25%	5.15%	3.85%	55	33.10%	43.08%	58.84%	44.79%	
	Retail - Other Retail	24	0.66%	3.74%	10.00%	2.15%																
Portugal	Corporates	11	0.00%	1.17%	3.63%	1.81%	6	7.04%	20.74%	45.54%	28.04%	55	0.33%	0.61%	2.07%	4.51%	54	30.48%	35.70%	45.00%	41.29%	
	Corporates - Of Which: Specialised Lending										23	0.70%	1.41%	5.12%	6.81%	24	15.25%	35.95%	43.82%	39.91%		
	Corporates - Of Which: SME	5	1.77%	2.49%	2.62%	2.38%	4	18.61%	21.44%	27.83%	22.26%	70	0.62%	1.46%	2.43%	1.72%	69	14.98%	21.34%	32.94%	20.66%	
	Retail	35	0.07%	0.66%	1.73%	1.28%	29	19.16%	30.65%	43.21%	15.88%	58	0.24%	0.91%	1.63%	1.40%	59	10.14%	12.93%	18.55%	17.99%	
	Retail - Secured on real estate property	8	0.43%	0.84%	2.17%	1.06%	7	2.23%	11.08%	18.81%	6.47%	31	0.83%	1.77%	4.39%	4.24%	31	30.92%	49.70%	66.27%	38.63%	
	Retail - Qualifying Revolving	15	0.94%	1.92%	3.05%	0.79%	11	29.49%	32.44%	58.75%	27.08%	58	1.03%	1.91%	3.78%	3.28%	58	28.20%	37.79%	50.44%	32.50%	
	Retail - Other Retail	28	0.36%	1.57%	2.71%	2.35%	26	28.57%	38.32%	50.00%	32.97%											
Romania	Corporates	9	0.00%	0.00%	0.76%	1.22%	4	13.07%	16.70%	35.13%	43.12%	39	0.39%	0.77%	2.25%	2.64%	38	34.80%	41.88%	45.00%	39.06%	
	Corporates - Of Which: Specialised Lending										23	0.64%	1.02%	2.96%	3.54%	24	31.04%	43.87%	45.00%	41.24%		
	Corporates - Of Which: SME	5	0.00%	1.02%	1.39%	1.11%	29	30.74%	52.20%	65.32%	56.68%	65	0.76%	1.46%	3.58%	1.96%	66	14.55%	28.70%	40.31%	47.74%	
	Retail	32	0.36%	1.49%	4.91%	5.62%	11	29.19%	52.20%	69.16%	69.02%	49	0.25%	0.64%	1.57%	1.00%	49	10.00%	13.22%	18.27%	32.88%	
	Retail - Secured on real estate property	5	0.00%	0.00%	0.00%	8.36%	28	26.52%	58.54%	71.33%	79.87%	28	1.25%	2.52%	8.34%	1.30%	28	39.22%	57.47%	67.15%	50.46%	
	Retail - Qualifying Revolving	12	1.17%	4.47%	9.21%	0.92%																
	Retail - Other Retail	24	1.07%	5.68%	17.33%	5.96%	23	26.52%	58.54%	71.33%	79.87%	59	1.16%	4.21%	8.95%	2.92%	58	27.88%	46.02%	60.41%	59.62%	

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

Table 1
Risk Parameters statistics by country of the counterparty for IRB banks
 EU and main non-EU countries
2019 Q3

(Source COREP C 9.02)

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

		Default rate				Loss rate				PD - adjusted				LGD								
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	
Slovakia	Corporates	9	0.00%	0.35%	0.37%	2.16%	7	63.33%	79.42%	83.15%	80.10%	45	0.25%	0.75%	2.02%	1.61%	43	31.02%	40.06%	45.00%	40.06%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	8	0.01%	0.54%	1.06%	5.08%	6	34.91%	63.33%	81.70%	77.19%	22	0.63%	1.20%	3.54%	3.46%	22	30.81%	40.63%	44.99%	41.03%	
	Retail	24	0.24%	0.85%	3.32%	0.88%	20	24.45%	36.72%	57.03%	49.14%	57	0.53%	1.21%	3.02%	1.18%	59	18.46%	29.59%	42.98%	24.70%	
	Retail - Secured on real estate property	9	0.27%	0.46%	0.66%	0.59%	7	16.48%	25.26%	35.82%	33.82%	38	0.13%	0.36%	0.81%	0.91%	39	9.78%	15.48%	21.73%	20.74%	
Slovenia	Corporates	6	0.00%	0.17%	1.56%	0.82%						29	0.39%	0.91%	2.33%	4.32%	28	27.82%	43.47%	45.00%	40.60%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	5	0.00%	0.61%	0.62%	2.22%						10	1.40%	2.49%	5.48%	4.37%	10	40.10%	44.18%	45.00%	43.95%	
	Retail	14	0.13%	0.65%	2.47%	1.79%	13	20.00%	44.11%	52.08%	48.33%	54	0.28%	0.53%	1.76%	2.33%	53	13.77%	24.51%	38.65%	22.46%	
	Retail - Secured on real estate property	6	0.02%	1.35%	2.57%	1.69%	5	20.00%	30.42%	52.77%	49.52%	37	0.12%	0.25%	1.04%	2.32%	35	9.33%	13.50%	21.25%	18.01%	
Spain	Corporates	21	0.00%	0.80%	1.73%	1.97%	11	7.06%	9.18%	34.51%	34.20%	71	0.51%	1.30%	2.97%	2.55%	72	32.63%	39.03%	45.00%	39.13%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	11	0.00%	1.55%	2.27%	2.04%	7	8.74%	27.62%	33.80%	28.19%	43	0.69%	2.01%	5.04%	2.64%	43	19.80%	38.85%	45.00%	40.24%	
	Retail	43	0.28%	0.94%	1.92%	1.40%	35	12.31%	26.78%	38.77%	31.41%	71	0.63%	1.33%	2.78%	1.90%	74	15.16%	23.03%	30.42%	27.81%	
	Retail - Secured on real estate property	19	0.44%	1.05%	2.55%	1.09%	17	5.67%	13.87%	16.28%	16.39%	63	0.53%	1.12%	1.92%	1.38%	66	10.97%	15.88%	20.85%	19.32%	
Sweden	Corporates	15	0.00%	0.19%	1.47%	0.39%	7	13.85%	17.22%	32.40%	25.78%	71	0.29%	0.55%	1.48%	0.67%	71	30.23%	41.13%	45.00%	24.97%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	8	0.07%	0.35%	3.91%	0.42%	4	18.15%	30.63%	45.93%	24.50%	28	0.53%	1.13%	2.75%	0.72%	28	18.54%	29.61%	42.27%	17.92%	
	Retail	41	0.04%	0.19%	0.75%	0.13%	34	12.22%	21.43%	44.50%	12.53%	72	0.51%	1.10%	2.15%	0.36%	72	14.55%	20.13%	29.50%	12.81%	
	Retail - Secured on real estate property	14	0.05%	0.12%	0.46%	0.09%	10	4.58%	5.57%	13.74%	4.03%	62	0.28%	0.87%	1.58%	0.29%	63	11.33%	15.10%	20.18%	10.96%	
United Kingdom	Corporates	34	0.06%	0.76%	2.42%	1.18%	25	6.46%	19.28%	27.81%	14.50%	75	0.32%	0.69%	1.28%	1.20%	77	27.13%	35.87%	44.99%	35.84%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	13	0.00%	1.85%	4.35%	2.78%	9	5.56%	15.07%	22.06%	14.88%	56	0.67%	1.25%	3.68%	2.20%	57	23.61%	39.59%	45.00%	29.49%	
	Retail	61	0.29%	0.81%	2.14%	0.65%	53	10.36%	18.21%	33.67%	22.53%	74	0.96%	1.63%	3.49%	1.54%	75	14.31%	19.43%	26.13%	21.00%	
	Retail - Secured on real estate property	33	0.44%	0.80%	2.59%	0.45%	29	3.15%	9.97%	17.50%	6.55%	70	0.91%	1.39%	2.82%	1.37%	71	10.67%	14.67%	19.71%	10.59%	
Australia	Corporates	5	0.09%	0.11%	0.84%	0.47%						53	0.21%	0.56%	1.02%	0.87%	52	27.25%	41.21%	45.00%	28.67%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	9	0.00%	0.60%	1.31%	0.57%	5	2.26%	5.29%	6.46%	6.45%	59	0.33%	0.63%	1.42%	0.42%	60	10.25%	13.60%	18.14%	10.05%	
	Retail	11	0.24%	1.03%	2.62%	1.28%	9	22.70%	27.70%	48.31%	32.86%	27	0.58%	1.21%	2.66%	0.95%	27	38.30%	55.37%	68.64%	62.79%	
	Retail - Other Retail	19	0.17%	0.67%	2.21%	2.22%	18	16.60%	45.90%	58.25%	36.85%	57	0.39%	1.29%	2.87%	1.25%	59	26.90%	39.07%	59.12%	26.78%	

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

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		Default rate					Loss rate					PD - adjusted				LGD					
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
Canada	Corporates	8	0.00%	0.00%	0.42%	0.39%						58	0.20%	0.45%	1.00%	1.03%	59	27.44%	40.00%	45.00%	35.09%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	4	0.00%	0.00%	2.59%	4.57%						20	0.27%	2.13%	3.60%	1.64%	20	18.39%	34.39%	45.00%	15.32%
	Retail	36	0.13%	0.47%	1.56%	0.39%	27	7.06%	18.97%	42.29%	7.30%	70	0.45%	1.08%	2.15%	0.68%	70	13.78%	19.80%	28.41%	19.73%
	Retail - Secured on real estate property	10	0.00%	0.86%	3.61%	0.24%	7	7.06%	8.85%	29.80%	8.58%	60	0.27%	0.78%	1.36%	0.49%	61	10.92%	14.43%	19.95%	17.93%
Retail - Qualifying Revolving	13	0.51%	0.65%	1.13%	0.66%	12	21.40%	31.36%	57.84%	16.72%	27	0.51%	1.55%	2.61%	1.90%	28	41.29%	54.85%	67.54%	67.99%	
Retail - Other Retail	29	0.20%	1.12%	3.65%	1.45%	21	16.79%	25.94%	60.23%	14.73%	56	0.73%	1.63%	2.99%	2.17%	60	20.43%	40.30%	54.03%	28.39%	
China	Corporates	6	0.00%	0.12%	0.21%	0.15%						43	0.19%	0.80%	0.99%	0.82%	43	35.75%	41.60%	45.20%	48.45%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME																				
	Retail	31	0.02%	0.13%	0.56%	0.10%	25	15.61%	31.73%	76.05%	5.19%	63	0.47%	0.86%	1.60%	0.72%	66	13.94%	18.59%	29.24%	26.11%
	Retail - Secured on real estate property	5	0.00%	0.00%	0.39%	1.37%						57	0.32%	0.59%	1.23%	0.60%	59	10.28%	14.45%	19.66%	11.81%
Retail - Qualifying Revolving	10	0.43%	1.18%	3.71%	0.01%	8	8.11%	30.04%	49.76%	22.81%	29	0.37%	0.87%	1.84%	0.77%	28	31.35%	53.13%	65.43%	83.59%	
Retail - Other Retail	25	0.05%	0.46%	1.83%	0.15%	21	18.52%	41.23%	84.18%	18.85%	55	0.53%	1.01%	3.33%	1.05%	56	23.98%	41.82%	52.97%	13.75%	
Hong Kong	Corporates	8	0.00%	0.11%	1.04%	0.17%	5	3.96%	4.58%	9.15%	3.27%	50	0.18%	0.74%	1.36%	0.91%	49	30.62%	40.11%	45.00%	36.44%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME																				
	Retail	20	0.01%	0.09%	1.88%	0.04%	13	11.45%	31.24%	47.35%	1.71%	57	0.42%	0.73%	1.20%	0.62%	60	12.29%	17.45%	23.98%	35.59%
	Retail - Secured on real estate property	7	0.00%	0.04%	4.88%	0.04%						53	0.25%	0.53%	1.03%	0.39%	54	10.00%	13.91%	17.81%	10.07%
Retail - Qualifying Revolving	8	0.02%	0.46%	1.39%	0.04%	4	21.92%	44.60%	51.10%	0.13%	26	0.24%	0.41%	0.79%	0.97%	26	34.92%	51.54%	66.00%	95.47%	
Retail - Other Retail	16	0.00%	0.10%	1.81%	0.09%	10	2.32%	42.97%	50.59%	6.19%	48	0.69%	1.21%	3.39%	1.35%	51	24.06%	41.30%	54.05%	41.14%	
India	Corporates	9	0.00%	0.02%	1.59%	0.73%						43	0.32%	0.76%	2.15%	2.37%	45	34.17%	40.85%	45.00%	44.55%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME																				
	Retail	27	0.18%	0.45%	1.11%	0.22%	22	18.53%	32.38%	61.95%	20.22%	59	0.29%	1.02%	2.06%	4.36%	57	16.77%	23.55%	38.98%	52.58%
	Retail - Secured on real estate property	4	0.00%	0.00%	0.24%	0.48%						40	0.17%	0.43%	1.01%	0.67%	42	11.67%	16.08%	24.63%	37.05%
Retail - Qualifying Revolving	12	0.21%	0.53%	3.53%	0.05%	10	30.18%	48.77%	62.59%	60.76%	23	0.44%	1.42%	3.19%	11.16%	26	34.87%	56.40%	74.66%	79.58%	
Retail - Other Retail	17	0.19%	2.31%	8.13%	1.69%	15	18.53%	34.55%	62.30%	57.75%	50	0.91%	2.17%	7.19%	3.51%	48	23.06%	44.47%	56.45%	56.42%	
Korea, Republic Of	Corporates	5	0.00%	0.00%	0.12%	0.12%						40	0.06%	0.22%	0.46%	0.56%	39	31.77%	43.15%	45.00%	39.23%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME																				
	Retail	17	0.00%	0.03%	0.81%	0.07%	14	21.72%	40.34%	50.00%	71.40%	55	0.23%	0.64%	1.14%	0.85%	55	14.17%	23.38%	41.07%	35.28%
	Retail - Secured on real estate property	4	0.00%	0.00%	0.02%	0.03%						37	0.17%	0.29%	0.71%	0.25%	38	11.91%	14.59%	19.48%	9.98%
Retail - Qualifying Revolving	6	0.11%	2.08%	3.66%	4.20%	4	34.79%	47.68%	55.56%	60.48%	25	0.19%	0.78%	1.95%	0.57%	26	41.98%	58.46%	72.83%	75.17%	
Retail - Other Retail	11	0.00%	0.81%	2.33%	0.16%	9	26.26%	40.72%	55.62%	97.95%	43	0.29%	0.91%	2.58%	2.03%	42	24.48%	38.30%	54.22%	74.44%	
Russian Federation	Corporates	7	0.00%	0.00%	0.20%	0.37%						54	0.39%	0.71%	1.67%	0.65%	52	34.90%	44.80%	45.00%	38.78%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME																				
	Retail	37	0.20%	1.29%	3.87%	1.92%	29	13.69%	27.39%	39.45%	22.22%	61	0.87%	1.41%	2.98%	1.94%	65	15.76%	20.87%	26.14%	19.59%
	Retail - Secured on real estate property	19	1.08%	2.81%	4.42%	2.10%	13	7.57%	19.24%	22.69%	15.58%	56	0.46%	1.34%	2.89%	2.06%	58	13.01%	15.50%	20.27%	19.21%
Retail - Qualifying Revolving	13	0.74%	1.19%	2.21%	1.21%	11	29.13%	44.91%	54.76%	42.46%	26	0.71%	1.67%	3.10%	1.80%	27	34.04%	58.48%	70.54%	60.69%	
Retail - Other Retail	26	0.16%	0.55%	5.01%	3.56%	22	22.38%	37.91%	57.70%	48.99%	55	0.71%	1.90%	4.51%	1.24%	56	29.37%	42.83%	55.77%	19.05%	



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

Table 1
Risk Parameters statistics by country of the counterparty for IRB banks
 EU and main non-EU countries
2019 Q3
 (Source COREP C 9.02)

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

		Default rate				Loss rate					PD - adjusted				LGD						
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
Singapore	Corporates	7	0.00%	0.14%	1.62%	0.40%						48	0.33%	0.78%	2.17%	1.47%	48	27.20%	37.91%	44.98%	32.57%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME																				
	Retail	13	0.00%	0.04%	0.14%	0.06%	10	7.55%	31.92%	38.90%	13.82%	66	0.27%	0.56%	1.10%	0.85%	66	12.63%	16.69%	23.51%	24.52%
	Retail - Secured on real estate property	5	0.00%	0.00%	0.00%	0.14%						59	0.26%	0.39%	0.92%	0.39%	58	10.13%	14.84%	17.00%	16.36%
Retail - Qualifying Revolving											25	0.16%	0.57%	1.06%	3.24%	25	38.88%	52.85%	67.75%	72.07%	
Retail - Other Retail	9	0.00%	0.04%	0.30%	0.31%	9	30.95%	40.23%	53.39%	51.51%	53	0.35%	0.92%	2.41%	3.04%	53	20.96%	38.20%	51.15%	39.25%	
Switzerland	Corporates	14	0.00%	0.12%	0.94%	1.04%	6	8.43%	13.68%	48.26%	5.78%	74	0.33%	0.61%	1.00%	1.05%	72	29.51%	40.65%	45.00%	33.42%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	6	0.00%	0.00%	1.12%	0.06%						41	0.38%	1.00%	3.04%	0.69%	40	15.86%	32.35%	44.68%	21.11%
	Retail	46	0.25%	0.69%	1.23%	0.45%	37	10.00%	16.37%	29.02%	15.76%	75	0.64%	1.42%	2.98%	0.87%	73	14.69%	19.02%	24.71%	18.30%
	Retail - Secured on real estate property	26	0.48%	1.03%	2.38%	0.54%	20	6.75%	13.28%	19.45%	12.53%	68	0.61%	1.29%	2.24%	0.92%	70	11.98%	15.73%	21.76%	19.50%
Retail - Qualifying Revolving	17	0.16%	0.52%	1.53%	0.61%	14	25.23%	32.78%	35.87%	31.77%	31	0.54%	1.24%	2.09%	1.69%	32	32.50%	47.21%	65.87%	54.68%	
Retail - Other Retail	40	0.22%	0.75%	2.54%	0.42%	32	21.83%	32.61%	48.42%	30.25%	64	0.73%	2.06%	4.29%	0.89%	63	24.71%	35.64%	47.68%	14.85%	
United States	Corporates	25	0.15%	0.30%	0.90%	0.49%	17	8.54%	19.09%	33.74%	21.02%	75	0.33%	0.63%	1.02%	1.06%	76	28.89%	39.96%	45.00%	31.46%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	5	0.19%	2.37%	8.13%	0.25%	4	11.82%	26.54%	35.54%	16.36%	47	0.61%	1.21%	2.58%	2.73%	47	19.19%	39.56%	45.00%	15.41%
	Retail	45	0.06%	0.48%	1.18%	0.94%	36	8.86%	21.28%	40.67%	14.08%	72	0.76%	1.22%	2.54%	1.88%	73	15.77%	21.71%	28.40%	49.41%
	Retail - Secured on real estate property	23	0.19%	0.66%	1.73%	0.27%	17	5.82%	7.44%	15.37%	6.28%	67	0.65%	1.01%	1.80%	0.90%	69	11.00%	16.50%	23.34%	47.18%
Retail - Qualifying Revolving	20	0.15%	0.96%	2.31%	0.03%	18	21.64%	33.44%	48.46%	18.42%	27	0.42%	1.18%	3.04%	2.33%	29	39.76%	56.88%	66.65%	92.96%	
Retail - Other Retail	34	0.09%	0.37%	0.96%	2.69%	29	23.86%	40.84%	62.16%	15.87%	64	1.11%	1.81%	4.27%	2.45%	63	28.30%	36.89%	52.73%	34.40%	

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

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

- **Scope (COREP 9.02)**

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

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

- **PD_Adjusted (on non defaulted)**

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

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

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

where $PD_{default}=1$;

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

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

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

- **LGD**

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

LGD: “EXPOSURE WEIGHTED AVERAGE LGD (%)” (c. 090)

- **Default rate**

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

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

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

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

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

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

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

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

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

To express it on yearly basis we apply: