



***RISK DASHBOARD ANNEX
CREDIT RISK PARAMETERS
Q3 2020***



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 | | | | | | | | | | | | | | | | | | | |
| | | 2020 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 | 0.35% | 0.62% | 3.51% | 0.83% | 6 | 0.51% | 14.23% | 21.31% | 21.69% | 61 | 0.35% | 0.84% | 1.24% | 1.17% | 63 | 31.80% | 41.56% | 44.99% | 33.70% |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | 5 | 1.33% | 1.47% | 2.17% | 1.50% | | | | | | 28 | 0.29% | 1.82% | 2.29% | 2.25% | 27 | 28.00% | 38.00% | 40.97% | 30.60% |
| | Retail | 30 | 0.17% | 0.75% | 1.82% | 0.73% | 25 | 24.29% | 27.25% | 40.92% | 27.74% | 67 | 0.46% | 1.04% | 1.61% | 1.33% | 68 | 15.70% | 21.15% | 30.77% | 27.26% |
| | Retail - Secured on real estate property | 12 | 0.37% | 0.76% | 4.59% | 0.65% | 9 | 5.11% | 6.86% | 10.47% | 8.30% | 61 | 0.35% | 0.62% | 1.25% | 1.17% | 62 | 10.05% | 13.85% | 19.55% | 11.08% |
| Belgium | Corporates | 14 | 0.32% | 1.34% | 2.14% | 1.45% | 11 | 17.32% | 29.32% | 58.20% | 25.77% | 68 | 0.26% | 0.52% | 2.01% | 2.27% | 70 | 31.28% | 39.10% | 45.00% | 26.81% |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | 10 | 1.16% | 1.70% | 1.94% | 1.68% | 8 | 11.30% | 20.43% | 44.43% | 14.67% | 36 | 0.43% | 2.08% | 2.83% | 2.69% | 36 | 25.02% | 35.85% | 44.98% | 24.61% |
| | Retail | 38 | 0.20% | 0.64% | 1.04% | 1.00% | 31 | 8.81% | 15.70% | 36.22% | 9.96% | 69 | 0.80% | 1.21% | 1.96% | 1.10% | 68 | 14.77% | 19.12% | 25.68% | 17.29% |
| | Retail - Secured on real estate property | 25 | 0.44% | 0.92% | 1.60% | 0.89% | 20 | 4.37% | 7.07% | 15.25% | 4.06% | 64 | 0.58% | 1.12% | 1.64% | 0.99% | 66 | 11.29% | 14.87% | 19.64% | 13.32% |
| Bulgaria | Corporates | 4 | 0.00% | 0.50% | 1.01% | 1.00% | | | | | | 36 | 0.41% | 1.60% | 2.85% | 2.26% | 37 | 30.15% | 37.37% | 45.00% | 42.45% |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | 18 | 0.29% | 0.82% | 3.06% | 2.88% | 19 | 35.87% | 40.10% | 45.00% | 42.51% |
| | Retail | 24 | 0.32% | 1.86% | 10.43% | 2.68% | 20 | 26.20% | 39.85% | 47.48% | 50.17% | 61 | 0.57% | 1.53% | 3.84% | 2.60% | 61 | 18.25% | 26.96% | 36.56% | 33.14% |
| | Retail - Secured on real estate property | 5 | 0.00% | 1.77% | 1.78% | 1.99% | | | | | | 44 | 0.24% | 0.56% | 1.68% | 2.23% | 46 | 10.00% | 14.32% | 18.89% | 23.72% |
| Croatia | Corporates | 6 | 0.00% | 1.33% | 2.33% | 1.98% | | | | | | 26 | 0.64% | 1.12% | 2.56% | 2.55% | 28 | 26.75% | 37.63% | 44.60% | 40.58% |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | 9 | 1.02% | 4.00% | 6.83% | 4.04% | 9 | 36.34% | 41.99% | 65.66% | 41.91% |
| | Retail | 15 | 0.32% | 1.09% | 3.69% | 3.66% | 14 | 28.00% | 46.08% | 53.94% | 16.57% | 53 | 0.55% | 1.22% | 2.42% | 2.28% | 53 | 19.98% | 31.86% | 47.07% | 35.00% |
| | Retail - Secured on real estate property | 6 | 0.71% | 5.25% | 24.71% | 7.70% | | | | | | 34 | 0.18% | 0.48% | 0.82% | 1.77% | 34 | 10.00% | 15.01% | 29.16% | 29.30% |
| Cyprus | Corporates | 5 | 0.00% | 3.97% | 31.99% | 16.98% | | | | | | 45 | 0.41% | 1.18% | 2.70% | 4.56% | 47 | 28.19% | 36.19% | 45.00% | 35.62% |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | 18 | 0.24% | 1.12% | 3.61% | 3.68% | 18 | 16.98% | 35.50% | 45.00% | 27.80% |
| | Retail | 13 | 0.07% | 0.17% | 0.65% | 1.45% | 10 | 18.76% | 24.47% | 39.06% | 7.70% | 61 | 0.42% | 0.97% | 1.68% | 0.68% | 60 | 13.16% | 22.47% | 36.39% | 15.26% |
| | Retail - Secured on real estate property | 7 | 0.05% | 1.42% | 6.64% | 1.55% | 5 | 23.21% | 25.16% | 37.50% | 26.05% | 25 | 0.18% | 0.44% | 2.76% | 0.43% | 26 | 38.10% | 58.24% | 65.42% | 58.76% |
| Czech | Corporates | 11 | 0.00% | 0.75% | 0.96% | 0.70% | 6 | 27.43% | 40.36% | 58.09% | 49.16% | 52 | 0.20% | 0.63% | 1.74% | 2.18% | 53 | 36.75% | 43.26% | 45.00% | 32.60% |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | 8 | 0.39% | 0.88% | 1.36% | 1.21% | 5 | 25.57% | 41.16% | 48.83% | 41.71% | 24 | 0.73% | 3.01% | 3.89% | 3.16% | 24 | 32.31% | 42.24% | 45.00% | 32.05% |
| | Retail | 19 | 0.58% | 0.78% | 1.11% | 0.84% | 16 | 13.69% | 33.36% | 41.24% | 33.14% | 66 | 0.34% | 0.72% | 1.33% | 1.52% | 65 | 14.53% | 25.17% | 36.32% | 27.84% |
| | Retail - Secured on real estate property | 12 | 0.22% | 0.48% | 0.56% | 0.50% | 8 | 9.96% | 20.35% | 21.40% | 18.20% | 54 | 0.19% | 0.38% | 0.73% | 1.12% | 54 | 10.00% | 14.06% | 19.55% | 21.27% |



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
2020 Q3
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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 | 9 | 0.14% | 1.25% | 2.74% | 1.64% | 5 | 34.71% | 70.43% | 70.47% | 63.99% | 45 | 0.44% | 1.07% | 2.28% | 1.90% | 44 | 30.61% | 40.15% | 45.00% | 42.60% |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | 6 | 0.31% | 0.46% | 5.81% | 2.17% | | | | | | 21 | 1.37% | 2.01% | 3.14% | 2.87% | 20 | 29.05% | 40.96% | 45.71% | 47.67% |
| | Retail | 27 | 0.16% | 0.81% | 3.30% | 1.22% | 23 | 16.00% | 38.56% | 48.37% | 38.60% | 59 | 0.49% | 1.05% | 1.90% | 2.99% | 61 | 16.46% | 29.18% | 38.50% | 43.10% |
| | Retail - Secured on real estate property | 10 | 0.00% | 0.71% | 0.86% | 1.12% | 4 | 9.43% | 25.40% | 45.16% | 48.85% | 48 | 0.20% | 0.57% | 1.07% | 2.34% | 49 | 11.12% | 14.38% | 25.37% | 33.84% |
| Retail - Qualifying Revolving | 9 | 0.59% | 2.09% | 4.01% | 2.60% | 6 | 37.36% | 46.10% | 56.31% | 38.29% | 25 | 0.56% | 0.95% | 2.88% | 1.50% | 29 | 40.58% | 59.24% | 68.76% | 63.06% | |
| Retail - Other Retail | 23 | 0.97% | 2.29% | 4.43% | 1.34% | 21 | 27.13% | 45.83% | 54.32% | 41.82% | 53 | 1.44% | 2.61% | 4.52% | 4.33% | 52 | 37.36% | 47.37% | 61.90% | 65.74% | |
| Ireland | Corporates | 13 | 0.60% | 1.44% | 2.35% | 1.83% | 11 | 1.82% | 14.26% | 29.85% | 20.97% | 57 | 0.36% | 0.75% | 1.46% | 1.26% | 66 | 28.00% | 39.14% | 45.00% | 30.31% |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | 6 | 1.01% | 1.67% | 7.23% | 3.37% | 4 | 14.18% | 18.68% | 22.65% | 19.54% | 32 | 0.70% | 1.75% | 3.54% | 2.99% | 32 | 14.13% | 35.00% | 45.00% | 36.12% |
| | Retail | 32 | 0.63% | 1.45% | 5.39% | 1.42% | 28 | 8.58% | 18.98% | 33.68% | 17.96% | 66 | 0.67% | 1.61% | 3.82% | 2.32% | 71 | 15.06% | 20.61% | 29.07% | 26.03% |
| | Retail - Secured on real estate property | 19 | 1.12% | 1.90% | 6.16% | 1.33% | 17 | 5.33% | 11.22% | 27.87% | 17.16% | 65 | 0.48% | 1.07% | 2.23% | 2.18% | 65 | 12.48% | 18.00% | 24.79% | 23.48% |
| Retail - Qualifying Revolving | 14 | 0.41% | 1.08% | 1.47% | 1.36% | 13 | 12.15% | 21.97% | 47.48% | 14.40% | 26 | 0.83% | 1.47% | 3.27% | 2.36% | 28 | 33.67% | 55.98% | 70.62% | 61.48% | |
| Retail - Other Retail | 25 | 0.63% | 1.81% | 4.68% | 3.26% | 20 | 26.23% | 40.73% | 51.39% | 27.92% | 60 | 1.03% | 2.36% | 4.48% | 4.26% | 58 | 25.95% | 39.63% | 57.33% | 62.17% | |
| Italy | Corporates | 17 | 0.15% | 0.55% | 0.89% | 0.85% | 12 | 21.00% | 28.22% | 33.96% | 26.16% | 64 | 0.62% | 1.14% | 2.87% | 5.31% | 66 | 31.76% | 37.93% | 45.00% | 37.57% |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | 10 | 0.88% | 1.33% | 1.58% | 1.54% | 9 | 25.71% | 27.07% | 32.13% | 26.13% | 30 | 0.99% | 4.18% | 10.10% | 10.55% | 31 | 25.55% | 36.96% | 45.00% | 39.85% |
| | Retail | 42 | 0.37% | 1.05% | 1.59% | 4.43% | 36 | 15.01% | 21.64% | 31.80% | 42.89% | 69 | 0.64% | 1.38% | 2.20% | 2.46% | 71 | 18.07% | 22.94% | 31.94% | 26.52% |
| | Retail - Secured on real estate property | 21 | 0.62% | 0.93% | 1.22% | 3.75% | 17 | 9.49% | 15.01% | 17.76% | 35.37% | 64 | 0.31% | 0.87% | 1.43% | 1.72% | 65 | 12.53% | 16.01% | 22.94% | 19.55% |
| Retail - Qualifying Revolving | 23 | 0.37% | 1.13% | 3.14% | 0.45% | 21 | 20.97% | 36.16% | 52.21% | 23.72% | 31 | 0.83% | 2.38% | 4.40% | 3.01% | 32 | 40.04% | 59.21% | 70.14% | 55.12% | |
| Retail - Other Retail | 34 | 0.45% | 1.66% | 2.71% | 5.78% | 29 | 21.43% | 26.27% | 45.42% | 51.72% | 63 | 1.26% | 2.34% | 4.39% | 5.73% | 62 | 31.82% | 43.55% | 54.20% | 41.49% | |
| Latvia | Corporates | 5 | 0.02% | 2.11% | 2.17% | 4.68% | 4 | 5.52% | 13.83% | 52.64% | 17.65% | 31 | 0.48% | 1.77% | 3.39% | 1.81% | 31 | 39.85% | 45.00% | 45.00% | 41.63% |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | 16 | 0.48% | 2.01% | 3.65% | 1.81% | 16 | 38.28% | 42.90% | 45.00% | 39.22% |
| | Retail | 17 | 0.37% | 1.32% | 4.77% | 1.12% | 14 | 21.34% | 44.37% | 73.18% | 32.82% | 55 | 0.70% | 1.45% | 3.23% | 2.72% | 52 | 17.67% | 27.63% | 47.54% | 24.84% |
| | Retail - Secured on real estate property | 6 | 0.00% | 0.42% | 0.48% | 1.18% | 4 | 13.73% | 17.37% | 26.85% | 30.04% | 36 | 0.15% | 0.58% | 1.46% | 2.14% | 36 | 11.89% | 14.90% | 21.06% | 18.64% |
| Retail - Qualifying Revolving | 5 | 1.36% | 1.44% | 3.57% | 1.59% | 4 | 49.34% | 71.71% | 82.59% | 71.95% | 25 | 0.55% | 1.40% | 7.15% | 3.97% | 25 | 37.82% | 61.00% | 69.10% | 58.29% | |
| Retail - Other Retail | 14 | 0.55% | 1.60% | 28.06% | 0.97% | 12 | 27.48% | 48.82% | 57.66% | 41.28% | 50 | 0.85% | 2.58% | 8.06% | 4.32% | 46 | 35.31% | 47.84% | 60.29% | 42.80% | |
| Lithuania | Corporates | | | | | | | | | | | 31 | 0.43% | 1.00% | 1.89% | 1.43% | 31 | 35.78% | 45.00% | 45.00% | 41.24% |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | 10 | 0.61% | 1.51% | 2.37% | 2.20% | 10 | 39.05% | 44.08% | 49.40% | 39.60% |
| | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | |
| | Retail | 19 | 0.25% | 0.92% | 3.27% | 1.57% | 17 | 28.70% | 40.02% | 47.02% | 34.93% | 55 | 0.46% | 1.42% | 3.58% | 1.42% | 53 | 17.86% | 25.69% | 37.59% | 18.43% |
| | Retail - Secured on real estate property | 7 | 0.00% | 0.36% | 1.83% | 1.69% | 4 | 8.53% | 22.00% | 37.46% | 34.86% | 35 | 0.19% | 0.45% | 2.23% | 1.20% | 35 | 10.00% | 16.74% | 26.37% | 15.67% |
| Retail - Qualifying Revolving | 5 | 0.14% | 0.25% | 1.65% | 2.60% | 4 | 28.41% | 34.74% | 49.82% | 41.16% | 22 | 0.40% | 1.23% | 2.74% | 1.81% | 22 | 34.22% | 58.00% | 69.98% | 56.78% | |
| Retail - Other Retail | 14 | 0.50% | 1.40% | 4.81% | 0.94% | 14 | 40.80% | 46.96% | 61.39% | 35.94% | 46 | 0.56% | 2.23% | 4.11% | 2.75% | 44 | 27.22% | 38.01% | 53.32% | 37.24% | |
| Luxembourg | Corporates | 22 | 0.05% | 0.43% | 1.17% | 0.96% | 13 | 6.45% | 13.20% | 31.44% | 12.71% | 71 | 0.44% | 0.74% | 1.19% | 1.10% | 73 | 26.44% | 37.11% | 44.49% | 31.97% |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | 12 | 0.13% | 0.69% | 4.02% | 2.21% | 4 | 5.70% | 6.07% | 6.64% | 6.78% | 39 | 0.47% | 0.76% | 3.73% | 2.71% | 40 | 19.52% | 36.97% | 44.67% | 29.68% |
| | Retail | 23 | 0.20% | 0.50% | 1.04% | 0.40% | 19 | 4.82% | 28.34% | 43.54% | 10.18% | 64 | 0.49% | 0.91% | 1.95% | 1.11% | 65 | 13.91% | 18.99% | 26.95% | 16.78% |
| | Retail - Secured on real estate property | 12 | 0.28% | 0.68% | 1.42% | 0.31% | 9 | 1.17% | 2.59% | 10.82% | 1.75% | 60 | 0.37% | 0.81% | 1.43% | 1.02% | 62 | 12.05% | 15.75% | 23.20% | 15.68% |
| Retail - Qualifying Revolving | 11 | 0.12% | 0.35% | 1.39% | 0.30% | 8 | 18.37% | 32.69% | 38.28% | 32.01% | 28 | 0.45% | 0.94% | 2.88% | 0.64% | 29 | 32.60% | 48.35% | 64.81% | 6.46% | |
| Retail - Other Retail | 20 | 0.82% | 1.53% | 2.95% | 1.31% | 16 | 16.00% | 36.61% | 51.77% | 17.07% | 53 | 0.80% | 2.06% | 3.11% | 1.75% | 56 | 23.16% | 36.30% | 49.38% | 21.62% | |



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
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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 |
| Malta | Corporates | 4 | 0.01% | 8.34% | 43.47% | 56.88% | 4 | 27.89% | 49.89% | 61.19% | 51.02% | 48 | 0.44% | 1.02% | 4.69% | 6.23% | 49 | 18.30% | 38.05% | 45.00% | 24.73% |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | 22 | 0.56% | 1.16% | 6.86% | 5.01% | 22 | 35.60% | 44.80% | 49.07% | 67.33% |
| | Retail | 12 | 0.07% | 0.60% | 2.92% | 1.61% | 11 | 9.61% | 35.10% | 49.40% | 19.83% | 62 | 0.36% | 1.07% | 2.55% | 2.09% | 64 | 16.64% | 21.98% | 39.59% | 11.19% |
| | Retail - Secured on real estate property | 4 | 0.00% | 0.67% | 7.94% | 4.05% | | | | | | 48 | 0.25% | 0.54% | 1.41% | 2.35% | 49 | 10.50% | 16.21% | 21.81% | 16.26% |
| Retail - Qualifying Revolving | | | | | | | | | | | 26 | 0.21% | 0.79% | 1.93% | 1.86% | 27 | 31.78% | 56.10% | 74.48% | 69.26% | |
| Retail - Other Retail | 12 | 0.06% | 0.53% | 2.08% | 0.74% | 11 | 30.72% | 36.09% | 58.23% | 45.04% | 56 | 0.43% | 1.66% | 2.99% | 2.33% | 54 | 26.88% | 38.41% | 53.18% | 8.30% | |
| Netherlands | Corporates | 17 | 0.16% | 0.66% | 1.88% | 1.58% | 12 | 11.74% | 15.40% | 40.20% | 13.43% | 71 | 0.27% | 0.54% | 1.06% | 1.44% | 72 | 31.22% | 39.21% | 45.00% | 27.12% |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | 9 | 0.41% | 2.04% | 2.56% | 3.55% | 6 | 11.88% | 16.64% | 72.84% | 11.68% | 38 | 0.60% | 1.12% | 3.24% | 2.71% | 38 | 25.62% | 37.57% | 45.00% | 18.09% |
| | Retail | 37 | 0.13% | 0.47% | 1.03% | 0.71% | 33 | 7.95% | 15.82% | 34.94% | 9.72% | 70 | 0.75% | 1.12% | 2.06% | 0.69% | 71 | 14.78% | 18.25% | 24.39% | 12.77% |
| | Retail - Secured on real estate property | 20 | 0.38% | 0.50% | 1.49% | 0.64% | 15 | 4.12% | 7.95% | 20.58% | 5.28% | 66 | 0.45% | 0.89% | 1.57% | 0.63% | 67 | 11.93% | 14.60% | 19.59% | 11.11% |
| Retail - Qualifying Revolving | 15 | 0.18% | 0.55% | 2.19% | 1.07% | 12 | 28.47% | 39.81% | 54.57% | 40.18% | 27 | 0.67% | 1.73% | 3.69% | 3.68% | 29 | 43.61% | 58.63% | 72.45% | 58.84% | |
| Retail - Other Retail | 24 | 0.11% | 1.16% | 4.48% | 1.94% | 21 | 33.05% | 41.90% | 64.89% | 32.00% | 63 | 1.17% | 2.28% | 3.73% | 2.12% | 62 | 27.72% | 35.34% | 52.29% | 43.12% | |
| Norway | Corporates | 13 | 0.15% | 1.66% | 4.84% | 1.70% | 9 | 10.82% | 19.79% | 32.33% | 25.35% | 60 | 0.17% | 0.46% | 1.49% | 1.53% | 62 | 26.40% | 35.19% | 45.00% | 26.99% |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | 7 | 0.06% | 0.15% | 1.40% | 0.86% | 4 | 18.52% | 22.67% | 35.43% | 19.78% | 18 | 0.50% | 1.39% | 2.74% | 1.22% | 18 | 18.34% | 28.92% | 43.76% | 23.24% |
| | Retail | 32 | 0.12% | 0.35% | 1.68% | 0.34% | 26 | 11.87% | 23.81% | 43.55% | 20.63% | 62 | 0.64% | 1.36% | 2.56% | 0.88% | 64 | 15.62% | 20.87% | 35.51% | 21.45% |
| | Retail - Secured on real estate property | 14 | 0.17% | 0.55% | 3.42% | 0.18% | 9 | 4.16% | 10.15% | 15.42% | 6.88% | 55 | 0.31% | 0.98% | 2.25% | 0.75% | 56 | 12.31% | 15.58% | 20.04% | 19.82% |
| Retail - Qualifying Revolving | 15 | 0.26% | 1.18% | 3.13% | 1.59% | 10 | 25.13% | 38.37% | 54.48% | 40.00% | 26 | 0.33% | 0.84% | 2.43% | 1.27% | 27 | 34.29% | 55.62% | 73.47% | 62.08% | |
| Retail - Other Retail | 20 | 0.10% | 0.32% | 1.77% | 1.20% | 18 | 24.69% | 37.92% | 53.37% | 28.86% | 51 | 0.70% | 1.75% | 3.56% | 1.96% | 53 | 27.72% | 37.97% | 53.25% | 31.55% | |
| Poland | Corporates | 11 | 0.00% | 0.85% | 1.08% | 1.02% | 5 | 21.32% | 35.30% | 44.86% | 31.10% | 55 | 0.31% | 0.72% | 2.18% | 1.73% | 56 | 32.34% | 42.06% | 45.00% | 37.14% |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | 4 | 0.57% | 1.17% | 1.46% | 1.16% | | | | | | 29 | 0.52% | 1.34% | 3.19% | 2.32% | 31 | 24.66% | 38.97% | 45.00% | 32.12% |
| | Retail | 32 | 0.32% | 1.81% | 4.59% | 1.28% | 26 | 13.71% | 22.83% | 50.98% | 31.95% | 63 | 0.52% | 1.25% | 2.57% | 1.52% | 64 | 17.77% | 24.34% | 37.65% | 35.73% |
| | Retail - Secured on real estate property | 9 | 0.51% | 0.82% | 2.41% | 0.65% | 6 | 10.82% | 16.77% | 20.91% | 25.61% | 56 | 0.28% | 0.68% | 1.49% | 0.64% | 56 | 10.11% | 16.36% | 22.93% | 30.38% |
| Retail - Qualifying Revolving | 14 | 1.51% | 2.43% | 7.84% | 1.58% | 12 | 22.96% | 37.33% | 53.77% | 54.37% | 28 | 0.92% | 1.89% | 3.71% | 2.25% | 31 | 35.29% | 55.44% | 70.54% | 64.36% | |
| Retail - Other Retail | 26 | 0.85% | 4.44% | 11.60% | 2.61% | 21 | 23.99% | 43.05% | 57.04% | 33.57% | 58 | 1.20% | 2.41% | 4.62% | 3.72% | 57 | 31.60% | 45.26% | 57.03% | 44.84% | |
| Portugal | Corporates | 7 | 0.25% | 0.80% | 3.03% | 1.73% | 6 | 8.85% | 26.74% | 34.56% | 31.30% | 48 | 0.36% | 0.73% | 1.55% | 3.37% | 51 | 28.18% | 36.75% | 45.00% | 39.46% |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | 6 | 2.22% | 2.52% | 4.16% | 3.03% | 5 | 22.95% | 24.87% | 26.63% | 24.57% | 22 | 1.08% | 2.53% | 4.45% | 5.77% | 22 | 27.70% | 39.23% | 44.33% | 40.52% |
| | Retail | 28 | 0.23% | 0.93% | 1.70% | 1.06% | 23 | 11.43% | 27.95% | 37.78% | 18.18% | 65 | 0.39% | 1.13% | 1.73% | 1.42% | 66 | 15.03% | 21.36% | 36.58% | 20.47% |
| | Retail - Secured on real estate property | 8 | 0.24% | 1.36% | 2.20% | 0.73% | 6 | 1.66% | 10.33% | 12.38% | 6.67% | 53 | 0.25% | 0.56% | 1.53% | 1.08% | 55 | 10.81% | 14.41% | 18.40% | 17.73% |
| Retail - Qualifying Revolving | 16 | 0.85% | 1.25% | 3.14% | 1.00% | 14 | 25.86% | 38.63% | 49.41% | 24.31% | 30 | 0.35% | 1.69% | 3.84% | 4.23% | 30 | 31.70% | 49.83% | 65.98% | 38.23% | |
| Retail - Other Retail | 23 | 0.33% | 1.57% | 3.24% | 2.45% | 20 | 27.29% | 38.11% | 44.99% | 31.49% | 57 | 0.81% | 1.65% | 3.43% | 3.40% | 57 | 28.94% | 38.00% | 48.75% | 32.37% | |
| Romania | Corporates | 6 | 0.00% | 0.13% | 2.43% | 3.07% | | | | | | 43 | 0.39% | 1.00% | 3.60% | 2.71% | 43 | 35.00% | 42.33% | 45.00% | 40.39% |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | 4 | 0.52% | 4.42% | 12.17% | 6.56% | | | | | | 24 | 0.70% | 2.44% | 4.58% | 3.46% | 23 | 24.78% | 40.10% | 45.00% | 41.99% |
| | Retail | 35 | 0.97% | 2.09% | 6.97% | 3.39% | 28 | 24.93% | 44.07% | 58.38% | 57.81% | 60 | 0.60% | 1.71% | 3.66% | 1.69% | 63 | 16.35% | 29.53% | 40.04% | 48.03% |
| | Retail - Secured on real estate property | 7 | 0.00% | 0.00% | 37.05% | 2.11% | | | | | | 50 | 0.20% | 0.40% | 1.17% | 0.39% | 51 | 10.00% | 14.18% | 22.39% | 36.01% |
| Retail - Qualifying Revolving | 16 | 1.62% | 7.93% | 12.25% | 1.61% | 14 | 35.29% | 50.62% | 60.23% | 60.12% | 26 | 1.09% | 3.45% | 7.74% | 0.95% | 28 | 43.54% | 60.68% | 70.32% | 49.07% | |
| Retail - Other Retail | 24 | 1.64% | 4.51% | 13.17% | 5.67% | 20 | 40.44% | 46.79% | 62.27% | 61.96% | 54 | 0.80% | 3.29% | 8.93% | 2.64% | 54 | 26.80% | 42.75% | 60.00% | 59.02% | |

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
2020 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 | 7 | 0.00% | 0.42% | 0.73% | 2.30% | 6 | 38.47% | 44.32% | 84.19% | 76.12% | 43 | 0.30% | 1.20% | 2.39% | 1.99% | 42 | 31.80% | 39.36% | 45.00% | 40.41% |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | 7 | 0.02% | 1.22% | 1.76% | 5.99% | 6 | 36.46% | 45.40% | 82.24% | 73.18% | 25 | 0.70% | 3.22% | 3.86% | 3.65% | 25 | 33.00% | 42.22% | 45.00% | 41.89% |
| | Retail | 21 | 0.56% | 0.84% | 3.08% | 0.79% | 17 | 25.05% | 43.35% | 51.75% | 43.82% | 54 | 0.26% | 0.97% | 3.02% | 1.22% | 52 | 18.01% | 27.21% | 43.07% | 24.16% |
| | Retail - Secured on real estate property | 9 | 0.00% | 0.57% | 0.61% | 0.58% | 6 | 16.82% | 21.40% | 21.53% | 29.22% | 39 | 0.10% | 0.34% | 1.35% | 0.93% | 39 | 11.64% | 17.27% | 22.52% | 20.58% |
| | Retail - Qualifying Revolving | 10 | 0.29% | 1.36% | 5.36% | 0.95% | 8 | 17.98% | 45.77% | 59.10% | 52.86% | 24 | 0.43% | 0.92% | 1.94% | 2.65% | 25 | 45.80% | 60.83% | 67.27% | 55.29% |
| Retail - Other Retail | 16 | 0.25% | 2.32% | 10.39% | 1.92% | 13 | 48.76% | 54.36% | 63.42% | 68.06% | 44 | 0.85% | 2.07% | 4.46% | 3.10% | 42 | 32.02% | 45.52% | 57.43% | 44.42% | |
| Slovenia | Corporates | 6 | 0.00% | 0.66% | 2.69% | 1.56% | 4 | 38.58% | 47.93% | 63.98% | 62.86% | 27 | 0.51% | 1.46% | 2.71% | 4.42% | 27 | 35.00% | 42.87% | 45.00% | 40.40% |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | 5 | 0.00% | 2.36% | 2.42% | 5.60% | | | | | | 10 | 1.16% | 3.45% | 4.33% | 5.74% | 10 | 37.16% | 40.77% | 42.64% | 41.90% |
| | Retail | 11 | 0.06% | 0.87% | 4.38% | 3.97% | 9 | 29.10% | 32.63% | 51.22% | 47.00% | 52 | 0.21% | 0.70% | 2.56% | 2.37% | 52 | 14.40% | 28.90% | 42.42% | 24.62% |
| | Retail - Secured on real estate property | | | | | | | | | | | 32 | 0.10% | 0.24% | 1.08% | 1.80% | 32 | 10.03% | 13.10% | 22.66% | 15.45% |
| | Retail - Qualifying Revolving | 4 | 0.06% | 1.91% | 7.62% | 1.12% | | | | | | 25 | 0.53% | 1.98% | 2.97% | 2.13% | 25 | 33.60% | 57.07% | 69.47% | 59.77% |
| Retail - Other Retail | 8 | 0.90% | 4.08% | 7.76% | 3.38% | 7 | 32.63% | 33.50% | 67.01% | 55.27% | 42 | 0.34% | 1.47% | 4.79% | 2.60% | 41 | 21.96% | 39.84% | 58.05% | 28.79% | |
| Spain | Corporates | 15 | 0.00% | 1.38% | 2.53% | 1.59% | 13 | 17.94% | 22.04% | 41.47% | 19.65% | 66 | 0.59% | 1.21% | 2.87% | 2.81% | 69 | 31.29% | 39.33% | 45.00% | 38.74% |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | 9 | 0.37% | 1.95% | 2.51% | 2.03% | 8 | 20.87% | 28.76% | 39.71% | 24.94% | 43 | 0.59% | 2.43% | 5.75% | 3.99% | 43 | 17.43% | 35.00% | 45.00% | 40.47% |
| | Retail | 38 | 0.55% | 1.00% | 2.28% | 1.45% | 36 | 18.07% | 26.04% | 40.24% | 27.34% | 68 | 0.67% | 1.16% | 2.67% | 1.94% | 70 | 16.36% | 23.91% | 31.63% | 28.79% |
| | Retail - Secured on real estate property | 18 | 0.70% | 0.99% | 2.29% | 1.07% | 15 | 6.23% | 14.88% | 17.94% | 14.43% | 61 | 0.45% | 0.82% | 1.46% | 1.22% | 64 | 11.00% | 15.65% | 20.82% | 20.55% |
| | Retail - Qualifying Revolving | 18 | 0.60% | 1.15% | 1.78% | 1.08% | 16 | 23.71% | 37.56% | 46.39% | 50.01% | 26 | 0.52% | 2.35% | 3.49% | 2.75% | 29 | 43.61% | 57.28% | 70.14% | 61.79% |
| Retail - Other Retail | 33 | 0.77% | 2.80% | 4.91% | 3.00% | 33 | 23.29% | 42.07% | 49.69% | 40.56% | 58 | 1.30% | 2.93% | 5.30% | 4.39% | 59 | 29.51% | 41.92% | 53.75% | 53.08% | |
| Sweden | Corporates | 11 | 0.03% | 0.23% | 0.33% | 0.29% | 7 | 6.96% | 22.17% | 48.27% | 33.73% | 71 | 0.34% | 0.69% | 1.54% | 0.72% | 71 | 28.02% | 40.56% | 45.00% | 24.81% |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | 8 | 0.11% | 0.37% | 2.24% | 0.42% | 6 | 20.96% | 25.93% | 33.46% | 29.36% | 31 | 0.29% | 0.50% | 1.79% | 0.70% | 32 | 22.95% | 41.44% | 45.00% | 17.74% |
| | Retail | 33 | 0.09% | 0.19% | 1.11% | 0.13% | 28 | 14.46% | 23.06% | 38.26% | 13.58% | 66 | 0.46% | 1.12% | 2.51% | 0.36% | 69 | 14.54% | 19.97% | 33.40% | 12.56% |
| | Retail - Secured on real estate property | 12 | 0.05% | 0.07% | 0.16% | 0.08% | 9 | 3.63% | 4.50% | 6.51% | 4.68% | 59 | 0.26% | 0.67% | 1.32% | 0.29% | 61 | 10.28% | 14.10% | 18.63% | 10.95% |
| | Retail - Qualifying Revolving | 12 | 0.52% | 1.12% | 7.37% | 1.51% | 9 | 24.84% | 28.84% | 55.66% | 43.61% | 26 | 0.40% | 1.07% | 3.28% | 1.26% | 28 | 36.61% | 53.43% | 68.37% | 58.68% |
| Retail - Other Retail | 24 | 0.28% | 0.88% | 1.66% | 0.71% | 21 | 21.31% | 30.59% | 36.05% | 26.40% | 55 | 1.14% | 2.30% | 4.47% | 1.48% | 58 | 25.68% | 39.95% | 52.77% | 33.97% | |
| United Kingdom | Corporates | 28 | 0.15% | 0.71% | 2.93% | 1.17% | 23 | 7.04% | 13.46% | 34.60% | 10.93% | 73 | 0.42% | 0.95% | 2.01% | 1.48% | 74 | 28.53% | 35.18% | 43.37% | 35.08% |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | 16 | 0.00% | 1.10% | 7.21% | 3.63% | 11 | 4.98% | 20.03% | 35.75% | 8.94% | 48 | 0.78% | 2.34% | 4.83% | 2.20% | 48 | 23.54% | 37.99% | 45.00% | 27.74% |
| | Retail | 55 | 0.45% | 0.91% | 1.89% | 0.65% | 48 | 7.99% | 15.27% | 29.29% | 22.22% | 74 | 0.95% | 1.58% | 3.01% | 1.54% | 73 | 14.91% | 18.98% | 27.85% | 20.49% |
| | Retail - Secured on real estate property | 37 | 0.39% | 1.22% | 2.34% | 0.44% | 33 | 4.39% | 10.10% | 16.62% | 6.40% | 67 | 0.90% | 1.38% | 2.70% | 1.35% | 69 | 11.39% | 15.38% | 19.88% | 11.02% |
| | Retail - Qualifying Revolving | 25 | 0.50% | 0.97% | 1.78% | 1.02% | 23 | 26.67% | 39.08% | 51.89% | 43.74% | 33 | 0.61% | 1.21% | 3.37% | 1.79% | 35 | 33.55% | 57.92% | 74.36% | 71.31% |
| Retail - Other Retail | 45 | 0.43% | 1.43% | 2.63% | 2.31% | 39 | 22.48% | 34.82% | 52.16% | 34.10% | 64 | 1.30% | 2.14% | 3.88% | 4.11% | 65 | 22.19% | 37.20% | 51.32% | 54.93% | |
| Australia | Corporates | 4 | 0.51% | 2.53% | 6.22% | 1.50% | | | | | | 49 | 0.21% | 0.51% | 1.14% | 1.13% | 49 | 23.47% | 36.84% | 45.00% | 28.11% |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | 17 | 0.65% | 1.04% | 3.51% | 1.00% | 16 | 12.48% | 27.22% | 40.07% | 10.57% |
| | Retail | 30 | 0.10% | 0.38% | 1.12% | 0.61% | 25 | 12.91% | 26.45% | 35.96% | 7.71% | 65 | 0.34% | 0.68% | 1.63% | 1.32% | 67 | 12.73% | 18.92% | 27.36% | 12.64% |
| | Retail - Secured on real estate property | 6 | 0.00% | 0.00% | 0.79% | 0.79% | | | | | | 60 | 0.27% | 0.56% | 1.43% | 1.30% | 61 | 10.00% | 13.32% | 19.14% | 12.13% |
| | Retail - Qualifying Revolving | 13 | 0.15% | 0.94% | 1.52% | 1.19% | 9 | 28.45% | 30.75% | 45.06% | 35.91% | 26 | 0.31% | 0.95% | 2.36% | 0.84% | 28 | 33.13% | 50.35% | 66.29% | 61.80% |
| Retail - Other Retail | 23 | 0.01% | 1.01% | 4.44% | 3.37% | 19 | 22.28% | 32.56% | 63.19% | 17.30% | 55 | 0.57% | 1.58% | 3.26% | 1.76% | 58 | 27.40% | 39.76% | 58.01% | 24.17% | |



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
2020 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 |
| Canada | Corporates | 5 | 0.00% | 0.03% | 0.53% | 0.53% | 4 | 3.47% | 15.66% | 42.70% | 22.27% | 56 | 0.25% | 0.98% | 1.47% | 1.42% | 57 | 29.06% | 37.33% | 45.00% | 34.58% |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | 16 | 0.15% | 1.54% | 3.24% | 2.20% | 16 | 20.11% | 36.25% | 42.57% | 20.05% | |
| | Retail | 27 | 0.05% | 0.48% | 1.09% | 0.39% | 22 | 12.87% | 19.70% | 36.31% | 8.02% | 66 | 0.40% | 0.98% | 1.72% | 0.69% | 68 | 14.66% | 19.50% | 29.98% | 19.19% |
| | Retail - Secured on real estate property | 12 | 0.08% | 0.91% | 3.33% | 0.18% | 7 | 5.08% | 6.03% | 9.84% | 8.60% | 57 | 0.26% | 0.82% | 1.41% | 0.50% | 57 | 11.26% | 14.78% | 20.01% | 17.47% |
| China | Retail - Qualifying Revolving | 17 | 0.55% | 0.86% | 1.25% | 0.77% | 15 | 12.87% | 29.01% | 38.42% | 9.25% | 28 | 0.32% | 1.41% | 2.42% | 1.85% | 29 | 34.30% | 47.93% | 67.52% | 66.98% |
| | Retail - Other Retail | 19 | 0.13% | 0.59% | 4.15% | 1.98% | 15 | 16.53% | 30.53% | 45.81% | 13.32% | 56 | 0.69% | 1.47% | 3.17% | 2.12% | 57 | 25.56% | 45.33% | 58.66% | 29.05% |
| | Corporates | 4 | 0.09% | 0.30% | 2.34% | 0.30% | | | | | | 38 | 0.18% | 0.36% | 0.62% | 0.74% | 42 | 37.18% | 42.93% | 45.00% | 46.50% |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | 20 | 0.19% | 1.16% | 4.47% | 3.88% | 20 | 24.88% | 36.35% | 45.00% | 33.19% | |
| Hong Kong | Retail | 24 | 0.04% | 0.33% | 0.92% | 0.06% | 20 | 7.10% | 25.29% | 50.67% | 24.06% | 61 | 0.36% | 0.68% | 1.64% | 1.12% | 62 | 12.58% | 17.12% | 25.48% | 22.28% |
| | Retail - Secured on real estate property | 8 | 0.05% | 0.65% | 1.32% | 0.16% | 4 | 5.90% | 6.34% | 13.10% | 10.95% | 54 | 0.31% | 0.47% | 1.36% | 1.33% | 55 | 10.71% | 13.41% | 19.30% | 11.66% |
| | Retail - Qualifying Revolving | 12 | 0.26% | 0.89% | 2.23% | 0.02% | 9 | 22.42% | 37.55% | 45.18% | 38.16% | 26 | 0.27% | 0.78% | 1.66% | 0.73% | 27 | 34.70% | 55.48% | 67.41% | 83.06% |
| | Retail - Other Retail | 17 | 0.00% | 0.21% | 1.81% | 0.07% | 13 | 31.62% | 37.65% | 46.00% | 58.18% | 53 | 0.38% | 1.54% | 3.39% | 0.83% | 52 | 24.11% | 41.30% | 52.64% | 11.09% |
| | Corporates | 9 | 0.30% | 1.82% | 5.51% | 0.53% | 5 | 13.11% | 16.16% | 22.99% | 14.55% | 46 | 0.18% | 0.72% | 1.54% | 1.07% | 49 | 33.44% | 40.64% | 45.00% | 36.19% |
| India | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | 22 | 0.20% | 0.85% | 2.80% | 4.42% | 23 | 26.50% | 40.18% | 45.00% | 22.48% | |
| | Retail | 12 | 0.00% | 0.10% | 2.24% | 0.01% | 8 | 1.93% | 13.88% | 20.86% | 0.59% | 59 | 0.35% | 0.62% | 1.07% | 0.60% | 60 | 13.00% | 16.52% | 26.09% | 33.01% |
| | Retail - Secured on real estate property | 6 | 0.00% | 0.01% | 0.17% | 0.03% | | | | | | 51 | 0.25% | 0.49% | 0.85% | 0.40% | 53 | 10.00% | 13.81% | 18.30% | 10.26% |
| | Retail - Qualifying Revolving | 7 | 0.00% | 0.27% | 1.62% | 0.88% | | | | | | 24 | 0.23% | 0.58% | 1.03% | 0.88% | 25 | 35.12% | 54.33% | 70.86% | 95.94% |
| Korea, Republic Of | Retail - Other Retail | 10 | 0.00% | 0.21% | 1.41% | 0.01% | 6 | 4.48% | 24.47% | 37.37% | 1.23% | 50 | 0.34% | 0.97% | 3.39% | 0.87% | 50 | 20.53% | 40.40% | 52.39% | 21.98% |
| | Corporates | 4 | 0.75% | 1.89% | 3.26% | 2.97% | | | | | | 35 | 0.66% | 1.20% | 3.62% | 3.39% | 37 | 35.92% | 45.00% | 45.00% | 44.50% |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | 13 | 2.11% | 2.56% | 6.34% | 4.57% | 13 | 40.13% | 45.00% | 45.00% | 31.86% |
| | Retail | 27 | 0.22% | 1.22% | 2.91% | 1.95% | 21 | 28.43% | 34.11% | 49.92% | 68.53% | 59 | 0.27% | 0.96% | 2.25% | 7.15% | 59 | 13.84% | 20.85% | 37.55% | 53.76% |
| Russian Federation | Retail - Secured on real estate property | 4 | 0.00% | 0.00% | 1.26% | 2.49% | | | | | | 43 | 0.18% | 0.66% | 1.98% | 2.01% | 44 | 10.32% | 16.17% | 22.51% | 37.00% |
| | Retail - Qualifying Revolving | 9 | 0.82% | 3.08% | 5.44% | 2.62% | 7 | 26.71% | 39.87% | 52.80% | 47.69% | 23 | 0.59% | 1.74% | 3.36% | 11.48% | 27 | 36.08% | 56.79% | 71.91% | 79.22% |
| | Retail - Other Retail | 17 | 3.10% | 4.85% | 25.34% | 4.56% | 18 | 31.57% | 35.45% | 55.50% | 90.23% | 48 | 0.89% | 1.71% | 7.31% | 6.05% | 47 | 32.86% | 48.69% | 56.27% | 58.44% |
| | Corporates | | | | | | | | | | | 36 | 0.08% | 0.28% | 0.73% | 0.72% | 37 | 35.64% | 44.00% | 45.00% | 35.71% |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | 8 | 0.41% | 1.95% | 3.22% | 3.30% | 8 | 45.00% | 45.00% | 47.89% | 19.02% |
| Russian Federation | Corporates - Of Which: SME | | | | | | | | | | 50 | 0.21% | 0.56% | 0.97% | 0.86% | 51 | 13.80% | 20.45% | 34.16% | 36.22% | |
| | Retail | 15 | 0.00% | 0.07% | 0.35% | 0.09% | 11 | 21.90% | 39.93% | 61.40% | 60.60% | 38 | 0.15% | 0.38% | 0.60% | 0.19% | 39 | 10.00% | 13.65% | 19.16% | 9.98% |
| | Retail - Secured on real estate property | 4 | 0.00% | 0.00% | 0.04% | 0.07% | | | | | | 23 | 0.15% | 0.58% | 1.39% | 0.44% | 26 | 38.03% | 59.58% | 74.26% | 75.17% |
| | Retail - Qualifying Revolving | 5 | 0.01% | 0.37% | 1.13% | 0.01% | | | | | | 43 | 0.60% | 1.03% | 2.30% | 2.17% | 42 | 29.90% | 38.66% | 56.54% | 77.98% |
| | Retail - Other Retail | 10 | 0.01% | 0.50% | 2.44% | 0.20% | 9 | 31.41% | 52.26% | 75.08% | 81.72% | | | | | | | | | | |
| Russian Federation | Corporates | 5 | 0.10% | 0.19% | 0.21% | 0.19% | | | | | | 55 | 0.36% | 0.71% | 1.91% | 0.55% | 55 | 31.76% | 44.30% | 45.00% | 38.59% |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | 13 | 0.55% | 1.39% | 2.79% | 2.37% | 13 | 8.89% | 37.10% | 44.78% | 43.85% |
| | Retail | 33 | 0.05% | 1.07% | 4.36% | 2.28% | 27 | 19.19% | 25.81% | 43.00% | 22.63% | 60 | 0.76% | 1.99% | 3.54% | 2.23% | 62 | 14.46% | 20.99% | 24.90% | 18.45% |
| | Retail - Secured on real estate property | 15 | 1.73% | 5.00% | 14.68% | 7.65% | 11 | 11.10% | 20.77% | 22.62% | 17.20% | 53 | 0.70% | 1.52% | 3.44% | 2.30% | 54 | 12.13% | 15.24% | 22.00% | 17.96% |
| Retail - Qualifying Revolving | 14 | 0.78% | 1.15% | 2.79% | 1.74% | 10 | 22.57% | 51.13% | 56.88% | 45.87% | 26 | 0.65% | 1.33% | 2.78% | 2.03% | 27 | 33.12% | 59.25% | 68.48% | 60.94% | |
| Retail - Other Retail | 24 | 0.09% | 0.52% | 8.41% | 2.49% | 19 | 24.81% | 40.81% | 69.14% | 68.68% | 53 | 0.79% | 2.00% | 7.04% | 1.62% | 53 | 29.75% | 38.66% | 52.74% | 17.93% | |



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
2020 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 | 6 | 2.71% | 4.01% | 15.01% | 4.20% | 5 | 32.93% | 35.93% | 65.14% | 48.95% | 43 | 0.23% | 0.98% | 2.34% | 2.84% | 45 | 27.83% | 36.17% | 42.87% | 30.84% |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | 19 | 0.34% | 0.76% | 1.06% | 7.41% | 19 | 19.84% | 40.80% | 46.00% | 27.69% |
| | Retail | 20 | 0.01% | 0.09% | 0.48% | 0.07% | 15 | 5.45% | 24.16% | 34.68% | 13.42% | 66 | 0.30% | 0.57% | 1.34% | 0.71% | 66 | 12.88% | 16.56% | 24.00% | 22.20% |
| | Retail - Secured on real estate property | 8 | 0.00% | 0.05% | 1.35% | 0.11% | | | | | | 57 | 0.23% | 0.40% | 0.90% | 0.33% | 57 | 12.01% | 14.88% | 18.92% | 16.31% |
| | Retail - Qualifying Revolving | 11 | 0.17% | 1.41% | 3.76% | 0.68% | 9 | 24.16% | 31.78% | 64.14% | 56.94% | 25 | 0.16% | 0.75% | 2.78% | 2.66% | 24 | 31.96% | 52.71% | 66.47% | 71.27% |
| Retail - Other Retail | 11 | 0.01% | 0.18% | 1.72% | 0.01% | 10 | 27.16% | 36.69% | 49.40% | 36.90% | 54 | 0.36% | 0.77% | 2.58% | 1.13% | 54 | 23.46% | 38.92% | 49.90% | 16.82% | |
| Switzerland | Corporates | 17 | 0.45% | 0.83% | 1.22% | 1.22% | 12 | 11.14% | 27.49% | 60.01% | 9.31% | 71 | 0.32% | 0.70% | 1.34% | 0.91% | 73 | 31.78% | 39.09% | 45.00% | 32.10% |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | 41 | 0.49% | 0.90% | 2.11% | 0.89% | 41 | 25.06% | 36.55% | 41.43% | 24.07% |
| | Retail | 41 | 0.11% | 0.49% | 1.03% | 0.64% | 33 | 12.69% | 23.37% | 32.06% | 13.18% | 70 | 0.67% | 1.55% | 3.10% | 0.84% | 71 | 14.96% | 19.20% | 25.82% | 18.72% |
| | Retail - Secured on real estate property | 20 | 0.58% | 0.93% | 1.40% | 1.13% | 15 | 4.61% | 8.97% | 18.41% | 8.50% | 67 | 0.56% | 1.20% | 2.68% | 0.80% | 68 | 12.69% | 15.94% | 21.49% | 19.45% |
| | Retail - Qualifying Revolving | 16 | 0.41% | 0.67% | 1.93% | 0.85% | 14 | 24.59% | 30.14% | 37.32% | 29.60% | 31 | 0.60% | 1.05% | 2.03% | 1.78% | 32 | 30.80% | 46.84% | 66.50% | 49.77% |
| Retail - Other Retail | 34 | 0.19% | 0.95% | 2.14% | 0.56% | 28 | 20.72% | 34.72% | 53.53% | 26.32% | 60 | 1.14% | 2.11% | 3.66% | 1.07% | 60 | 23.30% | 35.61% | 49.20% | 15.55% | |
| United States | Corporates | 20 | 0.23% | 0.60% | 0.99% | 1.01% | 11 | 7.94% | 12.65% | 19.51% | 19.35% | 75 | 0.43% | 0.78% | 1.76% | 1.21% | 75 | 28.24% | 39.50% | 45.00% | 29.03% |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | 5 | 0.06% | 1.79% | 2.97% | 0.39% | 4 | 1.81% | 11.53% | 49.33% | 16.39% | 41 | 0.68% | 1.78% | 3.71% | 2.85% | 41 | 30.04% | 44.13% | 45.01% | 20.71% |
| | Retail | 40 | 0.20% | 0.46% | 1.79% | 1.30% | 33 | 9.62% | 14.92% | 26.93% | 13.17% | 69 | 0.67% | 1.10% | 2.52% | 1.88% | 70 | 15.19% | 21.52% | 30.11% | 47.91% |
| | Retail - Secured on real estate property | 22 | 0.25% | 0.60% | 1.80% | 0.35% | 17 | 6.51% | 9.79% | 13.86% | 9.39% | 65 | 0.52% | 0.89% | 1.74% | 0.88% | 66 | 11.98% | 17.53% | 23.69% | 46.09% |
| | Retail - Qualifying Revolving | 19 | 0.55% | 1.00% | 2.09% | 0.03% | 17 | 17.67% | 29.68% | 42.68% | 18.08% | 25 | 0.57% | 1.40% | 2.96% | 2.12% | 29 | 32.46% | 56.00% | 68.35% | 92.96% |
| Retail - Other Retail | 32 | 0.17% | 0.80% | 2.53% | 3.83% | 26 | 21.08% | 31.51% | 48.69% | 14.80% | 61 | 1.17% | 2.18% | 4.53% | 2.67% | 60 | 29.01% | 39.36% | 50.78% | 32.92% | |

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**

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

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

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

To express it on yearly basis we apply: