



***RISK DASHBOARD ANNEX
CREDIT RISK PARAMETERS
Q3 2022***



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

Table 8
Risk Parameters statistics by country of the counterparty for IRB banks
 EU and main non-EU countries
2022 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	9	0.13%	0.53%	3.27%	0.46%	7	5.57%	31.00%	37.94%	30.20%	54	0.20%	0.48%	1.09%	1.26%	50	31.89%	37.45%
	Corporates - Of Which: Specialised Lending										19	0.18%	0.66%	2.40%	0.77%	18	11.36%	22.79%	35.00%	24.26%	
	Corporates - Of Which: SME	5	0.34%	0.88%	1.11%	0.68%	5	23.36%	23.39%	27.18%	24.78%	29	0.20%	0.50%	2.04%	2.63%	29	20.77%	35.53%	43.27%	28.49%
	Retail	25	0.55%	0.75%	1.36%	0.47%	22	15.96%	25.07%	42.68%	25.69%	62	0.54%	1.05%	2.00%	1.46%	64	15.30%	22.87%	30.09%	28.41%
	Retail - Secured on real estate property	8	0.45%	0.54%	1.49%	0.36%	8	5.75%	8.53%	11.05%	8.63%	54	0.21%	0.73%	1.35%	1.29%	55	12.63%	15.53%	20.46%	15.35%
	Retail - Qualifying Revolving	10	0.44%	0.55%	1.35%	0.58%	9	51.82%	53.26%	57.65%	51.53%	20	0.43%	0.88%	1.97%	1.96%	22	43.63%	58.99%	74.46%	84.58%
	Retail - Other Retail	21	0.59%	1.04%	3.32%	0.71%	19	31.24%	42.48%	55.21%	39.33%	53	1.00%	2.25%	3.97%	2.08%	56	30.27%	43.31%	55.00%	50.79%
Belgium	Corporates	14	0.16%	0.80%	1.51%	1.11%	13	9.65%	18.84%	28.52%	23.72%	57	0.19%	0.43%	0.94%	2.14%	47	29.80%	36.82%	44.58%	27.85%
	Corporates - Of Which: Specialised Lending	4	1.11%	2.50%	4.25%	2.43%	4	0.07%	2.74%	5.40%	2.70%	24	0.18%	0.38%	0.88%	1.13%	21	18.74%	25.10%	35.60%	22.60%
	Corporates - Of Which: SME	8	0.81%	1.71%	1.82%	1.34%	8	14.49%	18.33%	22.83%	18.46%	32	0.38%	1.46%	2.65%	2.32%	30	21.14%	28.39%	44.91%	25.45%
	Retail	33	0.29%	0.54%	1.01%	0.94%	31	9.84%	15.68%	27.48%	10.36%	61	0.61%	1.14%	1.65%	1.03%	64	16.46%	19.37%	26.09%	18.07%
	Retail - Secured on real estate property	19	0.27%	0.56%	1.38%	0.88%	18	4.39%	7.48%	13.76%	5.29%	60	0.47%	0.87%	1.49%	0.91%	61	13.66%	17.35%	20.68%	15.60%
	Retail - Qualifying Revolving	14	0.26%	0.68%	1.45%	0.68%	12	24.94%	33.91%	50.43%	21.36%	22	0.37%	1.14%	3.02%	0.47%	23	43.11%	55.22%	73.54%	52.09%
	Retail - Other Retail	25	0.27%	0.59%	1.09%	1.20%	24	21.52%	27.84%	51.95%	25.81%	55	0.86%	1.60%	3.38%	1.67%	57	27.07%	34.30%	45.54%	31.62%
Bulgaria	Corporates										24	0.15%	1.07%	1.98%	1.86%	23	29.97%	38.35%	45.24%	24.87%	
	Corporates - Of Which: Specialised Lending										12	0.57%	3.10%	4.06%	3.57%	11	36.96%	45.00%	51.45%	21.95%	
	Corporates - Of Which: SME										56	0.44%	1.03%	3.20%	2.52%	57	17.00%	24.92%	39.77%	21.49%	
	Retail	23	0.42%	1.51%	3.64%	3.22%	21	42.87%	48.30%	58.18%	69.25%	35	0.26%	0.92%	1.83%	1.64%	39	11.08%	14.65%	22.50%	6.26%
	Retail - Secured on real estate property	9	2.75%	4.58%	12.01%	2.58%	6	47.88%	62.91%	70.39%	94.91%	16	1.05%	2.85%	5.25%	2.61%	20	38.15%	58.48%	71.56%	17.39%
	Retail - Qualifying Revolving	20	0.77%	1.89%	5.98%	5.07%	19	45.50%	54.36%	63.36%	79.81%	45	0.75%	2.18%	5.77%	6.78%	46	29.93%	38.16%	57.07%	29.06%
	Retail - Other Retail																				
Croatia	Corporates										21	0.60%	0.94%	2.67%	2.45%	17	23.17%	29.42%	41.02%	34.48%	
	Corporates - Of Which: Specialised Lending										5	0.84%	1.41%	2.07%	1.10%	6	16.90%	23.55%	38.37%	22.31%	
	Corporates - Of Which: SME										7	3.29%	4.78%	21.64%	4.43%	8	31.15%	41.10%	45.52%	41.29%	
	Retail	13	0.39%	1.13%	2.13%	0.46%	12	43.43%	53.15%	64.28%	14.18%	40	0.41%	1.56%	2.97%	2.10%	45	19.23%	29.12%	42.45%	42.29%
	Retail - Secured on real estate property										20	0.14%	0.83%	1.48%	1.48%	26	13.51%	20.15%	25.15%	33.88%	
	Retail - Qualifying Revolving	9	2.73%	3.14%	15.99%	3.14%	8	38.62%	46.40%	59.97%	42.93%	13	1.41%	4.89%	10.62%	1.92%	17	45.79%	62.49%	72.09%	62.01%
	Retail - Other Retail	6	0.64%	4.00%	7.97%	0.66%	7	23.74%	60.28%	64.68%	13.89%	35	0.80%	2.39%	5.99%	2.54%	36	28.43%	48.01%	61.98%	48.11%
Cyprus	Corporates										33	0.80%	1.26%	3.94%	4.46%	32	27.68%	35.36%	42.34%	22.83%	
	Corporates - Of Which: Specialised Lending										11	2.15%	4.53%	6.93%	17.87%	9	14.49%	26.50%	35.70%	25.85%	
	Corporates - Of Which: SME										14	0.68%	2.24%	3.94%	0.90%	13	7.53%	8.58%	37.36%	7.46%	
	Retail	12	0.11%	0.50%	4.95%	1.23%	8	8.00%	16.44%	44.51%	14.38%	50	0.38%	0.95%	1.72%	1.68%	50	13.91%	20.51%	35.64%	29.61%
	Retail - Secured on real estate property										39	0.25%	0.42%	1.25%	1.20%	34	12.75%	15.50%	19.41%	15.89%	
	Retail - Qualifying Revolving	4	1.51%	3.18%	23.21%	2.33%					16	0.44%	1.56%	4.95%	1.33%	17	51.01%	64.80%	69.00%	63.38%	
	Retail - Other Retail	4	1.00%	9.68%	34.87%	3.02%					36	1.25%	2.04%	5.94%	2.23%	35	30.94%	41.85%	54.52%	33.56%	
Czech	Corporates	10	0.21%	0.50%	0.79%	0.58%	10	28.68%	52.08%	73.00%	44.31%	43	0.29%	0.79%	1.74%	1.91%	31	21.54%	37.11%	40.47%	30.03%
	Corporates - Of Which: Specialised Lending	4	0.01%	0.26%	0.56%	0.42%						11	0.13%	0.52%	1.75%	1.69%	7	13.76%	32.57%	40.11%	24.68%
	Corporates - Of Which: SME	7	0.40%	1.05%	1.39%	1.14%	6	21.98%	39.85%	50.03%	41.10%	19	0.70%	2.89%	3.65%	2.98%	16	21.06%	33.40%	41.90%	31.81%
	Retail	20	0.40%	0.64%	1.47%	0.53%	19	26.10%	36.10%	42.13%	36.68%	55	0.58%	1.08%	2.36%	1.24%	58	13.64%	21.17%	32.74%	25.52%
	Retail - Secured on real estate property	7	0.21%	0.30%	0.47%	0.31%	7	12.74%	19.66%	22.27%	21.30%	40	0.75%	0.47%	1.16%	0.98%	43	13.35%	17.09%	20.68%	19.78%
	Retail - Qualifying Revolving	8	0.29%	0.47%	1.07%	0.43%	8	37.25%	53.13%	55.57%	53.49%	18	0.17%	1.70%	5.21%	1.24%	19	46.22%	55.39%	73.86%	54.62%
	Retail - Other Retail	18	1.18%	1.66%	3.47%	1.15%	16	35.66%	48.08%	50.93%	47.89%	43	0.81%	2.01%	3.85%	2.30%	43	27.27%	36.84%	46.73%	42.95%

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	
Denmark	Corporates	9	0.05%	0.31%	0.54%	0.42%	7	12.64%	17.66%	28.09%	21.88%	52	0.24%	0.47%	0.87%	0.91%	42	28.89%	33.95%	43.02%	23.13%	
	Corporates - Of Which: Specialised Lending										21	0.24%	0.61%	1.00%	1.39%	20	14.23%	21.58%	34.82%	23.00%		
	Corporates - Of Which: SME										29	0.59%	1.67%	2.66%	1.52%	25	23.14%	35.00%	41.71%	18.88%		
	Retail	24	0.08%	0.41%	1.16%	0.66%	22	11.30%	24.53%	73.21%	12.87%	54	0.68%	1.37%	2.22%	0.91%	61	15.39%	20.41%	30.86%	16.80%	
	Retail - Secured on real estate property	8	0.37%	0.77%	1.11%	0.63%	8	3.38%	6.24%	10.15%	9.18%	48	0.38%	0.72%	1.60%	0.85%	48	11.83%	15.51%	18.59%	14.88%	
	Retail - Qualifying Revolving	5	0.41%	0.55%	0.68%	0.85%	5	26.02%	45.39%	61.48%	39.21%	15	0.50%	1.44%	4.56%	1.77%	18	51.85%	63.76%	76.86%	63.76%	
Retail - Other Retail	19	0.16%	0.90%	2.24%	0.95%	18	25.11%	59.19%	73.40%	34.39%	41	1.32%	2.04%	4.06%	2.06%	45	29.67%	39.35%	52.74%	42.07%		
Estonia	Corporates	5	0.68%	0.68%	0.68%	0.62%	5	17.20%	17.20%	20.28%	22.09%	24	0.33%	1.18%	2.34%	1.84%	21	36.96%	44.60%	49.10%	42.45%	
	Corporates - Of Which: Specialised Lending										5	12.10%	30.27%	40.99%	13.41%							
	Corporates - Of Which: SME										10	1.49%	1.91%	2.15%	1.73%	9	40.12%	43.33%	45.00%	40.64%		
	Retail	14	0.14%	0.90%	1.81%	0.23%	13	12.04%	18.87%	22.58%	26.45%	44	0.47%	0.91%	2.59%	1.47%	46	16.16%	24.15%	31.08%	15.93%	
	Retail - Secured on real estate property	8	0.05%	0.45%	1.50%	0.18%	7	4.41%	7.33%	12.06%	26.32%	27	0.38%	0.80%	1.56%	1.23%	28	13.00%	15.67%	26.07%	12.95%	
	Retail - Qualifying Revolving											13	0.52%	2.68%	9.90%	4.17%	14	45.86%	62.25%	73.76%	65.76%	
Retail - Other Retail	11	0.40%	0.90%	7.15%	0.44%	10	20.40%	23.97%	33.61%	26.77%	36	1.17%	2.57%	6.68%	2.56%	39	28.49%	38.80%	57.29%	29.36%		
Finland	Corporates	8	0.05%	0.12%	0.82%	0.30%	5	11.29%	26.58%	30.91%	27.68%	49	0.35%	0.48%	1.16%	0.94%	31	25.95%	32.40%	40.68%	34.64%	
	Corporates - Of Which: Specialised Lending										21	0.24%	0.45%	1.10%	0.73%	15	13.40%	25.89%	32.69%	22.79%		
	Corporates - Of Which: SME	4	0.06%	0.22%	2.04%	0.47%	4	10.63%	17.44%	24.61%	20.22%	20	0.26%	1.97%	2.82%	1.57%	16	18.05%	31.28%	40.66%	31.04%	
	Retail	20	0.39%	0.63%	2.02%	0.56%	19	11.24%	18.20%	46.19%	8.40%	51	0.44%	1.06%	1.87%	1.24%	55	15.38%	24.06%	34.33%	19.95%	
	Retail - Secured on real estate property	10	0.43%	0.93%	2.28%	0.45%	8	3.84%	5.18%	6.95%	5.72%	33	0.36%	1.01%	1.52%	0.90%	38	12.83%	17.28%	22.69%	16.43%	
	Retail - Qualifying Revolving	5	0.95%	3.81%	7.75%	1.96%	5	48.29%	66.63%	66.93%	46.75%	19	0.23%	1.30%	4.34%	2.01%	21	39.48%	61.80%	73.61%	64.87%	
Retail - Other Retail	17	0.59%	2.34%	4.46%	0.87%	16	20.66%	29.48%	44.70%	14.05%	43	1.27%	2.45%	4.44%	2.88%	43	27.65%	39.55%	49.05%	33.13%		
France	Corporates	19	0.36%	0.70%	1.26%	0.59%	16	9.46%	15.38%	24.94%	22.82%	61	0.30%	0.66%	1.72%	1.46%	54	31.17%	37.07%	42.77%	35.14%	
	Corporates - Of Which: Specialised Lending	4	0.53%	1.70%	3.84%	0.98%						27	0.30%	0.57%	1.46%	1.22%	25	15.69%	24.06%	38.95%	20.87%	
	Corporates - Of Which: SME	10	0.84%	1.38%	4.19%	1.27%	9	11.69%	18.53%	29.49%	23.24%	48	0.72%	1.97%	3.25%	2.15%	45	25.44%	35.00%	43.43%	35.42%	
	Retail	46	0.40%	0.80%	1.39%	0.53%	45	11.81%	20.70%	36.33%	22.14%	60	0.89%	1.30%	2.12%	1.38%	64	15.67%	19.51%	25.73%	17.94%	
	Retail - Secured on real estate property	24	0.31%	0.73%	1.18%	0.28%	21	3.14%	7.58%	11.55%	11.02%	60	0.53%	1.08%	2.03%	1.04%	59	11.68%	15.67%	20.34%	13.96%	
	Retail - Qualifying Revolving	19	0.35%	0.66%	1.63%	1.10%	17	36.38%	43.41%	59.10%	39.51%	22	0.64%	1.93%	3.82%	2.21%	21	43.75%	56.66%	74.20%	36.21%	
Retail - Other Retail	40	0.53%	1.41%	3.12%	1.02%	41	23.23%	28.07%	51.11%	26.38%	51	1.12%	2.44%	3.96%	1.80%	55	26.72%	39.05%	45.29%	23.66%		
Germany	Corporates	26	0.13%	0.43%	0.66%	0.43%	21	20.35%	27.32%	34.24%	32.62%	70	0.27%	0.59%	1.21%	0.80%	62	30.83%	38.19%	43.49%	36.55%	
	Corporates - Of Which: Specialised Lending	7	0.04%	0.89%	5.18%	1.79%	4	18.95%	36.01%	63.64%	31.09%	29	0.50%	0.75%	1.27%	0.96%	27	15.10%	22.30%	39.43%	33.42%	
	Corporates - Of Which: SME	13	0.41%	0.97%	1.15%	0.82%	12	17.04%	22.18%	33.90%	31.96%	53	0.55%	1.23%	2.70%	0.95%	52	24.83%	37.14%	42.59%	32.73%	
	Retail	43	0.24%	0.53%	1.14%	0.61%	41	17.37%	24.88%	34.46%	25.48%	65	0.66%	1.39%	2.29%	0.87%	68	16.94%	20.89%	27.71%	27.47%	
	Retail - Secured on real estate property	23	0.25%	0.50%	0.89%	0.40%	22	4.78%	9.32%	15.62%	9.54%	58	0.60%	0.94%	1.69%	0.67%	59	14.02%	16.96%	20.70%	18.59%	
	Retail - Qualifying Revolving	22	0.24%	0.45%	1.34%	0.26%	21	29.30%	43.35%	51.02%	45.49%	21	0.46%	1.15%	2.61%	0.74%	23	43.47%	53.43%	73.17%	62.01%	
Retail - Other Retail	37	0.55%	1.24%	2.30%	1.32%	36	21.58%	31.38%	47.96%	38.46%	58	1.48%	2.82%	5.40%	1.66%	58	30.86%	37.80%	47.01%	46.00%		
Greece	Corporates										30	0.32%	0.96%	3.04%	5.78%	23	29.89%	37.99%	41.85%	40.41%		
	Corporates - Of Which: Specialised Lending										9	0.49%	0.76%	4.80%	2.77%	8	11.30%	13.53%	31.99%	26.06%		
	Corporates - Of Which: SME										12	0.36%	2.67%	18.99%	13.80%	11	26.66%	35.00%	42.02%	38.54%		
	Retail	17	0.47%	1.12%	3.42%	3.41%	16	27.20%	44.61%	65.65%	31.36%	49	0.67%	1.48%	3.06%	8.77%	57	16.78%	26.00%	40.22%	26.00%	
	Retail - Secured on real estate property										36	0.25%	0.45%	1.02%	10.00%	36	12.47%	15.60%	20.73%	14.02%		
	Retail - Qualifying Revolving	8	1.36%	2.05%	5.37%	1.27%	8	40.21%	59.56%	67.44%	74.63%	15	0.60%	2.10%	3.89%	3.88%	21	32.14%	54.24%	67.99%	63.38%	
Retail - Other Retail	12	1.08%	1.90%	6.16%	2.91%	11	41.44%	50.57%	66.80%	52.90%	39	0.98%	3.46%	7.05%	10.61%	44	29.55%	43.20%	56.61%	36.80%		



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Hungary	Corporates	8	0.27%	0.45%	0.78%	0.48%	5	25.62%	29.12%	56.37%	47.71%	35	0.36%	0.75%	1.35%	1.25%	32	23.13%	38.89%	43.50%	33.89%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	6	0.46%	0.81%	1.78%	1.11%	4	24.81%	45.01%	56.54%	53.81%	18	0.57%	0.77%	1.69%	1.62%	11	17.82%	32.78%	41.86%	35.76%	
	Retail	21	0.48%	1.54%	3.52%	1.86%	20	40.94%	51.44%	62.97%	46.69%	56	0.59%	1.17%	2.23%	2.86%	56	16.76%	24.10%	34.70%	40.85%	
	Retail - Secured on real estate property	5	0.21%	1.47%	3.44%	1.51%	5	23.79%	26.04%	41.24%	24.84%	39	0.20%	0.83%	1.44%	1.91%	36	13.25%	16.20%	24.06%	32.02%	
	Retail - Qualifying Revolving	6	2.94%	3.80%	17.76%	4.28%	6	41.31%	48.75%	54.85%	49.59%	17	1.05%	2.32%	4.86%	2.11%	20	47.38%	64.85%	74.84%	64.16%	
Retail - Other Retail	17	1.48%	5.44%	11.69%	2.75%	15	44.93%	51.80%	63.03%	63.23%	45	1.21%	2.70%	6.79%	5.33%	43	30.37%	40.50%	53.67%	62.20%		
Ireland	Corporates	9	0.51%	1.50%	3.14%	2.36%	7	11.73%	16.00%	36.40%	11.78%	44	0.27%	0.50%	1.07%	1.32%	39	25.68%	35.14%	43.43%	26.25%	
	Corporates - Of Which: Specialised Lending	4	0.26%	0.51%	3.04%	2.05%						24	0.50%	1.07%	1.62%	2.33%	23	15.13%	20.00%	44.18%	21.95%	
	Corporates - Of Which: SME											24	1.02%	1.99%	4.11%	3.84%	20	14.99%	35.13%	42.54%	38.71%	
	Retail	23	0.37%	0.65%	2.14%	0.66%	21	18.86%	22.88%	29.37%	20.53%	55	0.65%	1.42%	3.15%	1.67%	62	15.98%	20.49%	27.65%	26.93%	
	Retail - Secured on real estate property	9	0.98%	1.82%	3.74%	0.55%	10	12.47%	17.47%	20.78%	16.36%	53	0.58%	0.99%	2.05%	1.40%	50	14.90%	18.97%	22.20%	24.32%	
	Retail - Qualifying Revolving	8	0.45%	1.10%	5.07%	0.55%	7	30.49%	42.17%	42.59%	31.86%	17	0.48%	1.51%	4.17%	2.58%	17	48.35%	61.73%	76.26%	56.97%	
Retail - Other Retail	15	0.33%	1.94%	4.32%	2.40%	14	27.71%	41.31%	50.18%	33.95%	50	0.95%	2.32%	5.32%	5.79%	51	26.63%	40.63%	50.15%	58.17%		
Italy	Corporates	17	0.30%	0.51%	0.58%	0.57%	15	18.64%	24.32%	28.66%	26.08%	57	0.37%	0.93%	3.39%	3.46%	49	29.73%	37.99%	43.03%	35.83%	
	Corporates - Of Which: Specialised Lending											18	0.32%	0.92%	1.44%	3.32%	16	16.86%	22.21%	37.56%	20.27%	
	Corporates - Of Which: SME	10	0.84%	1.18%	1.33%	1.09%	10	23.14%	27.71%	32.58%	27.05%	31	0.70%	2.76%	7.52%	7.30%	28	25.88%	32.15%	41.44%	37.41%	
	Retail	40	0.25%	0.79%	2.12%	0.87%	38	23.90%	32.81%	54.08%	54.08%	58	0.65%	1.45%	2.63%	1.93%	63	15.52%	21.91%	28.97%	25.76%	
	Retail - Secured on real estate property	19	0.48%	0.70%	1.25%	0.52%	19	9.10%	16.52%	24.38%	18.36%	55	0.48%	1.02%	1.56%	1.38%	53	11.94%	15.74%	21.61%	20.62%	
	Retail - Qualifying Revolving	14	0.29%	1.66%	3.46%	0.41%	14	31.22%	44.84%	49.23%	38.89%	22	0.73%	2.83%	4.21%	3.84%	23	37.99%	61.07%	72.77%	59.13%	
Retail - Other Retail	34	0.37%	1.12%	2.89%	1.45%	33	33.03%	42.41%	64.63%	39.88%	51	1.44%	2.79%	4.80%	3.69%	55	30.15%	40.78%	52.85%	38.22%		
Latvia	Corporates											21	0.37%	1.16%	2.40%	1.23%	18	10.20%	37.73%	43.05%	40.02%	
	Corporates - Of Which: Specialised Lending											11	0.99%	2.30%	4.36%	2.13%	6	33.96%	37.77%	44.06%	38.46%	
	Corporates - Of Which: SME											39	0.76%	1.92%	3.40%	2.63%	46	17.73%	29.69%	47.69%	26.76%	
	Retail	13	0.16%	0.24%	1.64%	0.56%	12	25.54%	44.84%	64.60%	34.16%	39	0.76%	1.92%	3.40%	2.63%	46	17.73%	29.69%	47.69%	26.76%	
	Retail - Secured on real estate property	4	0.13%	0.16%	1.32%	0.58%	4	16.37%	16.77%	27.79%	33.96%	20	0.48%	1.16%	2.51%	2.08%	24	10.44%	13.57%	23.24%	21.26%	
	Retail - Qualifying Revolving											15	0.23%	2.52%	18.14%	6.23%	16	52.06%	64.13%	77.26%	66.81%	
Retail - Other Retail	12	0.44%	1.23%	5.71%	0.52%	10	28.15%	44.84%	55.63%	34.78%	37	1.14%	3.00%	6.83%	4.25%	37	37.53%	47.90%	60.65%	43.37%		
Lithuania	Corporates											26	0.15%	1.07%	2.03%	1.52%	19	35.78%	39.72%	43.94%	41.55%	
	Corporates - Of Which: Specialised Lending											13	1.62%	2.17%	3.25%	2.29%	10	35.01%	40.90%	43.39%	39.39%	
	Corporates - Of Which: SME											41	0.46%	1.20%	2.18%	1.48%	45	18.71%	25.03%	38.46%	18.76%	
	Retail	15	0.16%	1.42%	2.94%	0.35%	16	12.55%	23.51%	50.61%	31.54%	41	0.46%	1.20%	2.18%	1.48%	45	18.71%	25.03%	38.46%	18.76%	
	Retail - Secured on real estate property	6	0.12%	0.12%	1.59%	0.35%	6	5.82%	6.38%	7.55%	32.76%	25	0.17%	0.63%	1.42%	1.16%	24	15.46%	16.83%	20.16%	15.82%	
	Retail - Qualifying Revolving											14	0.50%	2.05%	3.67%	4.04%	15	47.02%	60.72%	74.81%	69.21%	
Retail - Other Retail	13	0.28%	1.00%	6.08%	0.35%	14	22.65%	32.81%	54.16%	25.97%	36	0.92%	2.94%	6.72%	2.91%	35	29.93%	42.00%	57.31%	35.94%		
Luxembourg	Corporates	14	0.12%	0.37%	0.81%	0.51%	9	13.91%	15.27%	28.12%	12.42%	60	0.35%	0.68%	1.21%	1.12%	55	26.04%	35.83%	40.81%	30.97%	
	Corporates - Of Which: Specialised Lending											29	0.38%	0.65%	1.23%	0.87%	29	16.85%	27.17%	37.82%	26.15%	
	Corporates - Of Which: SME											42	0.49%	0.97%	2.51%	1.87%	38	25.00%	39.65%	43.91%	30.83%	
	Retail	25	0.28%	0.48%	1.06%	0.39%	24	6.84%	17.82%	31.03%	12.17%	56	0.64%	1.34%	2.11%	0.94%	62	14.60%	20.87%	27.82%	17.19%	
	Retail - Secured on real estate property	12	0.15%	0.48%	0.56%	0.20%	11	1.62%	1.88%	3.57%	2.72%	52	0.35%	0.86%	1.58%	0.79%	56	13.57%	16.31%	21.80%	16.31%	
	Retail - Qualifying Revolving	9	0.62%	1.05%	1.08%	1.66%	8	29.18%	38.26%	43.58%	32.49%	15	0.32%	2.00%	4.42%	3.29%	19	33.02%	51.97%	74.33%	48.43%	
Retail - Other Retail	21	0.66%	1.26%	3.47%	1.33%	20	16.36%	28.83%	42.99%	19.46%	47	1.14%	1.98%	4.03%	1.66%	51	29.63%	38.78%	52.46%	21.89%		

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



Table 8
Risk Parameters statistics by country of the counterparty for IRB banks
 EU and main non-EU countries
2022 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	0.15%	0.28%	0.81%	0.35%	7	21.77%	42.12%	61.43%	44.84%	34	0.34%	1.41%	2.20%	1.90%	27	29.74%	35.01%	40.32%	34.87%	
	Corporates - Of Which: Specialised Lending																5	24.83%	27.97%	35.01%	33.00%	
	Corporates - Of Which: SME						7	25.55%	41.31%	73.37%	44.65%	13	0.94%	1.65%	2.76%	3.20%	13	35.00%	42.50%	44.46%	41.28%	
	Retail	15	0.31%	0.43%	1.62%	0.31%	15	26.02%	43.14%	48.03%	46.81%	38	0.57%	1.66%	5.05%	1.09%	49	16.88%	22.59%	35.35%	23.27%	
	Retail - Secured on real estate property	5	0.23%	0.24%	0.24%	0.23%	5	26.96%	39.88%	39.88%	36.98%	20	0.42%	0.65%	1.49%	1.03%	31	12.26%	16.42%	21.26%	20.11%	
	Retail - Qualifying Revolving	8	0.55%	1.26%	3.38%	0.53%	8	46.93%	49.78%	59.13%	52.37%	16	0.64%	1.98%	5.47%	2.83%	17	48.78%	61.18%	69.95%	48.63%	
Retail - Other Retail	9	1.56%	1.73%	1.78%	1.26%	10	29.10%	54.01%	59.99%	62.78%	32	2.08%	4.08%	10.24%	3.47%	34	30.75%	42.68%	57.63%	43.34%		
Slovenia	Corporates											17	0.38%	0.70%	1.32%	1.11%	17	32.70%	41.32%	43.55%	38.31%	
	Corporates - Of Which: Specialised Lending																5	28.25%	41.81%	41.82%	41.14%	
	Corporates - Of Which: SME											9	1.06%	1.94%	2.29%	2.10%	5	28.25%	41.81%	41.82%	41.14%	
	Retail	8	0.39%	1.05%	3.68%	1.36%	8	41.32%	50.91%	61.95%	32.93%	30	0.39%	1.06%	2.39%	2.89%	42	18.43%	28.83%	40.70%	34.48%	
	Retail - Secured on real estate property											16	0.35%	0.66%	1.97%	1.69%	18	8.44%	16.60%	21.50%	21.33%	
	Retail - Qualifying Revolving	4	3.19%	6.30%	29.29%	10.77%	4	45.95%	53.46%	62.90%	52.54%	17	0.34%	2.75%	5.97%	2.41%	17	44.39%	61.97%	69.75%	66.65%	
Retail - Other Retail	5	1.23%	1.24%	15.72%	1.96%	5	31.98%	37.05%	52.94%	39.63%	25	0.62%	2.04%	5.68%	3.79%	29	31.48%	43.00%	54.30%	43.40%		
Spain	Corporates	15	0.07%	0.73%	3.62%	2.46%	10	8.05%	19.15%	25.83%	13.54%	53	0.57%	0.89%	1.54%	1.89%	47	32.03%	38.81%	44.00%	40.28%	
	Corporates - Of Which: Specialised Lending											27	0.35%	0.92%	1.53%	1.37%	21	18.37%	22.43%	43.56%	22.05%	
	Corporates - Of Which: SME	6	1.73%	3.07%	3.47%	3.34%	6	17.50%	20.61%	25.08%	18.92%	39	0.63%	2.35%	4.29%	3.62%	34	29.39%	35.15%	43.77%	39.12%	
	Retail	34	0.28%	0.91%	1.77%	1.22%	32	16.17%	27.66%	52.50%	26.64%	60	0.60%	1.24%	2.53%	1.65%	66	14.76%	21.44%	29.66%	28.52%	
	Retail - Secured on real estate property	12	0.74%	1.14%	4.23%	0.77%	12	9.39%	10.55%	14.86%	14.67%	55	0.40%	0.83%	1.72%	1.29%	53	12.66%	16.25%	20.53%	21.40%	
	Retail - Qualifying Revolving	16	0.48%	0.74%	1.27%	0.69%	16	43.15%	44.48%	50.80%	53.13%	18	1.03%	2.93%	3.69%	2.44%	20	46.16%	57.73%	70.38%	67.26%	
Retail - Other Retail	30	0.70%	1.82%	3.59%	3.17%	29	29.86%	42.23%	53.91%	32.98%	49	1.10%	2.79%	4.22%	3.10%	57	31.73%	39.46%	52.44%	51.74%		
Sweden	Corporates	13	0.05%	0.21%	0.54%	0.29%	10	0.95%	11.48%	35.76%	12.43%	51	0.33%	0.67%	1.13%	0.62%	42	31.05%	35.08%	41.36%	24.93%	
	Corporates - Of Which: Specialised Lending											24	0.50%	1.01%	3.38%	1.96%	19	16.82%	30.00%	41.03%	24.23%	
	Corporates - Of Which: SME	5	0.05%	0.16%	0.51%	0.20%	5	4.76%	14.90%	14.91%	12.71%	24	0.24%	0.85%	1.27%	0.64%	19	16.61%	21.06%	35.09%	17.66%	
	Retail	27	0.09%	0.33%	1.17%	0.11%	22	15.33%	25.30%	35.97%	13.81%	54	0.44%	1.26%	2.24%	0.32%	61	14.66%	20.28%	28.87%	12.34%	
	Retail - Secured on real estate property	11	0.06%	0.23%	0.65%	0.07%	10	4.26%	5.01%	16.67%	4.50%	42	0.45%	0.85%	1.82%	0.23%	47	10.94%	14.90%	19.34%	10.60%	
	Retail - Qualifying Revolving	7	0.15%	0.65%	1.75%	0.86%	6	31.01%	46.72%	57.41%	54.81%	14	0.49%	1.86%	3.76%	1.69%	17	48.90%	66.53%	76.90%	67.17%	
Retail - Other Retail	22	0.45%	0.80%	4.61%	0.62%	18	21.78%	28.70%	38.27%	27.80%	47	1.28%	2.41%	4.57%	1.37%	49	28.45%	38.72%	52.48%	36.26%		
United Kingdom	Corporates	15	0.02%	0.96%	2.84%	0.87%	11	12.50%	26.14%	45.96%	29.75%	61	0.29%	0.56%	1.10%	0.88%	55	28.89%	37.97%	43.69%	33.48%	
	Corporates - Of Which: Specialised Lending	4	3.21%	8.80%	39.70%	3.61%						28	0.43%	0.81%	1.61%	1.75%	27	15.60%	27.59%	42.22%	26.27%	
	Corporates - Of Which: SME											39	0.66%	1.28%	2.70%	2.53%	34	22.80%	37.11%	43.78%	31.24%	
	Retail	46	0.41%	0.81%	1.83%	2.97%	44	5.51%	15.96%	27.33%	6.50%	63	0.85%	1.66%	3.70%	2.65%	67	13.88%	19.80%	25.40%	12.02%	
	Retail - Secured on real estate property	29	0.69%	1.77%	3.13%	3.09%	25	4.22%	7.15%	17.22%	4.66%	60	0.66%	1.30%	2.85%	2.68%	59	12.12%	15.37%	19.94%	8.29%	
	Retail - Qualifying Revolving	17	0.58%	0.77%	2.04%	1.47%	17	25.74%	37.71%	57.30%	44.09%	21	0.58%	1.66%	3.74%	2.27%	23	32.18%	62.79%	76.74%	71.93%	
Retail - Other Retail	40	0.29%	0.65%	2.32%	1.53%	35	17.92%	33.02%	54.05%	64.87%	58	1.86%	3.14%	5.77%	2.54%	61	25.06%	34.60%	45.04%	51.48%		
Australia	Corporates											35	0.13%	0.63%	1.48%	1.21%	32	22.76%	35.23%	44.16%	21.82%	
	Corporates - Of Which: Specialised Lending											14	0.39%	0.75%	0.97%	0.83%	12	11.90%	16.45%	19.55%	14.10%	
	Corporates - Of Which: SME											13	0.49%	1.04%	2.31%	0.75%	11	21.31%	35.00%	44.42%	9.45%	
	Retail	20	0.37%	0.54%	1.25%	0.56%	19	9.62%	28.30%	46.98%	3.68%	56	0.37%	0.86%	1.71%	0.50%	59	13.63%	17.67%	24.52%	11.65%	
	Retail - Secured on real estate property											50	0.31%	0.71%	1.09%	0.43%	51	11.29%	15.04%	19.97%	10.94%	
	Retail - Qualifying Revolving	5	0.66%	0.96%	1.12%	0.45%	5	24.86%	57.78%	61.62%	50.16%	21	0.41%	0.99%	3.84%	1.08%	21	41.56%	62.63%	76.69%	58.81%	
Retail - Other Retail	15	0.91%	3.25%	7.38%	1.90%	13	29.04%	42.10%	60.17%	20.01%	47	0.51%	1.70%	3.98%	2.28%	47	23.25%	34.40%	54.64%	30.98%		



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

Table 8
Risk Parameters statistics by country of the counterparty for IRB banks
 EU and main non-EU countries
2022 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										42	0.25%	0.58%	1.30%	0.82%	35	25.70%	35.12%	40.83%	28.15%					
	Corporates - Of Which: Specialised Lending										18	0.24%	0.66%	0.94%	1.23%	15	10.87%	21.67%	33.00%	24.08%					
	Corporates - Of Which: SME										15	0.27%	2.04%	6.58%	3.19%	13	24.33%	32.21%	45.00%	27.19%					
	Retail	23	0.03%	0.24%	1.53%	1.59%	23	17.84%	31.52%	54.49%	19.69%	55	0.47%	0.84%	2.15%	2.24%	59	15.94%	21.27%	31.99%	18.48%				
	Retail - Secured on real estate property											4	8.24%	12.73%	23.37%	7.68%	45	0.33%	0.68%	1.08%	0.74%	48	12.30%	15.76%	21.57%
China	Retail - Qualifying Revolving	11	0.15%	0.47%	1.83%	0.91%	11	28.81%	42.79%	54.49%	35.83%	19	0.28%	1.72%	2.99%	2.45%	19	44.03%	63.74%	76.85%	59.86%				
	Retail - Other Retail	17	0.47%	1.44%	6.08%	1.71%	15	17.84%	25.17%	61.92%	20.68%	51	0.64%	1.89%	4.00%	2.47%	50	26.29%	35.88%	50.07%	18.74%				
	Corporates											29	0.22%	0.36%	1.21%	1.13%	22	35.74%	40.72%	44.58%	45.53%				
	Corporates - Of Which: Specialised Lending											11	0.19%	0.85%	1.82%	1.73%	12	26.29%	36.84%	41.70%	30.70%				
	Corporates - Of Which: SME											11	0.37%	1.08%	1.46%	0.98%	10	30.60%	33.30%	43.20%	33.67%				
Hong Kong	Retail	16	0.04%	0.09%	0.69%	0.56%	13	23.34%	59.59%	72.16%	5.71%	50	0.29%	0.59%	1.44%	0.75%	56	13.50%	18.25%	25.70%	16.43%				
	Retail - Secured on real estate property											44	0.27%	0.51%	1.22%	0.66%	45	11.46%	14.63%	21.39%	15.61%				
	Retail - Qualifying Revolving	6	0.80%	0.94%	3.93%	0.95%	6	23.34%	59.68%	63.22%	49.96%	17	0.19%	0.83%	2.00%	0.98%	20	42.91%	61.63%	74.66%	57.02%				
	Retail - Other Retail	11	0.10%	1.38%	5.54%	2.74%	9	43.80%	59.59%	92.62%	4.21%	38	0.29%	1.70%	4.45%	2.83%	41	24.38%	40.35%	59.76%	16.74%				
	Corporates											36	0.22%	0.40%	1.69%	1.68%	27	30.25%	36.42%	44.15%	31.85%				
India	Corporates - Of Which: Specialised Lending											7	0.26%	0.88%	11.28%	7.77%	10	6.09%	13.94%	26.76%	21.19%				
	Corporates - Of Which: SME											19	0.45%	1.07%	5.75%	3.31%	14	21.38%	32.77%	44.34%	37.88%				
	Retail	4	0.00%	1.40%	3.50%	0.07%	4	21.11%	39.76%	63.05%	15.62%	49	0.33%	0.60%	0.99%	0.60%	53	13.15%	18.82%	24.00%	13.84%				
	Retail - Secured on real estate property											41	0.23%	0.38%	0.79%	0.74%	43	12.63%	16.49%	19.63%	15.63%				
	Retail - Qualifying Revolving											15	0.37%	0.92%	2.43%	1.76%	14	32.93%	46.71%	73.27%	46.73%				
Korea, Republic Of	Retail - Other Retail											39	0.41%	0.87%	3.83%	0.55%	38	20.71%	36.15%	44.24%	13.40%				
	Corporates											24	0.41%	0.70%	2.55%	1.80%	18	27.86%	36.53%	45.15%	37.57%				
	Corporates - Of Which: Specialised Lending											8	0.44%	1.07%	1.76%	1.62%	7	17.02%	22.18%	40.04%	19.64%				
	Corporates - Of Which: SME											10	0.83%	2.94%	5.72%	3.59%	6	18.02%	36.28%	46.54%	34.93%				
	Retail	17	0.37%	0.73%	1.65%	0.61%	15	26.99%	52.63%	61.01%	47.48%	43	0.59%	1.51%	4.33%	1.37%	48	15.46%	27.65%	33.44%	35.54%				
Russian Federation	Retail - Secured on real estate property											27	0.34%	1.02%	3.05%	1.02%	36	11.17%	15.14%	22.77%	20.50%				
	Retail - Qualifying Revolving	9	0.71%	1.74%	3.33%	1.51%	9	52.63%	54.44%	56.91%	54.89%	15	1.09%	3.42%	11.03%	2.51%	17	41.17%	62.03%	68.84%	52.33%				
	Retail - Other Retail	11	0.39%	3.64%	12.11%	1.06%	9	26.99%	60.33%	61.57%	60.33%	35	0.53%	2.42%	7.21%	1.59%	32	31.80%	46.86%	58.75%	45.69%				
	Corporates											21	0.12%	0.30%	0.89%	0.56%	17	30.37%	38.08%	45.00%	38.73%				
	Corporates - Of Which: Specialised Lending											4	0.41%	0.67%	0.91%	0.54%	5	3.64%	11.75%	21.15%	15.22%				
Korea, Republic Of	Corporates - Of Which: SME											5	0.24%	0.39%	0.41%	3.78%	5	21.81%	25.36%	40.98%	24.34%				
	Retail	12	0.04%	0.31%	0.98%	0.64%	10	45.29%	58.43%	80.09%	62.88%	35	0.26%	0.88%	1.68%	1.60%	40	13.79%	22.96%	30.54%	43.36%				
	Retail - Secured on real estate property											24	0.17%	0.30%	1.33%	0.70%	26	10.62%	13.40%	17.39%	14.87%				
	Retail - Qualifying Revolving	5	0.85%	7.54%	7.71%	3.52%	5	53.27%	60.54%	66.46%	56.88%	13	0.14%	0.92%	2.11%	1.25%	16	41.96%	60.24%	69.03%	56.27%				
	Retail - Other Retail	7	0.12%	0.64%	0.84%	0.65%	6	45.29%	70.03%	92.75%	73.41%	24	1.08%	2.09%	11.18%	1.63%	27	28.73%	40.72%	48.05%	44.16%				
Russian Federation	Corporates	5	0.89%	20.59%	23.65%	6.75%	4	12.38%	16.49%	23.86%	13.87%	32	2.80%	13.91%	23.57%	12.78%	22	28.00%	42.58%	49.57%	36.39%				
	Corporates - Of Which: Specialised Lending											8	13.91%	22.99%	32.20%	22.97%	8	21.12%	30.16%	37.76%	28.83%				
	Corporates - Of Which: SME											10	0.25%	6.37%	16.39%	1.49%	6	15.92%	28.15%	42.38%	15.74%				
	Retail	25	0.68%	3.89%	13.45%	18.90%	25	13.07%	19.22%	40.82%	10.11%	48	0.81%	2.18%	5.00%	2.67%	52	16.59%	22.64%	31.60%	25.97%				
	Retail - Secured on real estate property	11	6.63%	11.31%	27.47%	26.23%	11	4.62%	14.65%	17.90%	8.99%	38	0.56%	1.84%	3.76%	2.30%	41	14.00%	16.89%	21.34%	25.94%				
Russian Federation	Retail - Qualifying Revolving	7	0.90%	15.32%	35.36%	25.92%	5	35.84%	36.09%	41.32%	33.88%	13	1.47%	4.53%	7.30%	3.07%	18	45.12%	64.29%	74.64%	59.20%				
	Retail - Other Retail	16	1.98%	4.19%	12.78%	7.44%	14	19.57%	43.39%	65.73%	20.19%	40	1.29%	4.09%	14.68%	4.32%	42	27.63%	41.51%	54.18%	21.95%				

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



Table 8
Risk Parameters statistics by country of the counterparty for IRB banks
 EU and main non-EU countries
2022 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										36	0.36%	0.70%	1.92%	1.25%	28	27.83%	32.98%	40.57%	30.25%		
	Corporates - Of Which: Specialised Lending										15	0.59%	1.14%	1.93%	1.88%	13	17.16%	23.60%	40.36%	23.26%		
	Corporates - Of Which: SME										9	0.29%	0.75%	2.50%	3.27%	9	26.46%	32.16%	44.99%	34.87%		
	Retail	11	0.01%	0.08%	0.21%	0.25%	11	3.38%	31.86%	63.19%	11.21%	42	0.42%	0.73%	2.07%	1.41%	55	14.02%	18.69%	23.41%	10.51%	
	Retail - Secured on real estate property											34	0.37%	0.75%	1.55%	0.88%	44	14.09%	16.86%	19.71%	15.59%	
Retail - Qualifying Revolving	4	0.86%	2.46%	5.90%	1.11%	4	17.62%	38.21%	53.88%	40.56%	13	0.59%	1.01%	1.33%	1.20%	15	41.41%	61.40%	76.96%	55.86%		
Retail - Other Retail	5	0.01%	0.44%	0.67%	0.15%	5	6.78%	23.58%	36.30%	49.66%	31	0.41%	0.88%	2.27%	0.37%	37	18.90%	34.98%	47.36%	8.30%		
Switzerland	Corporates	7	0.00%	0.73%	1.39%	0.69%	5	6.85%	9.83%	14.77%	8.10%	59	0.23%	0.74%	1.35%	1.71%	50	27.04%	37.17%	43.75%	29.89%	
	Corporates - Of Which: Specialised Lending											21	0.10%	0.85%	2.79%	2.37%	20	8.14%	19.72%	36.90%	27.61%	
	Corporates - Of Which: SME											35	0.49%	1.10%	3.47%	2.65%	35	21.22%	33.47%	42.84%	36.14%	
	Retail	41	0.26%	0.57%	1.02%	0.40%	37	11.47%	19.38%	32.69%	18.61%	62	0.74%	1.30%	2.23%	0.81%	64	15.63%	20.69%	25.77%	20.63%	
	Retail - Secured on real estate property	22	0.36%	0.59%	0.90%	0.32%	19	3.40%	11.64%	18.97%	13.62%	63	0.60%	1.22%	2.04%	0.77%	64	13.69%	17.44%	20.36%	20.51%	
Retail - Qualifying Revolving	18	0.38%	0.79%	2.29%	0.73%	17	28.81%	35.47%	47.74%	34.21%	21	0.59%	1.69%	2.94%	1.87%	23	32.75%	55.17%	73.08%	55.25%		
Retail - Other Retail	33	0.26%	0.81%	2.38%	0.34%	30	18.56%	41.87%	56.04%	29.14%	54	0.99%	2.19%	3.50%	1.55%	57	30.03%	36.12%	45.47%	21.46%		
United States	Corporates	16	0.09%	0.49%	1.50%	0.82%	12	3.08%	14.85%	27.05%	13.30%	54	0.41%	0.87%	1.93%	1.17%	49	26.76%	35.79%	44.07%	27.39%	
	Corporates - Of Which: Specialised Lending	5	2.53%	2.78%	2.91%	2.85%	4	2.95%	4.72%	18.74%	3.89%	24	0.46%	0.81%	1.71%	2.03%	22	15.08%	22.93%	40.17%	20.86%	
	Corporates - Of Which: SME	4	0.58%	1.09%	1.46%	0.53%						32	0.98%	2.20%	3.17%	3.03%	31	28.29%	33.53%	44.65%	21.36%	
	Retail	33	0.11%	0.35%	0.52%	3.35%	31	9.32%	13.86%	43.80%	16.79%	53	0.63%	1.14%	1.99%	2.11%	62	14.97%	21.47%	26.55%	25.62%	
	Retail - Secured on real estate property	15	0.19%	0.75%	1.59%	0.70%	11	2.34%	10.18%	15.84%	6.64%	56	0.46%	0.98%	1.70%	0.98%	59	12.39%	17.32%	21.52%	16.93%	
	Retail - Qualifying Revolving	12	0.20%	0.41%	0.75%	0.44%	12	24.41%	42.12%	52.32%	38.97%	16	0.41%	3.26%	6.06%	1.73%	20	38.59%	59.50%	74.21%	58.90%	
Retail - Other Retail	26	0.18%	0.42%	1.22%	4.02%	22	32.25%	47.60%	60.68%	16.94%	49	1.02%	1.83%	4.14%	2.37%	52	26.59%	39.84%	51.09%	27.38%		

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:

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

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 :

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

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:

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

To express it on yearly basis we apply:

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

Where the *Observed new defaulted* of the periods are the ones at the end of the period.
and *(Q-i)* = Quarter expressed as a lag of the actual one.