



***RISK DASHBOARD ANNEX
CREDIT RISK PARAMETERS
Q4 2021***

EBA

EUROPEAN
BANKING
AUTHORITY

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
2021 Q4

(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	14	0.00%	0.06%	0.20%	0.29%	6	15.99%	25.56%	27.75%	28.07%	53	0.21%	0.49%	1.08%	1.26%	55	31.88%	40.77%	45.00%	34.29%
	Corporates - Of Which: Specialised Lending	17	0.00%	0.00%	0.00%	0.16%						18	0.42%	0.93%	1.90%	1.07%	18	9.11%	12.66%	35.00%	18.15%
	Corporates - Of Which: SME	6	0.00%	0.48%	1.57%	0.83%						30	0.19%	0.69%	2.97%	2.48%	31	17.24%	36.96%	45.00%	29.23%
	Retail	22	0.02%	0.72%	1.40%	0.59%	18	16.60%	28.12%	44.44%	26.36%	63	0.42%	0.81%	1.96%	1.48%	64	14.83%	22.64%	32.06%	29.30%
	Retail - Secured on real estate property	11	0.00%	0.38%	0.67%	0.41%	8	5.08%	7.21%	13.76%	6.85%	58	0.23%	0.56%	1.43%	1.29%	61	10.04%	16.29%	21.74%	15.44%
	Retail - Qualifying Revolving	12	0.56%	0.71%	0.98%	0.70%	10	37.61%	41.16%	57.47%	54.80%	21	0.29%	1.39%	2.40%	1.88%	25	34.44%	53.17%	67.34%	86.74%
	Retail - Other Retail	17	0.37%	1.84%	3.61%	0.94%	14	31.11%	41.60%	53.72%	38.53%	53	0.94%	2.05%	3.84%	2.10%	53	30.14%	42.19%	51.99%	50.75%
Belgium	Corporates	16	0.00%	0.64%	1.62%	1.35%	9	11.01%	16.66%	26.88%	19.27%	55	0.25%	0.52%	1.77%	2.26%	56	31.12%	41.19%	45.00%	26.30%
	Corporates - Of Which: Specialised Lending	16	0.00%	0.00%	0.00%	0.00%						25	0.19%	0.62%	0.88%	1.12%	26	13.31%	19.78%	37.51%	22.08%
	Corporates - Of Which: SME	11	0.01%	1.32%	1.71%	1.45%	7	11.34%	13.48%	24.18%	15.86%	35	0.36%	1.88%	2.97%	2.48%	36	23.84%	40.54%	45.00%	24.20%
	Retail	30	0.12%	0.37%	0.89%	0.84%	27	9.20%	14.30%	25.92%	9.46%	63	0.60%	1.08%	1.74%	0.99%	64	15.60%	18.68%	24.70%	16.88%
	Retail - Secured on real estate property	16	0.10%	0.38%	0.69%	0.75%	13	4.27%	4.72%	15.11%	3.69%	62	0.52%	1.03%	1.45%	0.90%	64	12.42%	16.29%	21.51%	13.13%
	Retail - Qualifying Revolving	16	0.13%	0.55%	1.30%	1.17%	15	19.24%	34.86%	51.00%	18.91%	21	0.47%	1.28%	3.14%	0.74%	25	43.61%	51.77%	63.55%	49.96%
	Retail - Other Retail	24	0.43%	0.74%	2.23%	1.20%	22	15.65%	25.76%	48.15%	23.89%	57	0.59%	1.57%	2.87%	1.54%	57	25.25%	34.41%	45.67%	32.31%
Bulgaria	Corporates	7	0.00%	0.00%	4.13%	3.48%						32	0.28%	1.34%	3.28%	1.44%	35	29.74%	39.74%	45.00%	27.70%
	Corporates - Of Which: Specialised Lending	6	9.17%	14.22%	15.35%	12.51%						8	1.00%	1.33%	2.06%	1.81%	9	18.41%	28.24%	28.78%	28.26%
	Corporates - Of Which: SME	5	0.00%	1.42%	7.03%	6.06%						16	0.34%	1.90%	4.87%	2.55%	19	11.50%	41.56%	45.00%	25.05%
	Retail	22	0.18%	0.94%	2.03%	3.08%	17	37.40%	48.30%	68.32%	64.52%	53	0.35%	0.86%	2.55%	2.11%	58	16.67%	24.78%	40.91%	24.61%
	Retail - Secured on real estate property	6	0.00%	2.15%	3.25%	2.63%	4	25.65%	47.09%	60.21%	57.20%	39	0.19%	0.30%	1.11%	1.62%	42	11.43%	15.21%	20.18%	18.41%
	Retail - Qualifying Revolving	11	0.97%	3.13%	10.10%	2.57%	8	40.84%	58.67%	86.29%	93.58%	18	0.87%	2.41%	6.76%	3.13%	23	32.64%	56.88%	69.87%	32.52%
	Retail - Other Retail	16	0.41%	2.20%	4.26%	4.34%	13	37.78%	55.73%	76.64%	70.90%	47	0.84%	2.64%	6.52%	3.37%	49	31.37%	43.87%	58.38%	40.68%
Croatia	Corporates	6	0.00%	0.00%	0.37%	0.41%						26	0.60%	1.15%	4.00%	4.31%	26	23.20%	37.75%	45.00%	41.32%
	Corporates - Of Which: Specialised Lending										7	0.30%	0.85%	1.56%	1.14%	7	11.74%	20.92%	23.32%	18.15%	
	Corporates - Of Which: SME										12	2.49%	4.50%	12.12%	5.30%	12	2.45%	42.51%	45.00%	41.37%	
	Retail	16	0.24%	0.80%	9.78%	0.71%	14	14.32%	43.15%	51.87%	14.51%	43	0.19%	0.60%	2.52%	2.31%	47	16.43%	28.47%	45.79%	42.48%
	Retail - Secured on real estate property	4	0.00%	0.15%	16.08%	0.32%	4	0.10%	5.43%	13.63%	14.76%	32	0.15%	0.31%	0.59%	1.60%	33	11.08%	17.90%	25.00%	33.53%
	Retail - Qualifying Revolving	8	1.32%	2.89%	12.92%	1.74%	8	49.05%	54.29%	59.71%	52.88%	18	0.89%	2.82%	5.46%	2.14%	22	42.25%	59.94%	69.75%	61.51%
	Retail - Other Retail	10	0.81%	2.25%	5.65%	0.94%	8	38.47%	40.86%	44.77%	14.37%	39	0.39%	2.52%	6.42%	2.78%	42	27.70%	47.11%	58.00%	48.03%
Cyprus	Corporates	7	0.00%	0.00%	1.23%	0.86%						32	0.68%	1.26%	4.56%	2.61%	36	22.16%	34.72%	45.00%	27.60%
	Corporates - Of Which: Specialised Lending	17	0.00%	0.00%	0.00%	1.50%						16	1.21%	5.10%	5.54%	6.94%	16	18.46%	26.56%	45.00%	22.30%
	Corporates - Of Which: SME											15	0.33%	1.13%	7.22%	0.97%	15	11.52%	34.30%	39.58%	11.28%
	Retail	11	0.00%	0.09%	0.34%	0.40%	8	45.30%	50.78%	56.19%	52.76%	57	0.44%	0.85%	1.63%	1.07%	55	14.80%	22.39%	40.50%	38.02%
	Retail - Secured on real estate property											41	0.25%	0.48%	1.20%	0.88%	42	10.00%	14.67%	18.05%	14.13%
	Retail - Qualifying Revolving	4	0.71%	1.65%	1.99%	1.85%						22	0.52%	0.77%	3.24%	1.33%	22	38.10%	52.76%	68.52%	60.79%
	Retail - Other Retail	9	0.00%	0.15%	0.56%	0.80%	6	38.27%	45.30%	50.38%	50.96%	46	0.50%	1.47%	2.59%	1.13%	44	29.71%	38.00%	48.38%	44.25%
Czech	Corporates	13	0.05%	0.48%	0.69%	0.55%	10	28.65%	38.22%	51.83%	38.26%	47	0.23%	0.73%	2.49%	2.44%	47	35.42%	40.72%	45.00%	33.66%
	Corporates - Of Which: Specialised Lending	26	0.00%	0.00%	0.40%	0.46%	5	20.62%	25.01%	47.61%	34.87%	13	0.13%	0.73%	1.76%	2.05%	14	26.60%	40.55%	45.00%	26.59%
	Corporates - Of Which: SME	10	0.11%	0.98%	1.65%	1.09%	8	14.54%	20.95%	50.87%	39.98%	25	0.73%	2.91%	3.63%	3.39%	25	29.96%	41.23%	45.00%	31.92%
	Retail	21	0.08%	0.31%	0.75%	0.57%	18	30.63%	41.58%	49.91%	34.59%	59	0.40%	0.97%	1.44%	1.22%	61	13.34%	24.22%	33.13%	25.90%
	Retail - Secured on real estate property	11	0.00%	0.18%	0.55%	0.36%	7	13.64%	19.85%	23.99%	19.60%	50	0.19%	0.37%	0.80%	0.91%	51	10.00%	15.62%	20.99%	20.34%
	Retail - Qualifying Revolving	11	0.08%	0.61%	2.53%	0.50%	10	41.69%	51.12%	59.41%	56.80%	21	0.47%	1.50%	3.89%	1.45%	25	44.85%	54.56%	69.69%	54.78%
	Retail - Other Retail	17	0.31%	1.01%	1.84%	1.17%	14	36.30%	45.64%	50.50%	47.00%	54	1.25%	1.97%	3.39%	2.10%	55	31.74%	39.78%	51.71%	40.25%

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
2021 Q4

(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	10	0.00%	0.25%	1.11%	0.50%	7	12.95%	18.19%	32.01%	19.53%	53	0.25%	0.49%	0.80%	0.91%	53	27.33%	37.58%	45.00%	22.27%
	Corporates - Of Which: Specialised Lending	16	0.00%	0.00%	0.00%	0.00%						22	0.21%	0.64%	4.65%	1.61%	23	11.53%	15.65%	33.29%	20.79%
	Corporates - Of Which: SME	6	0.00%	0.10%	0.17%	0.25%	4	27.29%	30.50%	32.55%	29.42%	31	0.44%	1.26%	2.23%	1.41%	31	18.17%	32.79%	45.00%	20.47%
	Retail	24	0.10%	0.36%	0.73%	0.60%	19	20.64%	27.92%	50.79%	14.16%	58	0.45%	1.19%	2.41%	0.82%	62	15.43%	21.42%	33.08%	17.98%
	Retail - Secured on real estate property	10	0.00%	0.17%	0.85%	0.58%	7	9.01%	14.69%	20.43%	10.38%	51	0.25%	0.53%	1.61%	0.77%	53	12.43%	15.47%	19.39%	15.85%
	Retail - Qualifying Revolving	8	0.27%	1.21%	4.20%	1.38%	7	27.92%	32.28%	41.96%	31.82%	18	0.71%	1.16%	3.98%	1.36%	21	32.71%	56.01%	68.66%	61.76%
Retail - Other Retail	19	0.21%	0.67%	3.27%	0.77%	16	24.38%	47.82%	65.99%	43.68%	45	1.04%	2.20%	4.83%	1.86%	48	28.40%	38.83%	51.59%	43.37%	
Estonia	Corporates	7	0.00%	0.17%	0.72%	0.69%	5	17.28%	19.73%	19.74%	32.27%	30	0.33%	1.38%	2.03%	1.90%	31	36.96%	45.00%	45.00%	42.36%
	Corporates - Of Which: Specialised Lending										6	1.21%	1.50%	1.75%	1.13%	6	30.00%	36.08%	45.00%	33.19%	
	Corporates - Of Which: SME										13	0.91%	1.94%	2.70%	1.90%	12	41.61%	44.19%	45.00%	40.51%	
	Retail	17	0.04%	0.14%	0.75%	0.44%	13	18.19%	21.14%	42.56%	29.65%	52	0.47%	1.09%	2.66%	1.49%	51	15.99%	27.36%	42.62%	16.18%
	Retail - Secured on real estate property	7	0.00%	0.05%	0.09%	0.43%	5	5.93%	5.93%	5.97%	29.52%	33	0.36%	0.73%	1.50%	1.21%	34	12.79%	13.97%	23.72%	13.25%
	Retail - Qualifying Revolving	5	0.00%	1.39%	2.59%	1.55%	4	42.20%	57.80%	80.71%	61.98%	17	0.35%	1.11%	2.25%	2.20%	17	49.57%	57.05%	70.18%	60.55%
Retail - Other Retail	13	0.08%	0.31%	1.07%	0.43%	9	18.45%	24.72%	25.08%	31.61%	44	0.82%	2.77%	5.03%	2.75%	42	28.35%	37.45%	55.17%	29.21%	
Finland	Corporates	12	0.00%	0.05%	0.91%	1.39%	5	16.81%	19.69%	25.63%	17.36%	57	0.25%	0.77%	0.88%	0.97%	58	29.42%	40.28%	45.00%	35.06%
	Corporates - Of Which: Specialised Lending	16	0.00%	0.00%	0.00%	0.00%						22	0.31%	0.40%	0.50%	0.48%	23	15.00%	27.09%	36.91%	26.99%
	Corporates - Of Which: SME	5	0.00%	0.05%	0.19%	1.92%						23	0.30%	1.39%	2.99%	1.46%	21	24.05%	35.49%	45.00%	31.80%
	Retail	26	0.04%	0.47%	2.25%	1.26%	21	10.76%	26.00%	45.63%	6.03%	56	0.50%	1.14%	2.63%	1.36%	59	15.79%	22.29%	40.76%	20.31%
	Retail - Secured on real estate property	7	0.04%	4.02%	7.02%	1.19%	6	7.47%	17.56%	30.09%	3.52%	45	0.46%	0.84%	1.77%	1.00%	45	11.20%	14.67%	19.33%	16.74%
	Retail - Qualifying Revolving	9	0.15%	0.47%	2.31%	0.78%	6	39.42%	65.69%	76.98%	56.47%	18	0.26%	0.86%	4.00%	1.78%	21	37.74%	56.83%	69.40%	63.22%
Retail - Other Retail	18	0.01%	0.28%	2.31%	1.59%	15	15.58%	31.11%	49.86%	14.42%	48	0.79%	1.67%	3.49%	3.10%	49	29.74%	41.81%	54.56%	33.04%	
France	Corporates	23	0.12%	0.50%	0.90%	0.64%	19	2.62%	16.70%	29.41%	21.27%	64	0.31%	0.73%	1.55%	1.57%	65	32.02%	40.41%	45.00%	34.08%
	Corporates - Of Which: Specialised Lending	85	0.00%	0.00%	0.00%	0.19%	5	0.39%	0.39%	29.41%	20.45%	30	0.53%	1.04%	1.92%	1.54%	33	15.33%	19.98%	37.53%	19.08%
	Corporates - Of Which: SME	12	0.00%	0.92%	1.60%	1.31%	7	10.49%	18.41%	36.77%	23.49%	48	0.66%	2.13%	3.41%	2.48%	51	23.74%	37.87%	45.00%	34.47%
	Retail	37	0.47%	0.74%	1.89%	0.47%	35	13.82%	18.82%	28.24%	21.85%	62	0.93%	1.49%	2.26%	1.35%	63	14.62%	19.59%	26.33%	18.70%
	Retail - Secured on real estate property	24	0.28%	0.39%	1.17%	0.27%	20	3.71%	8.60%	14.66%	10.95%	62	0.49%	1.03%	2.04%	1.02%	64	10.78%	16.47%	21.18%	17.07%
	Retail - Qualifying Revolving	18	0.36%	0.68%	1.49%	0.85%	16	29.79%	37.29%	43.41%	40.83%	26	0.61%	1.90%	3.97%	2.58%	25	38.32%	46.64%	63.07%	34.51%
Retail - Other Retail	34	0.79%	1.64%	2.63%	0.85%	31	23.64%	27.96%	40.59%	26.54%	55	1.32%	2.16%	4.88%	1.71%	56	26.65%	39.06%	45.36%	29.92%	
Germany	Corporates	31	0.05%	0.37%	0.75%	0.48%	22	11.95%	23.94%	38.58%	27.89%	66	0.30%	0.49%	1.08%	0.90%	71	32.20%	41.06%	45.00%	36.31%
	Corporates - Of Which: Specialised Lending	69	0.00%	0.00%	0.00%	0.38%	6	0.05%	6.43%	22.44%	18.49%	29	0.42%	0.71%	1.15%	0.90%	31	13.50%	19.49%	41.47%	31.65%
	Corporates - Of Which: SME	18	0.42%	0.87%	2.38%	0.83%	13	10.85%	30.92%	37.33%	30.12%	51	0.64%	1.25%	2.60%	1.23%	52	23.16%	37.39%	44.68%	32.22%
	Retail	46	0.17%	0.55%	1.62%	0.67%	43	13.26%	19.13%	39.39%	24.83%	66	0.68%	1.33%	2.55%	0.85%	67	17.16%	20.49%	30.29%	28.41%
	Retail - Secured on real estate property	30	0.30%	0.55%	1.28%	0.42%	25	2.98%	9.48%	13.93%	9.87%	62	0.61%	0.97%	2.01%	0.64%	65	13.17%	17.10%	22.06%	18.98%
	Retail - Qualifying Revolving	21	0.23%	0.70%	1.62%	0.46%	18	34.18%	44.55%	57.81%	31.46%	25	0.67%	1.34%	3.17%	0.76%	29	41.62%	52.99%	65.66%	62.16%
Retail - Other Retail	37	0.35%	0.71%	1.92%	1.48%	34	21.52%	29.76%	58.56%	35.55%	58	0.90%	2.69%	4.38%	1.66%	59	29.30%	37.99%	47.20%	45.83%	
Greece	Corporates	7	0.00%	0.00%	1.55%	1.56%						32	0.41%	1.10%	6.81%	6.88%	33	35.00%	40.84%	45.00%	40.11%
	Corporates - Of Which: Specialised Lending	64	0.00%	0.00%	2.49%	14.76%	4	13.30%	19.95%	26.59%	19.95%	10	1.03%	2.21%	8.49%	4.41%	10	5.47%	13.60%	28.00%	21.34%
	Corporates - Of Which: SME	4	0.00%	1.68%	7.84%	3.25%						16	1.10%	3.52%	8.46%	16.08%	17	37.38%	43.76%	45.00%	38.90%
	Retail	21	0.01%	0.69%	1.91%	7.57%	15	18.81%	43.10%	58.65%	74.96%	54	0.50%	1.23%	2.54%	8.29%	60	15.90%	23.66%	40.61%	25.03%
	Retail - Secured on real estate property	5	0.00%	0.00%	9.66%	9.66%						43	0.27%	0.48%	1.35%	9.55%	43	10.00%	13.08%	20.28%	13.01%
	Retail - Qualifying Revolving	12	0.24%	1.08%	4.51%	1.50%	8	36.25%	48.20%	70.92%	83.29%	23	0.40%	1.61%	3.21%	3.54%	24	32.39%	53.03%	66.43%	63.23%
Retail - Other Retail	13	0.08%	0.83%	1.87%	7.05%	10	23.89%	43.39%	52.36%	94.47%	47	0.51%	1.38%	4.22%	10.09%	53	32.00%	40.35%	51.71%	34.83%	

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
2021 Q4

(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
Hungary	Corporates	11	0.00%	0.48%	0.96%	0.69%	5	20.56%	20.99%	47.44%	34.62%	41	0.45%	0.84%	1.78%	1.83%	43	30.37%	39.87%	45.00%	37.57%
	Corporates - Of Which: Specialised Lending										15	0.48%	0.88%	1.29%	3.37%	15	12.50%	32.70%	45.00%	31.47%	
	Corporates - Of Which: SME	8	0.43%	1.23%	1.86%	1.09%	5	19.26%	20.56%	40.40%	32.08%	17	0.61%	2.17%	5.23%	2.40%	19	35.00%	41.16%	48.33%	38.66%
	Retail	23	0.08%	0.34%	5.28%	2.11%	20	31.92%	41.27%	54.60%	56.51%	55	0.34%	1.05%	2.08%	2.64%	56	15.91%	24.20%	36.86%	43.32%
	Retail - Secured on real estate property	5	0.12%	2.22%	8.47%	1.25%	4	17.26%	34.35%	54.06%	26.93%	47	0.19%	0.42%	1.05%	1.59%	49	12.17%	16.52%	22.48%	34.29%
	Retail - Qualifying Revolving	12	0.32%	1.27%	3.92%	2.81%	9	46.17%	55.21%	56.46%	51.95%	21	0.48%	1.60%	4.81%	2.60%	24	33.40%	56.92%	71.03%	63.20%
Retail - Other Retail	17	0.28%	2.11%	5.45%	3.05%	14	29.43%	40.69%	63.40%	62.06%	48	1.06%	3.23%	6.67%	5.24%	48	33.53%	41.34%	55.55%	64.89%	
Ireland	Corporates	9	0.00%	2.08%	2.72%	1.99%	5	11.73%	20.28%	30.62%	17.07%	50	0.26%	0.63%	2.12%	1.46%	56	29.63%	37.96%	44.38%	28.26%
	Corporates - Of Which: Specialised Lending	49	0.00%	0.00%	0.00%	0.00%					25	0.50%	1.16%	2.20%	18.74%	28	13.36%	20.22%	42.78%	29.67%	
	Corporates - Of Which: SME	6	0.62%	3.13%	4.77%	3.06%	5	12.32%	21.08%	45.36%	15.60%	27	0.35%	1.11%	3.55%	3.65%	28	32.06%	40.04%	44.99%	37.03%
	Retail	26	0.07%	0.56%	1.22%	0.87%	21	16.22%	19.78%	36.53%	16.92%	62	0.65%	1.26%	3.20%	1.71%	64	14.73%	20.88%	27.91%	27.46%
	Retail - Secured on real estate property	14	0.34%	0.79%	1.77%	0.79%	11	8.44%	14.41%	18.90%	15.14%	57	0.63%	1.16%	2.88%	1.50%	58	13.67%	19.13%	24.00%	24.88%
	Retail - Qualifying Revolving	13	0.27%	0.48%	1.31%	0.54%	10	14.99%	38.22%	47.16%	25.31%	18	0.56%	1.36%	2.29%	2.11%	22	36.25%	51.42%	63.72%	59.31%
Retail - Other Retail	16	0.07%	1.25%	3.57%	2.54%	11	25.45%	40.37%	50.02%	25.76%	56	0.77%	2.18%	4.52%	5.17%	55	24.42%	38.85%	51.64%	60.29%	
Italy	Corporates	16	0.11%	0.45%	0.85%	0.67%	12	13.57%	22.29%	32.49%	24.37%	57	0.46%	0.63%	2.60%	4.41%	58	28.00%	37.02%	45.00%	36.05%
	Corporates - Of Which: Specialised Lending	74	0.00%	0.00%	4.12%	3.42%					22	0.70%	1.25%	2.08%	2.74%	25	16.22%	22.46%	43.50%	20.60%	
	Corporates - Of Which: SME	8	0.73%	1.17%	1.76%	1.28%	8	15.98%	26.85%	32.22%	25.30%	33	0.83%	2.64%	7.19%	8.97%	33	25.63%	36.96%	42.22%	38.40%
	Retail	38	0.17%	0.63%	1.43%	1.12%	34	18.36%	28.13%	49.90%	28.55%	60	0.46%	1.16%	2.54%	2.13%	66	16.22%	22.48%	31.94%	25.71%
	Retail - Secured on real estate property	19	0.52%	0.89%	1.18%	0.98%	16	11.88%	15.25%	27.02%	21.07%	62	0.31%	0.79%	1.30%	1.52%	64	11.71%	16.19%	22.17%	19.25%
	Retail - Qualifying Revolving	18	0.39%	0.79%	3.03%	0.21%	17	33.20%	38.03%	56.03%	36.89%	22	1.11%	2.53%	3.41%	3.38%	26	36.10%	55.99%	68.02%	59.67%
Retail - Other Retail	29	0.27%	1.00%	2.80%	1.41%	26	26.98%	37.46%	56.75%	37.47%	54	1.64%	2.73%	4.47%	4.20%	59	26.93%	42.43%	53.54%	38.73%	
Latvia	Corporates	4	0.00%	0.12%	3.91%	3.90%						30	0.33%	0.95%	3.07%	1.85%	30	39.76%	45.00%	45.00%	41.65%
	Corporates - Of Which: Specialised Lending										14	0.23%	1.04%	2.52%	2.13%	13	37.34%	44.14%	45.00%	38.04%	
	Corporates - Of Which: SME										48	0.36%	1.33%	3.36%	2.62%	50	15.87%	29.11%	46.91%	25.87%	
	Retail	16	0.04%	0.15%	1.10%	1.06%	13	22.89%	42.33%	64.41%	39.34%	48	0.36%	1.33%	3.36%	2.62%	50	15.87%	29.11%	46.91%	25.87%
	Retail - Secured on real estate property	6	0.00%	0.10%	0.18%	1.17%	4	13.27%	16.53%	28.46%	36.73%	32	0.17%	0.40%	1.32%	2.11%	33	10.09%	13.80%	21.80%	20.38%
	Retail - Qualifying Revolving	7	0.00%	0.13%	11.37%	21.26%	4	48.87%	67.50%	73.73%	65.57%	18	0.33%	2.60%	5.64%	5.07%	19	46.72%	56.87%	71.00%	65.01%
Retail - Other Retail	13	0.01%	0.29%	2.46%	0.72%	9	26.55%	41.63%	67.67%	51.18%	45	0.59%	2.99%	7.00%	4.21%	46	30.83%	45.04%	58.91%	43.17%	
Lithuania	Corporates										36	0.19%	0.53%	1.36%	1.27%	37	39.68%	45.00%	45.00%	41.66%	
	Corporates - Of Which: Specialised Lending										17	0.31%	1.47%	3.11%	2.28%	17	44.06%	44.99%	49.40%	40.20%	
	Corporates - Of Which: SME										46	0.54%	1.10%	3.70%	1.50%	49	17.96%	27.05%	44.10%	18.75%	
	Retail	19	0.03%	0.36%	3.80%	0.69%	16	9.16%	28.09%	48.60%	37.33%	46	0.54%	1.10%	3.70%	1.50%	49	17.96%	27.05%	44.10%	18.75%
	Retail - Secured on real estate property	7	0.03%	0.12%	3.98%	0.76%	6	7.11%	7.25%	7.45%	37.20%	33	0.22%	0.71%	1.42%	1.24%	34	12.59%	15.91%	23.62%	15.86%
	Retail - Qualifying Revolving	8	0.04%	2.00%	4.80%	4.53%	5	42.86%	63.79%	69.53%	65.35%	19	0.58%	1.49%	3.56%	3.30%	19	30.70%	56.65%	73.38%	63.55%
Retail - Other Retail	13	0.14%	0.51%	7.39%	0.31%	12	21.39%	26.55%	48.24%	39.37%	42	0.72%	3.17%	6.07%	3.00%	42	29.99%	41.99%	55.17%	36.24%	
Luxembourg	Corporates	18	0.00%	0.09%	0.65%	0.47%	13	2.52%	5.14%	28.64%	10.02%	60	0.40%	0.78%	1.18%	1.46%	62	28.19%	36.39%	44.74%	30.10%
	Corporates - Of Which: Specialised Lending	69	0.00%	0.00%	0.00%	0.01%					30	0.46%	0.66%	1.32%	1.07%	30	15.90%	19.06%	35.00%	23.25%	
	Corporates - Of Which: SME	8	0.05%	0.16%	0.69%	0.38%	6	3.16%	15.82%	42.86%	31.47%	41	0.37%	1.62%	3.59%	2.15%	41	22.20%	35.00%	44.25%	28.10%
	Retail	27	0.09%	0.48%	1.72%	0.32%	23	4.24%	19.12%	33.40%	12.50%	62	0.39%	0.85%	1.99%	0.98%	62	16.34%	22.85%	31.86%	16.31%
	Retail - Secured on real estate property	12	0.00%	0.25%	0.62%	0.17%	7	1.72%	9.87%	16.21%	2.94%	57	0.37%	0.74%	1.41%	0.86%	60	13.19%	17.12%	23.97%	15.24%
	Retail - Qualifying Revolving	12	0.40%	0.56%	2.12%	1.69%	12	27.04%	45.88%	63.98%	39.28%	22	0.68%	1.43%	2.79%	2.71%	23	38.77%	49.67%	69.96%	52.79%
Retail - Other Retail	25	1.02%	1.25%	3.11%	1.23%	21	6.46%	23.54%	37.74%	18.17%	52	0.96%	1.86%	3.36%	1.86%	53	25.85%	37.42%	48.53%	21.50%	

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
2021 Q4

(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	4	0.00%	0.00%	0.00%	0.00%						38	0.44%	0.88%	2.41%	1.96%	40	16.77%	35.37%	45.00%	21.09%
	Corporates - Of Which: Specialised Lending										8	0.84%	1.41%	2.58%	2.12%	8	11.69%	13.15%	16.29%	13.50%	
	Corporates - Of Which: SME										20	0.44%	1.02%	3.06%	1.12%	20	18.06%	37.18%	46.91%	25.07%	
	Retail	13	0.00%	0.01%	0.13%	0.17%	8	43.27%	59.04%	65.92%	57.93%	57	0.34%	1.03%	2.02%	1.27%	57	17.29%	25.76%	36.63%	24.03%
	Retail - Secured on real estate property											46	0.26%	0.71%	1.45%	1.43%	48	12.55%	17.22%	22.67%	17.82%
Retail - Qualifying Revolving	5	0.00%	4.06%	6.81%	3.83%						19	0.20%	0.83%	2.27%	1.72%	20	31.78%	53.92%	68.12%	54.86%	
Retail - Other Retail	9	0.00%	0.03%	0.09%	0.09%	6	45.49%	59.04%	62.94%	54.48%	47	0.45%	1.67%	3.81%	1.25%	48	29.92%	40.29%	55.66%	21.93%	
Netherlands	Corporates	17	0.00%	0.21%	0.75%	0.89%	11	8.40%	17.30%	31.61%	10.49%	63	0.32%	0.50%	1.05%	1.14%	66	33.31%	39.72%	45.00%	26.71%
	Corporates - Of Which: Specialised Lending	68	0.00%	0.00%	0.00%	0.38%						27	0.39%	0.79%	1.28%	1.70%	30	9.31%	17.87%	36.92%	13.02%
	Corporates - Of Which: SME	6	0.00%	0.62%	1.90%	1.68%	5	10.93%	19.72%	31.61%	10.62%	37	0.60%	1.16%	2.68%	2.38%	37	23.22%	32.31%	44.22%	20.22%
	Retail	36	0.03%	0.20%	0.84%	0.50%	31	5.92%	24.21%	39.84%	8.37%	64	0.71%	1.25%	1.95%	0.67%	65	14.81%	19.04%	25.83%	12.54%
	Retail - Secured on real estate property	15	0.06%	0.32%	1.16%	0.45%	12	4.53%	5.54%	6.14%	4.75%	62	0.43%	0.96%	1.60%	0.61%	63	12.41%	16.96%	21.20%	11.32%
Retail - Qualifying Revolving	13	0.16%	0.57%	1.64%	0.63%	12	31.72%	41.90%	51.78%	42.06%	23	0.72%	1.38%	2.87%	2.04%	24	37.00%	51.45%	67.60%	43.52%	
Retail - Other Retail	25	0.12%	0.27%	1.63%	1.77%	22	28.09%	35.17%	63.30%	27.11%	56	0.97%	2.34%	4.82%	2.31%	58	26.17%	34.15%	48.21%	42.10%	
Norway	Corporates	6	0.00%	0.12%	0.23%	1.32%						48	0.16%	0.34%	0.71%	1.14%	49	25.15%	37.86%	45.00%	27.06%
	Corporates - Of Which: Specialised Lending	16	0.00%	0.00%	0.00%	0.00%						18	0.49%	0.68%	2.32%	1.86%	18	12.18%	18.43%	29.75%	21.91%
	Corporates - Of Which: SME										20	0.26%	0.64%	1.95%	1.35%	21	18.51%	25.39%	45.00%	23.52%	
	Retail	20	0.07%	0.51%	2.89%	0.39%	16	13.19%	22.69%	34.39%	19.51%	61	0.32%	0.91%	2.27%	0.89%	61	14.83%	20.19%	31.77%	21.73%
	Retail - Secured on real estate property	11	0.12%	1.86%	2.89%	0.16%	9	8.96%	17.54%	21.31%	8.35%	52	0.27%	0.82%	1.92%	0.63%	54	12.61%	15.97%	20.26%	19.72%
Retail - Qualifying Revolving	9	0.01%	0.22%	0.74%	1.03%	6	33.33%	49.59%	55.40%	51.47%	22	0.16%	1.06%	2.20%	1.57%	21	39.03%	54.74%	68.27%	63.04%	
Retail - Other Retail	15	0.14%	1.22%	3.45%	1.08%	12	24.81%	34.55%	51.84%	24.29%	50	0.73%	1.68%	3.81%	2.00%	50	25.40%	38.74%	55.68%	29.89%	
Poland	Corporates	9	0.00%	0.31%	0.75%	0.71%	6	13.28%	39.51%	43.49%	33.19%	45	0.30%	0.66%	1.68%	1.42%	48	32.87%	41.47%	45.00%	33.76%
	Corporates - Of Which: Specialised Lending	33	0.00%	0.00%	0.00%	2.68%						16	0.41%	0.88%	1.96%	0.84%	18	15.00%	26.35%	37.72%	24.32%
	Corporates - Of Which: SME	5	0.00%	0.65%	1.17%	0.85%						33	0.36%	1.54%	3.93%	2.24%	33	23.30%	39.69%	45.00%	29.92%
	Retail	29	0.06%	0.87%	2.19%	1.58%	26	16.82%	37.80%	52.69%	38.04%	59	0.58%	1.41%	2.52%	1.54%	62	13.71%	22.74%	37.88%	42.63%
	Retail - Secured on real estate property	9	0.00%	0.78%	1.66%	0.94%	6	9.41%	19.50%	23.90%	24.10%	47	0.29%	0.49%	0.99%	0.70%	50	10.00%	17.19%	23.87%	34.90%
Retail - Qualifying Revolving	12	0.47%	1.24%	1.66%	1.38%	11	27.15%	43.23%	57.31%	43.22%	21	1.06%	1.53%	3.35%	2.36%	24	35.51%	57.81%	71.39%	73.08%	
Retail - Other Retail	21	0.34%	1.92%	5.84%	3.04%	19	33.16%	44.94%	55.44%	47.40%	53	1.78%	3.81%	6.34%	3.67%	57	24.52%	39.36%	55.39%	57.02%	
Portugal	Corporates	8	0.58%	1.39%	4.93%	2.06%	6	28.94%	32.66%	34.58%	32.62%	42	0.38%	0.62%	1.33%	3.98%	45	32.23%	39.89%	45.00%	40.21%
	Corporates - Of Which: Specialised Lending	19	0.00%	0.00%	0.00%	2.46%						22	0.44%	0.62%	0.80%	1.56%	24	8.99%	24.00%	45.00%	30.44%
	Corporates - Of Which: SME	6	0.05%	1.61%	3.27%	2.27%	5	27.58%	29.05%	43.27%	29.72%	22	0.59%	1.76%	6.06%	7.04%	22	29.74%	40.25%	45.00%	39.76%
	Retail	27	0.05%	0.87%	1.62%	0.79%	20	13.33%	24.37%	30.74%	20.46%	60	0.42%	1.27%	2.08%	1.39%	63	15.23%	21.60%	32.55%	20.56%
	Retail - Secured on real estate property	11	0.15%	0.58%	1.47%	0.49%	7	1.68%	11.33%	20.24%	7.33%	53	0.25%	0.75%	1.50%	1.03%	55	12.71%	17.18%	21.47%	17.72%
Retail - Qualifying Revolving	13	0.66%	0.86%	1.48%	0.68%	12	28.57%	35.86%	50.93%	30.37%	21	0.81%	2.12%	3.52%	4.33%	24	30.26%	50.71%	65.19%	38.39%	
Retail - Other Retail	20	0.23%	1.16%	2.07%	2.00%	15	24.82%	34.81%	54.51%	32.49%	49	0.76%	2.05%	3.54%	3.75%	51	25.43%	34.87%	46.80%	32.57%	
Romania	Corporates	7	0.00%	0.08%	0.14%	0.39%	4	9.96%	27.62%	57.44%	71.14%	39	0.27%	0.88%	3.10%	2.43%	40	33.10%	40.74%	45.00%	41.02%
	Corporates - Of Which: Specialised Lending										4	0.57%	0.99%	21.99%	7.54%	4	32.89%	41.43%	55.95%	45.29%	
	Corporates - Of Which: SME	5	0.00%	0.19%	0.69%	1.17%						23	0.41%	2.12%	4.44%	3.86%	23	21.24%	35.00%	42.68%	40.27%
	Retail	23	0.10%	0.91%	4.45%	1.75%	18	32.07%	42.10%	59.67%	59.21%	56	0.46%	1.53%	2.91%	2.45%	59	15.01%	23.85%	36.38%	49.25%
	Retail - Secured on real estate property	5	0.00%	0.00%	0.58%	0.58%						47	0.28%	0.60%	1.20%	1.55%	47	10.00%	15.75%	21.19%	38.52%
Retail - Qualifying Revolving	13	1.25%	4.71%	6.16%	1.26%	11	42.06%	56.54%	62.63%	62.55%	18	1.29%	5.48%	9.41%	1.11%	22	38.13%	58.58%	69.36%	49.06%	
Retail - Other Retail	17	0.32%	3.27%	3.83%	3.28%	13	40.79%	46.25%	65.13%	62.64%	47	0.60%	3.33%	9.51%	3.40%	49	28.69%	48.00%	59.63%	58.97%	

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
2021 Q4

(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	10	0.00%	0.53%	1.01%	1.14%	6	24.74%	38.13%	76.17%	49.98%	41	0.37%	1.20%	2.52%	2.21%	42	29.95%	41.93%	45.00%	38.57%
	Corporates - Of Which: Specialised Lending	4	0.05%	0.12%	0.20%	0.14%						9	0.65%	2.13%	23.21%	16.05%	9	27.99%	30.00%	30.00%	33.81%
	Corporates - Of Which: SME	5	0.69%	1.39%	1.39%	2.01%	6	41.73%	41.80%	74.38%	58.30%	26	0.52%	1.83%	3.30%	3.49%	27	32.22%	42.01%	45.01%	41.00%
	Retail	17	0.01%	0.36%	0.83%	0.35%	13	31.27%	35.38%	39.22%	43.38%	54	0.21%	0.84%	2.14%	1.09%	57	18.27%	25.69%	44.20%	23.48%
	Retail - Secured on real estate property	6	0.00%	0.24%	0.26%	0.25%	4	24.05%	31.50%	42.26%	34.46%	40	0.15%	0.41%	1.21%	0.86%	43	12.34%	17.89%	23.02%	20.92%
	Retail - Qualifying Revolving	8	0.06%	1.27%	16.68%	0.64%	6	49.92%	56.42%	61.05%	56.41%	19	0.45%	1.26%	8.30%	2.20%	21	51.54%	60.00%	72.64%	55.17%
	Retail - Other Retail	12	0.95%	1.58%	2.55%	1.17%	10	33.64%	50.42%	56.24%	62.92%	46	0.67%	2.26%	4.56%	3.21%	46	30.07%	41.13%	51.71%	43.30%
Slovenia	Corporates	6	0.00%	0.02%	0.04%	0.10%						27	0.31%	1.34%	2.11%	1.60%	28	36.83%	43.19%	45.00%	38.74%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	5	0.00%	0.16%	0.17%	0.40%						15	0.60%	2.89%	5.25%	3.86%	14	12.33%	40.43%	45.00%	38.65%
	Retail	12	0.00%	0.96%	1.67%	4.01%	8	40.05%	42.19%	63.28%	85.25%	44	0.25%	0.57%	2.70%	2.72%	47	15.99%	26.18%	49.79%	35.91%
	Retail - Secured on real estate property											30	0.12%	0.23%	1.40%	2.60%	30	12.09%	14.64%	22.43%	21.14%
	Retail - Qualifying Revolving	4	0.00%	5.79%	18.82%	9.38%						18	0.21%	1.09%	5.93%	1.54%	22	38.01%	56.77%	69.09%	64.12%
	Retail - Other Retail	10	0.00%	0.66%	6.20%	1.17%	6	38.57%	42.19%	66.29%	44.24%	40	0.67%	2.33%	5.12%	3.01%	40	22.94%	43.56%	61.97%	45.62%
Spain	Corporates	16	0.27%	1.40%	3.22%	3.12%	12	14.11%	21.66%	24.47%	21.09%	56	0.60%	1.06%	2.39%	2.48%	60	33.68%	40.84%	45.00%	40.60%
	Corporates - Of Which: Specialised Lending	64	0.00%	0.00%	12.57%	11.49%	6	8.04%	33.97%	71.31%	40.51%	28	0.44%	0.79%	1.39%	4.78%	29	17.60%	33.18%	43.60%	22.48%
	Corporates - Of Which: SME	11	0.08%	1.70%	3.56%	3.90%	8	14.06%	22.75%	25.64%	22.07%	43	0.98%	2.78%	6.12%	4.69%	42	26.74%	39.94%	45.00%	38.76%
	Retail	38	0.23%	1.01%	2.60%	2.10%	34	15.62%	28.05%	45.94%	26.31%	61	0.55%	1.36%	2.08%	1.90%	66	14.97%	20.47%	29.84%	28.75%
	Retail - Secured on real estate property	16	0.12%	0.94%	1.61%	1.83%	13	11.45%	13.36%	18.44%	17.95%	57	0.48%	0.88%	1.48%	1.34%	62	11.66%	15.68%	20.73%	21.64%
	Retail - Qualifying Revolving	17	0.36%	0.98%	1.21%	0.86%	16	35.82%	49.36%	57.87%	53.35%	20	1.03%	2.34%	3.76%	2.81%	25	30.00%	51.16%	63.23%	62.17%
	Retail - Other Retail	31	0.52%	2.09%	3.93%	3.56%	27	35.28%	45.35%	49.74%	38.37%	52	0.95%	2.36%	3.95%	3.83%	57	29.19%	40.52%	47.82%	51.80%
Sweden	Corporates	9	0.00%	0.01%	0.12%	0.07%	6	12.35%	13.94%	22.60%	17.77%	63	0.34%	0.62%	0.95%	0.59%	63	30.65%	41.57%	45.00%	24.89%
	Corporates - Of Which: Specialised Lending	16	0.00%	0.00%	0.00%	0.00%						25	0.40%	0.76%	1.90%	1.18%	25	17.38%	28.83%	39.05%	23.72%
	Corporates - Of Which: SME	5	0.03%	0.04%	0.26%	0.14%	4	12.48%	13.71%	17.29%	15.87%	32	0.31%	0.66%	2.27%	0.62%	31	19.49%	35.00%	45.00%	18.15%
	Retail	26	0.07%	0.30%	1.40%	0.11%	22	11.43%	17.20%	49.46%	14.66%	60	0.41%	1.00%	2.10%	0.32%	63	13.81%	19.02%	28.63%	12.47%
	Retail - Secured on real estate property	13	0.06%	0.43%	2.03%	0.07%	11	4.06%	7.93%	22.19%	4.75%	54	0.23%	0.76%	1.61%	0.26%	56	10.08%	15.04%	19.20%	10.76%
	Retail - Qualifying Revolving	9	0.19%	0.55%	1.54%	1.10%	8	40.81%	51.10%	60.74%	53.13%	22	0.39%	1.93%	3.87%	1.58%	23	39.10%	54.39%	68.17%	63.22%
	Retail - Other Retail	21	0.32%	0.62%	1.41%	0.60%	17	26.36%	32.30%	49.46%	30.53%	53	1.05%	2.18%	4.34%	1.32%	54	25.53%	36.30%	47.72%	35.93%
United Kingdom	Corporates	21	0.19%	1.07%	2.72%	1.38%	17	13.45%	24.62%	35.03%	25.02%	67	0.32%	0.65%	1.50%	1.11%	68	29.92%	37.44%	45.00%	34.78%
	Corporates - Of Which: Specialised Lending	52	0.00%	0.00%	0.00%	2.54%	4	15.30%	23.04%	26.43%	20.88%	29	0.47%	1.07%	1.85%	2.02%	30	16.28%	25.43%	42.87%	25.34%
	Corporates - Of Which: SME	6	0.28%	4.40%	5.78%	8.58%	4	9.22%	13.42%	28.50%	31.73%	46	0.68%	1.25%	3.41%	2.85%	47	25.32%	39.42%	45.00%	28.85%
	Retail	47	0.16%	0.47%	1.86%	3.03%	41	11.72%	17.24%	30.99%	5.99%	63	0.88%	1.71%	3.03%	2.57%	66	13.88%	19.35%	25.58%	12.62%
	Retail - Secured on real estate property	25	0.54%	1.41%	1.91%	3.17%	23	4.14%	13.34%	26.22%	4.29%	59	0.76%	1.43%	2.25%	2.59%	63	12.91%	16.59%	21.22%	8.86%
	Retail - Qualifying Revolving	19	0.11%	0.59%	1.22%	1.12%	16	36.58%	43.54%	56.18%	49.12%	24	0.79%	1.40%	3.14%	1.98%	26	31.84%	50.77%	65.87%	71.09%
	Retail - Other Retail	42	0.21%	0.91%	3.42%	1.94%	37	14.75%	31.12%	58.58%	53.02%	56	1.36%	2.56%	3.89%	2.66%	60	20.32%	34.86%	45.28%	51.49%
Australia	Corporates	7	0.00%	0.08%	1.00%	0.67%	4	3.49%	8.26%	14.94%	11.44%	36	0.21%	0.78%	1.75%	1.46%	37	24.00%	36.32%	45.00%	20.52%
	Corporates - Of Which: Specialised Lending	50	0.00%	0.00%	0.00%	0.58%						16	0.57%	0.82%	1.77%	2.01%	16	12.21%	18.52%	19.92%	15.39%
	Corporates - Of Which: SME											15	0.16%	0.84%	3.82%	0.83%	15	10.70%	35.00%	45.00%	9.86%
	Retail	24	0.02%	0.28%	1.14%	1.07%	21	15.17%	27.08%	46.91%	4.37%	60	0.37%	0.76%	1.30%	0.46%	61	12.90%	17.42%	28.39%	9.47%
	Retail - Secured on real estate property	7	0.00%	0.55%	1.49%	1.05%	4	4.00%	5.32%	8.27%	3.46%	52	0.31%	0.68%	1.38%	0.40%	54	11.32%	13.42%	19.50%	8.66%
	Retail - Qualifying Revolving	12	0.05%	0.41%	2.46%	0.56%	11	23.40%	38.97%	50.05%	38.63%	22	0.23%	1.92%	3.77%	1.08%	23	33.11%	54.26%	67.38%	59.30%
	Retail - Other Retail	16	0.04%	0.81%	2.65%	1.87%	13	27.08%	41.68%	58.19%	20.78%	48	0.37%	1.20%	3.38%	2.18%	49	21.71%	37.12%	55.60%	30.72%

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
2021 Q4

(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%	0.05%	2.17%	0.48%						43	0.17%	0.44%	1.14%	0.93%	46	28.23%	39.57%	45.00%	28.45%
	Corporates - Of Which: Specialised Lending	17	0.00%	0.00%	0.00%	1.72%						18	0.18%	0.68%	1.44%	1.58%	19	12.02%	19.49%	39.51%	24.84%
	Corporates - Of Which: SME										17	0.20%	1.24%	2.83%	1.07%	16	12.23%	31.00%	45.00%	21.77%	
	Retail	28	0.04%	0.32%	0.97%	1.41%	23	14.08%	27.03%	57.47%	13.97%	59	0.38%	0.76%	1.41%	2.20%	62	15.18%	21.17%	30.35%	18.96%
	Retail - Secured on real estate property	7	0.00%	0.00%	1.14%	0.96%						51	0.29%	0.60%	0.86%	0.91%	53	11.90%	17.34%	23.99%	18.93%
Retail - Qualifying Revolving	11	0.06%	0.31%	0.68%	0.73%	9	17.09%	42.60%	57.47%	31.36%	21	0.43%	1.66%	2.68%	2.08%	23	33.65%	47.76%	65.81%	52.77%	
Retail - Other Retail	20	0.37%	1.11%	3.39%	1.57%	16	12.38%	31.37%	56.42%	13.73%	46	0.60%	1.38%	2.76%	2.49%	51	24.91%	37.77%	50.12%	20.05%	
China	Corporates		0.00%	0.00%	0.00%	0.00%						32	0.15%	0.31%	0.81%	0.68%	33	36.96%	42.26%	45.00%	47.09%
	Corporates - Of Which: Specialised Lending	48	0.00%	0.00%	0.00%	0.00%						12	0.33%	0.88%	2.71%	3.93%	12	14.55%	26.95%	38.47%	29.53%
	Corporates - Of Which: SME										18	0.34%	0.99%	3.84%	2.50%	18	16.63%	37.98%	45.00%	38.27%	
	Retail	19	0.00%	0.16%	0.32%	0.38%	14	26.88%	40.14%	55.26%	11.82%	57	0.35%	0.60%	1.17%	0.63%	59	12.45%	18.38%	26.70%	20.84%
	Retail - Secured on real estate property	5	0.00%	0.00%	0.00%	2.62%						52	0.30%	0.53%	1.04%	0.69%	55	11.32%	15.95%	21.41%	15.23%
Retail - Qualifying Revolving	9	0.36%	0.76%	3.43%	1.34%	8	32.19%	55.78%	58.67%	42.16%	19	0.13%	0.81%	2.18%	1.16%	21	33.53%	52.00%	64.56%	56.28%	
Retail - Other Retail	11	0.01%	1.17%	4.94%	0.39%	8	38.47%	48.51%	56.11%	40.30%	45	0.46%	1.46%	3.96%	0.79%	46	20.42%	37.53%	53.79%	17.73%	
Hong Kong	Corporates	6	0.14%	2.14%	4.90%	1.88%						42	0.26%	0.48%	1.43%	1.45%	44	33.61%	41.48%	45.00%	32.13%
	Corporates - Of Which: Specialised Lending	16	0.00%	0.00%	0.00%	0.00%						13	0.66%	1.32%	2.00%	1.18%	13	12.41%	22.45%	32.25%	18.20%
	Corporates - Of Which: SME										24	0.33%	1.75%	5.72%	3.95%	24	32.19%	42.35%	45.00%	36.11%	
	Retail	8	0.00%	0.01%	0.14%	0.13%						57	0.38%	0.72%	1.17%	0.50%	56	13.17%	19.05%	27.38%	22.03%
	Retail - Secured on real estate property	4	0.00%	0.00%	0.15%	0.09%						49	0.31%	0.60%	1.13%	0.72%	49	11.52%	15.07%	19.96%	15.48%
Retail - Qualifying Revolving											19	0.15%	0.40%	1.22%	1.31%	21	37.95%	50.95%	61.28%	50.23%	
Retail - Other Retail	7	0.00%	0.00%	1.27%	0.44%						46	0.25%	0.59%	1.69%	0.40%	44	24.36%	36.72%	48.79%	15.18%	
India	Corporates		0.00%	0.00%	0.00%	0.00%						29	0.54%	0.86%	2.01%	1.85%	32	31.54%	45.00%	45.00%	39.68%
	Corporates - Of Which: Specialised Lending	48	0.00%	0.00%	0.00%	0.00%						9	0.55%	1.63%	2.60%	3.33%	9	18.55%	19.64%	28.49%	18.56%
	Corporates - Of Which: SME										10	0.34%	3.49%	37.80%	3.87%	10	35.02%	45.00%	45.00%	37.21%	
	Retail	19	0.07%	0.17%	1.04%	0.74%	14	31.60%	40.95%	52.86%	53.62%	55	0.21%	0.78%	2.26%	1.07%	55	13.97%	21.87%	32.62%	34.31%
	Retail - Secured on real estate property	5	0.00%	0.00%	0.00%	0.00%						45	0.16%	0.38%	1.42%	1.01%	45	12.08%	17.75%	23.81%	20.53%
Retail - Qualifying Revolving	8	1.10%	2.12%	9.96%	4.12%	6	47.52%	49.97%	57.38%	49.53%	18	0.19%	1.57%	3.93%	3.14%	22	31.53%	57.81%	68.09%	55.05%	
Retail - Other Retail	11	0.18%	0.91%	4.09%	0.92%	10	35.05%	42.22%	52.35%	57.14%	43	0.55%	1.99%	8.23%	1.24%	42	26.44%	43.91%	58.85%	42.99%	
Korea, Republic Of	Corporates		0.00%	0.00%	0.00%	0.00%						28	0.09%	0.38%	0.51%	0.41%	30	40.22%	45.00%	45.00%	41.03%
	Corporates - Of Which: Specialised Lending	48	0.00%	0.00%	0.00%	0.00%						5	0.24%	0.83%	1.07%	0.64%	5	4.18%	13.39%	22.50%	
	Corporates - Of Which: SME										8	0.70%	1.09%	5.96%	1.98%	8	40.86%	42.74%	45.00%	41.03%	
	Retail	9	0.06%	0.43%	7.52%	0.54%	6	43.14%	57.01%	96.34%	7.67%	47	0.18%	0.43%	1.11%	1.39%	48	12.58%	20.59%	33.41%	44.15%
	Retail - Secured on real estate property											35	0.15%	0.22%	0.49%	0.29%	36	10.57%	13.93%	19.01%	15.65%
Retail - Qualifying Revolving											20	0.12%	0.78%	2.18%	1.20%	22	34.80%	55.05%	69.21%	59.53%	
Retail - Other Retail	7	0.17%	0.70%	5.24%	0.52%	5	44.83%	72.97%	96.34%	72.74%	35	0.68%	1.31%	3.38%	1.42%	36	26.03%	40.07%	50.91%	44.55%	
Russian Federation	Corporates	5	0.00%	0.00%	0.07%	0.12%						43	0.46%	0.89%	1.75%	0.57%	44	35.68%	44.98%	45.00%	39.78%
	Corporates - Of Which: Specialised Lending	16	0.00%	0.00%	0.00%	0.00%						14	0.39%	0.83%	1.87%	0.95%	14	8.88%	17.74%	28.41%	21.34%
	Corporates - Of Which: SME										13	1.08%	2.64%	5.30%	2.76%	13	34.60%	42.00%	44.74%	43.77%	
	Retail	28	0.07%	2.06%	6.11%	5.98%	24	12.42%	20.11%	37.77%	16.01%	55	0.64%	1.32%	3.24%	2.30%	60	16.05%	22.20%	32.57%	24.19%
	Retail - Secured on real estate property	11	1.99%	6.74%	40.58%	7.06%	10	12.55%	16.78%	33.50%	16.04%	49	0.38%	0.89%	2.61%	2.31%	51	13.43%	16.88%	22.91%	22.10%
Retail - Qualifying Revolving	9	0.66%	3.87%	4.32%	2.83%	7	35.74%	41.32%	67.66%	36.30%	18	0.66%	1.55%	4.60%	1.93%	21	32.10%	60.07%	69.80%	61.58%	
Retail - Other Retail	22	0.07%	1.30%	5.92%	3.99%	18	22.41%	37.82%	51.96%	17.47%	48	0.72%	1.90%	6.67%	1.98%	49	20.60%	36.70%	51.35%	20.17%	



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
2021 Q4

(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	5	0.00%	0.75%	1.55%	1.94%						43	0.31%	1.02%	2.61%	1.34%	44	27.60%	38.03%	43.80%	29.33%
	Corporates - Of Which: Specialised Lending	48	0.00%	0.00%	0.00%	0.00%						16	0.83%	1.45%	2.14%	2.05%	16	13.55%	20.63%	33.91%	20.26%
	Corporates - Of Which: SME											18	0.26%	0.82%	5.67%	5.59%	19	19.38%	37.20%	45.00%	25.63%
	Retail	13	0.00%	0.00%	0.31%	0.35%	8	11.38%	29.23%	38.92%	10.69%	62	0.28%	0.62%	1.35%	0.53%	62	13.85%	18.95%	28.09%	17.28%
	Retail - Secured on real estate property	5	0.00%	0.00%	0.00%	0.41%						52	0.25%	0.48%	1.07%	0.69%	52	13.61%	16.10%	19.74%	16.55%
	Retail - Qualifying Revolving	5	0.00%	0.40%	2.60%	1.09%						21	0.22%	0.65%	1.96%	0.75%	22	34.22%	56.14%	64.00%	53.84%
Retail - Other Retail	10	0.00%	0.00%	0.10%	0.04%	4	18.85%	37.66%	41.24%	24.30%	45	0.38%	0.86%	2.35%	0.44%	44	23.58%	35.70%	48.06%	10.63%	
Switzerland	Corporates	12	0.00%	0.01%	0.49%	0.39%	7	0.03%	1.69%	31.74%	10.81%	58	0.27%	0.65%	1.34%	0.81%	62	28.62%	38.61%	44.90%	31.24%
	Corporates - Of Which: Specialised Lending	16	0.00%	0.00%	0.00%	1.24%						20	0.36%	0.79%	1.53%	0.72%	20	6.11%	17.26%	34.00%	22.94%
	Corporates - Of Which: SME											38	0.50%	1.84%	4.61%	2.32%	39	18.67%	28.63%	40.33%	31.57%
	Retail	36	0.17%	0.59%	1.29%	0.46%	30	11.24%	17.39%	32.19%	11.40%	64	0.59%	1.27%	2.38%	0.72%	65	16.30%	20.32%	26.86%	21.46%
	Retail - Secured on real estate property	21	0.20%	0.52%	1.10%	0.31%	16	5.19%	10.76%	16.78%	13.72%	64	0.52%	1.16%	1.94%	0.71%	65	13.05%	16.88%	22.11%	20.85%
	Retail - Qualifying Revolving	16	0.25%	0.54%	1.34%	0.72%	13	25.02%	33.70%	36.09%	32.82%	23	0.48%	1.00%	3.29%	1.91%	27	31.44%	47.22%	65.10%	52.21%
Retail - Other Retail	30	0.25%	0.76%	1.92%	1.73%	25	21.05%	31.76%	45.87%	8.89%	52	0.97%	1.97%	3.39%	1.06%	56	27.37%	36.79%	44.92%	22.10%	
United States	Corporates	22	0.02%	0.28%	1.10%	0.59%	16	5.48%	19.06%	25.96%	22.30%	61	0.33%	0.87%	1.97%	1.19%	64	28.65%	41.73%	45.00%	26.93%
	Corporates - Of Which: Specialised Lending	55	0.00%	0.00%	0.00%	0.19%	7	3.89%	7.37%	24.09%	9.35%	25	0.48%	1.14%	2.40%	3.20%	26	14.08%	21.26%	44.91%	17.34%
	Corporates - Of Which: SME	5	0.00%	0.34%	0.43%	0.45%						41	0.54%	1.43%	3.75%	2.28%	42	28.18%	37.32%	45.00%	21.16%
	Retail	34	0.04%	0.27%	0.93%	2.20%	29	13.48%	26.69%	56.73%	17.04%	64	0.76%	1.20%	1.86%	2.06%	65	15.47%	21.15%	28.96%	27.41%
	Retail - Secured on real estate property	10	0.00%	0.01%	0.60%	1.37%						62	0.59%	1.04%	1.71%	1.01%	64	12.57%	17.79%	22.55%	16.72%
	Retail - Qualifying Revolving	17	0.27%	0.86%	1.06%	0.68%	16	31.06%	43.11%	60.07%	31.86%	19	0.44%	2.12%	4.70%	1.52%	24	32.74%	56.44%	67.29%	58.14%
Retail - Other Retail	22	0.10%	0.40%	2.66%	2.56%	18	25.01%	37.19%	60.61%	17.21%	58	0.88%	2.02%	3.94%	2.33%	57	27.55%	37.73%	50.46%	27.87%	

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 :

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

Where $\text{No defaulted exp} = (\text{Original exposure} - \text{Defaulted exposure})$
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.