



***RISK DASHBOARD ANNEX
CREDIT RISK PARAMETERS
Q4 2016***

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
2015 Q1
 (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											54	0.28%	0.63%	2.18%	1.86%	54	37.31%	43.73%	45.00%	33.92%
	Corporates - Of Which: Specialised Lending											14	0.49%	1.43%	3.26%	1.81%	12	9.31%	31.99%	41.62%	8.59%
	Corporates - Of Which: SME											25	0.21%	0.58%	2.47%	2.55%	26	19.70%	37.05%	45.00%	29.07%
	Retail											54	0.70%	1.52%	2.52%	2.00%	53	12.59%	20.69%	39.62%	32.27%
	Retail - Secured on real estate property											44	0.40%	0.85%	1.84%	1.69%	42	10.00%	14.62%	20.66%	16.94%
	Retail - Qualifying Revolving											20	0.87%	1.94%	5.77%	5.22%	21	43.20%	57.00%	62.50%	91.01%
Retail - Other Retail											46	1.07%	1.97%	3.80%	2.35%	43	21.34%	35.85%	57.30%	46.64%	
Belgium	Corporates											58	0.21%	0.66%	2.56%	2.56%	58	26.89%	40.36%	45.00%	26.97%
	Corporates - Of Which: Specialised Lending											22	0.09%	0.52%	1.10%	0.95%	21	16.03%	22.90%	44.50%	17.94%
	Corporates - Of Which: SME											30	0.25%	1.69%	3.81%	3.66%	31	20.66%	35.00%	43.50%	24.65%
	Retail											58	0.76%	1.73%	3.01%	1.65%	56	15.26%	21.34%	36.14%	16.73%
	Retail - Secured on real estate property											49	0.55%	1.08%	1.71%	1.46%	48	10.40%	13.96%	20.27%	12.25%
	Retail - Qualifying Revolving											23	0.82%	1.90%	3.72%	1.48%	24	45.44%	53.69%	66.28%	44.54%
Retail - Other Retail											47	1.52%	2.59%	4.54%	2.20%	46	27.68%	35.28%	45.37%	28.76%	
Bulgaria	Corporates											26	0.75%	3.23%	8.36%	7.98%	29	32.66%	41.85%	45.00%	39.78%
	Corporates - Of Which: Specialised Lending											10	3.95%	12.14%	20.00%	40.81%	9	14.72%	24.02%	43.14%	29.46%
	Corporates - Of Which: SME											12	1.03%	2.66%	4.21%	5.20%	13	41.35%	44.82%	41.48%	41.48%
	Retail											45	0.23%	1.98%	3.16%	2.46%	46	15.79%	25.40%	44.79%	49.30%
	Retail - Secured on real estate property											31	0.10%	0.99%	2.52%	3.05%	30	10.00%	15.40%	22.95%	15.68%
	Retail - Qualifying Revolving											18	0.71%	1.38%	6.30%	2.27%	18	44.44%	54.12%	57.19%	57.40%
Retail - Other Retail											38	1.35%	2.66%	6.37%	10.53%	37	22.57%	45.00%	54.80%	34.24%	
Croatia	Corporates											32	0.64%	2.17%	3.15%	3.56%	34	31.52%	37.76%	45.00%	37.11%
	Corporates - Of Which: Specialised Lending											14	0.48%	1.46%	2.12%	1.70%	12	13.62%	21.60%	35.90%	26.83%
	Corporates - Of Which: SME											9	1.00%	1.85%	2.58%	3.49%	10	26.20%	39.70%	43.41%	38.48%
	Retail											38	0.54%	2.75%	4.01%	2.09%	37	20.05%	29.86%	45.00%	34.26%
	Retail - Secured on real estate property											23	0.23%	2.00%	8.47%	2.09%	23	9.80%	15.73%	25.30%	33.47%
	Retail - Qualifying Revolving											16	0.67%	2.34%	4.77%	1.73%	17	39.82%	57.22%	68.81%	59.02%
Retail - Other Retail											35	0.66%	3.00%	4.05%	1.28%	33	21.30%	42.22%	54.48%	34.89%	
Cyprus	Corporates											53	0.80%	3.12%	10.35%	5.19%	51	25.72%	42.50%	45.00%	30.78%
	Corporates - Of Which: Specialised Lending											23	0.66%	1.96%	6.10%	3.93%	21	30.50%	41.98%	45.00%	33.45%
	Corporates - Of Which: SME											21	0.54%	1.77%	9.79%	4.41%	22	23.75%	36.73%	45.00%	24.35%
	Retail											45	0.49%	1.00%	2.68%	2.25%	42	11.83%	21.02%	36.90%	18.03%
	Retail - Secured on real estate property											29	0.39%	0.81%	1.70%	5.50%	29	9.19%	11.50%	17.36%	13.37%
	Retail - Qualifying Revolving											16	0.29%	0.76%	7.88%	1.70%	16	37.57%	54.32%	64.21%	62.91%
Retail - Other Retail											35	0.21%	1.28%	2.69%	1.30%	33	26.00%	38.55%	46.31%	12.89%	
Czech	Corporates											47	0.34%	1.03%	2.62%	2.41%	46	33.95%	42.81%	45.00%	35.26%
	Corporates - Of Which: Specialised Lending											18	0.33%	1.95%	2.96%	3.32%	16	26.05%	35.42%	42.91%	34.72%
	Corporates - Of Which: SME											24	0.79%	2.20%	3.97%	3.13%	23	30.10%	38.28%	44.06%	34.35%
	Retail											47	0.85%	2.11%	4.48%	3.48%	47	20.29%	29.57%	38.97%	31.02%
	Retail - Secured on real estate property											37	0.42%	0.97%	2.06%	3.08%	35	10.99%	14.55%	23.89%	24.81%
	Retail - Qualifying Revolving											19	0.72%	2.53%	5.17%	4.50%	19	46.37%	53.05%	60.02%	51.32%
Retail - Other Retail											41	1.74%	3.25%	5.34%	4.29%	40	36.02%	39.08%	55.25%	42.83%	

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
2015 Q1

(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										49	0.40%	1.32%	2.72%	2.60%	51	37.05%	43.96%	45.00%	38.92%	
	Corporates - Of Which: Specialised Lending										20	0.74%	1.22%	2.64%	1.74%	20	17.42%	42.48%	45.00%	23.66%	
	Corporates - Of Which: SME										15	1.30%	4.48%	6.63%	4.60%	20	22.68%	43.12%	47.18%	34.23%	
	Retail										40	0.50%	1.65%	3.53%	6.61%	43	16.38%	30.77%	47.97%	37.16%	
	Retail - Secured on real estate property										32	0.27%	0.87%	1.34%	6.05%	32	12.03%	15.66%	24.59%	31.36%	
	Retail - Qualifying Revolving										19	0.58%	1.88%	5.10%	5.27%	20	41.88%	53.10%	64.55%	60.86%	
Retail - Other Retail										38	0.81%	3.05%	6.63%	9.47%	38	33.15%	49.39%	60.70%	52.60%		
Ireland	Corporates										51	0.22%	0.67%	2.46%	4.35%	55	27.05%	41.57%	45.00%	40.15%	
	Corporates - Of Which: Specialised Lending										23	0.39%	1.01%	2.87%	2.03%	21	17.38%	25.31%	44.01%	29.15%	
	Corporates - Of Which: SME										27	0.31%	1.49%	5.59%	6.73%	27	32.29%	40.61%	58.92%	48.70%	
	Retail										55	1.38%	2.69%	5.19%	4.35%	55	14.69%	20.24%	32.69%	28.55%	
	Retail - Secured on real estate property										48	0.80%	2.59%	4.96%	4.32%	46	12.26%	17.33%	24.20%	26.38%	
	Retail - Qualifying Revolving										20	0.65%	1.39%	4.26%	7.63%	22	41.57%	52.46%	62.50%	54.16%	
Retail - Other Retail										40	1.25%	2.53%	5.34%	4.14%	45	23.70%	46.10%	58.25%	62.35%		
Italy	Corporates										63	0.64%	1.66%	5.00%	11.12%	63	31.49%	40.02%	45.00%	37.88%	
	Corporates - Of Which: Specialised Lending										20	0.63%	1.15%	2.47%	4.81%	19	16.98%	28.54%	40.47%	25.32%	
	Corporates - Of Which: SME										36	1.24%	3.78%	7.26%	13.23%	34	24.77%	38.89%	45.00%	38.43%	
	Retail										60	0.75%	2.15%	3.82%	4.38%	62	16.75%	23.41%	35.25%	27.77%	
	Retail - Secured on real estate property										48	0.53%	0.85%	1.98%	1.80%	49	10.82%	15.52%	22.09%	17.84%	
	Retail - Qualifying Revolving										22	1.14%	2.00%	7.07%	7.10%	24	43.45%	59.40%	68.38%	67.95%	
Retail - Other Retail										55	1.38%	3.11%	5.99%	15.24%	54	31.87%	46.33%	56.13%	48.10%		
Latvia	Corporates										27	0.25%	0.67%	3.50%	3.38%	26	34.20%	43.29%	45.00%	42.01%	
	Corporates - Of Which: Specialised Lending										7	0.60%	3.50%	18.90%	3.95%	6	15.80%	41.27%	45.00%	21.15%	
	Corporates - Of Which: SME										9	1.97%	3.46%	6.84%	3.92%	9	42.85%	43.41%	45.00%	40.10%	
	Retail										39	0.54%	1.72%	4.20%	3.83%	39	17.48%	25.00%	44.69%	25.25%	
	Retail - Secured on real estate property										24	0.24%	0.56%	3.31%	3.72%	24	10.00%	13.79%	21.39%	19.60%	
	Retail - Qualifying Revolving										18	1.06%	2.27%	6.37%	2.27%	17	38.44%	57.50%	62.50%	62.48%	
Retail - Other Retail										37	1.26%	2.58%	4.82%	4.12%	35	20.09%	40.35%	56.72%	43.59%		
Lithuania	Corporates										36	0.30%	0.98%	2.81%	2.47%	36	39.66%	45.00%	50.14%	41.35%	
	Corporates - Of Which: Specialised Lending										6	1.00%	3.59%	6.74%	3.58%	6	27.43%	38.68%	45.00%	38.66%	
	Corporates - Of Which: SME										19	0.38%	0.95%	4.28%	3.82%	19	37.10%	44.16%	45.00%	41.83%	
	Retail										40	0.59%	2.80%	6.32%	2.01%	42	22.47%	31.64%	47.43%	20.68%	
	Retail - Secured on real estate property										21	0.35%	0.90%	2.09%	1.79%	23	13.80%	20.32%	24.50%	18.15%	
	Retail - Qualifying Revolving										19	0.53%	2.02%	11.02%	1.35%	20	47.94%	60.54%	69.52%	64.04%	
Retail - Other Retail										36	1.76%	3.27%	8.56%	3.36%	36	31.65%	39.64%	54.76%	39.74%		
Luxembourg	Corporates										59	0.45%	1.26%	2.02%	6.53%	61	28.69%	40.28%	45.00%	33.98%	
	Corporates - Of Which: Specialised Lending										28	0.29%	0.63%	2.50%	0.91%	26	20.50%	31.55%	42.65%	38.85%	
	Corporates - Of Which: SME										39	0.35%	1.25%	2.16%	2.00%	40	19.92%	36.69%	44.80%	27.68%	
	Retail										51	0.60%	1.35%	3.23%	1.39%	51	13.26%	21.53%	31.30%	17.23%	
	Retail - Secured on real estate property										41	0.44%	0.90%	1.97%	1.17%	43	10.00%	14.14%	21.53%	12.75%	
	Retail - Qualifying Revolving										19	0.57%	1.63%	3.11%	2.82%	20	44.12%	57.99%	79.64%	49.88%	
Retail - Other Retail										38	0.86%	1.83%	4.63%	2.18%	38	21.42%	35.57%	45.22%	30.05%		

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



Table 1
Risk Parameters statistics by country of the counterparty for IRB banks
 EU and main non-EU countries
2015 Q1
 (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											43	0.29%	1.15%	2.20%	1.60%	44	23.57%	39.07%	45.00%	29.55%
	Corporates - Of Which: Specialised Lending											18	0.39%	0.96%	2.58%	1.34%	17	18.77%	30.00%	41.69%	17.05%
	Corporates - Of Which: SME											19	0.30%	0.56%	3.80%	5.65%	18	21.67%	32.82%	43.39%	18.25%
	Retail											48	0.34%	0.93%	2.97%	0.87%	46	13.23%	23.70%	38.27%	27.49%
	Retail - Secured on real estate property											36	0.29%	0.49%	0.97%	0.60%	36	10.00%	14.46%	21.40%	21.01%
	Retail - Qualifying Revolving											20	0.59%	2.07%	9.35%	2.12%	18	41.33%	52.05%	69.76%	79.10%
Retail - Other Retail											38	0.24%	1.44%	3.37%	2.52%	36	24.61%	35.21%	56.88%	57.92%	
Switzerland	Corporates											60	0.25%	0.68%	1.92%	1.61%	63	33.81%	41.74%	45.00%	30.55%
	Corporates - Of Which: Specialised Lending											22	0.26%	1.06%	3.12%	1.53%	21	15.84%	28.75%	45.00%	19.92%
	Corporates - Of Which: SME											35	0.43%	0.88%	3.21%	2.44%	34	10.59%	27.89%	40.56%	33.46%
	Retail											59	0.94%	1.34%	2.98%	2.18%	60	14.37%	22.19%	31.69%	23.28%
	Retail - Secured on real estate property											45	0.60%	1.05%	2.20%	1.76%	47	11.16%	14.81%	20.69%	23.66%
	Retail - Qualifying Revolving											23	0.76%	1.79%	3.64%	1.68%	25	43.64%	56.90%	66.45%	57.17%
Retail - Other Retail											50	0.90%	2.11%	4.46%	2.39%	51	24.09%	35.10%	46.14%	22.10%	
United States	Corporates											65	0.40%	0.85%	1.63%	1.02%	67	32.33%	41.40%	45.00%	33.10%
	Corporates - Of Which: Specialised Lending											27	0.58%	1.07%	3.44%	1.85%	29	19.94%	32.83%	44.45%	27.15%
	Corporates - Of Which: SME											43	0.67%	2.02%	4.41%	2.25%	43	16.43%	40.53%	45.00%	18.07%
	Retail											60	0.87%	1.80%	2.77%	2.51%	61	16.60%	23.19%	35.87%	58.35%
	Retail - Secured on real estate property											51	0.60%	1.15%	2.24%	1.24%	51	11.24%	15.41%	21.92%	58.13%
	Retail - Qualifying Revolving											21	1.21%	1.89%	6.01%	1.59%	21	48.00%	57.29%	62.50%	92.93%
Retail - Other Retail											48	1.22%	2.12%	3.75%	2.73%	51	31.74%	38.24%	53.22%	51.55%	

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

Table 2
Risk Parameters statistics by country of the counterparty for IRB banks
 EU and main non-EU countries
2015 Q2
 (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																					
	Corporates - Of Which: Specialised Lending	53	0.34%	0.79%	2.10%	2.04%	53	36.92%	43.58%	45.00%	32.24%											
	Corporates - Of Which: SME	13	0.46%	0.70%	2.02%	1.84%	10	5.35%	28.15%	38.13%	8.63%											
	Retail	28	0.21%	0.51%	1.90%	2.57%	29	22.78%	35.00%	44.62%	29.09%											
	Retail - Secured on real estate property	53	0.67%	1.60%	2.08%	2.97%	52	16.57%	23.06%	42.76%	32.54%											
	Retail - Qualifying Revolving	44	0.37%	0.80%	1.74%	1.76%	43	10.71%	15.01%	21.25%	16.96%											
Retail - Other Retail	22	0.92%	1.54%	5.85%	5.30%	24	43.38%	57.48%	70.69%	91.68%												
Belgium	Corporates																					
	Corporates - Of Which: Specialised Lending	59	0.19%	0.63%	2.25%	2.66%	57	28.12%	40.36%	45.00%	25.49%											
	Corporates - Of Which: SME	21	0.09%	0.43%	0.93%	1.11%	21	15.80%	17.32%	44.92%	17.15%											
	Retail	28	0.26%	1.19%	3.84%	5.20%	29	21.32%	35.71%	45.00%	21.65%											
	Retail - Secured on real estate property	58	0.87%	1.86%	3.14%	1.74%	55	15.20%	22.50%	36.15%	18.34%											
	Retail - Qualifying Revolving	48	0.48%	1.11%	1.96%	1.55%	48	10.49%	14.56%	21.06%	12.28%											
Retail - Other Retail	24	1.01%	1.82%	5.89%	1.46%	25	44.39%	50.70%	62.50%	43.44%												
Bulgaria	Corporates																					
	Corporates - Of Which: Specialised Lending	30	0.53%	4.38%	11.61%	8.64%	30	31.99%	42.71%	45.00%	40.10%											
	Corporates - Of Which: SME	11	3.95%	15.45%	20.00%	43.71%	9	19.49%	25.00%	44.90%	30.11%											
	Retail	11	1.28%	2.43%	5.28%	5.57%	11	33.15%	41.83%	43.64%	41.73%											
	Retail - Secured on real estate property	46	0.42%	1.70%	3.39%	2.48%	44	19.18%	33.30%	44.96%	23.64%											
	Retail - Qualifying Revolving	30	0.19%	0.65%	2.02%	2.21%	30	10.00%	16.23%	24.00%	38.24%											
Retail - Other Retail	19	0.37%	1.62%	6.62%	2.33%	20	42.32%	51.82%	58.69%	26.62%												
Croatia	Corporates																					
	Corporates - Of Which: Specialised Lending	33	0.72%	2.48%	3.27%	4.99%	32	29.31%	37.42%	45.00%	37.23%											
	Corporates - Of Which: SME	14	0.72%	1.46%	3.35%	1.60%	11	11.00%	19.49%	26.77%	27.23%											
	Retail	9	1.51%	1.94%	8.50%	8.51%	10	26.37%	40.20%	43.25%	40.63%											
	Retail - Secured on real estate property	42	0.86%	2.22%	3.94%	2.37%	38	23.82%	31.18%	45.00%	37.75%											
	Retail - Qualifying Revolving	22	0.27%	0.84%	2.13%	1.99%	22	10.00%	16.69%	25.83%	36.54%											
Retail - Other Retail	17	0.94%	3.19%	5.04%	2.05%	18	39.31%	55.63%	66.61%	58.72%												
Cyprus	Corporates																					
	Corporates - Of Which: Specialised Lending	36	0.72%	2.39%	4.01%	2.62%	34	23.82%	40.49%	54.31%	38.73%											
	Corporates - Of Which: SME	53	1.26%	2.70%	8.58%	5.15%	49	29.79%	41.54%	45.00%	30.58%											
	Retail	24	1.01%	2.08%	4.86%	2.75%	22	23.19%	42.26%	45.00%	27.18%											
	Retail - Secured on real estate property	23	0.92%	3.17%	9.61%	3.82%	23	31.04%	43.03%	45.00%	40.01%											
	Retail - Qualifying Revolving	45	0.52%	1.40%	2.27%	2.22%	41	13.80%	25.64%	40.45%	14.85%											
Retail - Other Retail	27	0.39%	0.65%	2.06%	5.52%	27	7.16%	12.90%	18.12%	12.47%												
Czech	Corporates																					
	Corporates - Of Which: Specialised Lending	16	0.26%	1.19%	8.51%	1.57%	19	38.89%	57.16%	94.36%	63.16%											
	Corporates - Of Which: SME	34	0.41%	1.65%	3.33%	1.40%	31	28.42%	39.09%	49.45%	8.54%											
	Retail	46	0.25%	0.71%	1.98%	2.20%	44	33.27%	42.22%	45.00%	37.31%											
	Retail - Secured on real estate property	19	0.35%	1.23%	2.96%	2.64%	16	26.29%	36.70%	44.96%	38.03%											
	Retail - Qualifying Revolving	19	0.46%	1.27%	3.08%	3.09%	21	26.10%	38.33%	43.33%	35.04%											
Retail - Other Retail	47	0.62%	1.46%	3.16%	2.18%	45	22.36%	30.12%	38.97%	31.97%												
Retail - Secured on real estate property	37	0.22%	0.53%	1.41%	1.43%	35	11.20%	15.23%	26.15%	21.70%												
Retail - Qualifying Revolving	18	0.49%	2.02%	5.02%	4.40%	21	41.70%	52.06%	59.93%	50.04%												
Retail - Other Retail	42	1.76%	3.14%	4.47%	3.38%	42	35.85%	41.32%	55.68%	43.94%												

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

Table 2
Risk Parameters statistics by country of the counterparty for IRB banks
 EU and main non-EU countries
2015 Q2
 (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											49	0.25%	1.01%	2.99%	2.41%	53	29.31%	38.06%	45.00%	24.78%
	Corporates - Of Which: Specialised Lending											20	0.23%	1.46%	3.08%	3.43%	22	10.37%	16.53%	35.84%	24.91%
	Corporates - Of Which: SME											30	0.60%	1.62%	3.46%	2.88%	30	23.23%	34.29%	44.81%	21.92%
	Retail											56	0.66%	1.21%	2.55%	1.24%	56	13.60%	19.46%	29.76%	15.62%
	Retail - Secured on real estate property											48	0.34%	0.60%	1.23%	1.18%	48	10.08%	13.55%	20.23%	12.56%
	Retail - Qualifying Revolving											21	1.02%	2.18%	7.46%	1.66%	21	44.45%	57.07%	69.06%	64.25%
Retail - Other Retail											41	1.20%	2.66%	4.22%	1.98%	41	24.49%	39.26%	51.00%	40.86%	
Estonia	Corporates											34	0.28%	1.15%	3.51%	1.06%	32	36.05%	42.07%	45.00%	41.10%
	Corporates - Of Which: Specialised Lending											9	1.64%	2.16%	16.06%	2.95%	7	23.24%	36.95%	45.00%	36.32%
	Corporates - Of Which: SME											18	1.43%	2.98%	4.52%	1.87%	18	39.00%	44.15%	45.00%	39.63%
	Retail											39	0.85%	2.27%	3.87%	1.98%	38	16.11%	32.41%	47.49%	18.05%
	Retail - Secured on real estate property											22	0.30%	0.89%	2.36%	1.74%	21	10.00%	13.60%	26.38%	13.33%
	Retail - Qualifying Revolving											18	0.73%	2.82%	9.17%	2.03%	19	46.65%	52.65%	64.70%	46.93%
Retail - Other Retail											38	1.50%	2.97%	4.48%	2.92%	33	38.52%	44.46%	48.19%	43.58%	
Finland	Corporates											53	0.21%	0.51%	1.05%	2.09%	53	29.80%	44.32%	45.00%	34.56%
	Corporates - Of Which: Specialised Lending											13	0.21%	0.65%	0.80%	0.77%	13	21.10%	28.97%	45.00%	32.79%
	Corporates - Of Which: SME											19	0.20%	0.75%	3.09%	1.01%	19	29.14%	41.25%	45.00%	31.46%
	Retail											48	0.75%	1.65%	3.23%	1.40%	48	15.00%	23.55%	42.89%	15.51%
	Retail - Secured on real estate property											37	0.35%	0.81%	1.67%	0.73%	36	10.69%	13.59%	19.86%	11.98%
	Retail - Qualifying Revolving											21	1.50%	2.41%	3.54%	2.90%	22	36.00%	50.74%	62.48%	66.55%
Retail - Other Retail											35	0.70%	3.36%	4.20%	3.98%	36	23.48%	41.04%	53.37%	27.27%	
France	Corporates											69	0.33%	0.85%	2.21%	1.96%	68	31.82%	40.78%	45.00%	33.01%
	Corporates - Of Which: Specialised Lending											27	0.31%	0.83%	3.08%	1.71%	26	17.08%	36.77%	45.00%	22.14%
	Corporates - Of Which: SME											41	0.78%	1.32%	2.94%	2.33%	42	28.92%	39.54%	44.93%	36.36%
	Retail											63	1.05%	2.16%	3.91%	2.23%	62	15.13%	21.47%	38.08%	18.43%
	Retail - Secured on real estate property											53	0.69%	1.42%	2.74%	1.77%	53	11.00%	14.05%	19.18%	14.44%
	Retail - Qualifying Revolving											26	1.09%	2.20%	6.47%	3.61%	27	45.14%	56.19%	61.42%	44.53%
Retail - Other Retail											51	1.22%	2.23%	3.95%	2.84%	55	25.92%	36.26%	53.22%	21.78%	
Germany	Corporates											70	0.39%	0.94%	1.89%	2.10%	71	34.30%	41.05%	45.00%	36.56%
	Corporates - Of Which: Specialised Lending											27	0.63%	1.60%	3.17%	2.83%	26	18.22%	35.01%	43.96%	38.96%
	Corporates - Of Which: SME											51	1.16%	2.36%	3.95%	1.62%	49	17.66%	34.00%	41.81%	31.46%
	Retail											60	1.07%	2.00%	3.55%	1.57%	63	15.61%	22.56%	37.74%	25.26%
	Retail - Secured on real estate property											54	0.83%	1.54%	3.00%	1.44%	56	10.47%	14.28%	21.49%	17.33%
	Retail - Qualifying Revolving											25	0.99%	1.66%	4.97%	1.84%	28	44.93%	51.28%	62.24%	55.40%
Retail - Other Retail											48	1.65%	2.56%	3.97%	2.35%	55	28.91%	36.19%	48.94%	40.44%	
Greece	Corporates											39	1.11%	5.79%	17.36%	12.37%	39	29.57%	43.27%	45.00%	38.41%
	Corporates - Of Which: Specialised Lending											12	2.95%	10.67%	25.06%	7.55%	11	12.39%	30.94%	39.49%	30.08%
	Corporates - Of Which: SME											15	0.14%	0.59%	17.93%	15.15%	15	38.20%	45.00%	52.75%	41.03%
	Retail											49	0.31%	1.60%	3.86%	21.32%	48	15.41%	27.48%	44.94%	30.71%
	Retail - Secured on real estate property											32	0.16%	0.55%	1.65%	12.16%	29	10.00%	15.53%	20.70%	22.49%
	Retail - Qualifying Revolving											20	0.47%	1.36%	2.99%	34.53%	21	43.82%	54.94%	71.48%	71.46%
Retail - Other Retail											42	0.79%	2.08%	7.80%	26.39%	39	24.46%	43.05%	51.57%	42.59%	

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

Table 2
Risk Parameters statistics by country of the counterparty for IRB banks
 EU and main non-EU countries
2015 Q2
 (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											50	0.69%	1.35%	3.14%	4.01%	50	36.49%	43.95%	45.00%	38.17%
	Corporates - Of Which: Specialised Lending											19	0.88%	1.20%	2.80%	2.03%	19	12.50%	45.00%	45.00%	23.14%
	Corporates - Of Which: SME											19	1.98%	4.54%	7.34%	6.07%	20	34.17%	40.99%	49.27%	38.45%
	Retail											44	0.36%	1.22%	3.01%	7.18%	45	17.93%	30.46%	44.76%	38.83%
	Retail - Secured on real estate property											32	0.21%	0.52%	1.32%	6.54%	34	12.86%	16.63%	24.59%	26.90%
	Retail - Qualifying Revolving											20	0.75%	1.62%	4.31%	5.29%	23	42.63%	57.07%	69.99%	59.95%
Retail - Other Retail											42	0.85%	2.62%	9.74%	8.34%	41	32.89%	45.58%	57.18%	51.72%	
Ireland	Corporates											51	0.21%	0.65%	1.82%	3.68%	56	27.51%	41.87%	45.00%	39.89%
	Corporates - Of Which: Specialised Lending											21	0.39%	0.84%	1.38%	1.61%	21	16.93%	23.26%	44.05%	27.94%
	Corporates - Of Which: SME											27	0.72%	1.17%	5.93%	6.92%	29	33.74%	40.90%	50.00%	47.86%
	Retail											55	1.24%	2.81%	4.65%	3.34%	55	14.70%	20.69%	34.43%	27.13%
	Retail - Secured on real estate property											47	1.14%	2.82%	4.45%	3.32%	47	12.28%	17.32%	27.96%	23.91%
	Retail - Qualifying Revolving											21	0.61%	1.62%	6.19%	4.76%	24	42.13%	51.84%	62.50%	53.84%
Retail - Other Retail											43	1.13%	2.26%	4.98%	4.22%	48	26.53%	45.00%	56.22%	62.05%	
Italy	Corporates											61	0.84%	2.12%	5.69%	12.44%	62	31.21%	41.17%	45.00%	38.37%
	Corporates - Of Which: Specialised Lending											21	0.66%	1.20%	2.52%	5.37%	20	17.31%	28.40%	39.87%	25.66%
	Corporates - Of Which: SME											34	1.32%	3.04%	6.33%	14.32%	34	27.53%	38.50%	45.00%	39.33%
	Retail											60	0.78%	1.72%	3.20%	4.92%	60	18.07%	24.24%	36.63%	28.24%
	Retail - Secured on real estate property											50	0.44%	0.88%	1.74%	1.77%	49	10.00%	15.74%	22.09%	17.99%
	Retail - Qualifying Revolving											21	1.23%	2.00%	6.11%	7.04%	25	44.38%	59.45%	71.13%	68.03%
Retail - Other Retail											50	1.33%	2.31%	5.00%	17.19%	51	31.90%	44.56%	56.67%	48.88%	
Latvia	Corporates											30	0.32%	0.98%	3.42%	3.01%	27	34.22%	44.42%	45.00%	41.71%
	Corporates - Of Which: Specialised Lending											8	0.92%	1.73%	10.58%	3.27%	7	19.52%	44.33%	45.00%	24.90%
	Corporates - Of Which: SME											11	0.71%	2.25%	4.80%	3.75%	11	43.15%	45.00%	45.00%	40.03%
	Retail											41	0.54%	1.92%	4.08%	3.87%	39	16.65%	26.08%	46.67%	25.55%
	Retail - Secured on real estate property											27	0.22%	0.53%	3.09%	3.64%	24	10.00%	13.66%	20.32%	20.04%
	Retail - Qualifying Revolving											20	0.95%	2.64%	4.65%	3.00%	20	35.20%	56.83%	62.50%	62.48%
Retail - Other Retail											36	1.10%	3.12%	5.05%	4.40%	34	19.44%	45.52%	54.88%	43.75%	
Lithuania	Corporates											32	0.18%	0.91%	2.91%	2.15%	32	40.13%	45.00%	53.83%	41.93%
	Corporates - Of Which: Specialised Lending											4	1.63%	3.45%	3.73%	3.48%	4	38.37%	41.69%	58.00%	38.43%
	Corporates - Of Which: SME											20	0.78%	1.34%	4.80%	3.73%	20	39.76%	44.67%	51.51%	42.02%
	Retail											43	0.62%	1.71%	6.40%	1.97%	43	20.79%	37.73%	47.43%	20.70%
	Retail - Secured on real estate property											22	0.35%	0.95%	2.10%	1.74%	22	9.91%	18.74%	24.14%	18.04%
	Retail - Qualifying Revolving											20	0.36%	1.48%	7.79%	1.57%	22	52.65%	60.03%	79.06%	65.33%
Retail - Other Retail											35	1.01%	2.95%	4.56%	3.33%	34	31.84%	40.32%	54.97%	39.96%	
Luxembourg	Corporates											60	0.50%	1.48%	2.70%	5.87%	61	28.74%	41.55%	44.93%	34.11%
	Corporates - Of Which: Specialised Lending											24	0.24%	1.02%	2.47%	1.06%	24	20.52%	32.31%	41.41%	38.04%
	Corporates - Of Which: SME											42	0.48%	1.06%	2.65%	1.67%	42	21.12%	32.84%	45.00%	28.64%
	Retail											50	0.60%	1.38%	2.79%	1.37%	51	13.15%	21.06%	32.73%	17.12%
	Retail - Secured on real estate property											42	0.58%	1.24%	2.11%	1.14%	43	10.00%	13.15%	17.43%	12.71%
	Retail - Qualifying Revolving											20	0.85%	1.23%	1.57%	3.25%	19	43.65%	56.90%	75.35%	51.08%
Retail - Other Retail											40	0.51%	1.63%	4.32%	2.15%	40	22.53%	36.03%	48.03%	29.81%	

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

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Risk Parameters statistics by country of the counterparty for IRB banks
 EU and main non-EU countries
2015 Q2
 (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											43	0.68%	1.43%	8.51%	6.10%	41	27.25%	35.53%	44.83%	23.36%
	Corporates - Of Which: Specialised Lending											14	1.54%	6.43%	15.00%	4.55%	14	4.75%	37.22%	45.00%	20.10%
	Corporates - Of Which: SME											11	0.25%	0.64%	3.56%	1.12%	10	14.71%	38.60%	50.00%	59.33%
	Retail											44	0.63%	1.66%	4.28%	1.69%	45	15.84%	29.78%	50.83%	38.11%
	Retail - Secured on real estate property											24	0.12%	0.62%	1.62%	1.53%	24	9.88%	11.24%	19.88%	22.26%
	Retail - Qualifying Revolving											13	0.27%	1.27%	6.00%	2.02%	16	36.04%	57.04%	69.84%	64.25%
Retail - Other Retail											35	0.81%	2.88%	4.55%	1.50%	35	29.58%	45.13%	52.65%	42.43%	
Netherlands	Corporates											64	0.39%	0.90%	2.50%	3.59%	66	34.05%	41.55%	45.00%	28.35%
	Corporates - Of Which: Specialised Lending											32	0.33%	1.06%	3.16%	3.04%	29	17.69%	29.19%	42.14%	25.10%
	Corporates - Of Which: SME											40	0.39%	1.04%	2.17%	4.35%	40	27.86%	39.01%	45.01%	21.52%
	Retail											57	1.03%	2.06%	3.06%	0.85%	58	13.71%	18.51%	30.02%	18.76%
	Retail - Secured on real estate property											51	0.60%	1.35%	2.94%	0.69%	50	10.44%	14.65%	19.83%	16.38%
	Retail - Qualifying Revolving											22	1.00%	1.52%	4.49%	4.48%	23	43.67%	57.13%	64.59%	62.53%
Retail - Other Retail											44	1.20%	2.06%	3.32%	2.42%	45	21.21%	33.92%	45.98%	37.02%	
Norway	Corporates											54	0.19%	0.51%	1.05%	1.04%	54	26.74%	38.91%	45.00%	27.63%
	Corporates - Of Which: Specialised Lending											17	0.47%	1.10%	3.00%	3.45%	16	17.57%	28.10%	37.85%	19.17%
	Corporates - Of Which: SME											20	0.45%	0.76%	1.83%	1.13%	22	19.81%	26.51%	42.70%	26.20%
	Retail											49	0.77%	2.00%	3.43%	0.92%	50	15.27%	21.51%	30.49%	22.13%
	Retail - Secured on real estate property											43	0.31%	1.18%	3.00%	0.83%	44	11.26%	14.48%	20.39%	20.00%
	Retail - Qualifying Revolving											21	0.60%	1.87%	3.39%	2.29%	21	43.61%	59.69%	62.50%	63.54%
Retail - Other Retail											42	1.28%	2.72%	4.62%	1.55%	42	29.31%	39.90%	50.05%	33.66%	
Poland	Corporates											49	0.39%	1.14%	2.66%	2.70%	50	29.96%	42.48%	45.00%	34.25%
	Corporates - Of Which: Specialised Lending											20	0.32%	0.69%	1.57%	1.52%	18	14.59%	32.06%	45.00%	32.26%
	Corporates - Of Which: SME											28	0.62%	2.37%	3.72%	2.70%	29	28.54%	39.03%	45.00%	31.02%
	Retail											55	0.90%	1.99%	3.09%	1.54%	53	17.32%	29.58%	44.16%	35.45%
	Retail - Secured on real estate property											46	0.32%	0.65%	1.58%	1.16%	43	10.00%	15.17%	29.70%	31.17%
	Retail - Qualifying Revolving											22	1.41%	2.42%	4.69%	2.71%	24	43.30%	58.49%	63.52%	80.25%
Retail - Other Retail											45	1.55%	2.58%	5.36%	3.64%	46	33.96%	46.15%	58.54%	49.69%	
Portugal	Corporates											46	1.04%	1.68%	3.62%	13.17%	48	31.16%	41.01%	45.00%	40.81%
	Corporates - Of Which: Specialised Lending											18	0.65%	1.93%	3.92%	3.51%	20	23.50%	36.09%	45.00%	39.35%
	Corporates - Of Which: SME											22	1.30%	3.02%	5.13%	17.55%	22	18.47%	40.36%	45.00%	42.96%
	Retail											53	0.75%	2.00%	3.23%	3.72%	51	18.04%	29.16%	44.98%	22.59%
	Retail - Secured on real estate property											37	0.25%	0.45%	1.98%	2.67%	36	9.85%	14.87%	19.37%	19.62%
	Retail - Qualifying Revolving											21	0.50%	3.47%	5.15%	8.21%	21	44.65%	51.40%	60.84%	53.68%
Retail - Other Retail											45	1.24%	2.08%	3.99%	10.32%	45	30.05%	36.39%	47.60%	34.60%	
Romania	Corporates											38	0.28%	1.50%	6.28%	6.04%	36	38.56%	44.22%	45.00%	40.47%
	Corporates - Of Which: Specialised Lending											8	0.49%	1.06%	9.62%	20.99%	6	19.26%	28.68%	34.32%	28.23%
	Corporates - Of Which: SME											15	4.00%	4.57%	9.25%	7.16%	16	37.48%	42.57%	45.34%	40.84%
	Retail											46	0.62%	1.71%	3.19%	2.56%	44	18.05%	31.64%	44.66%	35.11%
	Retail - Secured on real estate property											33	0.39%	0.85%	2.69%	2.76%	34	10.00%	14.02%	20.46%	55.32%
	Retail - Qualifying Revolving											21	1.15%	2.29%	8.53%	3.23%	22	43.07%	54.77%	69.16%	41.60%
Retail - Other Retail											42	1.03%	2.60%	5.71%	2.45%	40	28.21%	43.44%	53.10%	10.05%	

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

Table 2
Risk Parameters statistics by country of the counterparty for IRB banks
 EU and main non-EU countries
2015 Q2
 (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										38	0.22%	1.40%	3.23%	2.42%	38	36.30%	44.23%	45.00%	41.38%	
	Corporates - Of Which: Specialised Lending										11	0.26%	0.44%	1.58%	8.20%	10	23.34%	31.24%	45.00%	21.87%	
	Corporates - Of Which: SME										13	1.03%	3.65%	3.88%	3.78%	14	35.07%	44.27%	45.00%	42.29%	
	Retail										41	0.48%	1.55%	3.39%	1.78%	40	20.46%	30.19%	35.90%	27.83%	
	Retail - Secured on real estate property										33	0.12%	0.46%	1.55%	1.51%	32	10.00%	13.06%	23.84%	21.84%	
	Retail - Qualifying Revolving										17	0.73%	1.87%	4.41%	3.92%	20	40.93%	60.05%	72.50%	55.06%	
Retail - Other Retail										35	1.00%	2.00%	3.87%	2.75%	36	28.83%	45.48%	55.03%	43.17%		
Slovenia	Corporates										25	0.75%	2.42%	4.92%	8.33%	24	29.08%	40.14%	45.00%	35.91%	
	Corporates - Of Which: Specialised Lending										6	0.88%	1.26%	1.49%	1.15%						
	Corporates - Of Which: SME										10	1.10%	7.99%	17.21%	15.40%	9	39.21%	42.81%	43.75%	40.58%	
	Retail										39	0.37%	1.42%	3.39%	3.47%	36	16.23%	32.69%	48.96%	34.11%	
	Retail - Secured on real estate property										24	0.22%	0.50%	1.13%	5.09%	23	10.00%	12.90%	24.54%	15.45%	
	Retail - Qualifying Revolving										18	0.67%	1.17%	5.73%	3.44%	20	38.15%	53.00%	76.84%	68.92%	
Retail - Other Retail										36	0.93%	2.35%	4.29%	4.29%	32	27.28%	44.60%	52.18%	41.15%		
Spain	Corporates										57	0.57%	2.11%	4.15%	6.52%	63	28.04%	38.36%	45.00%	37.78%	
	Corporates - Of Which: Specialised Lending										23	1.39%	3.69%	7.90%	5.31%	25	19.49%	39.80%	45.00%	27.03%	
	Corporates - Of Which: SME										34	0.58%	3.08%	4.74%	5.53%	35	24.55%	37.26%	44.89%	40.61%	
	Retail										61	1.20%	1.99%	3.60%	2.01%	62	15.82%	22.88%	41.13%	23.33%	
	Retail - Secured on real estate property										51	0.77%	1.20%	3.00%	1.48%	50	11.82%	15.29%	18.77%	16.93%	
	Retail - Qualifying Revolving										24	1.11%	2.27%	6.05%	3.07%	26	46.28%	55.48%	62.50%	53.40%	
Retail - Other Retail										51	1.74%	3.14%	4.87%	3.09%	55	29.52%	43.90%	60.48%	49.13%		
Sweden	Corporates										63	0.15%	0.37%	1.48%	8.90%	62	27.41%	43.17%	45.00%	26.87%	
	Corporates - Of Which: Specialised Lending										16	0.23%	0.73%	8.35%	2.98%	17	16.61%	35.17%	45.00%	30.86%	
	Corporates - Of Which: SME										28	0.37%	0.76%	1.63%	0.50%	29	19.75%	34.12%	39.00%	20.43%	
	Retail										54	0.66%	1.46%	3.02%	0.38%	53	14.16%	21.42%	32.70%	13.36%	
	Retail - Secured on real estate property										49	0.37%	1.00%	1.77%	0.30%	48	10.59%	14.09%	20.85%	11.27%	
	Retail - Qualifying Revolving										21	0.67%	1.33%	5.66%	2.05%	21	44.55%	57.02%	62.50%	58.39%	
Retail - Other Retail										43	0.94%	2.39%	5.99%	1.33%	43	34.04%	42.90%	54.59%	34.71%		
United Kingdom	Corporates										66	0.36%	0.84%	1.72%	1.16%	72	27.47%	34.94%	43.94%	34.20%	
	Corporates - Of Which: Specialised Lending										27	0.40%	0.58%	2.21%	0.99%	31	19.37%	30.86%	45.00%	33.97%	
	Corporates - Of Which: SME										47	0.45%	1.30%	3.24%	2.25%	51	16.91%	36.60%	45.00%	30.58%	
	Retail										63	1.17%	2.29%	3.96%	1.70%	63	15.28%	20.97%	31.24%	22.06%	
	Retail - Secured on real estate property										52	0.89%	1.80%	3.37%	1.54%	55	10.75%	15.16%	19.52%	10.88%	
	Retail - Qualifying Revolving										25	1.02%	2.08%	3.94%	2.66%	26	50.18%	58.92%	71.76%	75.71%	
Retail - Other Retail										55	1.28%	2.86%	5.98%	3.09%	55	25.73%	37.29%	51.00%	62.92%		
Australia	Corporates										48	0.22%	0.59%	1.55%	1.29%	51	28.99%	38.32%	45.00%	31.28%	
	Corporates - Of Which: Specialised Lending										20	0.28%	1.81%	7.00%	2.37%	20	14.91%	33.75%	45.00%	17.94%	
	Corporates - Of Which: SME										16	0.22%	0.36%	2.19%	1.12%	17	24.62%	41.36%	45.00%	12.21%	
	Retail										51	0.53%	1.20%	2.33%	0.68%	51	12.00%	19.86%	33.00%	12.31%	
	Retail - Secured on real estate property										41	0.41%	0.80%	1.47%	0.64%	41	10.27%	13.94%	19.62%	11.75%	
	Retail - Qualifying Revolving										20	0.98%	1.40%	4.33%	1.42%	22	42.46%	54.58%	64.11%	82.05%	
Retail - Other Retail										45	0.47%	1.80%	3.41%	1.93%	41	23.15%	36.40%	46.53%	26.30%		



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

Table 2
Risk Parameters statistics by country of the counterparty for IRB banks
 EU and main non-EU countries
2015 Q2

(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										57	0.30%	0.59%	1.12%	0.93%	56	31.13%	42.91%	45.00%	35.11%	
	Corporates - Of Which: Specialised Lending										21	0.22%	0.39%	0.55%	0.48%	19	14.32%	26.00%	45.00%	25.15%	
	Corporates - Of Which: SME										23	0.21%	0.42%	0.99%	3.80%	24	7.26%	32.32%	45.52%	9.30%	
	Retail										57	0.62%	1.68%	3.02%	2.77%	55	15.34%	20.91%	38.94%	20.24%	
	Retail - Secured on real estate property										44	0.34%	0.81%	1.52%	1.38%	41	10.00%	14.36%	17.96%	17.58%	
	Retail - Qualifying Revolving										21	0.64%	1.62%	2.83%	1.76%	21	43.61%	52.38%	59.81%	65.02%	
Retail - Other Retail										44	1.01%	2.18%	4.76%	2.98%	47	20.51%	42.58%	56.56%	29.96%		
China	Corporates										38	0.15%	0.44%	1.25%	1.61%	41	33.90%	40.04%	45.00%	44.82%	
	Corporates - Of Which: Specialised Lending										12	0.26%	0.59%	1.49%	1.09%	11	21.75%	25.71%	37.22%	23.20%	
	Corporates - Of Which: SME										22	0.25%	1.55%	4.92%	2.03%	21	30.11%	43.78%	46.03%	26.15%	
	Retail										49	0.54%	1.22%	2.94%	1.27%	49	13.55%	22.51%	41.12%	23.92%	
	Retail - Secured on real estate property										37	0.26%	0.58%	1.24%	1.09%	39	11.10%	14.05%	19.14%	13.05%	
	Retail - Qualifying Revolving										18	0.60%	1.57%	4.58%	1.44%	20	43.03%	54.54%	73.53%	99.38%	
Retail - Other Retail										41	0.55%	1.82%	3.61%	1.88%	41	25.59%	40.74%	56.71%	11.78%		
Hong Kong	Corporates										47	0.29%	0.85%	3.67%	1.25%	50	26.63%	39.52%	45.00%	35.28%	
	Corporates - Of Which: Specialised Lending										12	0.62%	1.42%	3.71%	1.05%	12	10.29%	18.24%	40.07%	16.20%	
	Corporates - Of Which: SME										20	1.12%	2.55%	4.93%	2.73%	22	16.04%	27.87%	43.78%	23.78%	
	Retail										45	0.40%	1.12%	3.00%	0.42%	46	12.59%	23.85%	44.97%	37.36%	
	Retail - Secured on real estate property										33	0.14%	0.44%	1.24%	0.07%	32	10.00%	12.79%	21.00%	10.27%	
	Retail - Qualifying Revolving										15	0.32%	1.11%	2.44%	0.88%	17	41.74%	52.82%	58.90%	91.97%	
Retail - Other Retail										38	0.54%	2.02%	4.00%	1.93%	38	21.89%	37.50%	51.00%	38.40%		
India	Corporates										33	0.43%	1.60%	5.22%	5.53%	36	27.51%	40.59%	45.00%	46.51%	
	Corporates - Of Which: Specialised Lending										9	1.32%	4.44%	8.84%	7.41%	8	13.50%	24.38%	36.81%	17.40%	
	Corporates - Of Which: SME										13	0.62%	1.54%	6.79%	5.83%	12	5.93%	37.63%	54.48%	32.08%	
	Retail										43	0.34%	0.87%	3.29%	3.06%	41	14.97%	22.18%	40.21%	39.45%	
	Retail - Secured on real estate property										32	0.27%	0.60%	1.90%	0.58%	31	10.00%	14.28%	20.98%	24.51%	
	Retail - Qualifying Revolving										19	0.21%	1.62%	4.06%	13.20%	20	40.01%	53.45%	72.97%	79.93%	
Retail - Other Retail										34	0.50%	1.68%	4.63%	3.42%	34	27.76%	40.74%	51.61%	74.73%		
Korea, Republic Of	Corporates										31	0.13%	0.39%	2.22%	1.14%	31	30.85%	36.29%	47.70%	39.45%	
	Corporates - Of Which: Specialised Lending										7	0.26%	0.70%	1.92%	1.40%	6	8.89%	33.41%	40.00%	7.15%	
	Corporates - Of Which: SME										6	0.64%	3.61%	6.91%	2.43%	6	24.86%	36.09%	48.82%	24.92%	
	Retail										39	0.25%	1.19%	2.26%	1.20%	38	14.70%	27.90%	48.96%	34.92%	
	Retail - Secured on real estate property										24	0.16%	0.41%	1.21%	0.49%	24	10.70%	14.06%	19.94%	11.17%	
	Retail - Qualifying Revolving										16	0.24%	1.13%	2.81%	1.17%	18	43.96%	53.06%	67.75%	74.95%	
Retail - Other Retail										33	0.35%	1.71%	3.03%	2.68%	31	31.52%	45.00%	52.84%	73.73%		
Russian Federation	Corporates										46	0.61%	1.11%	1.90%	1.32%	48	30.82%	44.98%	45.00%	40.71%	
	Corporates - Of Which: Specialised Lending										15	0.55%	1.00%	2.85%	1.65%	13	21.87%	44.98%	51.25%	23.25%	
	Corporates - Of Which: SME										15	0.56%	1.07%	2.47%	2.21%	18	20.27%	34.03%	42.00%	33.70%	
	Retail										52	0.62%	1.37%	3.64%	1.28%	50	13.02%	19.87%	35.60%	30.47%	
	Retail - Secured on real estate property										43	0.30%	0.79%	2.60%	1.74%	42	11.39%	14.79%	20.92%	36.72%	
	Retail - Qualifying Revolving										23	1.11%	3.09%	8.06%	2.49%	23	45.22%	57.27%	71.29%	61.26%	
Retail - Other Retail										46	0.50%	1.29%	3.07%	0.82%	45	20.82%	36.15%	49.67%	23.48%		



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

Table 2
Risk Parameters statistics by country of the counterparty for IRB banks
 EU and main non-EU countries
2015 Q2
 (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											44	0.40%	1.10%	2.17%	1.51%	43	20.07%	38.00%	45.00%	28.28%
	Corporates - Of Which: Specialised Lending											18	0.56%	1.83%	2.91%	1.97%	17	18.49%	30.00%	42.44%	17.20%
	Corporates - Of Which: SME											21	0.40%	1.02%	4.08%	1.44%	20	14.45%	29.75%	44.11%	18.38%
	Retail											46	0.35%	0.79%	2.05%	0.87%	45	14.62%	21.82%	35.63%	23.98%
	Retail - Secured on real estate property											36	0.25%	0.48%	0.94%	0.60%	36	10.39%	14.57%	18.31%	17.22%
	Retail - Qualifying Revolving											17	0.78%	1.73%	3.03%	2.13%	18	42.57%	57.20%	73.42%	79.03%
Retail - Other Retail											36	0.20%	1.20%	2.61%	2.72%	34	25.50%	36.74%	58.58%	57.79%	
Switzerland	Corporates											61	0.26%	0.73%	2.63%	1.64%	63	35.07%	42.58%	45.00%	30.48%
	Corporates - Of Which: Specialised Lending											21	0.22%	0.78%	3.71%	1.48%	20	15.31%	24.83%	45.00%	19.14%
	Corporates - Of Which: SME											35	0.44%	1.12%	3.33%	2.36%	34	19.29%	34.47%	42.50%	27.50%
	Retail											56	0.94%	1.72%	2.89%	1.76%	57	14.09%	22.15%	33.40%	23.15%
	Retail - Secured on real estate property											47	0.60%	1.10%	2.52%	1.73%	49	11.19%	15.42%	20.98%	23.20%
	Retail - Qualifying Revolving											24	0.96%	1.91%	3.89%	2.09%	26	43.58%	54.05%	67.32%	57.10%
Retail - Other Retail											47	0.79%	2.34%	4.62%	1.86%	51	24.07%	34.60%	48.61%	22.07%	
United States	Corporates											63	0.42%	0.73%	1.43%	1.15%	68	32.32%	38.31%	44.98%	33.10%
	Corporates - Of Which: Specialised Lending											28	0.64%	1.19%	2.84%	1.65%	29	19.49%	32.94%	45.00%	27.49%
	Corporates - Of Which: SME											43	0.70%	1.91%	4.02%	2.42%	44	26.86%	40.25%	45.00%	16.84%
	Retail											58	0.92%	1.74%	3.31%	2.34%	58	16.24%	22.21%	35.31%	57.62%
	Retail - Secured on real estate property											52	0.56%	1.17%	2.00%	1.22%	52	11.50%	15.47%	24.52%	57.45%
	Retail - Qualifying Revolving											22	0.99%	1.70%	4.49%	1.63%	24	46.38%	58.34%	67.39%	92.85%
Retail - Other Retail											47	1.22%	2.53%	4.27%	2.54%	50	29.39%	37.39%	53.22%	50.38%	

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

Table 3
Risk Parameters statistics by country of the counterparty for IRB banks
 EU and main non-EU countries
2015 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										55	0.31%	0.72%	1.48%	2.14%	55	34.86%	43.86%	45.00%	31.46%	
	Corporates - Of Which: Specialised Lending										13	0.48%	1.08%	2.86%	2.02%	11	7.51%	35.00%	44.48%	7.96%	
	Corporates - Of Which: SME										33	0.18%	0.43%	1.40%	2.59%	32	31.35%	39.47%	45.00%	28.29%	
	Retail										58	0.74%	1.48%	2.28%	1.97%	55	15.37%	21.87%	40.58%	31.98%	
	Retail - Secured on real estate property										47	0.35%	1.16%	2.13%	1.72%	45	11.54%	15.70%	20.73%	15.72%	
	Retail - Qualifying Revolving										22	0.73%	1.60%	4.00%	5.07%	23	43.16%	58.28%	69.53%	89.11%	
Retail - Other Retail										48	1.43%	2.33%	3.79%	2.24%	44	26.92%	36.80%	49.74%	47.88%		
Belgium	Corporates										64	0.19%	0.77%	2.51%	2.75%	62	32.07%	42.56%	45.00%	26.55%	
	Corporates - Of Which: Specialised Lending										23	0.09%	0.51%	1.07%	1.12%	22	15.76%	26.63%	45.00%	18.87%	
	Corporates - Of Which: SME										33	0.25%	1.25%	3.89%	4.55%	33	23.38%	37.12%	45.00%	23.70%	
	Retail										61	0.75%	1.68%	2.91%	2.22%	60	15.14%	22.33%	35.30%	19.29%	
	Retail - Secured on real estate property										53	0.53%	1.00%	2.01%	2.16%	52	11.02%	14.22%	20.79%	15.48%	
	Retail - Qualifying Revolving										26	0.75%	2.00%	5.89%	1.45%	27	43.61%	50.29%	66.21%	43.61%	
Retail - Other Retail										51	1.37%	2.66%	5.58%	2.44%	49	28.68%	35.48%	48.16%	27.49%		
Bulgaria	Corporates										29	0.51%	3.95%	9.75%	8.35%	30	30.48%	42.12%	45.00%	40.03%	
	Corporates - Of Which: Specialised Lending										10	3.95%	17.04%	20.00%	46.44%	8	16.99%	22.50%	36.30%	31.02%	
	Corporates - Of Which: SME										14	0.92%	2.68%	4.82%	5.10%	14	22.29%	41.05%	45.00%	41.13%	
	Retail										48	0.43%	1.96%	3.93%	2.52%	48	17.87%	32.23%	50.56%	23.53%	
	Retail - Secured on real estate property										32	0.15%	0.64%	1.33%	2.06%	32	10.00%	15.07%	24.33%	12.21%	
	Retail - Qualifying Revolving										21	0.60%	3.16%	10.68%	2.04%	22	43.61%	52.49%	61.83%	58.36%	
Retail - Other Retail										42	2.00%	3.34%	10.52%	4.57%	41	35.90%	47.46%	56.10%	43.05%		
Croatia	Corporates										31	0.66%	2.10%	3.77%	5.17%	31	27.33%	37.80%	45.00%	37.12%	
	Corporates - Of Which: Specialised Lending										15	0.72%	1.57%	2.98%	1.96%	12	13.07%	20.75%	30.89%	28.12%	
	Corporates - Of Which: SME										8	1.47%	4.10%	7.77%	8.98%	8	23.48%	34.00%	43.15%	40.32%	
	Retail										44	0.83%	2.34%	4.51%	2.23%	40	21.94%	31.23%	50.71%	37.82%	
	Retail - Secured on real estate property										27	0.11%	0.69%	3.38%	1.71%	27	10.00%	15.71%	24.65%	36.44%	
	Retail - Qualifying Revolving										20	0.93%	2.38%	3.55%	2.03%	20	37.33%	55.57%	68.36%	62.09%	
Retail - Other Retail										35	0.69%	2.63%	4.01%	2.62%	32	30.30%	40.53%	55.52%	38.92%		
Cyprus	Corporates										48	1.36%	3.17%	6.35%	4.54%	46	24.54%	34.81%	45.00%	28.56%	
	Corporates - Of Which: Specialised Lending										23	0.87%	2.43%	5.89%	3.31%	22	19.48%	37.07%	45.00%	28.05%	
	Corporates - Of Which: SME										25	0.34%	3.17%	4.80%	2.58%	26	29.56%	44.40%	45.00%	33.42%	
	Retail										49	0.49%	1.24%	2.66%	1.11%	48	15.91%	27.92%	45.55%	16.59%	
	Retail - Secured on real estate property										28	0.18%	0.55%	1.83%	2.43%	29	9.80%	13.49%	18.13%	13.96%	
	Retail - Qualifying Revolving										18	0.26%	1.52%	5.59%	1.16%	17	44.31%	56.52%	65.91%	63.93%	
Retail - Other Retail										37	0.47%	1.57%	3.45%	0.89%	36	26.26%	37.26%	47.78%	10.49%		
Czech	Corporates										48	0.26%	0.65%	1.92%	2.17%	47	29.11%	43.00%	45.00%	36.32%	
	Corporates - Of Which: Specialised Lending										18	0.27%	0.85%	1.82%	1.53%	15	23.03%	36.43%	45.00%	33.80%	
	Corporates - Of Which: SME										26	0.55%	2.46%	4.10%	3.16%	23	30.92%	42.00%	50.68%	36.59%	
	Retail										49	0.82%	1.46%	2.48%	2.50%	48	19.20%	29.38%	38.59%	31.26%	
	Retail - Secured on real estate property										40	0.28%	0.99%	1.56%	1.79%	37	10.36%	14.66%	24.00%	23.76%	
	Retail - Qualifying Revolving										22	0.62%	1.60%	4.74%	2.22%	22	42.45%	52.76%	60.38%	49.97%	
Retail - Other Retail										42	1.41%	2.85%	5.00%	3.80%	41	31.24%	40.74%	56.33%	43.62%		

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

Table 3
Risk Parameters statistics by country of the counterparty for IRB banks
 EU and main non-EU countries
2015 Q3

(Source COREP C 9.02)

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

		Default rate					Loss rate					PD - adjusted					LGD				
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
Denmark	Corporates											55	0.28%	0.97%	3.10%	2.19%	57	28.95%	37.77%	45.00%	23.85%
	Corporates - Of Which: Specialised Lending											21	0.25%	1.49%	2.59%	3.10%	25	10.40%	20.00%	36.05%	23.01%
	Corporates - Of Which: SME											32	0.92%	1.90%	3.61%	2.66%	31	23.19%	35.72%	45.00%	20.81%
	Retail											61	0.70%	1.58%	2.67%	1.22%	60	14.01%	20.28%	33.04%	15.11%
	Retail - Secured on real estate property											51	0.34%	0.69%	1.65%	1.14%	52	10.37%	14.44%	20.86%	12.16%
Retail - Qualifying Revolving											23	0.62%	1.42%	6.80%	1.41%	23	43.84%	56.99%	69.54%	64.10%	
Retail - Other Retail											44	1.49%	2.40%	3.82%	2.23%	44	25.57%	39.32%	52.11%	38.09%	
Estonia	Corporates											35	0.39%	1.23%	3.50%	1.13%	34	38.00%	45.00%	45.00%	41.21%
	Corporates - Of Which: Specialised Lending											9	0.64%	1.64%	2.14%	2.09%	7	12.06%	36.59%	45.00%	35.72%
	Corporates - Of Which: SME											18	1.45%	2.45%	3.60%	1.95%	18	38.88%	44.17%	45.00%	39.55%
	Retail											41	0.86%	1.96%	3.11%	1.82%	38	15.17%	27.54%	47.48%	18.14%
	Retail - Secured on real estate property											24	0.26%	1.16%	1.84%	1.58%	23	10.00%	13.44%	26.10%	13.31%
Retail - Qualifying Revolving											17	0.11%	1.62%	5.40%	1.88%	18	38.53%	52.65%	62.50%	46.75%	
Retail - Other Retail											35	1.12%	2.95%	4.79%	2.73%	31	37.59%	44.75%	52.90%	43.81%	
Finland	Corporates											56	0.19%	0.56%	1.15%	0.93%	55	29.61%	44.36%	45.00%	36.02%
	Corporates - Of Which: Specialised Lending											17	0.20%	0.25%	0.69%	0.37%	17	22.74%	45.00%	45.00%	35.61%
	Corporates - Of Which: SME											23	0.36%	1.00%	2.09%	1.11%	23	24.41%	36.91%	45.00%	32.11%
	Retail											52	0.64%	1.37%	3.08%	1.39%	52	14.96%	22.06%	41.26%	15.46%
	Retail - Secured on real estate property											40	0.28%	0.70%	1.45%	0.73%	40	10.01%	13.21%	18.10%	11.98%
Retail - Qualifying Revolving											23	0.37%	2.55%	3.87%	2.88%	24	41.05%	56.17%	64.65%	66.95%	
Retail - Other Retail											40	0.63%	3.11%	4.38%	3.96%	41	23.43%	41.32%	53.58%	27.20%	
France	Corporates											70	0.40%	0.98%	2.16%	1.98%	71	31.43%	40.35%	45.00%	33.00%
	Corporates - Of Which: Specialised Lending											26	0.38%	0.64%	3.30%	1.78%	24	18.46%	33.24%	44.75%	21.19%
	Corporates - Of Which: SME											44	0.67%	1.98%	3.96%	2.20%	43	29.68%	39.81%	44.39%	35.50%
	Retail											66	1.10%	1.94%	3.47%	2.12%	68	15.38%	22.29%	38.72%	18.31%
	Retail - Secured on real estate property											56	0.82%	1.52%	2.98%	1.69%	57	11.68%	14.88%	21.00%	14.40%
Retail - Qualifying Revolving											30	0.76%	1.81%	5.56%	3.35%	30	44.47%	55.90%	62.50%	44.56%	
Retail - Other Retail											54	1.30%	2.14%	3.53%	2.68%	58	28.34%	36.11%	53.22%	21.59%	
Germany	Corporates											75	0.33%	0.95%	1.98%	1.63%	75	34.48%	40.91%	45.00%	36.54%
	Corporates - Of Which: Specialised Lending											26	0.75%	1.48%	3.07%	2.74%	26	18.82%	31.23%	42.11%	39.24%
	Corporates - Of Which: SME											53	1.29%	2.13%	3.96%	1.57%	52	26.69%	36.71%	44.03%	31.37%
	Retail											67	1.03%	1.96%	3.45%	1.52%	69	15.29%	24.44%	36.73%	25.66%
	Retail - Secured on real estate property											58	0.82%	1.59%	2.96%	1.40%	57	11.25%	14.38%	21.69%	17.46%
Retail - Qualifying Revolving											27	0.71%	1.37%	4.15%	1.76%	29	46.04%	51.82%	62.50%	56.75%	
Retail - Other Retail											54	1.71%	3.33%	4.91%	2.24%	59	29.64%	36.18%	50.99%	41.19%	
Greece	Corporates											39	1.02%	4.01%	16.18%	12.46%	39	26.30%	41.41%	45.00%	37.91%
	Corporates - Of Which: Specialised Lending											12	3.89%	9.16%	21.70%	7.78%	11	14.67%	29.46%	40.49%	29.07%
	Corporates - Of Which: SME											15	0.39%	1.32%	10.66%	15.78%	15	34.60%	45.00%	45.00%	40.06%
	Retail											54	0.48%	1.81%	3.57%	22.61%	54	17.52%	30.00%	47.86%	31.67%
	Retail - Secured on real estate property											36	0.20%	0.62%	2.08%	13.01%	36	10.00%	13.78%	20.87%	22.72%
Retail - Qualifying Revolving											22	0.46%	1.16%	3.62%	35.90%	23	43.62%	57.07%	76.05%	76.03%	
Retail - Other Retail											45	1.09%	2.68%	8.72%	28.24%	43	29.97%	44.59%	53.65%	44.67%	

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

Table 3
Risk Parameters statistics by country of the counterparty for IRB banks
 EU and main non-EU countries
2015 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
Hungary	Corporates											52	0.67%	1.35%	2.98%	3.83%	50	35.50%	44.19%	45.00%	38.66%
	Corporates - Of Which: Specialised Lending											19	0.76%	1.03%	2.31%	1.81%	19	12.50%	40.00%	45.00%	20.78%
	Corporates - Of Which: SME											24	2.56%	4.03%	8.91%	5.02%	22	34.29%	44.04%	45.07%	41.41%
	Retail											48	0.44%	1.90%	3.33%	6.10%	50	20.00%	33.80%	44.77%	36.77%
	Retail - Secured on real estate property											34	0.23%	0.49%	1.35%	5.77%	34	13.13%	18.05%	24.84%	30.74%
	Retail - Qualifying Revolving											21	0.80%	1.60%	3.05%	4.78%	23	42.77%	57.01%	69.77%	57.06%
Retail - Other Retail											47	0.91%	2.77%	5.93%	8.53%	44	33.67%	43.41%	57.15%	54.25%	
Ireland	Corporates											57	0.20%	0.65%	2.89%	4.01%	61	29.43%	43.26%	45.00%	40.76%
	Corporates - Of Which: Specialised Lending											23	0.25%	0.99%	2.46%	1.78%	22	19.49%	33.68%	43.28%	26.81%
	Corporates - Of Which: SME											30	0.68%	3.08%	8.09%	6.66%	33	31.03%	40.90%	50.42%	47.30%
	Retail											62	1.17%	2.84%	4.46%	3.32%	61	14.77%	21.03%	34.95%	26.81%
	Retail - Secured on real estate property											52	1.00%	2.92%	4.27%	3.29%	50	12.87%	17.10%	26.34%	24.54%
	Retail - Qualifying Revolving											23	0.49%	1.22%	4.87%	4.13%	25	39.79%	55.13%	62.50%	53.59%
Retail - Other Retail											48	1.19%	2.52%	4.23%	4.40%	50	23.84%	40.64%	54.91%	61.89%	
Italy	Corporates											65	0.64%	1.87%	4.39%	11.59%	65	32.21%	40.88%	45.00%	38.01%
	Corporates - Of Which: Specialised Lending											20	0.64%	1.73%	3.83%	5.95%	21	18.00%	29.13%	40.42%	25.82%
	Corporates - Of Which: SME											36	1.71%	3.22%	6.00%	13.25%	36	21.97%	37.74%	45.00%	38.68%
	Retail											64	0.76%	2.05%	3.27%	5.02%	65	18.00%	23.56%	35.71%	27.90%
	Retail - Secured on real estate property											53	0.46%	0.92%	2.00%	1.79%	53	10.32%	15.28%	23.07%	17.93%
	Retail - Qualifying Revolving											23	0.52%	2.00%	6.10%	6.61%	25	43.99%	59.56%	69.42%	64.43%
Retail - Other Retail											56	1.30%	2.72%	5.21%	17.17%	56	32.59%	42.37%	54.09%	47.94%	
Latvia	Corporates											30	0.32%	1.30%	3.20%	2.87%	28	40.82%	45.00%	50.12%	41.87%
	Corporates - Of Which: Specialised Lending											7	0.45%	1.34%	6.80%	0.73%	6	40.93%	44.69%	45.00%	14.36%
	Corporates - Of Which: SME											12	1.01%	3.21%	5.70%	3.60%	12	43.27%	45.00%	45.00%	40.39%
	Retail											43	0.80%	2.03%	3.27%	3.52%	40	17.93%	27.75%	48.76%	25.11%
	Retail - Secured on real estate property											27	0.34%	0.75%	2.95%	3.27%	25	10.66%	13.85%	18.56%	19.23%
	Retail - Qualifying Revolving											21	0.40%	1.49%	9.87%	2.83%	21	39.96%	57.73%	64.01%	62.47%
Retail - Other Retail											35	1.04%	2.82%	4.20%	4.00%	32	29.44%	43.66%	62.13%	44.28%	
Lithuania	Corporates											34	0.20%	1.13%	3.05%	1.95%	33	40.59%	45.00%	45.00%	42.00%
	Corporates - Of Which: Specialised Lending											5	1.00%	2.93%	3.48%	3.20%	5	18.53%	38.82%	38.82%	38.79%
	Corporates - Of Which: SME											21	0.59%	1.30%	3.47%	3.50%	21	43.69%	45.00%	45.00%	42.25%
	Retail											45	0.63%	1.56%	4.55%	1.90%	45	21.25%	40.15%	55.15%	20.32%
	Retail - Secured on real estate property											23	0.78%	1.44%	3.95%	1.70%	24	12.03%	17.64%	24.85%	17.47%
	Retail - Qualifying Revolving											22	0.47%	2.01%	8.18%	1.56%	23	50.00%	62.50%	75.53%	65.62%
Retail - Other Retail											36	0.82%	2.88%	4.90%	3.03%	36	39.21%	44.75%	55.45%	40.00%	
Luxembourg	Corporates											63	0.51%	1.19%	2.34%	4.33%	65	28.16%	40.18%	44.87%	33.06%
	Corporates - Of Which: Specialised Lending											25	0.33%	0.86%	2.20%	1.04%	26	21.15%	39.40%	44.12%	37.44%
	Corporates - Of Which: SME											44	0.46%	1.08%	2.30%	2.29%	42	19.41%	36.87%	45.00%	28.72%
	Retail											56	0.71%	1.43%	3.33%	1.46%	57	13.42%	21.26%	36.18%	16.95%
	Retail - Secured on real estate property											46	0.51%	1.28%	2.47%	1.20%	47	10.00%	14.07%	18.51%	12.73%
	Retail - Qualifying Revolving											24	0.68%	1.19%	3.54%	2.81%	23	42.51%	52.65%	65.36%	51.00%
Retail - Other Retail											46	1.11%	1.89%	4.71%	3.07%	44	23.34%	36.18%	47.14%	29.47%	

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



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Risk Parameters statistics by country of the counterparty for IRB banks
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2015 Q3

(Source COREP C 9.02)

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

		Default rate					Loss rate					PD - adjusted					LGD				
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
Malta	Corporates										45	0.27%	1.31%	4.10%	4.56%	44	29.47%	40.76%	45.00%	22.90%	
	Corporates - Of Which: Specialised Lending										13	1.98%	3.78%	15.00%	4.58%	13	6.66%	31.32%	43.90%	19.90%	
	Corporates - Of Which: SME										17	0.38%	1.30%	6.12%	1.13%	16	19.94%	41.07%	50.01%	53.53%	
	Retail										49	0.55%	1.45%	4.01%	1.68%	48	16.51%	29.53%	51.31%	33.24%	
	Retail - Secured on real estate property										27	0.12%	0.56%	1.59%	1.46%	27	9.31%	12.06%	21.57%	21.68%	
	Retail - Qualifying Revolving										15	0.24%	0.53%	1.57%	1.51%	17	47.52%	56.90%	67.99%	64.86%	
Retail - Other Retail										35	1.03%	2.00%	4.01%	1.67%	35	28.63%	40.40%	52.65%	36.65%		
Netherlands	Corporates										69	0.43%	0.96%	2.67%	3.26%	69	34.29%	42.73%	45.00%	28.44%	
	Corporates - Of Which: Specialised Lending										29	0.35%	0.89%	2.98%	3.08%	30	17.74%	31.92%	41.75%	25.19%	
	Corporates - Of Which: SME										46	0.32%	1.15%	2.25%	4.26%	45	24.47%	39.03%	45.00%	21.20%	
	Retail										63	0.74%	2.00%	3.25%	0.83%	64	14.22%	19.05%	35.26%	18.93%	
	Retail - Secured on real estate property										55	0.52%	1.07%	2.95%	0.66%	55	10.69%	14.27%	19.60%	16.54%	
	Retail - Qualifying Revolving										24	0.78%	1.43%	3.22%	4.44%	24	43.01%	52.00%	62.37%	62.23%	
Retail - Other Retail										51	1.92%	2.56%	5.72%	2.53%	51	26.92%	36.99%	51.00%	37.18%		
Norway	Corporates										57	0.13%	0.56%	1.50%	1.00%	57	26.89%	40.46%	45.00%	29.08%	
	Corporates - Of Which: Specialised Lending										17	0.39%	0.94%	2.82%	2.19%	18	16.31%	27.06%	35.86%	22.01%	
	Corporates - Of Which: SME										26	0.48%	0.90%	4.04%	1.12%	27	23.30%	31.30%	45.00%	26.95%	
	Retail										54	0.70%	1.49%	3.37%	0.98%	53	15.06%	21.12%	32.47%	22.00%	
	Retail - Secured on real estate property										46	0.44%	0.91%	2.37%	0.88%	47	12.39%	15.00%	21.70%	20.05%	
	Retail - Qualifying Revolving										23	0.66%	1.40%	4.47%	2.16%	23	43.61%	53.40%	63.39%	62.02%	
Retail - Other Retail										44	1.15%	2.52%	3.68%	1.64%	43	30.94%	39.24%	51.02%	32.40%		
Poland	Corporates										55	0.37%	1.06%	2.23%	2.20%	55	32.27%	42.70%	45.00%	34.16%	
	Corporates - Of Which: Specialised Lending										20	0.32%	0.69%	1.36%	1.35%	18	12.39%	31.50%	45.00%	31.45%	
	Corporates - Of Which: SME										32	0.64%	1.73%	3.32%	2.46%	31	22.66%	40.56%	45.00%	30.97%	
	Retail										56	0.94%	1.85%	3.01%	1.55%	57	16.95%	30.15%	39.78%	34.92%	
	Retail - Secured on real estate property										49	0.42%	0.93%	2.15%	1.15%	46	10.38%	14.75%	29.34%	30.29%	
	Retail - Qualifying Revolving										25	1.03%	2.69%	6.30%	2.38%	25	42.44%	57.09%	67.95%	79.01%	
Retail - Other Retail										47	1.51%	3.00%	5.67%	3.60%	49	31.77%	46.41%	56.44%	49.58%		
Portugal	Corporates										46	0.64%	1.46%	2.67%	12.37%	47	32.40%	43.37%	45.00%	39.94%	
	Corporates - Of Which: Specialised Lending										20	0.42%	1.56%	2.97%	3.36%	20	22.89%	36.14%	45.00%	36.83%	
	Corporates - Of Which: SME										23	1.11%	3.50%	5.94%	16.67%	23	21.43%	43.31%	52.70%	43.85%	
	Retail										53	0.63%	1.59%	3.39%	3.55%	55	17.80%	32.69%	43.92%	22.37%	
	Retail - Secured on real estate property										39	0.27%	0.75%	2.31%	2.55%	40	10.00%	14.79%	21.04%	19.48%	
	Retail - Qualifying Revolving										23	0.47%	1.24%	8.02%	7.35%	23	43.61%	51.87%	67.30%	53.50%	
Retail - Other Retail										46	0.84%	2.05%	4.92%	10.03%	48	29.39%	36.14%	49.41%	34.18%		
Romania	Corporates										39	0.24%	1.39%	5.51%	5.57%	38	38.27%	44.29%	45.87%	39.95%	
	Corporates - Of Which: Specialised Lending										7	0.38%	1.28%	9.91%	18.92%	5	16.82%	32.00%	35.65%	24.79%	
	Corporates - Of Which: SME										21	2.04%	4.76%	6.80%	6.21%	21	37.00%	42.27%	48.43%	40.65%	
	Retail										48	0.76%	2.31%	3.66%	2.42%	47	18.11%	30.90%	49.20%	45.48%	
	Retail - Secured on real estate property										33	0.53%	0.85%	2.54%	2.26%	34	11.49%	13.74%	20.43%	14.94%	
	Retail - Qualifying Revolving										22	1.17%	3.07%	8.18%	2.90%	22	45.95%	58.56%	66.46%	63.81%	
Retail - Other Retail										43	0.84%	2.78%	8.61%	2.49%	40	30.26%	48.42%	56.29%	55.89%		

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



Table 3 Risk Parameters statistics by country of the counterparty for IRB banks

EU and main non-EU countries

2015 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										58	0.30%	0.68%	1.22%	0.90%	58	31.14%	41.93%	45.00%	34.63%	
	Corporates - Of Which: Specialised Lending										21	0.21%	0.35%	0.55%	0.37%	19	13.71%	26.00%	45.00%	25.35%	
	Corporates - Of Which: SME										21	0.24%	0.39%	0.95%	1.88%	22	8.22%	32.45%	45.00%	11.23%	
	Retail										63	0.56%	1.73%	3.62%	2.95%	60	15.93%	22.41%	44.17%	20.27%	
	Retail - Secured on real estate property										46	0.39%	0.95%	2.06%	1.65%	44	11.78%	14.76%	18.40%	17.77%	
	Retail - Qualifying Revolving										22	0.45%	1.20%	3.00%	1.68%	22	42.12%	51.55%	65.62%	65.20%	
Retail - Other Retail										49	0.83%	1.81%	4.37%	3.18%	50	28.83%	46.14%	56.76%	29.52%		
China	Corporates										40	0.17%	0.44%	1.21%	1.60%	42	35.37%	42.64%	45.00%	44.61%	
	Corporates - Of Which: Specialised Lending										11	0.48%	0.93%	2.00%	1.13%	10	18.72%	26.06%	37.00%	21.59%	
	Corporates - Of Which: SME										22	0.34%	1.01%	6.24%	5.58%	21	35.61%	43.78%	45.00%	28.79%	
	Retail										57	0.53%	1.36%	2.36%	1.38%	57	13.79%	23.56%	40.76%	24.74%	
	Retail - Secured on real estate property										45	0.34%	0.69%	1.53%	1.49%	44	11.44%	14.14%	19.98%	12.68%	
	Retail - Qualifying Revolving										22	0.55%	1.42%	3.54%	0.97%	24	44.66%	57.74%	71.38%	99.44%	
Retail - Other Retail										45	0.75%	2.00%	3.73%	2.09%	45	30.77%	39.45%	56.72%	12.91%		
Hong Kong	Corporates										53	0.37%	0.84%	2.50%	1.60%	53	31.92%	41.37%	45.00%	35.67%	
	Corporates - Of Which: Specialised Lending										13	0.57%	2.15%	6.70%	1.07%	13	14.23%	23.45%	40.26%	20.43%	
	Corporates - Of Which: SME										26	1.30%	2.96%	5.46%	3.14%	26	15.79%	39.83%	45.00%	25.17%	
	Retail										48	0.46%	0.90%	2.37%	0.41%	50	13.10%	20.46%	35.41%	37.39%	
	Retail - Secured on real estate property										37	0.23%	0.66%	1.58%	0.07%	37	10.25%	14.25%	20.50%	10.20%	
	Retail - Qualifying Revolving										17	0.14%	1.00%	1.73%	0.89%	17	42.19%	54.41%	61.96%	91.98%	
Retail - Other Retail										39	0.41%	1.50%	3.58%	1.90%	40	23.34%	38.37%	50.22%	38.71%		
India	Corporates										32	0.53%	1.69%	5.21%	3.83%	36	29.58%	40.53%	45.00%	45.70%	
	Corporates - Of Which: Specialised Lending										9	1.21%	1.96%	6.22%	5.35%	8	12.58%	23.07%	34.15%	16.20%	
	Corporates - Of Which: SME										12	0.76%	1.15%	2.78%	6.30%	13	12.09%	43.28%	50.70%	33.66%	
	Retail										49	0.35%	0.71%	2.00%	3.01%	48	13.85%	25.18%	39.77%	39.27%	
	Retail - Secured on real estate property										35	0.22%	0.53%	0.90%	0.55%	36	9.74%	13.51%	22.72%	24.38%	
	Retail - Qualifying Revolving										21	0.46%	1.58%	3.02%	12.99%	22	45.25%	57.86%	72.47%	79.94%	
Retail - Other Retail										38	0.63%	1.77%	4.65%	3.48%	37	27.96%	41.33%	52.56%	73.86%		
Korea, Republic Of	Corporates										33	0.14%	0.35%	1.64%	1.08%	33	33.63%	41.37%	45.47%	40.13%	
	Corporates - Of Which: Specialised Lending										7	0.30%	0.41%	0.62%	0.15%	6	27.00%	30.31%	40.55%	7.15%	
	Corporates - Of Which: SME										8	0.48%	3.55%	7.92%	2.51%	8	26.68%	31.85%	45.00%	24.88%	
	Retail										40	0.22%	0.88%	2.00%	1.16%	41	16.24%	26.29%	46.20%	34.34%	
	Retail - Secured on real estate property										25	0.13%	0.45%	0.87%	0.47%	27	10.66%	13.85%	16.94%	10.23%	
	Retail - Qualifying Revolving										18	0.22%	0.94%	1.70%	1.03%	20	41.74%	55.69%	67.89%	75.00%	
Retail - Other Retail										33	0.17%	1.58%	2.97%	2.62%	33	35.89%	48.41%	55.52%	73.55%		
Russian Federation	Corporates										49	0.53%	1.07%	2.00%	1.27%	50	34.01%	45.00%	45.00%	39.38%	
	Corporates - Of Which: Specialised Lending										13	0.65%	0.83%	1.38%	1.28%	11	15.04%	26.00%	45.00%	22.64%	
	Corporates - Of Which: SME										17	0.64%	1.07%	2.86%	2.35%	19	19.19%	35.93%	42.88%	33.01%	
	Retail										58	0.60%	1.26%	3.16%	1.85%	57	13.90%	25.19%	35.65%	26.96%	
	Retail - Secured on real estate property										48	0.58%	1.13%	2.79%	2.58%	46	11.67%	15.28%	21.50%	29.62%	
	Retail - Qualifying Revolving										23	1.24%	3.77%	7.80%	1.82%	25	45.85%	57.14%	72.40%	58.96%	
Retail - Other Retail										51	0.50%	1.23%	2.86%	0.91%	49	20.66%	37.51%	52.78%	22.66%		



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

Table 3
Risk Parameters statistics by country of the counterparty for IRB banks
 EU and main non-EU countries
2015 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											45	0.33%	1.11%	2.31%	1.88%	46	23.20%	37.71%	45.00%	28.33%
	Corporates - Of Which: Specialised Lending											17	0.63%	1.40%	5.25%	2.31%	18	16.58%	31.20%	42.85%	17.71%
	Corporates - Of Which: SME											23	0.51%	0.75%	3.15%	1.41%	22	18.90%	32.94%	45.00%	21.12%
	Retail											52	0.33%	0.76%	2.56%	0.88%	51	14.50%	23.09%	36.94%	23.08%
	Retail - Secured on real estate property											40	0.31%	0.46%	1.19%	0.61%	40	11.67%	15.44%	21.90%	16.20%
	Retail - Qualifying Revolving											19	0.32%	0.97%	2.70%	2.17%	19	40.93%	56.90%	69.97%	79.04%
Retail - Other Retail											39	0.22%	0.93%	2.52%	2.61%	38	24.91%	36.94%	55.95%	54.79%	
Switzerland	Corporates											66	0.27%	0.83%	3.03%	1.75%	67	33.52%	42.91%	45.00%	31.31%
	Corporates - Of Which: Specialised Lending											21	0.26%	0.77%	1.60%	1.01%	20	16.79%	27.44%	45.00%	23.47%
	Corporates - Of Which: SME											43	0.39%	1.11%	3.75%	1.26%	41	23.53%	37.66%	43.44%	32.39%
	Retail											62	0.89%	1.67%	2.45%	1.66%	63	15.16%	24.03%	32.87%	24.81%
	Retail - Secured on real estate property											52	0.66%	1.29%	2.23%	1.88%	53	11.99%	15.60%	23.30%	23.26%
	Retail - Qualifying Revolving											27	0.63%	2.00%	3.45%	1.84%	28	43.60%	53.96%	65.07%	57.32%
Retail - Other Retail											54	0.90%	2.05%	3.57%	1.61%	54	26.71%	34.12%	45.19%	25.68%	
United States	Corporates											67	0.37%	0.74%	1.55%	1.14%	72	33.57%	40.43%	45.00%	33.62%
	Corporates - Of Which: Specialised Lending											26	0.72%	1.36%	2.81%	1.63%	28	18.77%	36.61%	45.00%	27.92%
	Corporates - Of Which: SME											48	0.62%	1.69%	4.44%	2.75%	47	30.66%	38.89%	45.00%	16.66%
	Retail											64	0.81%	1.93%	2.71%	2.29%	64	15.13%	22.03%	34.41%	56.83%
	Retail - Secured on real estate property											56	0.62%	1.37%	2.16%	1.31%	56	11.54%	16.27%	24.39%	56.64%
	Retail - Qualifying Revolving											24	0.63%	1.60%	3.36%	1.46%	25	46.08%	57.11%	62.50%	92.86%
Retail - Other Retail											54	1.39%	2.31%	6.32%	2.52%	54	31.06%	37.83%	53.86%	49.34%	

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

Table 4
Risk Parameters statistics by country of the counterparty for IRB banks
 EU and main non-EU countries
2015 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	8	0.56%	0.83%	2.14%	0.88%	6	27.02%	43.23%	69.39%	34.49%	59	0.28%	0.63%	2.06%	2.08%	59	33.31%	43.54%	45.00%	30.88%
	Corporates - Of Which: Specialised Lending	4									14	0.62%	0.81%	2.91%	1.95%	12	9.77%	32.54%	44.33%	7.03%	
	Corporates - Of Which: SME	4	0.89%	1.54%	1.61%	1.54%					34	0.25%	0.51%	2.68%	2.64%	32	29.70%	39.79%	45.00%	28.24%	
	Retail	16	0.30%	0.65%	2.91%	0.81%	14	13.34%	39.87%	65.66%	18.58%	64	0.70%	1.48%	2.29%	1.93%	66	15.22%	19.59%	37.08%	30.73%
	Retail - Secured on real estate property	5	0.46%	0.75%	0.75%	0.83%	4	11.96%	22.89%	31.28%	15.46%	52	0.31%	0.88%	1.89%	1.65%	52	11.02%	14.53%	19.25%	15.26%
	Retail - Qualifying Revolving	8	0.23%	0.93%	1.58%	0.92%	6	6.97%	51.20%	95.49%	7.12%	25	0.58%	1.45%	2.86%	5.14%	25	41.61%	56.97%	66.28%	90.75%
Retail - Other Retail	15	0.65%	0.98%	10.15%	0.76%	12	13.67%	54.39%	71.75%	39.13%	55	1.17%	2.25%	4.46%	2.23%	56	27.64%	36.77%	49.24%	46.10%	
Belgium	Corporates	13	0.44%	0.93%	1.24%	1.50%	11	12.51%	18.21%	40.26%	27.45%	72	0.20%	0.45%	1.72%	2.07%	71	30.63%	42.60%	45.00%	27.89%
	Corporates - Of Which: Specialised Lending										27	0.11%	0.52%	1.14%	0.98%	25	15.67%	24.15%	44.13%	18.29%	
	Corporates - Of Which: SME	9	2.05%	2.13%	2.22%	3.12%	9	14.54%	17.39%	29.70%	32.43%	40	0.17%	0.46%	2.89%	3.47%	40	23.41%	39.02%	45.00%	23.69%
	Retail	29	0.19%	1.07%	1.58%	1.84%	24	9.51%	14.54%	39.38%	13.27%	68	1.01%	1.54%	2.51%	1.46%	68	14.79%	21.55%	32.18%	16.32%
	Retail - Secured on real estate property	14	0.56%	1.34%	2.24%	1.93%	14	4.27%	9.18%	18.66%	6.39%	57	0.58%	1.07%	1.59%	1.30%	57	10.95%	14.26%	18.69%	12.37%
	Retail - Qualifying Revolving	10	0.47%	1.51%	2.43%	1.86%	5	32.79%	52.68%	67.79%	57.00%	27	0.76%	2.00%	4.44%	1.51%	28	43.53%	50.70%	64.34%	44.81%
Retail - Other Retail	24	0.55%	1.41%	2.11%	1.63%	20	16.89%	34.08%	47.16%	36.43%	57	1.43%	2.60%	4.23%	1.92%	57	27.69%	34.92%	45.00%	28.63%	
Bulgaria	Corporates	5	1.34%	5.35%	5.39%	4.98%	5	1.00%	1.17%	22.62%	1.92%	31	0.50%	2.80%	9.26%	7.97%	32	30.93%	42.63%	45.00%	40.20%
	Corporates - Of Which: Specialised Lending										10	3.95%	16.35%	20.00%	46.13%	8	17.48%	22.50%	37.16%	32.07%	
	Corporates - Of Which: SME	4	3.79%	6.83%	6.97%	6.20%	4	1.58%	1.62%	7.01%	1.93%	16	0.77%	3.05%	4.58%	4.73%	16	25.70%	41.95%	45.00%	41.16%
	Retail	13	0.09%	1.09%	4.67%	1.15%	9	36.57%	47.49%	55.60%	58.37%	52	0.41%	1.72%	6.33%	2.80%	53	18.07%	33.48%	49.99%	51.64%
	Retail - Secured on real estate property	5	0.88%	4.81%	14.95%	0.98%	4	16.64%	34.02%	36.28%	30.76%	36	0.21%	0.60%	1.76%	2.55%	36	10.00%	14.97%	26.81%	43.21%
	Retail - Qualifying Revolving	8	0.91%	2.26%	8.92%	0.64%	4	53.50%	61.01%	71.35%	67.75%	22	1.49%	3.49%	10.19%	3.51%	22	44.64%	56.32%	65.00%	64.78%
Retail - Other Retail	10	1.20%	2.18%	4.80%	1.22%	8	39.52%	57.58%	69.68%	78.88%	43	1.67%	4.26%	9.10%	3.40%	45	36.25%	49.17%	58.58%	59.36%	
Croatia	Corporates	5	2.58%	4.16%	5.50%	6.61%	5	22.20%	31.10%	35.39%	31.79%	35	0.72%	2.05%	3.17%	5.52%	34	27.73%	39.93%	45.00%	36.61%
	Corporates - Of Which: Specialised Lending										15	1.00%	1.36%	2.80%	1.92%	12	12.15%	21.63%	40.52%	29.09%	
	Corporates - Of Which: SME										11	0.21%	1.00%	4.73%	7.71%	11	24.78%	41.49%	60.00%	39.06%	
	Retail	9	2.03%	3.44%	4.58%	3.45%	8	20.66%	30.68%	34.90%	20.70%	44	0.65%	1.96%	3.78%	2.25%	43	19.65%	35.34%	55.00%	36.56%
	Retail - Secured on real estate property						4	15.00%	25.87%	41.90%	15.09%	26	0.24%	1.17%	3.02%	1.76%	26	9.99%	13.25%	21.04%	33.84%
	Retail - Qualifying Revolving										21	0.71%	2.22%	4.16%	1.65%	21	51.07%	60.94%	71.42%	63.47%	
Retail - Other Retail	7	2.41%	3.72%	4.15%	3.72%	8	24.33%	30.54%	33.24%	24.34%	37	0.85%	2.18%	4.09%	2.60%	36	30.02%	44.77%	58.99%	38.66%	
Cyprus	Corporates	7	4.86%	17.36%	22.66%	10.86%						52	0.70%	1.92%	5.48%	3.90%	51	23.35%	38.42%	45.00%	29.11%
	Corporates - Of Which: Specialised Lending	4	12.11%	15.52%	22.42%	11.69%						23	0.86%	2.43%	4.01%	3.30%	22	14.48%	31.61%	44.35%	27.85%
	Corporates - Of Which: SME										26	0.26%	3.15%	11.32%	0.66%	30	32.52%	45.00%	45.00%	57.26%	
	Retail	5	0.50%	18.17%	30.77%	12.16%	5	3.15%	42.15%	52.06%	5.13%	51	0.28%	0.93%	3.07%	1.39%	52	14.22%	26.36%	44.11%	17.48%
	Retail - Secured on real estate property										31	0.16%	0.46%	1.69%	2.79%	33	9.63%	12.90%	18.40%	15.87%	
	Retail - Qualifying Revolving										18	0.28%	1.22%	1.85%	1.01%	17	39.43%	56.53%	67.53%	63.81%	
Retail - Other Retail	5	1.20%	1.56%	2.17%	1.85%	5	42.15%	49.53%	52.06%	44.62%	37	0.54%	1.16%	3.45%	1.39%	38	22.07%	39.96%	48.27%	10.48%	
Czech	Corporates	10	0.63%	1.03%	1.86%	1.88%	5	22.67%	25.27%	47.32%	41.36%	57	0.26%	0.60%	1.47%	2.02%	56	32.88%	42.08%	45.00%	35.94%
	Corporates - Of Which: Specialised Lending	7	0.76%	1.08%	3.23%	4.37%	4	15.87%	36.63%	64.00%	43.02%	17	0.26%	0.93%	1.71%	1.25%	14	30.00%	37.70%	44.80%	33.50%
	Corporates - Of Which: SME	8	1.05%	1.47%	2.32%	1.55%	4	19.89%	24.21%	27.50%	24.03%	30	0.50%	1.27%	3.61%	3.04%	28	31.04%	39.88%	48.32%	35.62%
	Retail	17	0.61%	1.38%	2.17%	1.39%	9	36.61%	41.33%	43.48%	40.55%	54	0.72%	1.68%	2.32%	3.03%	55	16.61%	27.29%	37.03%	30.52%
	Retail - Secured on real estate property	8	0.87%	1.09%	1.61%	0.91%	5	23.75%	25.23%	30.68%	24.98%	43	0.24%	0.84%	1.45%	2.47%	42	10.27%	14.62%	23.55%	22.53%
	Retail - Qualifying Revolving	10	0.66%	0.97%	3.14%	1.84%	6	35.99%	41.94%	46.01%	50.71%	24	0.41%	1.41%	4.53%	4.07%	24	39.85%	52.29%	60.22%	45.65%
Retail - Other Retail	14	0.59%	1.79%	3.21%	2.31%	7	39.78%	49.10%	53.78%	52.02%	46	1.24%	2.29%	4.96%	4.33%	47	24.69%	42.06%	57.31%	47.10%	

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

Table 4
Risk Parameters statistics by country of the counterparty for IRB banks
 EU and main non-EU countries
2015 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	13	1.20%	1.32%	1.78%	1.09%	8	12.41%	29.42%	51.54%	26.82%	59	0.20%	0.86%	2.24%	2.04%	61	29.03%	38.13%	45.00%	23.45%
	Corporates - Of Which: Specialised Lending										22	0.50%	1.85%	4.08%	2.54%	23	9.86%	20.00%	38.37%	17.92%	
	Corporates - Of Which: SME	8	1.54%	2.10%	10.32%	1.67%	5	11.35%	32.25%	46.96%	21.33%	31	0.68%	1.70%	4.51%	3.07%	32	16.65%	35.45%	42.96%	20.55%
	Retail	16	0.17%	0.79%	1.82%	0.64%	13	7.24%	16.06%	41.58%	22.67%	66	0.72%	1.39%	2.83%	1.21%	66	14.22%	19.85%	30.62%	14.91%
	Retail - Secured on real estate property	6	0.13%	0.83%	1.33%	0.57%	6	4.80%	11.69%	17.87%	14.83%	54	0.50%	0.81%	1.73%	1.14%	55	10.29%	14.06%	21.00%	12.02%
	Retail - Qualifying Revolving											22	0.46%	1.30%	9.04%	1.26%	23	42.62%	57.01%	69.45%	64.49%
Retail - Other Retail	11	0.33%	1.24%	2.90%	1.33%	10	27.63%	48.40%	59.06%	55.65%	49	1.03%	2.53%	4.00%	2.20%	49	26.21%	38.28%	50.59%	38.01%	
Estonia	Corporates	4	0.51%	5.30%	10.07%	5.82%	4	15.17%	22.62%	30.07%	29.49%	35	0.29%	1.13%	2.24%	1.16%	33	38.00%	44.40%	45.00%	41.18%
	Corporates - Of Which: Specialised Lending										6	1.30%	1.62%	2.00%	1.90%	5	36.81%	38.92%	39.23%	37.53%	
	Corporates - Of Which: SME	8	0.19%	0.40%	0.79%	0.40%	10	17.20%	20.13%	42.67%	17.55%	42	0.29%	1.30%	3.24%	1.82%	41	15.13%	27.29%	47.47%	17.98%
	Retail	4	0.37%	0.37%	0.37%	0.37%	4	11.29%	11.32%	11.35%	11.31%	25	0.30%	1.00%	1.79%	1.59%	25	10.00%	13.24%	19.22%	13.13%
	Retail - Secured on real estate property	4	0.37%	0.37%	0.37%	0.37%	4	11.29%	11.32%	11.35%	11.31%	25	0.30%	1.00%	1.79%	1.59%	25	10.00%	13.24%	19.22%	13.13%
	Retail - Qualifying Revolving											19	0.13%	1.37%	6.02%	1.83%	19	42.69%	52.77%	64.07%	46.42%
Retail - Other Retail	8	0.23%	0.51%	1.06%	0.56%	10	27.88%	36.56%	50.85%	33.46%	36	0.67%	2.71%	4.83%	2.72%	33	37.59%	44.85%	53.28%	43.83%	
Finland	Corporates	7	0.10%	0.40%	1.42%	1.51%	5	7.60%	8.20%	8.20%	34.85%	61	0.18%	0.50%	0.94%	0.91%	61	29.75%	43.55%	45.00%	35.83%
	Corporates - Of Which: Specialised Lending										16	0.12%	0.23%	0.40%	0.33%	18	18.40%	20.32%	45.00%	32.29%	
	Corporates - Of Which: SME	5	0.16%	0.92%	2.16%	2.01%						22	0.43%	1.16%	2.50%	1.21%	22	23.32%	34.61%	45.00%	32.13%
	Retail	17	0.14%	0.28%	0.84%	0.69%	16	9.28%	21.37%	35.02%	1.12%	60	0.79%	1.22%	2.32%	1.37%	61	14.74%	22.05%	40.35%	15.59%
	Retail - Secured on real estate property	7	0.14%	0.29%	1.01%	0.57%	6	0.49%	10.03%	18.27%	3.34%	46	0.34%	0.74%	1.40%	0.74%	45	11.38%	12.98%	18.09%	12.19%
	Retail - Qualifying Revolving	4	0.06%	1.00%	1.93%	0.33%						24	0.68%	2.07%	3.20%	3.16%	25	42.55%	53.33%	63.73%	66.39%
Retail - Other Retail	14	0.10%	0.52%	1.55%	1.11%	13	22.05%	33.59%	38.97%	1.56%	48	0.95%	2.56%	4.26%	3.88%	48	23.79%	40.08%	52.99%	27.50%	
France	Corporates	22	0.16%	0.36%	0.92%	0.59%	16	13.74%	27.88%	48.21%	21.53%	79	0.42%	1.00%	2.06%	1.71%	82	31.38%	39.86%	45.00%	33.11%
	Corporates - Of Which: Specialised Lending	4	0.03%	0.15%	0.53%	0.33%						26	0.37%	0.72%	3.07%	1.31%	26	16.94%	29.03%	44.61%	21.17%
	Corporates - Of Which: SME	12	0.11%	1.26%	2.63%	1.56%	8	24.96%	32.74%	45.86%	26.07%	49	0.74%	1.99%	3.53%	2.16%	49	30.06%	40.86%	45.00%	36.20%
	Retail	40	0.77%	1.43%	3.30%	1.42%	32	10.26%	21.56%	57.42%	26.75%	70	1.08%	1.87%	2.91%	2.05%	75	15.70%	21.62%	37.84%	18.50%
	Retail - Secured on real estate property	26	1.01%	2.14%	4.05%	0.98%	15	5.18%	11.07%	18.05%	13.97%	60	0.75%	1.53%	2.74%	1.64%	64	11.81%	14.37%	20.44%	13.87%
	Retail - Qualifying Revolving	15	0.32%	0.98%	3.98%	1.46%	8	8.40%	33.25%	55.41%	45.42%	31	0.66%	1.64%	5.56%	3.44%	32	43.35%	54.08%	63.44%	46.92%
Retail - Other Retail	30	0.90%	1.31%	3.51%	2.04%	24	15.46%	30.89%	59.00%	29.03%	59	1.10%	2.13%	3.10%	2.60%	64	26.02%	36.43%	51.43%	22.76%	
Germany	Corporates	37	0.43%	0.80%	1.20%	1.34%	30	5.99%	20.86%	36.87%	25.30%	84	0.39%	0.97%	2.22%	1.75%	87	33.22%	41.34%	45.00%	36.30%
	Corporates - Of Which: Specialised Lending	12	2.35%	2.98%	12.25%	5.09%	12	8.03%	22.72%	35.31%	18.02%	27	0.73%	1.54%	3.48%	2.75%	26	17.89%	27.27%	41.38%	35.51%
	Corporates - Of Which: SME	21	0.73%	1.43%	2.57%	1.17%	17	16.54%	33.34%	62.14%	36.56%	57	0.95%	1.71%	3.48%	1.92%	59	25.98%	36.86%	43.97%	30.66%
	Retail	47	0.31%	1.00%	1.84%	0.71%	38	6.36%	21.97%	33.20%	26.58%	73	1.01%	1.71%	2.76%	3.40%	78	14.65%	21.91%	32.76%	24.58%
	Retail - Secured on real estate property	26	0.28%	0.67%	2.52%	0.51%	23	2.04%	12.00%	20.08%	18.16%	65	0.71%	1.35%	2.11%	3.35%	67	11.11%	13.83%	21.25%	16.65%
	Retail - Qualifying Revolving	19	0.15%	0.93%	2.30%	0.79%	14	21.46%	40.13%	61.48%	46.54%	28	0.75%	1.50%	3.47%	1.69%	31	43.98%	51.82%	62.50%	56.24%
Retail - Other Retail	39	0.57%	1.35%	2.31%	1.41%	30	20.97%	34.43%	53.73%	34.93%	62	1.46%	2.51%	4.71%	4.19%	67	28.07%	34.40%	49.40%	39.88%	
Greece	Corporates										42	0.44%	5.94%	17.70%	13.37%	41	29.28%	41.49%	45.00%	38.03%	
	Corporates - Of Which: Specialised Lending										12	1.60%	7.41%	15.72%	12.85%	11	7.50%	28.66%	37.29%	28.76%	
	Corporates - Of Which: SME										17	0.31%	0.90%	13.77%	16.25%	18	38.20%	45.00%	45.00%	40.35%	
	Retail	10	0.02%	0.59%	6.28%	8.19%	10	13.28%	34.71%	79.88%	25.16%	56	0.40%	1.87%	3.39%	14.38%	59	18.10%	30.00%	48.80%	30.39%
	Retail - Secured on real estate property										39	0.18%	0.55%	2.29%	12.94%	39	10.00%	13.50%	21.44%	23.17%	
	Retail - Qualifying Revolving	6	0.95%	2.23%	2.58%	0.95%						22	0.32%	0.91%	3.05%	12.69%	23	43.61%	57.04%	75.37%	75.26%
Retail - Other Retail	7	0.06%	1.95%	12.33%	12.76%	10	28.98%	45.93%	79.88%	38.97%	49	0.65%	2.70%	6.32%	28.46%	48	28.58%	44.12%	52.86%	45.73%	

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

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Risk Parameters statistics by country of the counterparty for IRB banks
 EU and main non-EU countries
2015 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	8	0.24%	0.55%	1.62%	0.77%	6	5.82%	22.28%	41.52%	32.12%	54	0.71%	1.16%	2.96%	3.28%	53	35.97%	44.29%	45.00%	38.56%					
	Corporates - Of Which: Specialised Lending										20	0.82%	1.26%	2.93%	2.12%	20	16.25%	39.91%	45.00%	24.14%						
	Corporates - Of Which: SME	4	1.43%	2.16%	2.21%	1.71%					23	1.25%	4.74%	13.69%	5.28%	24	36.67%	41.04%	49.93%	41.46%						
	Retail	16	0.06%	1.28%	4.30%	19.07%	10	14.24%	26.23%	40.05%	8.25%	58	0.41%	1.56%	3.38%	4.35%	61	21.12%	33.50%	45.00%	33.85%					
	Retail - Secured on real estate property						5	16.34%	43.45%	49.71%	27.74%	37	0.26%	0.40%	1.13%	3.85%	39	12.62%	18.26%	25.00%	29.33%					
	Retail - Qualifying Revolving	7	1.04%	3.91%	29.11%	4.96%	5	16.34%	43.45%	49.71%	27.74%	24	0.45%	1.38%	4.17%	4.89%	26	44.13%	57.74%	72.18%	52.43%					
Retail - Other Retail	10	0.15%	1.41%	11.92%	17.50%	8	10.83%	25.49%	50.86%	19.01%	53	1.20%	3.00%	6.34%	6.39%	53	34.01%	45.00%	57.16%	45.98%						
Ireland	Corporates	14	0.36%	2.96%	4.26%	2.92%	12	13.94%	19.59%	21.72%	11.20%	65	0.32%	0.82%	2.82%	3.27%	68	29.30%	41.79%	45.00%	39.08%					
	Corporates - Of Which: Specialised Lending						4	16.12%	20.78%	34.30%	32.48%	25	0.33%	0.95%	2.34%	2.07%	25	17.49%	28.98%	44.04%	26.80%					
	Corporates - Of Which: SME	4	4.06%	5.36%	5.90%	5.10%	5	21.99%	28.60%	28.63%	20.01%	27	0.30%	0.90%	5.10%	4.86%	29	29.79%	40.90%	50.00%	44.81%					
	Retail	27	0.22%	1.46%	3.32%	2.25%	21	21.07%	27.35%	36.40%	25.22%	67	0.94%	2.27%	4.12%	3.31%	70	14.35%	19.58%	35.62%	26.48%					
	Retail - Secured on real estate property						13	11.36%	25.06%	29.44%	23.51%	57	0.74%	2.25%	4.01%	3.30%	58	12.63%	16.92%	29.06%	24.33%					
	Retail - Qualifying Revolving	11	0.30%	0.73%	1.28%	1.01%	7	31.12%	55.85%	60.20%	37.43%	24	0.54%	1.34%	4.53%	3.50%	27	41.63%	56.53%	64.46%	52.90%					
Retail - Other Retail	16	0.69%	1.35%	3.42%	3.34%	13	36.40%	51.71%	68.59%	48.54%	54	1.09%	1.89%	4.41%	5.84%	59	26.81%	45.05%	58.30%	61.35%						
Italy	Corporates	15	0.38%	0.88%	3.07%	3.57%	12	13.92%	19.37%	38.29%	30.27%	71	0.47%	1.28%	3.23%	11.66%	74	34.78%	42.43%	45.00%	38.16%					
	Corporates - Of Which: Specialised Lending						4	16.12%	20.78%	34.30%	32.48%	21	0.59%	1.79%	3.25%	5.75%	22	18.75%	28.96%	41.51%	25.79%					
	Corporates - Of Which: SME	10	1.28%	4.49%	8.83%	7.44%	9	9.04%	15.01%	22.85%	29.96%	36	0.79%	2.65%	5.10%	13.63%	37	25.40%	41.43%	45.00%	39.08%					
	Retail	30	0.14%	1.18%	2.88%	4.78%	24	11.95%	25.88%	48.10%	34.48%	70	0.93%	1.90%	3.14%	4.64%	74	16.32%	22.85%	33.61%	28.64%					
	Retail - Secured on real estate property						12	0.71%	1.84%	4.90%	3.79%	11	0.48%	0.99%	1.97%	1.79%	61	10.20%	15.10%	22.43%	18.45%					
	Retail - Qualifying Revolving	13	0.83%	1.04%	6.89%	3.55%	7	23.11%	46.93%	65.23%	22.35%	25	0.68%	2.00%	3.56%	6.14%	27	41.38%	57.12%	68.01%	63.34%					
Retail - Other Retail	24	0.33%	2.31%	4.44%	6.66%	22	23.70%	39.23%	59.94%	47.22%	61	1.05%	2.49%	4.49%	15.56%	63	28.96%	38.74%	52.06%	48.07%						
Latvia	Corporates	6	0.00%	1.76%	2.79%	2.30%	4	20.23%	20.86%	21.34%	20.93%	28	0.42%	1.53%	4.02%	2.81%	25	41.04%	45.00%	41.91%						
	Corporates - Of Which: Specialised Lending										7	0.48%	1.34%	6.80%	0.80%	6	40.92%	44.68%	45.00%	26.88%						
	Corporates - Of Which: SME										13	0.40%	2.73%	6.35%	3.18%	13	42.15%	45.00%	45.00%	40.22%						
	Retail	12	0.85%	1.37%	2.54%	1.49%	11	34.04%	45.07%	50.99%	38.01%	45	0.56%	1.83%	3.25%	3.45%	45	18.75%	26.22%	52.83%	25.25%					
	Retail - Secured on real estate property						4	21.41%	32.65%	43.87%	34.82%	28	0.24%	0.56%	2.10%	3.21%	27	10.66%	14.09%	18.84%	19.30%					
	Retail - Qualifying Revolving	5	0.84%	1.26%	9.62%	0.84%	5	40.40%	49.94%	49.96%	35.82%	22	0.25%	1.31%	10.04%	2.77%	22	44.49%	57.41%	64.01%	62.47%					
Retail - Other Retail	8	1.29%	1.44%	3.14%	1.33%	8	24.66%	35.57%	48.75%	50.06%	38	0.62%	2.99%	4.93%	3.98%	38	30.83%	49.52%	65.00%	44.75%						
Lithuania	Corporates	5	1.78%	1.86%	6.30%	3.61%	4	30.54%	31.00%	31.66%	30.88%	35	0.14%	0.99%	2.35%	1.81%	34	39.94%	44.51%	45.00%	42.13%					
	Corporates - Of Which: Specialised Lending										6	0.22%	1.89%	3.26%	2.95%	6	20.88%	38.25%	38.58%	38.55%						
	Corporates - Of Which: SME										19	0.35%	1.75%	3.97%	3.18%	18	41.84%	44.65%	45.00%	42.52%						
	Retail	11	0.73%	1.73%	6.11%	1.37%	11	24.17%	34.30%	48.43%	32.19%	48	0.76%	2.27%	5.61%	1.86%	50	21.15%	36.58%	51.00%	20.26%					
	Retail - Secured on real estate property						5	0.99%	1.75%	1.82%	1.41%	6	0.23%	1.41%	2.62%	1.66%	26	11.97%	16.65%	27.10%	17.40%					
	Retail - Qualifying Revolving											21	0.36%	1.67%	4.91%	1.33%	24	47.06%	61.59%	75.94%	65.39%					
Retail - Other Retail	11	0.35%	1.07%	1.48%	1.12%	10	24.77%	41.70%	79.64%	44.23%	38	1.63%	3.24%	4.70%	2.96%	37	39.55%	44.00%	55.80%	40.02%						
Luxembourg	Corporates	16	0.05%	0.43%	1.12%	0.60%	9	5.53%	14.87%	21.51%	84.45%	73	0.40%	1.06%	2.08%	1.29%	76	27.00%	38.53%	44.91%	32.21%					
	Corporates - Of Which: Specialised Lending										25	0.39%	1.49%	3.22%	1.19%	27	15.89%	31.50%	41.71%	31.81%						
	Corporates - Of Which: SME	4	0.13%	0.25%	0.74%	0.31%	4	52.83%	99.77%	99.86%	38.59%	44	0.54%	1.57%	2.79%	1.81%	46	19.98%	37.62%	45.00%	32.38%					
	Retail	17	0.62%	1.30%	2.32%	0.79%	14	5.46%	14.74%	23.52%	9.57%	61	0.55%	1.12%	2.45%	1.43%	63	12.69%	19.73%	35.75%	16.92%					
	Retail - Secured on real estate property						8	0.59%	1.16%	2.78%	0.70%	8	0.29%	0.89%	5.16%	5.0	50	0.40%	1.09%	2.01%	1.20%	53	10.18%	13.76%	20.43%	12.72%
	Retail - Qualifying Revolving	7	0.20%	0.35%	2.38%	0.66%	4	8.81%	34.95%	68.64%	51.49%	22	0.52%	1.14%	2.76%	2.75%	23	43.15%	51.24%	65.42%	51.45%					
Retail - Other Retail	14	0.70%	1.94%	2.67%	1.12%	13	11.83%	27.78%	34.70%	20.91%	46	0.74%	1.60%	4.72%	2.28%	51	24.30%	37.12%	50.14%	29.55%						

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

Table 4
Risk Parameters statistics by country of the counterparty for IRB banks
 EU and main non-EU countries
2015 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	7	0.00%	5.54%	39.00%	13.37%						49	0.25%	1.51%	4.41%	6.06%	51	19.79%	38.84%	45.00%	25.56%
	Corporates - Of Which: Specialised Lending										17	1.98%	3.38%	5.52%	4.16%	16	7.21%	32.48%	45.00%	20.68%	
	Corporates - Of Which: SME										18	0.57%	1.31%	7.74%	0.27%	18	35.58%	43.31%	50.00%	81.43%	
	Retail	49	0.40%	1.51%	3.98%	0.96%	50	12.26%	26.86%	45.14%	42.70%	30	0.12%	0.52%	1.59%	1.39%	31	9.54%	11.81%	22.01%	26.68%
	Retail - Secured on real estate property										17	0.32%	0.41%	1.54%	1.40%	19	38.53%	56.90%	67.40%	64.65%	
	Retail - Qualifying Revolving										35	0.62%	2.28%	4.80%	0.51%	37	26.59%	38.82%	51.01%	48.02%	
Netherlands	Corporates	18	0.59%	2.11%	4.10%	2.31%	14	7.61%	19.17%	32.77%	18.31%	77	0.40%	0.99%	2.36%	3.23%	80	34.46%	42.10%	45.00%	31.45%
	Corporates - Of Which: Specialised Lending	6	1.99%	4.75%	8.59%	5.19%	5	11.39%	11.76%	15.52%	11.83%	32	0.44%	1.04%	3.47%	3.06%	31	17.64%	30.67%	39.85%	24.95%
	Corporates - Of Which: SME	6	0.20%	1.28%	2.89%	3.05%	6	14.19%	36.43%	93.78%	22.47%	53	0.44%	1.03%	2.83%	4.10%	55	26.79%	38.88%	45.00%	22.00%
	Retail	29	0.17%	0.96%	1.29%	0.77%	25	9.36%	14.25%	24.17%	18.95%	71	0.75%	1.83%	3.04%	0.78%	76	13.22%	18.48%	28.38%	19.11%
	Retail - Secured on real estate property	15	0.46%	1.08%	3.00%	0.67%	12	9.26%	10.99%	14.29%	12.20%	63	0.60%	1.00%	2.32%	0.66%	65	10.84%	14.01%	19.56%	17.20%
	Retail - Qualifying Revolving	10	0.44%	1.00%	3.01%	1.03%	7	8.62%	41.60%	50.99%	45.96%	26	0.63%	1.44%	3.26%	4.23%	27	42.81%	51.17%	62.50%	61.16%
Retail - Other Retail	19	0.51%	2.12%	4.16%	1.70%	17	11.70%	34.29%	49.44%	41.24%	60	1.66%	2.61%	4.34%	2.93%	62	27.06%	35.74%	46.04%	45.21%	
Norway	Corporates	10	0.27%	0.66%	3.25%	0.95%	6	10.00%	21.46%	34.00%	11.83%	64	0.18%	0.64%	1.43%	1.17%	65	24.35%	39.94%	45.00%	28.79%
	Corporates - Of Which: Specialised Lending										21	0.38%	0.97%	2.23%	1.66%	22	13.59%	26.37%	35.97%	21.69%	
	Corporates - Of Which: SME	5	0.32%	0.35%	1.26%	1.10%	4	11.86%	36.65%	74.40%	20.53%	25	0.36%	0.96%	4.34%	1.13%	25	21.09%	27.59%	42.11%	26.75%
	Retail	18	0.09%	0.29%	3.30%	0.32%	14	12.67%	27.78%	42.30%	16.47%	63	0.64%	1.54%	3.39%	0.98%	63	14.54%	21.12%	35.64%	22.23%
	Retail - Secured on real estate property	9	0.22%	2.38%	4.89%	0.22%	7	1.67%	10.84%	21.29%	7.84%	52	0.49%	0.74%	2.39%	0.84%	54	12.38%	21.96%	21.96%	20.05%
	Retail - Qualifying Revolving	4	0.29%	1.07%	7.19%	1.01%						23	0.38%	1.25%	3.78%	1.99%	24	43.36%	54.18%	63.55%	61.66%
Retail - Other Retail	13	0.27%	0.29%	1.98%	0.69%	11	27.17%	39.40%	44.97%	29.03%	51	1.02%	2.25%	3.91%	1.71%	50	33.31%	37.93%	51.11%	32.62%	
Poland	Corporates	7	0.00%	0.40%	2.80%	0.90%	7	19.18%	37.90%	47.86%	29.59%	65	0.45%	1.06%	2.00%	2.18%	64	33.06%	42.79%	45.00%	33.31%
	Corporates - Of Which: Specialised Lending										20	0.27%	0.65%	1.54%	1.62%	18	11.86%	34.06%	44.99%	30.87%	
	Corporates - Of Which: SME										36	0.61%	2.17%	3.87%	2.33%	37	30.04%	40.95%	45.00%	33.97%	
	Retail	27	0.10%	0.82%	2.06%	1.05%	19	22.10%	31.46%	80.15%	23.86%	63	0.78%	1.78%	3.19%	1.46%	66	16.08%	30.38%	40.43%	34.98%
	Retail - Secured on real estate property										51	0.33%	0.67%	2.00%	1.04%	50	10.00%	14.40%	26.97%	30.78%	
	Retail - Qualifying Revolving	11	0.68%	4.28%	5.88%	1.80%	9	42.05%	53.68%	62.49%	42.10%	24	1.71%	2.70%	5.21%	2.44%	26	43.61%	55.91%	67.34%	78.76%
Retail - Other Retail	21	0.83%	3.51%	5.13%	1.43%	16	30.67%	48.48%	80.85%	37.23%	53	1.11%	2.48%	5.34%	3.45%	58	33.50%	44.45%	59.16%	47.01%	
Portugal	Corporates	4	3.29%	9.19%	15.66%	11.79%						53	0.74%	1.32%	2.37%	13.08%	55	33.36%	40.78%	45.00%	39.52%
	Corporates - Of Which: Specialised Lending										23	0.59%	1.70%	2.96%	3.51%	22	23.00%	33.77%	45.00%	37.63%	
	Corporates - Of Which: SME										26	0.69%	1.45%	3.62%	13.87%	27	21.65%	39.75%	59.00%	43.56%	
	Retail	22	0.28%	1.45%	3.57%	2.81%	15	11.43%	21.44%	48.14%	10.95%	60	0.54%	1.47%	3.24%	3.94%	59	16.11%	28.81%	40.98%	22.17%
	Retail - Secured on real estate property	7	1.17%	2.00%	4.60%	2.62%	6	4.51%	8.03%	15.35%	5.65%	46	0.20%	0.49%	1.22%	2.57%	46	10.00%	13.30%	18.78%	19.37%
	Retail - Qualifying Revolving	9	0.29%	0.38%	1.25%	1.01%						22	0.48%	1.50%	6.15%	6.69%	23	43.38%	51.29%	69.31%	53.43%
Retail - Other Retail	17	1.70%	3.32%	4.99%	4.87%	12	13.78%	27.13%	48.37%	27.85%	50	0.82%	2.11%	5.72%	12.73%	51	29.53%	36.77%	49.93%	33.36%	
Romania	Corporates	6	0.89%	1.80%	3.60%	2.13%	5	0.21%	8.23%	13.28%	9.89%	42	0.36%	0.86%	4.07%	5.70%	43	40.32%	44.99%	45.04%	40.29%
	Corporates - Of Which: Specialised Lending										8	1.08%	3.95%	8.96%	19.77%	5	17.80%	32.00%	46.65%	26.37%	
	Corporates - Of Which: SME										23	1.00%	4.00%	7.70%	6.01%	25	33.33%	42.91%	46.37%	40.49%	
	Retail	19	0.67%	3.21%	10.53%	9.23%	13	15.59%	40.64%	53.70%	45.63%	51	0.62%	1.57%	2.89%	3.59%	55	17.82%	31.73%	47.00%	46.97%
	Retail - Secured on real estate property										33	0.58%	0.74%	1.72%	3.64%	36	10.00%	14.03%	21.82%	30.62%	
	Retail - Qualifying Revolving	8	1.91%	10.96%	32.75%	1.57%	5	46.92%	50.35%	50.48%	50.47%	24	0.79%	2.45%	9.65%	2.09%	24	44.78%	54.63%	69.35%	51.09%
Retail - Other Retail	16	3.55%	7.71%	12.36%	8.82%	12	41.25%	54.01%	73.19%	59.39%	49	0.75%	2.81%	5.99%	3.56%	50	29.87%	44.27%	62.97%	63.44%	

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

Table 4
Risk Parameters statistics by country of the counterparty for IRB banks
 EU and main non-EU countries
2015 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	9	0.31%	1.68%	2.48%	4.14%	7	20.91%	47.01%	69.47%	39.71%	49	0.17%	0.54%	1.55%	1.49%	48	34.50%	45.00%	45.00%	41.67%
	Corporates - Of Which: Specialised Lending										14	0.26%	0.63%	0.78%	2.60%	11	16.81%	28.85%	45.00%	23.79%	
	Corporates - Of Which: SME	7	0.61%	1.20%	25.79%	7.20%	5	25.15%	29.55%	41.10%	34.36%	22	0.26%	2.43%	3.63%	3.82%	23	35.04%	44.97%	45.02%	42.75%
	Retail	15	0.74%	1.43%	2.26%	1.41%	9	18.78%	37.30%	46.00%	35.09%	52	1.00%	1.99%	3.39%	1.84%	53	21.68%	32.40%	37.42%	27.55%
	Retail - Secured on real estate property	10	0.83%	1.04%	1.33%	1.14%	5	25.50%	30.92%	33.68%	28.16%	37	0.22%	1.00%	1.90%	1.41%	36	9.86%	13.22%	23.78%	22.04%
	Retail - Qualifying Revolving	8	1.17%	1.91%	13.49%	1.23%	5	4.45%	45.65%	56.36%	39.83%	21	0.34%	1.18%	4.30%	2.85%	22	39.43%	56.55%	64.01%	76.36%
Retail - Other Retail	14	1.70%	2.75%	4.70%	2.74%	8	21.55%	51.20%	68.85%	57.15%	47	1.04%	2.94%	5.19%	3.60%	47	32.42%	48.15%	54.18%	51.62%	
Slovenia	Corporates	4	0.16%	0.31%	0.34%	0.32%						28	0.33%	0.99%	4.96%	8.58%	28	33.65%	40.58%	45.00%	36.45%
	Corporates - Of Which: Specialised Lending										5	0.34%	0.50%	1.23%	1.10%	4	3.87%	11.68%	27.25%	6.71%	
	Corporates - Of Which: SME										8	2.77%	9.15%	21.28%	20.95%	9	41.51%	42.44%	45.00%	41.93%	
	Retail	9	0.67%	2.59%	13.69%	2.88%	5	16.95%	60.14%	67.38%	45.18%	44	0.33%	1.08%	3.46%	4.57%	45	17.86%	33.45%	45.00%	36.96%
	Retail - Secured on real estate property										25	0.23%	0.53%	1.20%	3.23%	25	10.00%	12.04%	19.10%	18.41%	
	Retail - Qualifying Revolving										20	0.38%	1.53%	2.91%	3.16%	21	41.32%	56.93%	74.76%	69.59%	
Retail - Other Retail	4	1.12%	10.01%	28.90%	2.24%	4	38.54%	72.90%	92.75%	81.61%	39	0.70%	1.91%	5.67%	5.39%	37	25.81%	42.36%	55.15%	43.25%	
Spain	Corporates	27	0.95%	2.09%	10.28%	5.23%	19	8.16%	19.57%	41.54%	33.36%	65	0.95%	2.34%	4.71%	8.60%	71	30.27%	38.64%	44.99%	37.80%
	Corporates - Of Which: Specialised Lending	7	2.09%	5.47%	13.21%	4.57%	4	17.88%	31.64%	45.59%	24.01%	27	1.38%	2.65%	5.35%	3.57%	29	22.63%	39.34%	45.00%	24.88%
	Corporates - Of Which: SME	6	1.48%	2.78%	11.52%	7.48%	7	16.04%	25.63%	38.89%	34.40%	40	0.57%	2.92%	7.64%	5.32%	42	21.82%	34.70%	44.52%	39.48%
	Retail	34	0.31%	1.12%	2.89%	2.44%	29	8.65%	22.29%	48.30%	16.85%	72	0.98%	1.87%	3.64%	2.19%	74	17.25%	22.83%	37.11%	22.92%
	Retail - Secured on real estate property	13	0.91%	1.69%	3.12%	2.54%	13	3.76%	8.76%	12.17%	11.55%	61	0.66%	1.37%	2.43%	1.66%	62	12.61%	15.58%	20.22%	16.25%
	Retail - Qualifying Revolving	13	0.47%	0.69%	2.07%	0.83%	9	23.83%	51.40%	59.53%	53.43%	29	0.77%	1.48%	5.34%	2.73%	30	44.73%	53.04%	62.50%	50.50%
Retail - Other Retail	27	0.46%	1.51%	3.97%	2.79%	22	34.39%	42.48%	55.27%	33.20%	60	1.44%	2.38%	5.43%	3.00%	64	26.53%	39.26%	55.14%	46.59%	
Sweden	Corporates	10	0.10%	0.21%	0.55%	0.30%	8	16.87%	20.47%	31.28%	14.07%	70	0.18%	0.38%	0.97%	0.53%	71	29.76%	41.77%	45.00%	28.06%
	Corporates - Of Which: Specialised Lending										18	0.14%	0.46%	1.15%	0.71%	19	15.00%	35.00%	37.33%	28.33%	
	Corporates - Of Which: SME	6	0.12%	0.39%	0.71%	0.26%					34	0.28%	0.54%	2.24%	0.49%	35	20.23%	41.34%	45.00%	20.95%	
	Retail	25	0.10%	0.18%	1.23%	0.23%	18	11.28%	17.12%	31.45%	13.81%	72	0.75%	1.50%	2.79%	0.44%	72	13.65%	20.97%	34.06%	13.70%
	Retail - Secured on real estate property	10	0.14%	0.69%	1.28%	0.16%	9	3.93%	11.99%	14.65%	8.52%	58	0.38%	1.08%	2.16%	0.36%	57	10.73%	14.43%	22.40%	11.43%
	Retail - Qualifying Revolving										24	0.64%	1.10%	2.08%	1.81%	24	44.15%	57.73%	68.00%	57.69%	
Retail - Other Retail	19	0.11%	0.76%	2.45%	0.80%	13	23.67%	28.51%	44.96%	28.00%	59	0.98%	2.16%	5.26%	1.27%	61	30.23%	38.99%	49.46%	32.53%	
United Kingdom	Corporates	26	0.22%	0.51%	1.79%	0.77%	18	9.12%	25.60%	40.79%	17.96%	82	0.36%	0.99%	1.66%	1.02%	84	29.74%	36.93%	44.91%	35.10%
	Corporates - Of Which: Specialised Lending	5	0.66%	0.67%	1.86%	1.74%	5	8.00%	27.05%	32.51%	52.30%	32	0.38%	0.64%	2.07%	0.83%	35	22.21%	31.81%	44.80%	33.36%
	Corporates - Of Which: SME	10	0.74%	1.08%	2.55%	0.94%	7	6.85%	10.85%	46.43%	8.93%	59	0.62%	1.55%	3.87%	2.09%	58	22.61%	38.78%	45.00%	29.68%
	Retail	46	0.23%	0.62%	1.62%	0.77%	38	10.23%	24.29%	41.38%	31.49%	75	1.22%	2.22%	4.15%	1.61%	79	14.97%	19.82%	32.30%	21.84%
	Retail - Secured on real estate property	24	0.52%	0.87%	1.49%	0.65%	20	3.51%	9.43%	15.12%	8.51%	63	1.01%	1.81%	2.87%	1.47%	66	11.11%	14.23%	20.26%	10.79%
	Retail - Qualifying Revolving	21	0.43%	0.84%	1.55%	0.82%	16	42.01%	61.89%	74.20%	77.81%	28	0.77%	1.80%	2.90%	2.34%	29	43.66%	59.35%	70.57%	75.74%
Retail - Other Retail	36	0.39%	1.11%	3.06%	2.42%	30	21.36%	35.91%	50.79%	45.97%	67	1.80%	3.01%	6.82%	3.01%	69	28.44%	39.23%	52.44%	62.65%	
Australia	Corporates	8	0.00%	0.20%	2.34%	0.62%	4	20.62%	36.08%	44.88%	38.55%	51	0.21%	0.71%	2.66%	1.06%	53	32.73%	40.71%	45.00%	32.07%
	Corporates - Of Which: Specialised Lending										21	0.52%	2.64%	6.67%	2.46%	22	19.35%	28.53%	44.75%	18.20%	
	Corporates - Of Which: SME										20	0.24%	0.40%	3.07%	1.10%	20	24.55%	39.35%	45.00%	11.86%	
	Retail	16	0.22%	0.48%	3.06%	0.58%	11	5.40%	31.06%	40.66%	5.07%	64	0.49%	1.22%	2.54%	0.60%	65	12.43%	19.59%	34.20%	11.06%
	Retail - Secured on real estate property	4	0.44%	0.94%	2.54%	0.56%	4	3.90%	16.17%	39.62%	3.02%	48	0.36%	0.87%	1.72%	0.57%	50	10.06%	12.89%	19.24%	10.45%
	Retail - Qualifying Revolving	7	0.25%	2.81%	4.51%	0.91%						24	0.50%	1.19%	2.72%	1.27%	25	42.02%	51.46%	62.84%	83.00%
Retail - Other Retail	9	0.89%	2.13%	4.24%	2.09%	7	13.17%	31.06%	40.21%	31.00%	55	0.56%	1.44%	5.54%	1.89%	52	22.25%	33.69%	45.02%	26.43%	

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

Table 4
Risk Parameters statistics by country of the counterparty for IRB banks
 EU and main non-EU countries
2015 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	6	0.00%	0.36%	1.02%	0.90%						61	0.23%	0.58%	1.24%	0.84%	61	32.95%	41.66%	45.00%	35.10%
	Corporates - Of Which: Specialised Lending										22	0.19%	0.35%	0.71%	0.42%	20	14.07%	26.97%	44.93%	26.32%	
	Corporates - Of Which: SME										23	0.17%	0.56%	1.25%	2.13%	23	21.40%	39.13%	53.12%	13.03%	
	Retail	22	0.21%	0.93%	7.56%	2.17%	18	19.73%	32.04%	48.95%	32.19%	67	0.45%	1.45%	3.12%	2.96%	68	15.09%	20.11%	38.63%	20.31%
	Retail - Secured on real estate property	5	6.12%	10.94%	13.50%	5.76%						52	0.27%	1.00%	1.97%	1.61%	54	10.49%	14.41%	17.85%	17.81%
	Retail - Qualifying Revolving	9	0.62%	0.98%	7.95%	0.70%	6	36.25%	59.03%	79.84%	60.71%	23	0.38%	0.83%	2.82%	1.77%	24	41.32%	51.45%	63.03%	64.98%
Retail - Other Retail	17	0.21%	2.01%	4.06%	2.12%	15	19.73%	30.50%	58.52%	32.09%	53	0.84%	1.65%	3.12%	3.19%	56	26.11%	41.81%	51.11%	29.90%	
China	Corporates	10	0.22%	0.87%	3.92%	0.50%	5	4.40%	20.13%	21.98%	20.47%	40	0.14%	0.43%	1.43%	1.99%	46	35.23%	43.34%	45.00%	45.42%
	Corporates - Of Which: Specialised Lending										10	0.46%	1.12%	1.85%	1.81%	9	26.44%	31.81%	45.00%	23.15%	
	Corporates - Of Which: SME										21	0.21%	0.74%	2.41%	3.93%	21	33.29%	39.97%	45.00%	28.66%	
	Retail	17	0.02%	0.69%	3.26%	0.08%	11	15.04%	36.88%	48.15%	4.86%	63	0.65%	1.33%	2.70%	1.17%	64	12.60%	21.41%	35.56%	25.22%
	Retail - Secured on real estate property											50	0.26%	0.80%	1.62%	1.07%	52	10.67%	13.94%	18.69%	12.88%
	Retail - Qualifying Revolving	8	0.35%	3.57%	17.08%	0.69%	4	14.45%	28.91%	45.87%	29.58%	23	0.34%	0.95%	2.94%	0.92%	24	40.52%	51.05%	65.90%	55.24%
Retail - Other Retail	10	0.04%	0.20%	1.29%	0.18%	7	15.04%	48.15%	67.78%	65.33%	50	0.50%	1.85%	4.29%	1.77%	50	22.15%	42.68%	53.36%	13.49%	
Hong Kong	Corporates	5	0.04%	0.35%	1.26%	0.28%	5	48.77%	70.39%	70.85%	49.92%	53	0.30%	0.90%	2.18%	2.12%	54	27.50%	40.29%	45.00%	35.37%
	Corporates - Of Which: Specialised Lending										15	0.52%	1.10%	6.54%	1.01%	15	12.03%	16.33%	40.00%	22.48%	
	Corporates - Of Which: SME										28	0.57%	2.94%	5.51%	3.69%	28	17.49%	38.97%	45.00%	27.89%	
	Retail	7	0.00%	0.09%	2.01%	0.07%	4	3.10%	27.22%	61.47%	74.06%	56	0.42%	0.92%	2.17%	0.40%	56	12.63%	18.89%	36.06%	37.76%
	Retail - Secured on real estate property	4	0.03%	0.20%	1.20%	0.04%						44	0.20%	0.60%	1.38%	0.08%	45	10.11%	14.30%	19.62%	10.53%
	Retail - Qualifying Revolving											17	0.42%	0.86%	1.59%	0.89%	17	40.33%	51.33%	58.93%	91.98%
Retail - Other Retail	4	0.20%	0.63%	38.34%	0.28%						42	0.40%	1.26%	3.39%	1.85%	43	26.48%	37.90%	55.19%	38.78%	
India	Corporates	10	0.10%	1.04%	2.60%	1.11%						35	0.42%	1.41%	4.18%	4.17%	41	25.27%	38.68%	45.00%	45.63%
	Corporates - Of Which: Specialised Lending										10	0.91%	1.57%	3.74%	7.00%	10	11.39%	23.06%	34.76%	18.70%	
	Corporates - Of Which: SME										18	0.51%	1.72%	6.06%	6.83%	18	35.89%	45.66%	49.08%	31.11%	
	Retail	10	0.02%	0.36%	1.54%	0.02%	7	7.53%	16.19%	38.77%	17.10%	50	0.43%	0.80%	2.00%	3.02%	52	12.21%	24.91%	42.36%	39.43%
	Retail - Secured on real estate property											36	0.23%	0.45%	0.91%	0.54%	37	10.08%	13.30%	22.40%	24.31%
	Retail - Qualifying Revolving											22	0.48%	1.28%	5.99%	12.92%	23	43.06%	58.42%	69.09%	79.95%
Retail - Other Retail	8	0.10%	1.25%	4.38%	1.10%	6	7.53%	28.28%	29.71%	25.11%	38	0.50%	1.33%	3.78%	3.51%	40	26.58%	43.39%	52.18%	75.57%	
Korea, Republic Of	Corporates										38	0.14%	0.43%	2.84%	1.17%	38	31.47%	42.73%	47.62%	39.14%	
	Corporates - Of Which: Specialised Lending										8	0.38%	0.51%	1.69%	0.22%	7	2.50%	27.00%	40.00%	5.76%	
	Corporates - Of Which: SME										8	0.40%	3.73%	8.50%	2.89%	8	27.40%	31.82%	45.00%	24.06%	
	Retail	7	0.82%	1.44%	4.03%	0.87%	5	23.53%	49.10%	61.00%	84.70%	44	0.17%	0.59%	1.78%	0.98%	48	13.84%	26.56%	49.01%	33.41%
	Retail - Secured on real estate property											28	0.14%	0.26%	0.72%	0.38%	30	10.00%	12.96%	17.47%	10.23%
	Retail - Qualifying Revolving											17	0.19%	0.82%	1.33%	0.93%	20	50.18%	55.04%	67.74%	74.99%
Retail - Other Retail	6	0.75%	1.95%	22.68%	0.83%	4	36.32%	55.05%	74.01%	86.66%	38	0.20%	1.32%	2.34%	2.33%	40	34.89%	49.80%	61.06%	73.61%	
Russian Federation	Corporates	10	1.31%	1.68%	7.68%	1.74%	7	0.69%	16.60%	32.60%	26.26%	57	0.69%	1.12%	2.22%	1.26%	59	35.00%	44.86%	45.00%	39.10%
	Corporates - Of Which: Specialised Lending										14	0.55%	0.87%	2.80%	1.56%	12	13.62%	28.86%	45.00%	22.59%	
	Corporates - Of Which: SME										19	0.64%	1.20%	3.39%	2.73%	22	29.64%	36.52%	45.00%	33.60%	
	Retail	25	0.13%	1.78%	4.70%	1.09%	15	14.79%	27.27%	44.86%	24.35%	64	0.55%	1.30%	3.15%	1.45%	65	13.54%	21.36%	33.60%	31.78%
	Retail - Secured on real estate property	6	2.00%	4.82%	8.98%	1.57%						54	0.50%	1.02%	2.69%	1.91%	54	11.24%	15.36%	21.50%	33.64%
	Retail - Qualifying Revolving	11	0.01%	1.25%	3.49%	1.11%	7	31.52%	50.00%	61.52%	38.75%	25	0.71%	3.04%	6.33%	1.52%	26	42.43%	58.26%	71.99%	51.05%
Retail - Other Retail	17	0.17%	0.45%	18.83%	1.27%	10	12.96%	29.78%	44.75%	24.32%	51	0.69%	1.53%	3.45%	1.12%	54	20.89%	37.14%	46.22%	30.30%	

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

Table 4
Risk Parameters statistics by country of the counterparty for IRB banks
 EU and main non-EU countries
2015 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	9	0.23%	1.62%	2.56%	0.60%	5	2.80%	4.78%	7.43%	37.61%	50	0.35%	1.05%	2.57%	2.30%	50	25.03%	38.57%	45.00%	27.98%
	Corporates - Of Which: Specialised Lending											17	0.88%	1.63%	4.34%	2.50%	20	14.98%	29.99%	42.13%	18.50%
	Corporates - Of Which: SME											22	0.35%	0.91%	3.42%	1.20%	22	18.90%	32.70%	45.00%	21.09%
	Retail	8	0.00%	0.15%	1.32%	0.08%	6	19.30%	40.43%	50.85%	16.69%	55	0.25%	0.73%	1.78%	0.95%	55	13.00%	22.95%	35.64%	23.59%
	Retail - Secured on real estate property											44	0.24%	0.46%	1.04%	0.62%	45	10.31%	15.07%	20.70%	16.31%
	Retail - Qualifying Revolving										20	0.23%	0.93%	1.93%	2.31%	19	40.32%	56.90%	69.73%	78.93%	
	Retail - Other Retail	5	0.32%	0.45%	2.29%	0.16%	6	19.30%	40.20%	50.85%	35.98%	39	0.23%	0.80%	2.62%	3.21%	41	24.90%	37.68%	55.48%	55.11%
Switzerland	Corporates	10	0.01%	0.15%	8.86%	1.76%	5	1.15%	20.33%	47.03%	79.03%	74	0.31%	0.99%	3.00%	1.66%	79	34.58%	44.13%	45.00%	31.18%
	Corporates - Of Which: Specialised Lending											25	0.38%	0.72%	1.75%	1.01%	24	10.59%	29.44%	45.00%	22.08%
	Corporates - Of Which: SME											47	0.38%	1.07%	3.43%	1.28%	47	22.33%	36.88%	45.00%	30.37%
	Retail	30	0.07%	0.61%	1.84%	0.59%	24	7.46%	12.88%	32.32%	13.61%	70	0.81%	1.89%	2.89%	1.08%	72	15.39%	21.10%	31.27%	27.21%
	Retail - Secured on real estate property											61	0.53%	1.38%	2.48%	0.92%	61	12.62%	15.47%	20.90%	24.74%
	Retail - Qualifying Revolving	15	0.77%	1.92%	3.19%	0.77%	12	6.19%	8.53%	16.18%	9.82%	29	1.05%	1.97%	2.47%	1.86%	30	42.28%	54.14%	63.36%	57.42%
	Retail - Other Retail	11	0.45%	1.03%	1.86%	0.77%	6	9.87%	43.56%	79.95%	23.75%	62	0.72%	2.04%	3.38%	1.30%	64	26.33%	34.24%	44.98%	33.30%
		25	0.11%	0.50%	1.34%	0.44%	19	15.22%	39.32%	69.44%	43.73%	62	0.72%	2.04%	3.38%	1.30%	64	26.33%	34.24%	44.98%	33.30%
United States	Corporates	19	0.09%	0.24%	0.78%	0.52%	16	13.45%	37.38%	83.51%	38.81%	72	0.40%	0.75%	1.69%	1.27%	80	29.28%	40.05%	45.00%	33.09%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	5	0.05%	0.14%	1.72%	0.96%	4	26.57%	41.20%	72.70%	74.38%	26	0.59%	1.67%	3.07%	1.49%	29	17.34%	31.30%	44.61%	26.23%
	Retail	29	0.52%	1.28%	2.39%	2.24%	23	7.20%	12.98%	36.66%	2.40%	48	0.56%	2.09%	3.15%	2.75%	49	24.43%	41.43%	45.00%	15.88%
	Retail - Secured on real estate property											72	0.77%	1.77%	3.03%	2.20%	74	15.08%	20.17%	33.88%	56.21%
	Retail - Qualifying Revolving	9	1.60%	2.59%	3.31%	3.33%	9	3.42%	11.30%	24.66%	17.81%	62	0.55%	1.15%	2.13%	1.39%	62	11.32%	15.94%	22.92%	55.70%
	Retail - Other Retail	12	0.31%	0.66%	2.70%	1.33%	7	34.49%	53.44%	56.76%	42.52%	26	0.54%	1.51%	2.15%	1.50%	28	42.97%	51.35%	63.66%	92.88%
		22	0.48%	1.44%	2.74%	1.53%	18	20.71%	36.24%	56.98%	21.36%	61	1.44%	2.31%	5.73%	2.36%	62	28.07%	36.24%	52.44%	48.93%

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

Table 5
Risk Parameters statistics by country of the counterparty for IRB banks
 EU and main non-EU countries
2016 Q1

(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	5	0.30%	0.75%	0.76%	0.74%	7	8.72%	34.48%	73.79%	24.25%	56	0.29%	0.57%	2.29%	2.13%	57	34.11%	43.32%	45.00%	30.70%
	Corporates - Of Which: Specialised Lending										13	0.38%	0.74%	2.35%	2.00%	11	11.35%	39.08%	44.64%	7.23%	
	Corporates - Of Which: SME										34	0.27%	0.48%	2.60%	2.58%	33	28.67%	39.27%	45.00%	28.24%	
	Retail	19	0.21%	0.41%	0.94%	0.80%	17	3.07%	20.65%	32.41%	19.52%	60	0.57%	1.20%	2.23%	1.92%	61	15.59%	22.28%	35.90%	30.50%
	Retail - Secured on real estate property	6	0.37%	0.64%	0.96%	0.81%	5	7.96%	15.79%	16.31%	15.79%	49	0.31%	0.74%	1.56%	1.63%	50	11.16%	14.68%	22.28%	15.02%
	Retail - Qualifying Revolving	8	0.24%	0.88%	1.99%	0.88%	7	7.14%	50.18%	70.88%	7.19%	24	0.44%	1.13%	2.43%	4.91%	24	42.47%	59.74%	69.65%	89.65%
Retail - Other Retail	16	0.10%	0.60%	2.65%	0.77%	13	16.47%	30.85%	67.25%	39.57%	52	1.11%	2.06%	3.45%	2.26%	51	30.53%	37.82%	58.48%	46.06%	
Belgium	Corporates	12	0.23%	0.90%	1.38%	1.42%	9	17.64%	17.68%	34.67%	27.69%	65	0.25%	0.48%	1.39%	2.21%	65	34.89%	43.28%	45.00%	26.63%
	Corporates - Of Which: Specialised Lending										21	0.11%	0.54%	0.77%	0.75%	20	14.75%	20.38%	44.96%	18.45%	
	Corporates - Of Which: SME	7	1.99%	2.10%	4.72%	3.05%	7	7.28%	17.20%	30.79%	32.86%	38	0.21%	0.66%	2.63%	3.57%	37	22.24%	35.61%	45.00%	23.57%
	Retail	31	0.27%	0.86%	1.94%	1.54%	27	9.09%	10.97%	39.43%	13.09%	62	0.86%	1.55%	2.23%	1.44%	62	15.23%	19.38%	35.22%	16.35%
	Retail - Secured on real estate property	18	0.65%	1.57%	2.17%	1.60%	15	4.61%	9.32%	21.54%	6.66%	54	0.56%	1.04%	1.54%	1.28%	55	10.78%	14.65%	18.87%	12.37%
	Retail - Qualifying Revolving	12	0.33%	0.63%	2.32%	0.24%	8	44.74%	53.29%	60.03%	54.39%	24	0.67%	1.53%	5.31%	1.77%	24	43.76%	50.54%	64.74%	44.26%
Retail - Other Retail	25	0.60%	1.40%	2.37%	1.39%	21	23.03%	34.76%	46.08%	34.10%	51	1.52%	2.46%	4.31%	1.94%	52	29.41%	35.77%	49.45%	28.86%	
Bulgaria	Corporates	5	2.03%	2.95%	2.97%	2.83%	4	0.67%	0.80%	9.51%	2.52%	29	0.46%	2.04%	9.23%	7.90%	28	24.56%	39.64%	45.00%	40.39%
	Corporates - Of Which: Specialised Lending										10	6.37%	18.67%	20.00%	46.23%	8	16.27%	22.50%	36.63%	30.90%	
	Corporates - Of Which: SME	4	2.98%	2.98%	3.05%	3.02%	4	1.42%	1.48%	7.28%	3.40%	16	0.80%	2.62%	5.68%	5.22%	16	16.40%	41.51%	45.00%	41.63%
	Retail	16	0.14%	0.76%	2.40%	2.22%	12	35.30%	52.20%	59.09%	61.86%	51	0.50%	1.97%	4.16%	2.92%	52	17.81%	34.49%	50.03%	51.67%
	Retail - Secured on real estate property						4	17.25%	34.13%	36.28%	31.61%	35	0.19%	0.74%	2.03%	3.01%	35	10.00%	15.70%	27.21%	43.21%
	Retail - Qualifying Revolving	9	0.37%	3.23%	10.57%	1.91%	5	52.04%	52.09%	71.51%	71.25%	23	1.19%	3.40%	8.29%	3.36%	23	44.68%	56.98%	73.43%	64.88%
Retail - Other Retail	15	0.76%	2.70%	6.44%	2.70%	10	37.53%	58.08%	60.91%	79.46%	44	1.05%	3.18%	8.75%	3.20%	44	37.66%	48.50%	61.32%	59.31%	
Croatia	Corporates	5	2.02%	2.71%	3.33%	4.20%	5	19.45%	21.11%	27.48%	28.27%	31	0.64%	1.90%	2.66%	4.83%	30	27.49%	38.03%	45.00%	36.82%
	Corporates - Of Which: Specialised Lending										13	1.00%	1.07%	2.12%	1.56%	10	11.64%	20.50%	23.00%	26.98%	
	Corporates - Of Which: SME										7	0.72%	1.94%	8.62%	7.86%	7	24.88%	40.34%	43.03%	39.26%	
	Retail	12	1.17%	2.96%	4.26%	3.02%	10	17.63%	31.27%	35.91%	17.68%	40	0.74%	1.96%	3.49%	2.23%	39	19.65%	32.35%	43.04%	36.69%
	Retail - Secured on real estate property						4	14.01%	25.37%	41.90%	14.12%	27	0.25%	1.23%	3.38%	1.63%	26	10.20%	14.67%	21.04%	33.92%
	Retail - Qualifying Revolving	5	0.72%	3.15%	3.15%	1.19%						21	0.82%	2.13%	4.21%	1.76%	21	50.35%	62.71%	77.34%	63.42%
Retail - Other Retail	8	2.31%	3.10%	5.52%	3.22%	9	19.92%	31.36%	35.91%	19.92%	33	0.74%	2.19%	3.69%	2.57%	33	30.41%	42.37%	56.45%	38.58%	
Cyprus	Corporates	10	1.15%	4.68%	10.51%	6.64%	6	8.47%	13.29%	57.18%	13.35%	49	0.82%	1.88%	5.77%	4.59%	48	21.28%	39.73%	45.00%	28.09%
	Corporates - Of Which: Specialised Lending										21	0.88%	1.70%	4.01%	3.57%	21	18.84%	30.17%	44.74%	27.61%	
	Corporates - Of Which: SME	7	2.12%	10.73%	33.53%	8.74%	5	39.01%	45.09%	57.18%	35.81%	25	0.26%	1.10%	7.20%	1.16%	29	33.38%	45.00%	45.00%	55.15%
	Retail	6	0.10%	2.20%	18.17%	2.21%	7	1.95%	37.19%	51.37%	5.94%	49	0.61%	1.43%	3.07%	1.54%	50	14.41%	27.35%	40.03%	16.24%
	Retail - Secured on real estate property											33	0.19%	0.45%	1.12%	1.13%	33	10.00%	13.94%	17.76%	16.18%
	Retail - Qualifying Revolving											18	0.27%	0.69%	1.52%	0.94%	20	51.59%	64.17%	78.33%	64.19%
Retail - Other Retail	5	0.65%	1.56%	2.27%	0.45%	5	42.15%	49.53%	51.90%	47.44%	38	0.64%	2.27%	4.80%	2.12%	39	21.69%	40.32%	53.59%	8.48%	
Czech	Corporates	11	0.71%	1.13%	1.90%	1.30%	6	28.94%	37.79%	51.31%	41.67%	54	0.26%	0.58%	1.36%	1.93%	53	33.83%	40.84%	45.00%	35.90%
	Corporates - Of Which: Specialised Lending										17	0.26%	0.94%	1.64%	1.44%	14	30.00%	38.42%	44.00%	33.10%	
	Corporates - Of Which: SME	8	1.11%	1.20%	1.81%	1.39%	4	22.15%	27.24%	30.39%	27.80%	28	0.57%	1.04%	3.13%	3.01%	26	32.20%	42.01%	52.54%	35.62%
	Retail	21	0.60%	1.24%	1.87%	1.23%	13	17.70%	42.25%	47.87%	40.26%	53	0.76%	1.71%	2.32%	2.35%	54	15.88%	29.84%	37.20%	29.68%
	Retail - Secured on real estate property											8	10.70%	25.93%	38.57%	29.14%	43	0.26%	0.71%	1.43%	22.43%
	Retail - Qualifying Revolving	10	0.86%	1.07%	1.77%	0.85%	8	10.70%	25.93%	38.57%	29.14%	43	0.26%	0.71%	1.43%	29.14%	42	10.70%	14.47%	24.36%	
Retail - Other Retail	18	0.50%	1.62%	2.37%	2.10%	12	29.88%	45.13%	54.07%	48.47%	44	1.35%	2.36%	4.43%	3.85%	44	30.75%	40.90%	58.52%	46.38%	

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

Table 5
Risk Parameters statistics by country of the counterparty for IRB banks
 EU and main non-EU countries
2016 Q1
 (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	2.74%	10.12%	26.18%	8.23%						48	0.25%	1.90%	4.75%	4.36%	50	27.25%	40.13%	45.00%	30.31%	
	Corporates - Of Which: Specialised Lending											17	1.54%	4.20%	7.76%	3.34%	15	11.13%	41.42%	45.00%	24.64%	
	Corporates - Of Which: SME											20	0.20%	0.77%	2.30%	0.53%	21	31.30%	41.62%	43.97%	88.72%	
	Retail	5	0.07%	2.51%	6.20%	3.71%	6	49.72%	54.09%	67.68%		50	0.47%	1.63%	3.82%	0.87%	49	13.11%	26.00%	47.60%	45.47%	
	Retail - Secured on real estate property											29	0.20%	0.61%	1.70%	0.93%	30	9.19%	12.39%	20.25%	25.53%	
	Retail - Qualifying Revolving											17	0.16%	0.34%	1.46%	1.45%	20	39.83%	56.96%	67.79%	64.72%	
Retail - Other Retail	5	0.10%	0.99%	12.63%	0.97%	5	49.73%	58.46%	67.68%	6210.20%	40	0.69%	2.89%	5.87%	0.65%	40	26.00%	42.42%	57.16%	54.45%		
Netherlands	Corporates	22	0.13%	1.54%	4.12%	1.81%	13	16.01%	26.17%	33.63%	21.77%	70	0.40%	0.88%	2.34%	5.52%	75	34.81%	42.94%	45.00%	30.46%	
	Corporates - Of Which: Specialised Lending	7	0.61%	4.43%	9.88%	3.44%	7	12.82%	16.01%	34.68%	15.23%	28	0.44%	0.95%	3.06%	3.12%	28	19.25%	24.28%	39.72%	24.41%	
	Corporates - Of Which: SME	5	0.17%	2.55%	3.04%	3.12%	4	16.58%	25.50%	40.24%	24.83%	46	0.39%	1.11%	2.95%	3.82%	49	30.44%	38.35%	45.00%	21.40%	
	Retail	32	0.11%	0.59%	2.01%	0.76%	26	6.03%	13.66%	29.20%	20.36%	66	0.85%	1.86%	3.13%	0.77%	69	13.50%	19.04%	32.20%	18.46%	
	Retail - Secured on real estate property	15	0.54%	0.98%	2.66%	0.67%	13	6.73%	11.61%	14.36%	13.25%	56	0.53%	1.16%	2.46%	0.66%	58	10.75%	14.20%	20.19%	16.62%	
	Retail - Qualifying Revolving	14	0.22%	0.73%	2.19%	0.97%	11	33.44%	49.86%	61.26%	46.77%	24	0.51%	1.47%	3.50%	4.47%	25	42.63%	52.53%	61.82%	61.83%	
	Retail - Other Retail	21	0.54%	1.86%	4.27%	1.68%	19	16.26%	38.45%	52.54%	48.77%	57	1.51%	2.11%	4.19%	2.75%	57	29.16%	38.69%	52.25%	45.79%	
Norway	Corporates	14	0.12%	1.31%	2.01%	1.25%	5	1.80%	4.49%	9.25%	5.63%	57	0.12%	0.67%	1.51%	1.20%	59	25.81%	37.65%	45.00%	27.39%	
	Corporates - Of Which: Specialised Lending											18	0.55%	0.72%	2.68%	1.61%	19	13.92%	25.51%	35.70%	19.67%	
	Corporates - Of Which: SME	8	0.14%	0.72%	1.11%	0.92%	4	7.04%	10.86%	38.14%	12.02%	20	0.22%	0.57%	1.65%	1.14%	22	21.04%	25.99%	36.31%	25.99%	
	Retail	23	0.20%	0.34%	4.08%	0.33%	15	2.12%	20.40%	35.16%	16.18%	59	0.67%	1.47%	3.33%	0.91%	59	15.78%	21.02%	35.75%	22.05%	
	Retail - Secured on real estate property	12	0.27%	0.90%	5.65%	0.25%	8	1.13%	7.32%	17.32%	8.22%	48	0.35%	0.92%	2.04%	0.79%	50	12.37%	15.16%	20.85%	20.01%	
	Retail - Qualifying Revolving	7	0.48%	1.55%	36.23%	1.18%						22	0.39%	1.36%	5.70%	1.73%	23	41.31%	52.07%	66.59%	62.80%	
Retail - Other Retail	16	0.20%	0.60%	3.83%	0.68%	11	24.37%	31.53%	40.18%	24.66%	51	1.14%	2.75%	4.47%	1.62%	50	31.11%	40.00%	51.29%	32.10%		
Poland	Corporates	7	0.09%	0.41%	1.51%	1.01%	6	21.56%	38.98%	45.64%	28.48%	57	0.43%	0.97%	1.86%	2.25%	57	30.81%	40.47%	45.00%	33.54%	
	Corporates - Of Which: Specialised Lending											19	0.24%	0.69%	1.70%	1.68%	17	11.63%	31.50%	44.99%	30.46%	
	Corporates - Of Which: SME	4	1.45%	1.45%	1.54%	1.55%						35	0.34%	1.50%	2.90%	2.18%	36	25.81%	41.07%	45.00%	33.75%	
	Retail	27	0.22%	0.69%	2.16%	1.01%	18	22.62%	32.43%	70.71%	23.92%	61	0.75%	1.62%	2.95%	1.44%	62	16.99%	31.11%	39.56%	34.42%	
	Retail - Secured on real estate property	4	0.57%	1.06%	2.31%	0.88%	4	10.66%	16.25%	19.99%	17.89%	50	0.36%	0.72%	1.47%	1.04%	50	10.47%	15.14%	27.66%	29.81%	
	Retail - Qualifying Revolving	14	0.79%	3.09%	4.73%	1.79%	9	43.89%	53.01%	62.49%	43.92%	23	0.91%	2.55%	5.29%	2.54%	25	44.57%	57.11%	72.64%	78.84%	
Retail - Other Retail	21	0.83%	2.43%	5.88%	1.42%	15	31.03%	37.84%	84.47%	36.11%	52	0.98%	2.44%	5.05%	3.30%	54	33.43%	42.63%	53.89%	47.92%		
Portugal	Corporates	9	0.36%	1.43%	4.55%	9.45%	5	10.84%	21.79%	23.13%	13.74%	52	0.62%	1.19%	2.50%	11.74%	54	33.12%	42.56%	45.00%	39.76%	
	Corporates - Of Which: Specialised Lending											21	0.42%	1.52%	2.65%	2.27%	20	23.96%	32.15%	45.00%	37.36%	
	Corporates - Of Which: SME	4	5.58%	11.38%	20.13%	13.02%	5	7.01%	15.46%	21.01%	23.98%	26	0.61%	1.10%	3.18%	10.84%	27	23.00%	43.32%	52.60%	42.79%	
	Retail	21	0.48%	0.97%	2.40%	2.86%	16	10.41%	20.69%	47.29%	10.10%	58	0.74%	1.87%	3.36%	2.75%	57	18.82%	27.49%	40.07%	21.67%	
	Retail - Secured on real estate property	7	1.10%	1.91%	9.84%	2.60%	7	2.56%	7.79%	15.99%	5.23%	44	0.31%	0.48%	1.81%	2.11%	43	10.00%	14.44%	20.70%	19.28%	
	Retail - Qualifying Revolving	8	0.55%	1.01%	2.56%	0.98%	5	29.23%	48.66%	60.15%	26.97%	24	0.69%	1.62%	5.58%	7.26%	24	43.70%	56.95%	67.67%	45.04%	
Retail - Other Retail	17	0.67%	2.64%	3.75%	5.33%	12	15.34%	36.12%	52.52%	24.23%	50	1.11%	2.11%	6.13%	6.36%	50	30.23%	38.60%	50.16%	31.54%		
Romania	Corporates	6	1.34%	2.40%	2.79%	2.32%	6	0.00%	8.21%	20.52%	11.05%	39	0.25%	0.91%	3.93%	5.68%	41	39.92%	44.86%	45.00%	40.26%	
	Corporates - Of Which: Specialised Lending											8	1.22%	3.96%	8.02%	17.58%	5	17.43%	32.00%	46.10%	26.04%	
	Corporates - Of Which: SME	4	2.20%	3.61%	3.71%	3.19%	4	0.00%	6.20%	18.85%	4.68%	23	0.75%	3.59%	6.84%	6.53%	24	33.15%	42.71%	45.01%	40.41%	
	Retail	21	0.70%	3.47%	4.70%	14.30%	15	17.99%	40.06%	55.14%	51.50%	52	0.70%	2.12%	3.30%	2.24%	53	19.44%	31.21%	44.70%	46.85%	
	Retail - Secured on real estate property											38	0.42%	0.74%	1.67%		38	10.89%	15.06%	22.30%	30.53%	
	Retail - Qualifying Revolving	12	2.01%	8.69%	32.89%	2.45%	7	21.98%	47.30%	51.18%	49.30%	25	1.00%	2.52%	11.81%	2.15%	25	43.78%	56.93%	72.50%	51.10%	
Retail - Other Retail	17	1.39%	4.70%	5.86%	14.46%	13	41.85%	56.06%	69.69%	62.03%	44	1.10%	3.21%	5.34%	3.69%	44	28.04%	44.76%	64.98%	63.59%		

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

Table 5
Risk Parameters statistics by country of the counterparty for IRB banks
 EU and main non-EU countries
2016 Q1

(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	0.74%	1.60%	13.07%	4.03%	6	20.99%	46.43%	63.15%	37.44%	45	0.12%	0.38%	1.55%	1.68%	44	31.97%	44.49%	45.00%	42.50%
	Corporates - Of Which: Specialised Lending										14	0.26%	0.50%	0.75%	2.86%	11	15.19%	28.18%	45.00%	22.23%	
	Corporates - Of Which: SME	7	0.29%	1.20%	24.72%	6.78%	5	30.16%	36.22%	39.93%	41.74%	23	0.26%	2.36%	3.28%	3.46%	22	34.00%	43.82%	45.00%	43.40%
	Retail	14	0.91%	1.39%	2.18%	1.34%	9	28.57%	37.95%	46.31%	32.80%	47	0.49%	1.60%	3.20%	1.75%	48	18.42%	27.87%	36.66%	27.46%
	Retail - Secured on real estate property	11	0.85%	0.95%	1.22%	1.07%	6	28.54%	33.02%	34.69%	29.06%	35	0.16%	0.75%	1.61%	1.35%	34	9.92%	12.05%	22.89%	21.67%
	Retail - Qualifying Revolving	8	1.87%	2.52%	15.27%	1.41%	4	23.89%	47.36%	63.33%	32.90%	21	0.34%	2.15%	3.77%	2.79%	22	47.45%	58.38%	67.99%	76.40%
	Retail - Other Retail	13	1.88%	3.17%	4.80%	2.66%	8	38.70%	54.46%	63.09%	53.45%	42	0.71%	2.77%	4.93%	3.11%	42	34.08%	47.72%	55.32%	51.49%
Slovenia	Corporates	4	0.24%	0.48%	0.53%	0.49%						26	0.34%	0.79%	2.50%	7.14%	27	34.10%	41.16%	45.00%	36.45%
	Corporates - Of Which: Specialised Lending										4	0.33%	0.79%	1.23%	1.13%						
	Corporates - Of Which: SME										8	0.80%	6.68%	17.46%	17.61%	9	41.82%	42.59%	45.00%	42.19%	
	Retail	11	0.15%	2.78%	14.30%	3.20%	7	2.19%	57.12%	60.14%	40.65%	43	0.18%	0.82%	4.08%	4.49%	43	19.55%	34.33%	45.58%	37.95%
	Retail - Secured on real estate property										26	0.20%	0.59%	2.12%	4.32%	24	10.00%	13.13%	24.51%	17.89%	
	Retail - Qualifying Revolving										22	0.23%	0.95%	1.87%	2.79%	23	38.53%	60.41%	83.82%	70.55%	
	Retail - Other Retail	7	0.06%	4.39%	17.80%	4.21%	7	18.34%	55.24%	60.14%	53.22%	39	0.32%	1.99%	5.67%	4.80%	36	27.97%	43.21%	56.36%	44.37%
Spain	Corporates	23	1.06%	1.95%	7.77%	4.80%	19	5.54%	17.71%	35.14%	35.35%	58	0.52%	1.46%	3.36%	11.51%	65	30.13%	38.43%	44.99%	37.60%
	Corporates - Of Which: Specialised Lending	4	3.06%	5.02%	9.29%	3.31%	6	10.61%	21.07%	36.34%	26.41%	24	1.48%	2.35%	5.39%	3.49%	25	21.42%	35.00%	45.00%	23.65%
	Corporates - Of Which: SME	7	0.68%	1.90%	9.68%	6.61%	7	13.53%	25.50%	38.94%	34.07%	36	0.41%	1.63%	7.19%	18.23%	38	21.05%	31.81%	42.60%	39.28%
	Retail	29	0.30%	1.24%	2.28%	2.41%	26	8.65%	26.44%	46.20%	16.03%	67	0.90%	1.83%	3.43%	3.56%	68	16.30%	22.48%	37.70%	23.10%
	Retail - Secured on real estate property	15	0.69%	1.48%	4.59%	2.49%	15	5.20%	9.74%	20.36%	11.03%	57	0.70%	1.24%	2.10%	3.07%	57	12.51%	14.26%	19.38%	16.11%
	Retail - Qualifying Revolving	15	0.33%	1.07%	2.36%	0.79%	9	35.57%	60.46%	64.10%	52.30%	26	0.82%	1.56%	5.77%	2.87%	27	46.57%	53.32%	66.04%	50.74%
	Retail - Other Retail	24	0.61%	1.54%	3.10%	2.87%	22	28.55%	38.68%	54.28%	31.21%	55	1.41%	2.25%	5.04%	4.87%	58	30.14%	40.22%	61.28%	47.50%
Sweden	Corporates	15	0.08%	0.40%	3.39%	0.33%	7	5.31%	12.83%	29.95%	6.47%	66	0.16%	0.36%	1.01%	0.58%	68	28.46%	40.30%	45.00%	26.10%
	Corporates - Of Which: Specialised Lending										15	0.12%	0.51%	1.13%	0.73%	17	15.41%	35.00%	36.87%	27.49%	
	Corporates - Of Which: SME	6	0.10%	0.49%	2.53%	0.29%						32	0.29%	0.54%	4.52%	0.48%	33	19.38%	34.89%	45.00%	20.04%
	Retail	34	0.07%	0.63%	1.64%	0.22%	21	10.96%	25.28%	54.11%	12.11%	68	0.71%	1.54%	3.14%	3.09%	67	14.07%	22.92%	35.80%	13.46%
	Retail - Secured on real estate property	10	0.13%	0.51%	1.28%	0.15%	9	1.84%	6.92%	25.28%	9.07%	55	0.32%	0.97%	2.31%	0.31%	54	10.87%	15.38%	21.62%	11.39%
	Retail - Qualifying Revolving	6	0.15%	0.53%	0.70%	3.55%	4	40.52%	49.73%	60.76%	34.40%	23	0.51%	1.00%	2.00%	1.69%	24	42.73%	59.68%	74.40%	68.71%
	Retail - Other Retail	25	0.25%	1.05%	3.89%	0.76%	16	25.29%	33.28%	67.35%	24.15%	58	1.14%	2.51%	4.63%	1.24%	56	33.69%	40.05%	54.51%	32.34%
United Kingdom	Corporates	32	0.18%	0.55%	2.03%	0.79%	22	9.78%	29.04%	35.47%	24.36%	77	0.35%	0.94%	1.93%	0.96%	77	29.26%	37.92%	44.92%	35.96%
	Corporates - Of Which: Specialised Lending	8	1.24%	2.40%	4.10%	2.14%	6	1.22%	13.61%	27.08%	74.21%	30	0.29%	0.82%	2.96%	0.92%	32	21.49%	31.14%	44.66%	33.90%
	Corporates - Of Which: SME	13	0.29%	1.00%	2.35%	0.92%	8	6.48%	9.92%	46.07%	7.35%	53	0.58%	1.83%	3.34%	2.10%	57	24.87%	37.92%	45.00%	29.35%
	Retail	48	0.17%	0.61%	2.33%	0.79%	37	9.48%	20.21%	38.43%	29.63%	67	1.16%	1.80%	3.52%	1.61%	73	14.79%	20.77%	32.20%	21.90%
	Retail - Secured on real estate property	30	0.43%	0.93%	2.70%	0.66%	26	2.99%	7.56%	11.87%	8.32%	58	1.00%	1.51%	2.57%	1.48%	61	11.49%	14.50%	19.53%	10.77%
	Retail - Qualifying Revolving	22	0.62%	0.82%	1.62%	0.86%	19	28.24%	52.00%	62.50%	71.45%	27	0.70%	1.90%	3.13%	2.30%	28	43.62%	60.73%	73.88%	75.88%
	Retail - Other Retail	40	0.33%	0.66%	2.72%	2.41%	33	21.51%	35.36%	46.77%	43.91%	60	1.57%	2.60%	6.48%	2.80%	64	26.84%	42.14%	58.25%	62.78%
Australia	Corporates	9	0.46%	0.79%	3.07%	1.53%	6	14.25%	26.34%	32.94%	23.53%	48	0.22%	0.56%	2.13%	0.94%	51	32.60%	41.30%	45.00%	32.96%
	Corporates - Of Which: Specialised Lending										20	0.54%	2.29%	7.12%	2.26%	21	19.49%	33.65%	44.86%	17.86%	
	Corporates - Of Which: SME										19	0.27%	0.51%	4.25%	1.05%	20	22.77%	35.54%	44.10%	12.10%	
	Retail	22	0.13%	0.38%	2.64%	0.48%	17	7.69%	27.10%	35.68%	5.73%	62	0.49%	1.04%	2.00%	0.64%	62	13.04%	21.10%	36.09%	10.85%
	Retail - Secured on real estate property	6	0.50%	2.09%	2.72%	0.44%	6	2.76%	6.05%	31.06%	3.02%	47	0.34%	0.78%	1.56%	0.60%	48	10.32%	13.81%	18.46%	10.26%
	Retail - Qualifying Revolving	8	0.28%	1.85%	2.87%	0.84%	4	26.18%	50.83%	62.32%	50.17%	22	0.49%	1.54%	2.60%	1.22%	23	43.21%	57.00%	69.11%	83.51%
	Retail - Other Retail	12	0.55%	1.56%	2.42%	2.56%	11	14.36%	27.10%	50.00%	26.85%	51	0.64%	1.65%	3.48%	1.89%	50	26.04%	37.29%	52.44%	26.46%

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

Table 5
Risk Parameters statistics by country of the counterparty for IRB banks
 EU and main non-EU countries
2016 Q1
 (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	7	0.26%	0.72%	2.44%	0.88%						59	0.23%	0.55%	1.73%	0.89%	59	32.25%	42.17%	45.00%	34.75%
	Corporates - Of Which: Specialised Lending										21	0.25%	0.34%	0.67%	0.51%	19	13.53%	26.00%	45.00%	25.88%	
	Corporates - Of Which: SME										24	0.22%	0.46%	1.00%	2.23%	24	34.08%	40.49%	48.71%	12.77%	
	Retail	25	0.18%	0.71%	2.33%	0.49%	21	8.71%	25.03%	33.94%	11.29%	63	0.56%	1.43%	3.04%	2.76%	64	15.35%	19.98%	38.56%	20.07%
	Retail - Secured on real estate property	7	0.32%	1.79%	8.12%	0.33%	7	1.48%	25.32%	33.61%	1.54%	48	0.34%	1.14%	1.92%	1.24%	50	10.74%	14.44%	18.74%	17.70%
	Retail - Qualifying Revolving	10	0.49%	1.26%	1.91%	0.80%	6	24.27%	49.12%	81.33%	12.93%	23	0.40%	1.33%	2.74%	1.81%	24	42.20%	54.33%	66.05%	64.95%
Retail - Other Retail	23	0.39%	1.22%	6.06%	1.37%	17	12.12%	24.99%	35.98%	26.34%	53	0.79%	1.54%	2.99%	3.05%	53	24.99%	41.10%	50.88%	29.44%	
China	Corporates	9	0.14%	0.32%	0.78%	0.45%	6	19.79%	34.15%	74.43%	32.59%	45	0.15%	0.44%	1.16%	1.68%	47	35.52%	43.72%	45.00%	45.62%
	Corporates - Of Which: Specialised Lending										8	0.44%	0.93%	1.32%	1.22%	8	26.28%	33.88%	43.25%	26.38%	
	Corporates - Of Which: SME										22	0.26%	0.71%	4.48%	4.24%	23	34.67%	43.78%	45.00%	31.28%	
	Retail	19	0.07%	1.24%	6.68%	0.09%	11	6.13%	10.05%	46.72%	7.40%	60	0.46%	1.23%	2.33%	1.00%	60	14.31%	22.83%	37.76%	24.93%
	Retail - Secured on real estate property	6	0.05%	4.94%	8.90%	0.12%	4	1.16%	5.07%	19.24%	4.04%	46	0.27%	0.58%	1.37%	0.92%	47	10.70%	14.23%	20.70%	12.90%
	Retail - Qualifying Revolving	9	0.36%	0.58%	3.71%	0.01%	4	8.70%	32.52%	53.54%	8.89%	22	0.36%	1.03%	2.37%	0.87%	23	42.86%	57.11%	70.56%	57.48%
Retail - Other Retail	10	0.07%	0.59%	1.41%	0.06%	9	9.19%	47.82%	67.82%	33.12%	49	0.51%	1.60%	3.86%	1.41%	49	32.86%	44.61%	58.43%	14.20%	
Hong Kong	Corporates	7	0.03%	0.35%	2.43%	0.33%	5	46.19%	46.92%	48.77%	40.58%	53	0.21%	0.75%	2.88%	1.88%	53	30.12%	40.00%	45.00%	35.36%
	Corporates - Of Which: Specialised Lending										13	0.40%	0.71%	3.57%	1.00%	13	17.14%	27.18%	40.28%	24.87%	
	Corporates - Of Which: SME										24	0.63%	2.57%	5.88%	4.42%	24	19.35%	35.78%	45.00%	24.53%	
	Retail	10	0.01%	0.06%	0.29%	0.07%	5	12.72%	15.68%	50.49%	81.39%	52	0.32%	0.81%	1.99%	0.41%	52	12.63%	18.95%	37.60%	38.39%
	Retail - Secured on real estate property	4	0.03%	0.21%	3.15%	0.04%						42	0.26%	0.60%	1.61%	0.09%	42	10.70%	14.18%	18.82%	11.15%
	Retail - Qualifying Revolving	4	0.04%	0.08%	0.38%	0.06%						18	0.12%	0.43%	1.76%	0.88%	18	42.03%	55.14%	59.82%	91.98%
Retail - Other Retail	7	0.02%	0.08%	0.39%	0.32%						41	0.28%	0.74%	2.06%	1.78%	41	25.87%	34.91%	56.76%	39.96%	
India	Corporates	7	0.07%	2.44%	4.72%	1.41%						35	0.46%	1.37%	3.45%	4.64%	40	27.79%	38.44%	45.00%	44.97%
	Corporates - Of Which: Specialised Lending										10	0.69%	1.28%	2.96%	7.36%	10	7.00%	19.00%	29.32%	15.17%	
	Corporates - Of Which: SME										14	0.53%	3.24%	7.75%	8.25%	14	27.86%	45.44%	49.73%	40.96%	
	Retail	16	0.04%	0.23%	2.47%	0.05%	13	13.35%	43.84%	62.47%	62.94%	51	0.24%	0.71%	2.00%	3.07%	52	12.69%	20.85%	37.43%	39.36%
	Retail - Secured on real estate property										38	0.19%	0.48%	0.77%	0.65%	37	10.30%	13.57%	21.99%	24.40%	
	Retail - Qualifying Revolving	9	0.50%	1.09%	4.57%	1.48%	6	45.95%	50.44%	56.81%	48.28%	22	0.62%	1.20%	6.60%	12.87%	24	44.57%	59.32%	74.87%	79.92%
Retail - Other Retail	12	0.05%	0.48%	1.10%	0.11%	8	14.15%	29.22%	48.77%	29.34%	37	0.61%	1.80%	3.92%	3.66%	39	14.38%	39.83%	49.26%	75.29%	
Korea, Republic Of	Corporates										38	0.15%	0.38%	2.10%	0.97%	38	32.00%	43.07%	48.06%	38.11%	
	Corporates - Of Which: Specialised Lending										7	0.26%	0.33%	0.71%	0.20%	7	16.88%	32.27%	40.97%	5.40%	
	Corporates - Of Which: SME										9	0.16%	1.22%	8.65%	3.11%	9	27.55%	45.00%	45.17%	24.27%	
	Retail	16	0.21%	1.09%	3.51%	0.94%	11	0.74%	48.86%	75.04%	74.64%	41	0.19%	0.74%	1.33%	0.88%	43	16.12%	29.05%	48.43%	32.86%
	Retail - Secured on real estate property										26	0.17%	0.25%	0.75%	0.38%	27	10.00%	13.58%	20.70%	10.19%	
	Retail - Qualifying Revolving										19	0.25%	0.69%	1.30%	0.84%	21	50.00%	57.91%	74.78%	75.00%	
Retail - Other Retail	11	0.15%	0.85%	3.82%	0.89%	8	16.60%	52.35%	66.59%	76.29%	37	0.19%	1.32%	2.52%	2.07%	38	37.59%	48.68%	55.84%	73.43%	
Russian Federation	Corporates	11	0.31%	1.04%	6.67%	1.29%	8	4.28%	12.73%	31.08%	19.94%	53	0.55%	1.46%	2.80%	1.37%	55	31.92%	44.55%	45.00%	38.87%
	Corporates - Of Which: Specialised Lending										13	0.68%	1.15%	6.82%	2.88%	11	9.42%	17.43%	45.00%	22.01%	
	Corporates - Of Which: SME										17	0.55%	1.39%	2.87%	2.33%	20	30.56%	35.70%	43.11%	33.62%	
	Retail	26	0.06%	1.51%	3.77%	1.01%	16	11.20%	34.97%	58.51%	28.25%	58	0.55%	1.48%	3.63%	1.77%	59	12.99%	21.89%	34.57%	32.19%
	Retail - Secured on real estate property	8	0.38%	2.12%	3.36%	1.24%	5	4.62%	5.43%	10.76%	28.49%	51	0.54%	1.32%	3.32%	2.48%	50	12.60%	15.43%	21.50%	32.26%
	Retail - Qualifying Revolving	12	0.41%	1.53%	3.86%	0.77%	8	49.02%	50.53%	53.36%	43.33%	23	0.58%	2.06%	4.57%	1.17%	23	43.96%	59.11%	73.61%	49.82%
Retail - Other Retail	21	0.02%	0.38%	7.15%	1.03%	13	27.53%	46.64%	65.85%	41.23%	50	0.46%	1.52%	5.05%	0.78%	51	20.79%	40.18%	49.75%	31.99%	



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

Table 5
Risk Parameters statistics by country of the counterparty for IRB banks
 EU and main non-EU countries
2016 Q1
 (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	11	0.17%	0.97%	11.80%	1.27%	6	4.51%	29.07%	81.05%	32.68%	49	0.26%	0.94%	2.18%	2.05%	49	25.87%	39.06%	45.00%	28.97%
	Corporates - Of Which: Specialised Lending										15	0.33%	1.39%	4.41%	2.34%	18	16.93%	35.32%	44.49%	18.89%	
	Corporates - Of Which: SME										22	0.36%	0.85%	1.98%	0.87%	23	18.93%	39.97%	45.00%	35.05%	
	Retail	9	0.01%	0.11%	0.25%	0.08%	8	21.24%	41.99%	61.01%	17.95%	52	0.33%	0.85%	1.85%	0.95%	52	13.69%	20.31%	34.86%	23.64%
	Retail - Secured on real estate property											42	0.27%	0.66%	1.33%	0.62%	43	10.91%	15.32%	21.04%	16.23%
	Retail - Qualifying Revolving											23	0.23%	0.93%	3.09%	2.31%	22	44.24%	57.04%	71.97%	78.89%
Retail - Other Retail	6	0.09%	0.28%	0.81%	0.33%	7	36.38%	46.83%	73.65%	41.31%	39	0.27%	0.98%	2.00%	3.14%	40	24.12%	36.97%	64.01%	55.03%	
Switzerland	Corporates	16	0.02%	0.33%	2.55%	1.37%	6	2.40%	22.91%	56.07%	87.76%	69	0.32%	0.75%	2.12%	1.13%	72	35.79%	43.65%	45.00%	31.48%
	Corporates - Of Which: Specialised Lending										21	0.26%	0.69%	1.24%	0.93%	21	17.01%	29.08%	45.00%	22.56%	
	Corporates - Of Which: SME										43	0.39%	1.06%	3.58%	0.71%	44	23.32%	36.46%	45.00%	31.98%	
	Retail	30	0.13%	0.57%	2.38%	0.65%	24	7.86%	15.57%	36.59%	12.88%	66	0.81%	1.69%	2.62%	0.96%	67	14.94%	22.98%	33.40%	27.66%
	Retail - Secured on real estate property	17	0.54%	0.94%	2.74%	0.67%	12	7.09%	10.57%	18.47%	7.42%	55	0.60%	1.09%	2.50%	0.86%	57	12.10%	16.42%	21.37%	24.01%
	Retail - Qualifying Revolving	13	0.46%	1.20%	1.94%	0.80%	9	22.04%	43.44%	53.82%	32.26%	26	0.60%	1.65%	3.17%	1.90%	27	43.02%	56.97%	69.85%	58.53%
Retail - Other Retail	25	0.18%	0.59%	1.85%	0.68%	20	17.84%	36.07%	58.42%	37.35%	57	0.72%	1.36%	3.01%	1.06%	58	26.20%	35.16%	46.62%	36.99%	
United States	Corporates	26	0.19%	0.62%	1.32%	0.84%	18	9.71%	14.14%	27.97%	30.40%	70	0.34%	0.72%	1.45%	1.22%	75	31.18%	39.25%	45.00%	32.92%
	Corporates - Of Which: Specialised Lending	7	0.61%	1.17%	5.78%	2.41%	5	16.41%	22.56%	36.73%	44.75%	27	0.55%	0.84%	2.93%	1.35%	30	18.00%	32.38%	44.63%	26.61%
	Corporates - Of Which: SME	4	0.24%	1.08%	3.35%	2.06%						50	0.60%	1.66%	3.58%	3.08%	53	29.30%	43.30%	45.00%	16.33%
	Retail	37	0.36%	1.09%	2.40%	2.01%	29	9.91%	22.10%	41.78%	2.88%	67	0.71%	1.64%	2.45%	2.15%	70	14.91%	20.70%	36.17%	60.53%
	Retail - Secured on real estate property	15	0.88%	1.90%	3.04%	2.88%	14	4.04%	10.01%	21.51%	16.17%	60	0.60%	1.22%	1.97%	1.20%	61	11.69%	15.23%	22.71%	61.47%
	Retail - Qualifying Revolving	14	0.24%	0.98%	4.64%	0.01%	9	35.74%	51.16%	53.44%	45.30%	25	0.45%	1.43%	1.84%	1.43%	27	43.72%	56.72%	67.86%	92.84%
Retail - Other Retail	29	0.54%	1.18%	4.49%	1.09%	24	24.22%	39.19%	62.23%	18.72%	58	1.37%	2.21%	5.96%	2.36%	61	29.89%	36.01%	56.81%	49.90%	



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

Table 6
Risk Parameters statistics by country of the counterparty for IRB banks
 EU and main non-EU countries
2016 Q2

(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	6	0.06%	0.49%	0.61%	0.66%	7	3.04%	10.23%	36.30%	19.17%	58	0.27%	0.80%	2.10%	1.93%	60	35.07%	43.87%	45.00%	30.65%
	Corporates - Of Which: Specialised Lending										14	0.63%	1.21%	2.32%	2.01%	12	8.43%	36.92%	44.43%	7.50%	
	Corporates - Of Which: SME										36	0.36%	0.78%	2.69%	2.45%	35	26.91%	39.97%	45.00%	28.00%	
	Retail	21	0.18%	0.61%	1.50%	0.76%	16	4.89%	21.47%	55.79%	19.75%	60	0.56%	1.38%	2.16%	1.85%	60	15.68%	25.26%	40.37%	30.52%
	Retail - Secured on real estate property	6	0.57%	0.75%	1.72%	0.76%	8	7.36%	28.26%	65.22%	7.94%	49	0.29%	0.74%	1.48%	1.55%	48	11.06%	15.29%	21.66%	15.24%
	Retail - Qualifying Revolving	11	0.30%	0.71%	1.25%	0.78%	12	4.44%	24.95%	48.28%	39.62%	53	0.99%	2.15%	3.39%	2.21%	52	28.67%	40.20%	52.12%	46.53%
Retail - Other Retail	15	0.50%	0.87%	3.64%	0.75%																
Belgium	Corporates	14	0.29%	0.81%	3.33%	1.46%	9	15.92%	16.65%	18.27%	25.00%	63	0.18%	0.53%	1.70%	2.12%	64	34.33%	43.16%	45.00%	26.42%
	Corporates - Of Which: Specialised Lending						4	25.14%	49.11%	66.59%	16.42%	21	0.11%	0.54%	1.19%	1.14%	20	16.01%	28.76%	45.00%	23.18%
	Corporates - Of Which: SME	8	2.21%	2.67%	6.26%	3.19%	8	14.37%	19.18%	27.57%	31.67%	36	0.23%	0.85%	2.80%	3.46%	35	18.82%	33.58%	40.89%	23.71%
	Retail	30	0.47%	0.97%	2.07%	1.22%	26	8.93%	12.63%	29.80%	12.19%	62	0.84%	1.50%	2.35%	1.36%	62	14.71%	20.03%	36.18%	16.34%
	Retail - Secured on real estate property	17	0.95%	1.54%	2.44%	1.24%	15	4.69%	7.96%	16.97%	6.54%	55	0.48%	1.10%	1.73%	1.20%	54	10.78%	13.84%	20.59%	12.49%
	Retail - Qualifying Revolving	10	0.17%	1.96%	6.39%	0.21%	7	15.40%	47.13%	63.61%	49.51%	25	0.67%	1.48%	5.33%	1.63%	25	43.61%	50.89%	64.07%	44.69%
Retail - Other Retail	23	0.56%	1.19%	2.08%	1.16%	20	20.25%	33.69%	44.24%	30.09%	52	1.34%	2.42%	4.08%	1.84%	53	29.71%	40.19%	51.77%	28.51%	
Bulgaria	Corporates	5	1.70%	2.13%	2.14%	2.07%	4	0.60%	0.60%	6.04%	1.56%	30	0.68%	1.91%	8.10%	6.17%	28	26.22%	37.09%	42.92%	39.41%
	Corporates - Of Which: Specialised Lending											11	2.68%	15.14%	20.00%	45.43%	9	19.49%	25.00%	45.00%	31.37%
	Corporates - Of Which: SME	4	1.97%	2.01%	2.43%	2.09%	4	1.04%	1.04%	6.33%	2.65%	16	0.82%	2.74%	5.39%	4.93%	15	40.96%	42.95%	45.00%	41.53%
	Retail	17	0.17%	1.54%	3.21%	3.18%	13	27.30%	39.13%	55.70%	60.42%	51	0.57%	1.30%	2.52%	1.57%	53	15.72%	34.09%	44.94%	1.71%
	Retail - Secured on real estate property	4	1.95%	6.15%	36.88%	2.25%	4	16.60%	34.03%	37.38%	30.51%	36	0.60%	0.89%	1.39%	1.37%	36	10.00%	15.61%	26.07%	1.44%
	Retail - Qualifying Revolving	10	0.29%	3.58%	14.07%	2.94%	6	50.98%	51.70%	63.63%	69.67%	21	1.21%	3.02%	8.76%	3.09%	22	43.05%	56.43%	64.33%	2.97%
Retail - Other Retail	14	0.88%	3.09%	4.55%	4.11%	9	32.38%	52.61%	59.53%	78.71%	47	1.13%	2.77%	5.98%	2.40%	45	35.90%	47.86%	58.91%	1.90%	
Croatia	Corporates	5	0.00%	1.95%	2.48%	2.79%	5	18.80%	19.46%	27.48%	24.46%	31	0.89%	1.93%	3.15%	4.58%	29	28.40%	41.20%	45.00%	35.93%
	Corporates - Of Which: Specialised Lending											14	1.00%	1.32%	2.92%	1.69%	11	13.13%	19.49%	23.00%	27.52%
	Corporates - Of Which: SME											8	1.05%	2.25%	6.03%	7.74%	9	39.99%	42.82%	59.69%	39.65%
	Retail	14	0.09%	0.94%	3.03%	3.02%	9	17.19%	25.30%	44.30%	17.21%	45	0.63%	1.49%	2.79%	2.18%	43	18.05%	27.34%	42.83%	36.79%
	Retail - Secured on real estate property											30	0.28%	0.67%	1.67%	1.66%	29	10.91%	14.48%	19.89%	33.90%
	Retail - Qualifying Revolving	5	0.72%	2.03%	2.03%	3.48%						22	0.75%	2.10%	3.31%	1.96%	21	50.36%	61.00%	76.60%	63.34%
Retail - Other Retail	10	1.91%	3.27%	8.77%	3.27%	7	19.25%	25.30%	43.59%	19.29%	40	0.81%	2.11%	3.42%	2.47%	38	30.00%	40.30%	53.08%	38.69%	
Cyprus	Corporates	12	2.58%	6.16%	16.60%	8.59%	6	15.42%	20.17%	51.06%	22.86%	52	0.85%	2.92%	6.99%	6.01%	52	25.41%	40.27%	45.00%	29.45%
	Corporates - Of Which: Specialised Lending											20	1.58%	3.03%	7.80%	7.55%	19	19.50%	31.23%	44.76%	28.55%
	Corporates - Of Which: SME	5	7.19%	12.98%	19.13%	12.15%						25	0.38%	0.96%	4.80%	0.62%	29	35.00%	45.00%	45.10%	53.46%
	Retail	8	0.18%	1.08%	9.67%	2.00%	8	2.61%	34.33%	58.16%	11.69%	52	0.47%	1.13%	1.97%	1.25%	52	14.09%	24.67%	44.70%	16.55%
	Retail - Secured on real estate property											36	0.22%	0.52%	1.14%	1.13%	35	10.00%	13.70%	17.70%	16.41%
	Retail - Qualifying Revolving	6	0.64%	0.77%	0.89%	0.56%	5	26.52%	49.72%	49.73%	46.50%	21	0.28%	0.73%	1.65%	1.16%	20	43.50%	57.47%	75.49%	64.48%
Retail - Other Retail	5	0.65%	1.11%	2.48%	1.56%	6	26.30%	45.51%	51.90%	49.52%	41	0.50%	1.37%	3.42%	1.29%	41	28.97%	43.68%	50.00%	9.98%	
Czech	Corporates	11	0.64%	1.10%	2.21%	1.27%	8	12.27%	24.57%	28.24%	27.99%	56	0.32%	0.65%	1.47%	1.81%	53	33.08%	41.20%	45.00%	35.67%
	Corporates - Of Which: Specialised Lending	6	0.19%	0.35%	1.70%	0.81%						16	0.37%	0.86%	1.74%	1.57%	13	30.00%	32.59%	40.71%	33.87%
	Corporates - Of Which: SME	8	0.89%	1.12%	1.90%	1.47%	4	17.08%	25.34%	29.76%	24.67%	26	0.69%	1.72%	3.14%	2.91%	24	35.29%	42.27%	52.60%	35.97%
	Retail	24	0.15%	1.18%	1.72%	1.19%	14	14.81%	42.09%	47.73%	38.84%	52	0.58%	1.45%	2.14%	2.29%	52	15.76%	30.43%	40.88%	29.70%
	Retail - Secured on real estate property	9	0.80%	0.97%	1.83%	0.81%	7	10.78%	25.68%	45.99%	28.54%	41	0.28%	0.78%	1.65%	1.65%	40	10.39%	14.14%	23.87%	22.46%
	Retail - Qualifying Revolving	12	0.59%	0.97%	3.16%	1.54%	8	43.82%	50.50%	59.81%	48.36%	22	0.49%	1.45%	4.46%	3.86%	23	41.18%	52.92%	62.84%	39.07%
Retail - Other Retail	20	0.54%	1.74%	2.67%	2.08%	12	31.02%	41.91%	54.21%	46.59%	43	1.02%	2.36%	4.55%	3.75%	41	20.33%	42.03%	52.85%	46.30%	

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



Table 6
Risk Parameters statistics by country of the counterparty for IRB banks
EU and main non-EU countries
2016 Q2
(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	14	1.30%	1.45%	8.35%	1.33%	7	2.48%	13.51%	37.37%	14.27%	58	0.32%	0.86%	2.47%	1.66%	60	27.96%	39.24%	45.00%	23.76%
	Corporates - Of Which: Specialised Lending										18	0.34%	1.35%	2.84%	2.47%	19	11.02%	23.06%	39.17%	28.21%	
	Corporates - Of Which: SME	9	1.75%	2.14%	3.18%	1.81%	6	4.83%	20.72%	31.36%	12.65%	34	0.66%	1.95%	4.33%	1.87%	35	24.72%	36.04%	45.00%	20.71%
	Retail	28	0.05%	0.32%	0.84%	0.67%	17	8.36%	28.47%	49.95%	16.12%	64	0.71%	1.27%	2.52%	1.11%	63	15.38%	20.87%	32.66%	17.56%
	Retail - Secured on real estate property	9	0.30%	0.69%	1.64%	0.57%	9	3.47%	4.97%	11.54%	12.20%	54	0.33%	0.89%	1.78%	1.05%	53	11.19%	14.65%	20.44%	14.16%
	Retail - Qualifying Revolving	7	0.29%	1.03%	5.14%	0.54%	4	57.84%	71.77%	87.28%	68.97%	23	0.56%	1.84%	5.18%	1.43%	21	45.00%	52.98%	71.43%	58.37%
Retail - Other Retail	21	0.27%	0.88%	1.85%	1.26%	15	14.06%	39.72%	54.99%	27.59%	52	1.04%	2.35%	4.02%	1.96%	51	32.51%	41.10%	52.37%	42.74%	
Estonia	Corporates	8	0.08%	0.31%	6.78%	5.28%	5	20.42%	26.54%	34.74%	33.91%	36	0.52%	1.18%	3.55%	1.43%	36	35.57%	44.95%	45.00%	40.53%
	Corporates - Of Which: Specialised Lending										7	1.30%	1.47%	1.64%	1.36%	5	22.68%	36.29%	37.18%	36.31%	
	Corporates - Of Which: SME										17	1.16%	3.53%	4.00%	1.97%	18	41.88%	44.51%	45.00%	39.45%	
	Retail	13	0.36%	0.57%	0.78%	0.37%	12	18.30%	24.25%	62.27%	19.48%	44	0.45%	1.80%	3.69%	1.78%	41	15.12%	23.84%	43.45%	18.03%
	Retail - Secured on real estate property	4	0.30%	0.32%	0.34%	0.32%	4	11.53%	11.98%	13.53%	12.36%	24	0.24%	0.83%	1.75%	1.54%	24	10.82%	13.15%	23.55%	13.11%
	Retail - Qualifying Revolving											17	0.43%	1.04%	1.63%	1.34%	16	47.67%	55.02%	68.62%	57.09%
Retail - Other Retail	11	0.53%	0.60%	2.78%	0.59%	11	28.98%	56.70%	67.08%	35.40%	38	0.75%	2.56%	4.00%	2.75%	35	37.59%	43.45%	48.93%	44.00%	
Finland	Corporates	11	0.12%	1.27%	2.47%	1.57%	7	5.39%	16.47%	35.37%	27.92%	58	0.21%	0.43%	0.88%	0.81%	58	31.54%	42.18%	45.00%	36.10%
	Corporates - Of Which: Specialised Lending										17	0.29%	0.42%	0.56%	0.35%	16	18.95%	34.09%	45.00%	33.86%	
	Corporates - Of Which: SME	8	1.45%	1.57%	2.34%	1.89%	6	7.74%	8.85%	35.37%	15.35%	24	0.50%	1.18%	2.37%	0.92%	24	20.23%	37.25%	45.00%	31.99%
	Retail	21	0.17%	1.23%	1.97%	0.98%	16	10.51%	24.78%	36.94%	1.02%	61	0.68%	1.38%	2.71%	1.41%	61	15.31%	20.91%	40.51%	15.70%
	Retail - Secured on real estate property	7	0.37%	1.30%	1.55%	0.81%	5	0.82%	1.66%	20.01%	2.79%	47	0.42%	0.92%	1.63%	0.71%	45	11.19%	12.73%	16.86%	11.88%
	Retail - Qualifying Revolving	7	0.42%	0.85%	2.06%	0.41%						23	0.52%	2.30%	5.93%	2.54%	23	43.86%	58.68%	69.88%	66.84%
Retail - Other Retail	17	0.93%	1.61%	3.48%	1.45%	13	16.77%	32.24%	38.32%	1.20%	47	0.51%	2.25%	3.89%	3.93%	47	23.40%	39.49%	51.62%	27.72%	
France	Corporates	27	0.09%	0.28%	0.92%	0.53%	20	13.63%	32.10%	45.67%	26.52%	70	0.39%	1.05%	2.02%	1.67%	72	31.40%	39.73%	45.00%	33.19%
	Corporates - Of Which: Specialised Lending										22	0.33%	0.71%	3.00%	1.33%	23	12.99%	23.35%	44.58%	20.53%	
	Corporates - Of Which: SME	13	0.15%	0.97%	2.32%	1.44%	12	17.49%	31.67%	42.90%	22.90%	44	0.45%	1.37%	4.56%	2.16%	44	28.56%	37.52%	44.28%	37.22%
	Retail	40	0.60%	1.29%	2.09%	1.39%	33	11.70%	29.25%	49.17%	26.92%	65	1.04%	1.93%	2.78%	1.86%	67	14.55%	20.71%	36.14%	18.26%
	Retail - Secured on real estate property	25	1.08%	1.81%	3.46%	0.99%	19	5.78%	10.43%	29.89%	13.91%	59	0.66%	1.27%	2.42%	1.58%	61	11.68%	15.38%	18.97%	13.81%
	Retail - Qualifying Revolving	18	0.25%	0.66%	1.84%	1.39%	11	11.11%	22.75%	47.49%	47.13%	27	0.64%	2.24%	4.59%	3.37%	27	43.61%	56.00%	68.05%	47.40%
Retail - Other Retail	33	0.90%	1.31%	3.21%	1.98%	28	18.22%	32.35%	51.47%	29.92%	57	1.34%	2.56%	5.41%	2.51%	60	27.45%	35.65%	51.41%	22.43%	
Germany	Corporates	37	0.37%	0.76%	1.13%	1.29%	28	16.29%	23.65%	44.62%	26.65%	78	0.31%	0.88%	1.73%	1.65%	79	34.24%	41.32%	45.00%	36.14%
	Corporates - Of Which: Specialised Lending	10	0.83%	1.79%	4.72%	4.97%	9	9.48%	19.79%	25.21%	16.77%	23	0.71%	1.35%	2.34%	2.53%	22	18.54%	22.79%	40.63%	35.37%
	Corporates - Of Which: SME	24	0.30%	0.69%	1.69%	0.95%	18	16.24%	29.10%	57.47%	32.67%	52	0.89%	1.82%	3.11%	1.50%	53	27.97%	36.77%	42.52%	30.72%
	Retail	50	0.38%	1.03%	2.52%	0.66%	41	8.87%	24.99%	32.89%	26.51%	71	1.13%	2.11%	3.19%	1.53%	72	15.00%	21.66%	35.65%	24.91%
	Retail - Secured on real estate property	29	0.44%	1.39%	2.89%	0.45%	24	5.92%	13.36%	26.85%	16.86%	60	0.91%	1.60%	2.60%	1.27%	61	10.73%	14.89%	19.67%	16.54%
	Retail - Qualifying Revolving	22	0.13%	0.73%	2.14%	0.71%	16	27.79%	44.89%	60.40%	46.48%	26	0.68%	1.15%	3.64%	1.76%	28	43.81%	50.88%	65.30%	58.52%
Retail - Other Retail	37	0.70%	1.26%	2.36%	1.40%	30	22.50%	36.14%	54.18%	35.15%	63	1.35%	3.06%	4.34%	2.24%	62	29.46%	37.29%	49.34%	40.25%	
Greece	Corporates	6	0.26%	5.95%	6.40%	6.02%	7	16.80%	33.97%	97.34%	19.43%	42	0.39%	4.84%	10.21%	12.14%	39	30.22%	40.14%	45.00%	38.78%
	Corporates - Of Which: Specialised Lending										12	3.81%	9.75%	19.02%	14.26%	11	26.20%	32.50%	40.52%	31.77%	
	Corporates - Of Which: SME										19	0.16%	1.10%	10.07%	16.14%	20	30.15%	39.21%	45.00%	40.18%	
	Retail	18	0.52%	1.65%	4.57%	8.93%	14	18.80%	30.47%	67.25%	27.82%	51	0.41%	1.15%	3.72%	13.32%	52	17.16%	30.00%	50.95%	31.22%
	Retail - Secured on real estate property											39	0.19%	0.66%	1.53%	11.75%	36	10.82%	21.90%	23.64%	
	Retail - Qualifying Revolving	10	1.32%	1.82%	11.38%	1.52%	6	18.41%	21.61%	45.70%	45.68%	20	0.39%	0.80%	3.17%	12.79%	23	48.55%	61.09%	78.56%	76.11%
Retail - Other Retail	11	0.77%	2.33%	10.90%	13.07%	13	29.03%	42.76%	72.67%	43.16%	44	0.82%	2.21%	6.07%	27.62%	43	30.00%	45.97%	57.69%	49.13%	

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

Table 6
Risk Parameters statistics by country of the counterparty for IRB banks
EU and main non-EU countries
2016 Q2

(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	9	0.25%	0.96%	0.99%	0.87%	5	5.78%	11.44%	25.98%	31.37%	49	0.96%	1.72%	2.42%	3.14%	47	34.46%	44.92%	45.63%	38.46%
	Corporates - Of Which: Specialised Lending										19	0.75%	1.32%	2.33%	2.49%	18	12.50%	41.23%	45.00%	23.38%	
	Corporates - Of Which: SME	4	1.83%	2.96%	3.15%	2.78%					23	1.15%	2.64%	6.07%	5.55%	23	39.29%	45.00%	54.23%	42.19%	
	Retail	22	0.04%	1.25%	4.74%	17.34%	15	16.34%	36.57%	50.19%	25.30%	55	0.46%	1.65%	3.39%	4.14%	56	19.69%	33.76%	41.71%	38.18%
	Retail - Secured on real estate property											42	0.24%	0.63%	1.53%	3.60%	41	12.90%	20.09%	25.22%	33.17%
Retail - Qualifying Revolving	9	1.57%	3.49%	15.17%	5.79%	8	24.69%	41.96%	77.25%	41.97%	24	0.46%	1.61%	3.35%	4.49%	24	44.01%	59.37%	73.68%	58.69%	
Retail - Other Retail	15	0.60%	2.56%	5.37%	16.16%	10	34.40%	40.27%	54.91%	45.51%	52	0.62%	2.43%	7.03%	6.13%	50	34.89%	45.47%	56.89%	51.89%	
Ireland	Corporates	13	0.57%	2.34%	4.03%	3.11%	11	13.81%	23.90%	55.07%	12.26%	60	0.22%	0.66%	2.04%	2.80%	63	27.57%	42.20%	45.00%	39.09%
	Corporates - Of Which: Specialised Lending										22	0.32%	0.99%	1.82%	1.43%	22	14.58%	33.53%	42.92%	27.86%	
	Corporates - Of Which: SME	5	3.75%	5.90%	6.17%	4.86%	5	13.69%	26.63%	36.89%	20.71%	30	0.46%	1.28%	3.24%	4.00%	30	30.32%	43.88%	51.35%	42.72%
	Retail	26	0.76%	1.82%	3.35%	2.44%	21	17.51%	23.28%	39.69%	29.78%	62	1.23%	2.19%	3.69%	3.02%	65	13.77%	19.22%	34.73%	26.53%
	Retail - Secured on real estate property	15	1.85%	3.44%	4.67%	2.48%	13	13.79%	22.28%	29.77%	28.63%	54	0.74%	1.96%	3.58%	3.03%	56	11.20%	15.76%	24.47%	24.39%
Retail - Qualifying Revolving	13	0.23%	0.61%	0.99%	1.04%	8	41.69%	54.58%	59.13%	37.02%	24	0.73%	2.04%	3.68%	2.98%	26	43.97%	53.78%	68.06%	52.29%	
Retail - Other Retail	18	0.68%	1.81%	3.00%	3.14%	13	23.28%	49.80%	70.31%	50.84%	52	1.18%	2.07%	4.35%	5.35%	54	27.52%	41.32%	55.01%	61.31%	
Italy	Corporates	18	0.46%	0.88%	2.03%	1.99%	14	14.33%	20.33%	32.81%	18.04%	66	0.48%	1.35%	3.27%	10.98%	70	30.63%	41.76%	45.00%	38.07%
	Corporates - Of Which: Specialised Lending	6	1.34%	2.43%	3.17%	3.79%	5	8.22%	12.96%	26.17%	33.70%	23	0.80%	1.98%	3.98%	3.09%	23	16.45%	27.67%	45.00%	24.18%
	Corporates - Of Which: SME	11	0.80%	3.95%	6.64%	3.99%	9	14.31%	18.20%	22.39%	19.08%	33	1.20%	2.90%	4.60%	13.11%	34	23.03%	43.57%	45.00%	39.21%
	Retail	35	0.11%	1.23%	3.02%	7.43%	27	18.64%	23.11%	43.52%	41.30%	66	0.81%	2.01%	3.86%	4.32%	67	16.74%	25.40%	35.57%	28.79%
	Retail - Secured on real estate property	13	0.94%	1.39%	2.68%	4.84%	14	4.52%	10.67%	32.21%	25.47%	57	0.49%	1.17%	2.59%	1.66%	55	10.66%	15.22%	22.17%	18.35%
Retail - Qualifying Revolving	16	0.43%	1.56%	9.71%	5.26%	11	24.19%	52.53%	64.75%	23.12%	23	0.73%	1.97%	5.30%	6.40%	25	43.19%	59.59%	70.44%	63.03%	
Retail - Other Retail	25	0.34%	1.93%	4.54%	12.37%	21	23.24%	28.96%	35.93%	53.23%	59	1.17%	2.71%	4.82%	14.92%	58	31.59%	42.27%	52.95%	48.99%	
Latvia	Corporates	6	1.64%	1.72%	2.08%	1.69%	6	20.47%	26.04%	31.63%	27.01%	28	0.58%	1.38%	3.25%	2.70%	26	39.98%	44.97%	45.00%	41.85%
	Corporates - Of Which: Specialised Lending										6	0.24%	1.31%	2.12%	0.55%	5	40.83%	44.42%	45.00%	20.56%	
	Corporates - Of Which: SME										15	0.75%	2.96%	8.45%	3.37%	15	38.75%	45.00%	45.00%	40.18%	
	Retail	17	0.49%	1.08%	2.41%	1.16%	15	28.80%	37.75%	51.65%	42.64%	47	0.42%	1.46%	2.83%	3.37%	45	19.51%	26.12%	51.93%	25.34%
	Retail - Secured on real estate property	4	1.12%	1.17%	1.21%	1.15%	4	25.30%	33.75%	42.21%	36.22%	30	0.25%	0.48%	2.48%	3.11%	29	10.00%	14.87%	19.80%	18.91%
Retail - Qualifying Revolving											6	49.98%	54.00%	62.17%	60.83%	21	0.35%	0.95%	6.40%	3.63%	
Retail - Other Retail	12	1.02%	1.39%	5.90%	1.19%	13	36.04%	41.98%	53.98%	59.89%	40	0.68%	2.31%	3.84%	4.03%	38	32.20%	48.96%	67.19%	46.34%	
Lithuania	Corporates	7	0.01%	0.57%	6.69%	2.88%	4	19.80%	26.19%	32.59%	30.99%	34	0.15%	0.81%	1.60%	1.57%	32	38.83%	44.60%	45.00%	42.17%
	Corporates - Of Which: Specialised Lending										4	1.57%	2.24%	4.58%	2.24%	4	24.57%	38.12%	69.06%	38.13%	
	Corporates - Of Which: SME										19	0.42%	1.75%	3.59%	2.75%	17	41.73%	44.93%	45.00%	42.35%	
	Retail	15	0.90%	1.55%	6.25%	1.21%	13	26.03%	34.31%	64.12%	26.68%	52	0.49%	1.88%	4.76%	1.81%	52	22.46%	35.39%	51.72%	20.42%
	Retail - Secured on real estate property	5	0.84%	1.55%	1.55%	1.22%	5	24.72%	24.72%	26.64%	26.01%	26	0.12%	1.13%	1.98%	1.63%	26	12.70%	17.15%	21.09%	17.46%
Retail - Qualifying Revolving	4	1.99%	7.10%	10.44%	0.88%	5	47.36%	57.14%	64.12%	50.97%	21	0.90%	1.57%	6.76%	1.29%	22	45.27%	61.88%	80.76%	60.72%	
Retail - Other Retail	10	1.37%	2.03%	7.08%	1.14%	10	23.52%	34.67%	49.40%	30.68%	43	1.41%	2.56%	4.00%	2.74%	43	31.39%	44.26%	55.04%	39.88%	
Luxembourg	Corporates	20	0.05%	0.63%	1.20%	1.38%	11	1.64%	31.56%	34.41%	14.67%	64	0.33%	0.85%	1.59%	1.18%	67	28.79%	38.67%	44.66%	32.67%
	Corporates - Of Which: Specialised Lending										24	0.25%	0.73%	1.93%	0.81%	24	16.01%	30.68%	40.93%	32.48%	
	Corporates - Of Which: SME	5	0.26%	0.64%	2.17%	1.26%	4	56.15%	99.77%	99.86%	31.25%	43	0.39%	1.29%	3.22%	2.00%	45	24.02%	39.59%	45.00%	34.94%
	Retail	22	0.55%	1.17%	2.90%	0.74%	19	5.56%	14.55%	25.36%	10.77%	57	0.74%	1.13%	2.57%	1.47%	58	14.08%	21.07%	34.47%	17.00%
	Retail - Secured on real estate property	12	0.55%	1.11%	3.24%	0.63%	9	3.45%	9.17%	10.89%	3.41%	49	0.70%	1.10%	2.19%	1.18%	50	10.62%	14.23%	20.70%	13.38%
Retail - Qualifying Revolving	7	0.32%	0.35%	1.37%	0.71%	5	10.30%	51.13%	71.58%	24.68%	23	0.29%	1.27%	4.24%	2.97%	23	42.53%	51.74%	60.13%	52.74%	
Retail - Other Retail	18	0.39%	0.83%	2.75%	0.96%	16	13.69%	18.01%	40.70%	25.32%	45	0.98%	1.36%	4.79%	2.72%	48	28.00%	38.11%	47.77%	27.84%	

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

Table 6

Risk Parameters statistics by country of the counterparty for IRB banks

EU and main non-EU countries

2016 Q2

(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	6	0.03%	10.19%	43.87%	15.27%	5	4.01%	16.96%	22.62%	11.72%	49	0.25%	2.17%	5.59%	5.39%	48	22.26%	41.02%	45.00%	29.67%
	Corporates - Of Which: Specialised Lending										15	1.14%	4.05%	7.68%	4.17%	14	11.20%	40.52%	45.00%	25.80%	
	Corporates - Of Which: SME										20	0.34%	1.31%	9.98%	0.67%	20	36.31%	42.46%	45.00%	88.78%	
	Retail	9	0.11%	0.79%	6.47%	1.57%	9	49.72%	59.60%	67.28%		52	0.38%	1.01%	4.27%	0.77%	51	14.89%	24.51%	45.14%	45.84%
	Retail - Secured on real estate property										31	0.16%	0.31%	1.90%	0.99%	31	9.52%	12.26%	20.15%	25.68%	
	Retail - Qualifying Revolving	4	0.12%	0.33%	7.28%	0.20%					17	0.24%	0.93%	1.66%	1.00%	20	39.78%	56.68%	68.67%	65.42%	
	Retail - Other Retail	5	1.31%	1.79%	10.80%	2.12%	5	49.72%	49.73%	59.60%		43	0.53%	1.15%	4.80%	0.56%	43	26.00%	38.35%	53.42%	54.76%
Netherlands	Corporates	26	0.03%	0.81%	4.70%	1.50%	16	10.52%	23.18%	41.22%	22.21%	70	0.37%	0.86%	2.11%	5.03%	75	35.51%	42.51%	45.00%	30.86%
	Corporates - Of Which: Specialised Lending	7	1.23%	2.24%	7.56%	3.41%	6	9.06%	11.32%	14.50%	14.39%	30	0.37%	1.14%	2.85%	2.98%	28	20.59%	31.83%	41.66%	24.18%
	Corporates - Of Which: SME	5	1.99%	2.44%	3.16%	3.27%	4	15.44%	24.43%	39.64%	25.15%	47	0.35%	0.85%	2.98%	3.59%	48	20.94%	38.10%	45.00%	21.43%
	Retail	37	0.10%	0.67%	1.70%	0.78%	30	8.59%	13.59%	26.36%	19.22%	65	0.77%	1.93%	3.31%	0.71%	67	13.49%	18.74%	32.20%	18.31%
	Retail - Secured on real estate property	15	0.60%	0.94%	5.37%	0.72%	14	7.84%	11.13%	14.30%	13.81%	57	0.60%	1.20%	2.78%	0.61%	58	11.03%	14.34%	20.25%	16.56%
	Retail - Qualifying Revolving	15	0.16%	0.38%	1.41%	0.82%	12	24.74%	48.05%	61.06%	48.58%	26	0.57%	1.53%	3.50%	4.38%	25	43.61%	52.62%	61.39%	61.40%
	Retail - Other Retail	25	0.33%	1.20%	2.64%	1.57%	21	26.36%	38.89%	49.61%	47.84%	58	1.62%	2.42%	5.32%	2.65%	55	26.57%	37.62%	49.12%	45.82%
Norway	Corporates	17	0.24%	0.93%	2.10%	1.40%	5	3.37%	3.90%	10.14%	6.72%	59	0.15%	0.71%	1.87%	1.36%	60	25.86%	39.39%	45.00%	27.12%
	Corporates - Of Which: Specialised Lending										18	0.59%	1.02%	3.12%	2.60%	20	13.71%	26.58%	38.49%	21.30%	
	Corporates - Of Which: SME	7	0.31%	0.79%	1.24%	0.92%	5	15.99%	17.78%	55.55%	20.38%	21	0.14%	0.57%	2.99%	1.16%	22	20.18%	25.29%	31.05%	25.88%
	Retail	27	0.14%	0.38%	3.16%	0.36%	17	3.69%	18.32%	32.48%	18.34%	59	0.70%	1.45%	3.58%	0.91%	58	15.71%	21.52%	35.64%	22.44%
	Retail - Secured on real estate property	13	0.34%	1.50%	5.56%	0.25%	10	1.14%	3.65%	13.23%	6.09%	49	0.42%	0.78%	1.99%	0.77%	50	12.27%	16.04%	21.48%	20.13%
	Retail - Qualifying Revolving	7	0.09%	0.48%	1.49%	0.36%	5	56.71%	63.32%	72.93%	65.70%	24	0.44%	1.00%	4.12%	1.79%	23	43.61%	54.29%	64.89%	62.57%
	Retail - Other Retail	20	0.18%	1.19%	2.18%	0.80%	13	28.90%	37.75%	42.03%	35.36%	53	1.09%	2.09%	4.98%	1.65%	51	30.98%	41.95%	50.72%	33.18%
Poland	Corporates	8	0.08%	0.26%	1.02%	0.94%	5	21.36%	26.67%	33.04%	26.16%	56	0.48%	1.03%	2.12%	1.82%	55	29.99%	42.08%	45.00%	32.79%
	Corporates - Of Which: Specialised Lending										19	0.24%	0.69%	2.05%	1.58%	17	10.60%	31.70%	45.00%	32.06%	
	Corporates - Of Which: SME										37	0.43%	1.20%	2.96%	2.13%	38	30.41%	43.88%	45.00%	34.20%	
	Retail	31	0.16%	0.47%	1.46%	1.03%	20	28.07%	39.85%	69.76%	24.43%	62	0.89%	1.46%	3.29%	1.49%	63	16.07%	30.37%	40.49%	34.81%
	Retail - Secured on real estate property										52	0.48%	0.68%	1.41%	1.06%	50	10.78%	14.95%	28.99%	30.21%	
	Retail - Qualifying Revolving	16	0.54%	3.09%	4.02%	1.76%	10	46.19%	58.10%	67.28%	45.93%	24	0.65%	1.64%	5.00%	2.43%	25	44.62%	56.25%	70.88%	78.60%
	Retail - Other Retail	24	0.86%	1.64%	4.93%	1.44%	17	32.18%	35.97%	71.34%	35.58%	53	1.10%	2.36%	4.47%	3.30%	55	32.45%	40.50%	52.05%	47.33%
Portugal	Corporates	7	0.53%	2.42%	7.78%	6.54%	4	8.02%	17.39%	33.47%	11.46%	52	0.57%	1.07%	2.43%	11.53%	52	32.23%	39.48%	45.00%	39.71%
	Corporates - Of Which: Specialised Lending										20	0.68%	1.43%	2.82%	2.48%	19	22.42%	33.99%	45.00%	38.05%	
	Corporates - Of Which: SME	4	4.22%	10.84%	19.49%	9.21%	4	12.28%	14.27%	18.18%	13.24%	25	0.60%	1.20%	4.36%	10.79%	26	17.71%	39.03%	46.20%	42.66%
	Retail	21	0.18%	1.35%	2.38%	2.83%	16	10.55%	20.12%	59.38%	19.25%	58	0.62%	1.63%	3.09%	2.99%	56	18.24%	23.62%	36.08%	21.10%
	Retail - Secured on real estate property	6	0.97%	3.22%	8.87%	2.60%	5	4.63%	8.71%	11.43%	9.88%	47	0.29%	0.53%	2.08%	2.22%	46	10.00%	14.53%	20.70%	18.39%
	Retail - Qualifying Revolving	10	0.23%	0.93%	1.25%	0.97%	7	29.23%	65.47%	96.01%	52.27%	25	0.76%	2.00%	6.00%	7.00%	24	43.88%	54.89%	67.92%	44.97%
	Retail - Other Retail	17	0.66%	3.07%	4.17%	4.99%	12	12.87%	22.06%	46.85%	16.44%	50	0.72%	1.98%	5.04%	7.02%	49	30.20%	36.08%	45.00%	31.61%
Romania	Corporates	9	0.71%	2.27%	2.47%	2.29%	5	0.21%	18.44%	27.60%	12.56%	39	0.20%	0.70%	3.02%	4.99%	41	40.09%	43.43%	45.00%	39.86%
	Corporates - Of Which: Specialised Lending										8	0.94%	2.27%	17.01%	15.02%	5	15.03%	32.00%	45.80%	25.00%	
	Corporates - Of Which: SME	7	0.18%	1.27%	3.55%	3.11%						22	0.45%	2.43%	5.80%	5.43%	23	14.90%	41.59%	45.00%	40.49%
	Retail	27	0.22%	1.64%	4.53%	14.15%	19	20.40%	42.02%	54.93%	51.53%	54	0.88%	1.75%	3.37%	2.32%	53	19.24%	28.97%	41.99%	46.76%
	Retail - Secured on real estate property										40	0.38%	0.97%	2.50%	1.37%	39	12.16%	18.01%	22.52%	30.32%	
	Retail - Qualifying Revolving	15	0.51%	2.16%	25.14%	2.46%	8	34.04%	49.26%	57.01%	48.14%	26	1.15%	2.17%	12.87%	1.71%	25	47.49%	57.15%	68.29%	51.08%
	Retail - Other Retail	19	1.26%	4.33%	7.39%	13.40%	15	38.90%	43.47%	69.03%	62.55%	48	0.97%	2.49%	5.59%	3.67%	46	27.62%	42.67%	57.42%	63.23%

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

Table 6
Risk Parameters statistics by country of the counterparty for IRB banks
 EU and main non-EU countries
2016 Q2
 (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	0.67%	1.63%	9.21%	3.15%	6	21.56%	27.23%	40.30%	22.30%	44	0.13%	0.64%	1.61%	1.98%	43	33.00%	44.05%	45.00%	41.48%
	Corporates - Of Which: Specialised Lending	4	0.66%	3.27%	6.65%	3.80%						14	0.26%	0.49%	1.02%	1.83%	11	14.36%	27.97%	45.00%	22.33%
	Corporates - Of Which: SME	7	0.35%	1.06%	18.13%	4.98%	5	35.31%	35.31%	44.92%	38.48%	23	0.26%	3.01%	4.59%	3.49%	22	33.51%	43.18%	45.00%	42.10%
	Retail	17	0.65%	1.27%	1.81%	1.29%	12	30.86%	41.15%	48.68%	34.23%	45	0.72%	1.65%	2.27%	1.60%	45	16.47%	26.21%	35.90%	25.37%
	Retail - Secured on real estate property	12	0.73%	0.91%	1.19%	1.00%	7	25.90%	36.65%	44.09%	31.06%	34	0.36%	0.86%	1.42%	1.29%	33	9.34%	12.49%	19.46%	19.98%
	Retail - Qualifying Revolving	11	0.97%	1.96%	8.30%	1.37%	6	6.99%	48.13%	76.59%	33.67%	22	0.21%	1.58%	3.66%	2.67%	22	47.64%	58.46%	69.65%	76.05%
Retail - Other Retail	14	1.82%	3.04%	4.80%	2.75%	9	35.33%	55.33%	63.34%	51.91%	42	0.70%	2.34%	4.71%	3.17%	41	30.00%	46.24%	54.67%	48.77%	
Slovenia	Corporates	4	0.26%	0.54%	0.59%	0.55%						26	0.35%	0.78%	2.64%	7.59%	27	35.20%	41.76%	45.00%	36.53%
	Corporates - Of Which: Specialised Lending										5	0.34%	1.23%	1.23%	1.08%	4	2.31%	10.90%	22.52%	5.49%	
	Corporates - Of Which: SME										8	1.14%	4.46%	15.62%	15.62%	9	41.93%	42.64%	45.00%	42.37%	
	Retail	12	0.17%	0.59%	9.30%	1.98%	8	13.93%	35.35%	59.74%	49.09%	46	0.26%	1.08%	3.39%	3.90%	45	18.01%	31.28%	43.04%	36.44%
	Retail - Secured on real estate property										27	0.15%	0.76%	2.22%	4.17%	25	10.00%	11.88%	22.04%	19.12%	
	Retail - Qualifying Revolving										22	0.51%	1.28%	3.06%	3.20%	22	50.55%	61.32%	83.28%	71.76%	
Retail - Other Retail	9	0.17%	2.61%	17.80%	2.95%	8	14.28%	35.35%	59.74%	49.16%	40	0.56%	2.35%	5.43%	3.55%	38	30.00%	41.30%	52.77%	43.85%	
Spain	Corporates	21	0.95%	1.43%	5.50%	4.86%	19	6.23%	21.22%	33.71%	35.11%	60	0.49%	1.62%	3.45%	10.34%	66	28.58%	39.36%	45.00%	37.74%
	Corporates - Of Which: Specialised Lending	6	3.99%	8.35%	13.21%	5.40%	6	13.90%	26.74%	35.56%	29.20%	25	1.64%	2.53%	5.61%	3.80%	26	21.30%	28.00%	45.00%	23.96%
	Corporates - Of Which: SME	9	0.68%	2.51%	6.73%	5.75%	9	10.67%	23.52%	36.55%	34.36%	37	0.55%	1.67%	5.54%	16.72%	39	18.00%	28.00%	43.36%	39.58%
	Retail	32	0.29%	0.97%	3.14%	2.56%	27	9.27%	28.36%	53.20%	15.14%	64	1.10%	1.85%	3.07%	3.43%	65	16.50%	23.12%	38.35%	23.43%
	Retail - Secured on real estate property	13	0.86%	1.39%	2.74%	2.69%	13	7.03%	9.06%	14.62%	10.72%	58	0.70%	1.18%	2.77%	2.96%	58	12.18%	14.75%	19.85%	16.14%
	Retail - Qualifying Revolving	16	0.52%	1.19%	3.58%	0.79%	11	23.22%	59.57%	65.44%	51.98%	27	0.54%	1.55%	5.38%	2.84%	27	44.31%	52.42%	65.52%	51.05%
Retail - Other Retail	26	0.50%	1.45%	2.83%	2.90%	23	29.50%	45.15%	66.36%	28.67%	55	1.62%	2.66%	5.28%	4.69%	56	30.38%	40.43%	56.35%	47.73%	
Sweden	Corporates	11	0.10%	0.37%	0.81%	0.34%	6	4.78%	13.46%	23.58%	6.46%	68	0.17%	0.39%	1.11%	0.58%	69	29.17%	41.83%	45.00%	26.38%
	Corporates - Of Which: Specialised Lending										16	0.12%	0.45%	0.95%	0.89%	17	15.16%	35.00%	45.00%	27.64%	
	Corporates - Of Which: SME	5	0.18%	0.31%	0.49%	0.29%						33	0.28%	0.48%	1.67%	0.45%	33	19.87%	37.25%	45.00%	20.07%
	Retail	34	0.13%	0.75%	1.59%	0.22%	26	7.34%	23.30%	54.14%	11.42%	68	0.70%	1.40%	2.60%	0.38%	66	13.66%	23.07%	34.08%	13.20%
	Retail - Secured on real estate property	12	0.13%	0.86%	2.36%	0.15%	11	2.81%	6.24%	23.81%	8.32%	56	0.42%	0.91%	1.80%	0.30%	55	10.83%	14.76%	21.10%	11.15%
	Retail - Qualifying Revolving	10	0.17%	0.40%	0.49%	0.78%	6	49.73%	50.29%	51.10%	50.70%	24	0.42%	0.99%	2.39%	1.80%	23	44.42%	58.69%	74.80%	57.75%
Retail - Other Retail	23	0.50%	0.95%	2.90%	0.74%	18	13.46%	34.47%	62.05%	23.41%	58	1.20%	3.09%	5.48%	1.23%	56	29.31%	38.83%	51.09%	31.74%	
United Kingdom	Corporates	33	0.19%	0.61%	2.86%	0.96%	26	15.90%	26.24%	34.67%	24.07%	76	0.35%	1.01%	2.37%	0.95%	77	29.96%	37.71%	44.97%	35.87%
	Corporates - Of Which: Specialised Lending	8	0.61%	2.22%	9.81%	2.30%	5	4.70%	12.39%	18.55%	67.16%	31	0.33%	0.79%	2.29%	0.88%	32	20.16%	31.26%	44.69%	33.06%
	Corporates - Of Which: SME	17	0.39%	1.29%	3.03%	0.78%	12	9.29%	16.21%	33.58%	10.53%	55	0.39%	1.32%	3.84%	1.95%	57	22.79%	38.26%	45.00%	29.40%
	Retail	48	0.27%	0.78%	2.78%	0.75%	42	7.32%	20.94%	37.58%	24.57%	68	1.11%	1.78%	3.30%	1.50%	71	14.39%	20.36%	32.48%	21.83%
	Retail - Secured on real estate property	30	0.37%	0.80%	1.59%	0.65%	28	5.33%	7.75%	17.59%	6.60%	58	0.91%	1.51%	2.75%	1.38%	60	11.23%	14.15%	19.34%	10.72%
	Retail - Qualifying Revolving	23	0.38%	0.93%	1.42%	0.86%	21	27.48%	46.05%	57.22%	68.94%	28	0.72%	1.77%	3.04%	2.01%	28	43.64%	60.79%	73.53%	76.00%
Retail - Other Retail	40	0.44%	1.02%	3.28%	1.90%	35	14.19%	36.05%	48.64%	47.05%	63	1.49%	2.79%	5.33%	2.63%	64	26.81%	40.64%	57.38%	62.40%	
Australia	Corporates	9	0.42%	1.54%	3.62%	1.80%	6	22.55%	29.42%	36.01%	26.75%	48	0.22%	0.49%	1.37%	0.99%	51	30.21%	39.50%	45.00%	31.04%
	Corporates - Of Which: Specialised Lending										20	0.39%	0.73%	2.80%	0.88%	20	20.56%	31.24%	44.81%	18.15%	
	Corporates - Of Which: SME										19	0.26%	0.35%	2.65%	1.03%	19	22.20%	33.86%	44.44%	12.33%	
	Retail	24	0.05%	0.24%	1.04%	0.47%	20	6.27%	27.54%	49.83%	4.36%	63	0.50%	1.31%	2.67%	0.59%	62	12.87%	20.50%	37.10%	10.77%
	Retail - Secured on real estate property	6	0.49%	0.92%	1.56%	0.45%	5	2.50%	2.58%	15.34%	2.62%	49	0.40%	1.14%	1.93%	0.56%	48	10.53%	14.17%	19.53%	10.20%
	Retail - Qualifying Revolving	9	0.28%	0.91%	3.96%	0.30%	6	30.84%	50.67%	65.69%	32.82%	23	0.51%	1.22%	3.91%	1.07%	23	43.58%	52.95%	70.56%	84.38%
Retail - Other Retail	18	0.18%	1.55%	2.67%	1.93%	16	17.77%	27.54%	82.11%	26.97%	54	0.50%	1.28%	2.76%	1.86%	52	24.32%	38.01%	52.32%	26.28%	

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

Table 6
Risk Parameters statistics by country of the counterparty for IRB banks
 EU and main non-EU countries
2016 Q2

(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	8	0.26%	0.50%	1.43%	1.13%	4	10.55%	17.88%	18.17%	17.45%	59	0.29%	0.64%	1.51%	1.48%	59	31.54%	42.26%	45.00%	34.27%
	Corporates - Of Which: Specialised Lending										21	0.27%	0.35%	0.71%	0.63%	20	13.46%	26.85%	44.95%	25.72%	
	Corporates - Of Which: SME										23	0.21%	0.68%	2.22%	2.05%	23	22.25%	38.35%	44.44%	12.89%	
	Retail	26	0.13%	0.38%	2.68%	0.50%	23	8.71%	19.23%	46.15%	12.99%	63	0.57%	1.28%	2.56%	0.92%	62	14.87%	19.17%	34.04%	19.90%
	Retail - Secured on real estate property	8	0.91%	2.24%	5.80%	0.33%	10	5.79%	15.82%	27.01%	1.10%	49	0.49%	0.97%	1.82%	0.69%	50	11.19%	14.72%	20.09%	17.67%
	Retail - Qualifying Revolving	15	0.26%	0.49%	2.61%	0.82%	11	25.56%	64.80%	82.67%	14.77%	23	0.46%	1.22%	2.79%	2.15%	24	42.36%	55.35%	66.71%	64.63%
Retail - Other Retail	20	0.25%	1.14%	5.72%	1.50%	18	17.47%	24.10%	36.08%	29.54%	52	0.77%	1.47%	3.15%	2.42%	52	21.83%	37.42%	50.23%	29.09%	
China	Corporates	7	0.11%	0.32%	1.40%	0.38%	4	14.26%	24.59%	57.70%	26.33%	46	0.22%	0.56%	1.99%	1.41%	48	35.76%	44.37%	45.00%	45.28%
	Corporates - Of Which: Specialised Lending										7	0.41%	0.64%	1.45%	1.29%	7	23.63%	35.01%	40.95%	28.23%	
	Corporates - Of Which: SME										20	0.32%	0.66%	3.56%	2.83%	21	34.75%	45.00%	45.07%	34.44%	
	Retail	19	0.02%	0.32%	1.84%	0.15%	13	9.21%	20.07%	36.16%	3.08%	59	0.51%	1.08%	2.00%	0.82%	58	14.40%	20.75%	35.64%	23.53%
	Retail - Secured on real estate property						4	2.35%	5.81%	19.24%	6.16%	47	0.28%	0.54%	1.28%	0.80%	47	11.03%	14.39%	18.79%	12.95%
	Retail - Qualifying Revolving	9	0.13%	0.56%	3.71%	0.01%	4	12.69%	25.59%	44.28%	8.91%	24	0.26%	1.08%	2.81%	0.81%	24	42.57%	55.23%	71.84%	99.44%
Retail - Other Retail	12	0.19%	1.13%	3.29%	0.26%	10	9.21%	36.25%	66.44%	22.15%	49	0.59%	1.32%	2.96%	0.86%	48	28.55%	38.99%	54.97%	11.99%	
Hong Kong	Corporates	12	0.02%	0.31%	1.79%	0.51%	5	0.87%	22.37%	36.90%	44.19%	50	0.25%	0.86%	2.87%	1.59%	49	27.87%	37.18%	45.00%	35.43%
	Corporates - Of Which: Specialised Lending										12	0.28%	1.29%	5.61%	1.26%	12	9.12%	21.32%	38.28%	20.57%	
	Corporates - Of Which: SME										22	0.54%	2.96%	4.46%	3.89%	22	14.61%	35.18%	45.00%	23.53%	
	Retail	11	0.01%	0.02%	0.35%	0.07%	6	20.06%	34.30%	51.34%	89.40%	50	0.38%	0.82%	2.12%	0.69%	51	13.12%	21.76%	35.89%	38.66%
	Retail - Secured on real estate property	4	0.03%	0.21%	3.15%	0.04%	4	2.35%	5.81%	19.24%	6.16%	42	0.27%	0.74%	1.86%	0.43%	41	11.19%	14.80%	19.53%	11.32%
	Retail - Qualifying Revolving	5	0.06%	0.33%	0.67%	0.06%	19	0.17%	0.67%	1.57%	1.06%	18	0.17%	0.67%	1.57%	1.06%	18	41.45%	53.23%	58.18%	92.00%
Retail - Other Retail	6	0.04%	0.27%	0.44%	0.33%	4	31.74%	67.12%	94.16%	97.44%	42	0.16%	0.85%	2.19%	1.39%	42	28.35%	38.69%	56.58%	39.85%	
India	Corporates	8	0.07%	1.73%	7.61%	1.57%	5	10.29%	11.50%	41.62%	44.53%	39	0.51%	1.47%	4.93%	3.20%	40	30.03%	41.09%	45.00%	46.01%
	Corporates - Of Which: Specialised Lending										10	0.92%	1.30%	2.96%	9.55%	9	7.78%	36.00%	39.50%	16.59%	
	Corporates - Of Which: SME										15	0.57%	2.69%	5.81%	9.25%	15	30.62%	45.33%	47.97%	44.73%	
	Retail	17	0.05%	0.26%	1.87%	0.07%	13	12.48%	50.16%	60.08%	79.45%	52	0.29%	0.76%	2.24%	3.06%	52	12.62%	21.47%	39.80%	39.60%
	Retail - Secured on real estate property										38	0.15%	0.42%	0.77%	0.66%	38	10.78%	13.58%	22.94%	24.54%	
	Retail - Qualifying Revolving	8	0.28%	0.88%	3.51%	0.67%	6	49.73%	51.23%	53.37%	51.87%	24	0.46%	1.39%	7.56%	12.59%	24	44.17%	59.17%	75.95%	79.88%
Retail - Other Retail	14	0.05%	0.35%	1.08%	0.11%	9	12.48%	29.71%	60.08%	27.97%	40	0.68%	1.52%	4.31%	3.51%	41	15.56%	40.35%	48.00%	75.03%	
Korea, Republic Of	Corporates										41	0.12%	0.31%	1.11%	0.69%	40	27.82%	42.33%	45.00%	36.90%	
	Corporates - Of Which: Specialised Lending										7	0.32%	0.59%	1.46%	0.23%	7	17.18%	32.27%	40.88%	4.30%	
	Corporates - Of Which: SME										11	0.10%	2.10%	8.65%	1.74%	10	6.45%	27.19%	45.00%	24.49%	
	Retail	10	0.09%	0.69%	1.14%	0.90%	8	0.44%	51.36%	69.16%	78.08%	44	0.20%	0.61%	1.55%	0.84%	44	12.38%	26.40%	45.00%	32.38%
	Retail - Secured on real estate property										27	0.17%	0.35%	0.92%	0.36%	27	10.00%	12.42%	20.70%	10.19%	
	Retail - Qualifying Revolving										20	0.17%	0.88%	2.15%	0.78%	21	45.66%	58.95%	71.71%	74.99%	
Retail - Other Retail	6	0.01%	0.85%	1.10%	0.84%	6	48.86%	64.23%	75.04%	79.86%	36	0.23%	1.09%	2.15%	2.03%	36	34.87%	45.00%	54.37%	73.33%	
Russian Federation	Corporates	9	0.59%	1.04%	1.92%	1.02%	6	0.76%	7.12%	39.46%	11.30%	53	0.52%	1.37%	2.35%	1.23%	55	35.00%	44.82%	45.00%	39.30%
	Corporates - Of Which: Specialised Lending										12	0.58%	1.53%	6.41%	3.06%	11	9.94%	16.89%	45.00%	22.85%	
	Corporates - Of Which: SME										19	0.99%	1.72%	3.06%	2.85%	22	13.67%	35.25%	39.89%	35.17%	
	Retail	28	0.05%	0.76%	2.41%	0.94%	19	6.17%	40.65%	60.00%	30.03%	59	0.58%	1.58%	4.07%	1.70%	59	13.24%	21.39%	32.49%	33.22%
	Retail - Secured on real estate property	7	0.75%	1.35%	2.82%	1.05%	6	3.55%	5.40%	14.23%	17.56%	51	0.51%	1.23%	3.72%	2.22%	49	11.54%	14.80%	20.82%	33.62%
	Retail - Qualifying Revolving	10	0.89%	1.82%	6.20%	1.58%	6	50.00%	50.23%	51.54%	40.21%	23	0.76%	1.66%	6.46%	1.43%	23	38.88%	58.95%	76.41%	47.92%
Retail - Other Retail	21	0.02%	0.31%	5.76%	1.30%	14	27.88%	51.94%	65.91%	45.29%	50	0.58%	1.70%	4.07%	0.64%	50	26.07%	40.55%	50.48%	32.59%	



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

Table 6
Risk Parameters statistics by country of the counterparty for IRB banks
 EU and main non-EU countries
2016 Q2
 (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	14	0.17%	1.01%	5.94%	1.48%	6	3.10%	10.25%	41.25%	25.18%	46	0.32%	0.94%	2.64%	1.93%	47	22.95%	37.52%	45.00%	28.05%
	Corporates - Of Which: Specialised Lending										16	0.61%	1.17%	5.57%	1.83%	17	18.56%	35.00%	43.10%	19.04%	
	Corporates - Of Which: SME										21	0.37%	1.14%	3.43%	2.18%	22	21.84%	43.86%	45.00%	21.43%	
	Retail	17	0.04%	0.12%	0.39%	0.33%	14	13.29%	45.91%	65.80%	8.50%	54	0.32%	0.72%	2.00%	2.03%	53	14.34%	23.62%	34.09%	23.95%
	Retail - Secured on real estate property	5	0.52%	2.52%	4.16%	0.21%	5	47.68%	53.58%	65.28%	6.48%	42	0.23%	0.58%	1.37%	0.57%	42	10.98%	14.37%	21.94%	16.43%
	Retail - Qualifying Revolving	6	0.04%	0.32%	0.97%	0.96%	10	38.69%	45.67%	50.47%	59.48%	23	0.43%	1.07%	3.40%	3.33%	23	44.15%	56.90%	72.52%	78.46%
Retail - Other Retail	10	0.13%	0.91%	1.72%	0.04%	10					43	0.25%	0.97%	3.23%	14.42%	43	23.57%	35.39%	53.92%	37.33%	
Switzerland	Corporates	10	0.01%	0.03%	0.09%	0.14%	7	7.02%	20.60%	93.91%	94.38%	69	0.31%	0.63%	2.06%	0.90%	72	34.00%	43.34%	45.00%	32.44%
	Corporates - Of Which: Specialised Lending										20	0.32%	0.51%	1.24%	0.92%	20	14.07%	28.72%	44.08%	21.79%	
	Corporates - Of Which: SME										45	0.39%	1.02%	2.09%	1.08%	47	21.35%	36.48%	45.00%	28.42%	
	Retail	30	0.25%	0.74%	2.53%	0.59%	25	8.97%	20.40%	28.90%	13.37%	67	0.89%	1.80%	2.57%	1.00%	67	15.26%	21.97%	32.82%	26.89%
	Retail - Secured on real estate property	17	0.42%	1.29%	2.76%	0.56%	13	3.36%	9.21%	12.35%	6.61%	59	0.63%	1.30%	2.31%	0.90%	58	12.88%	15.43%	20.12%	24.06%
	Retail - Qualifying Revolving	15	0.14%	0.98%	1.77%	0.72%	10	36.75%	45.13%	59.65%	36.63%	27	0.50%	1.51%	3.14%	1.96%	27	42.08%	52.84%	68.17%	57.17%
Retail - Other Retail	23	0.20%	0.86%	2.62%	0.85%	18	24.12%	32.39%	49.06%	39.58%	58	0.74%	1.98%	3.53%	1.13%	58	25.88%	35.53%	49.75%	34.14%	
United States	Corporates	27	0.33%	0.95%	1.39%	0.95%	18	5.59%	15.20%	28.40%	22.23%	72	0.34%	0.79%	1.56%	1.16%	74	31.12%	38.59%	45.00%	32.84%
	Corporates - Of Which: Specialised Lending	8	1.07%	2.98%	6.20%	2.95%	4	23.10%	33.53%	42.31%	48.30%	28	0.55%	1.08%	2.43%	1.40%	31	17.66%	33.80%	44.85%	26.71%
	Corporates - Of Which: SME	5	0.29%	2.65%	10.98%	3.93%						50	0.55%	1.73%	4.58%	2.62%	53	22.27%	43.62%	45.00%	16.44%
	Retail	39	0.15%	0.58%	1.88%	1.82%	32	9.56%	22.21%	41.87%	3.45%	68	0.68%	1.46%	2.30%	3.42%	68	14.66%	21.30%	34.89%	58.80%
	Retail - Secured on real estate property	18	0.51%	1.11%	2.27%	2.51%	14	3.98%	5.66%	21.15%	15.30%	62	0.60%	1.33%	2.09%	2.63%	61	11.01%	15.25%	20.30%	59.36%
	Retail - Qualifying Revolving	19	0.21%	0.54%	2.29%	0.01%	13	30.00%	39.76%	55.41%	40.60%	26	0.66%	1.03%	4.68%	1.47%	27	43.61%	52.99%	68.51%	92.86%
Retail - Other Retail	31	0.21%	0.70%	3.07%	1.32%	25	25.00%	52.99%	72.10%	16.57%	60	1.18%	1.91%	4.79%	3.24%	60	28.32%	38.18%	52.05%	49.02%	

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

Table 7
Risk Parameters statistics by country of the counterparty for IRB banks
 EU and main non-EU countries
2016 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	5	0.11%	0.69%	0.69%	0.78%	5	5.26%	27.86%	33.86%	18.06%	55	0.29%	0.71%	1.89%	1.91%	57	32.97%	42.77%	45.00%	29.13%
	Corporates - Of Which: Specialised Lending	4									15	0.21%	0.81%	2.33%	2.03%	14	4.57%	21.91%	38.99%	6.78%	
	Corporates - Of Which: SME	4	0.74%	1.12%	1.25%	1.20%					31	0.37%	1.13%	2.66%	2.51%	30	18.57%	38.98%	45.00%	27.10%	
	Retail	23	0.57%	0.57%	2.86%	0.66%	18	5.42%	30.25%	51.93%	20.63%	56	0.71%	1.64%	2.12%	1.70%	58	17.11%	26.45%	41.40%	30.51%
	Retail - Secured on real estate property	7	0.55%	0.88%	7.97%	0.66%	5	5.44%	15.22%	30.16%	15.21%	45	0.31%	0.98%	1.76%	1.52%	46	10.73%	16.06%	21.90%	15.33%
	Retail - Qualifying Revolving	9	0.31%	0.68%	0.97%	0.68%	8	8.50%	24.03%	46.31%	8.53%	22	0.54%	1.51%	2.51%	2.39%	24	44.05%	56.37%	74.40%	87.03%
Retail - Other Retail	18	0.21%	0.71%	2.86%	0.66%	13	6.56%	31.56%	61.81%	41.98%	50	1.13%	2.07%	3.97%	2.13%	49	32.26%	43.29%	52.12%	45.83%	
Belgium	Corporates	16	0.02%	0.51%	0.95%	1.40%	8	11.39%	17.08%	33.14%	24.43%	58	0.16%	0.44%	1.43%	2.06%	59	33.83%	42.50%	45.00%	26.51%
	Corporates - Of Which: Specialised Lending	5	0.48%	0.49%	0.50%	0.53%	5	21.98%	37.89%	37.89%	24.21%	20	0.08%	0.37%	1.09%	1.14%	19	11.22%	24.30%	45.00%	22.45%
	Corporates - Of Which: SME	7	2.10%	2.35%	9.66%	3.14%	7	12.55%	13.62%	28.36%	30.73%	34	0.16%	1.14%	3.02%	3.46%	34	20.24%	33.28%	45.00%	24.03%
	Retail	28	0.51%	0.88%	1.39%	0.93%	23	7.90%	14.31%	19.69%	10.03%	61	0.71%	1.25%	2.19%	1.37%	61	14.44%	19.30%	35.94%	16.38%
	Retail - Secured on real estate property	18	0.94%	1.38%	2.15%	0.94%	15	3.57%	7.90%	12.09%	5.38%	54	0.50%	0.74%	1.51%	1.23%	54	10.73%	14.37%	19.74%	12.50%
	Retail - Qualifying Revolving	10	0.42%	1.91%	7.36%	0.22%	6	24.96%	40.82%	49.69%	46.98%	25	0.57%	1.76%	3.67%	1.60%	26	43.61%	52.57%	62.75%	44.89%
Retail - Other Retail	20	0.56%	1.01%	1.60%	0.91%	18	20.65%	31.60%	43.31%	24.85%	51	1.02%	2.00%	3.26%	1.82%	52	29.66%	36.84%	54.28%	28.65%	
Bulgaria	Corporates	4	1.17%	2.00%	2.13%	2.01%	4	0.49%	0.49%	19.45%	0.74%	27	0.50%	1.84%	7.80%	7.89%	26	26.83%	37.21%	44.15%	41.78%
	Corporates - Of Which: Specialised Lending										10	1.72%	4.34%	18.90%	39.84%	9	19.49%	24.22%	42.53%	28.52%	
	Corporates - Of Which: SME										13	0.99%	1.94%	4.88%	4.88%	13	38.20%	42.32%	45.00%	41.88%	
	Retail	17	0.92%	2.02%	3.14%	1.69%	13	23.19%	39.80%	60.46%	33.81%	50	0.41%	1.44%	2.92%	3.65%	52	18.47%	30.84%	46.67%	26.89%
	Retail - Secured on real estate property	5	0.48%	0.48%	2.23%	0.73%	5	1.30%	1.31%	30.68%	14.27%	34	0.25%	0.64%	1.07%	2.93%	34	12.00%	15.08%	20.89%	14.71%
	Retail - Qualifying Revolving	11	0.42%	2.03%	5.48%	1.27%	9	2.42%	50.25%	60.95%	44.73%	22	1.56%	2.80%	8.58%	3.09%	24	41.08%	52.80%	70.43%	34.76%
Retail - Other Retail	14	1.52%	3.57%	5.42%	2.26%	12	5.53%	34.24%	57.05%	50.52%	46	1.53%	3.45%	5.46%	4.82%	44	36.60%	48.20%	56.52%	54.71%	
Croatia	Corporates										30	0.88%	1.83%	3.31%	3.00%	27	19.49%	41.20%	45.00%	34.30%	
	Corporates - Of Which: Specialised Lending										12	0.94%	1.07%	2.64%	1.79%	10	10.70%	20.50%	23.00%	28.64%	
	Corporates - Of Which: SME										8	1.07%	3.51%	6.83%	5.52%	8	25.26%	40.41%	45.98%	38.95%	
	Retail	15	0.07%	0.68%	2.90%	2.90%	10	16.95%	25.79%	36.91%	16.95%	45	0.62%	1.57%	2.61%	2.05%	43	19.66%	28.31%	43.42%	36.99%
	Retail - Secured on real estate property						4	13.17%	13.87%	30.48%	13.86%	29	0.25%	0.54%	1.72%	1.49%	29	10.73%	14.20%	21.04%	33.89%
	Retail - Qualifying Revolving	6	0.54%	1.29%	1.85%	3.33%						22	0.59%	1.68%	2.97%	2.06%	22	50.94%	61.35%	68.75%	63.78%
Retail - Other Retail	11	1.31%	3.09%	3.47%	3.09%	8	21.12%	31.07%	72.93%	18.71%	37	0.49%	1.92%	3.97%	2.36%	37	26.92%	38.23%	52.51%	39.00%	
Cyprus	Corporates	10	2.01%	6.35%	16.08%	10.45%	6	2.55%	26.13%	59.00%	20.11%	49	1.24%	2.74%	6.54%	5.92%	49	26.02%	38.08%	45.00%	28.75%
	Corporates - Of Which: Specialised Lending	4	6.78%	11.02%	21.75%	16.12%						20	1.39%	2.95%	8.16%	7.23%	19	21.85%	27.67%	44.99%	28.74%
	Corporates - Of Which: SME											28	0.31%	1.13%	6.41%	1.11%	30	26.72%	45.00%	48.32%	47.08%
	Retail	8	0.17%	0.85%	9.72%	2.13%	6	2.71%	12.37%	54.62%	7.18%	50	0.42%	1.14%	2.48%	1.31%	50	18.20%	26.55%	44.26%	20.83%
	Retail - Secured on real estate property											33	0.27%	0.60%	1.31%	1.14%	35	9.81%	14.30%	19.45%	16.05%
	Retail - Qualifying Revolving						4	10.72%	35.51%	49.73%	21.37%	20	0.19%	0.61%	1.48%	0.98%	20	45.31%	57.54%	69.67%	64.36%
Retail - Other Retail	6	0.16%	1.96%	2.71%	1.93%	5	21.24%	25.21%	55.36%	39.38%	40	0.39%	1.69%	2.42%	1.62%	40	29.34%	43.76%	49.23%	13.91%	
Czech	Corporates	9	0.40%	0.86%	1.50%	1.26%	9	29.93%	33.68%	55.09%	27.42%	53	0.26%	0.67%	1.40%	1.69%	50	33.08%	41.57%	45.00%	35.69%
	Corporates - Of Which: Specialised Lending	7	0.11%	0.66%	1.63%	0.77%	4	11.16%	11.60%	23.77%	11.64%	15	0.27%	0.89%	1.86%	1.60%	13	30.00%	30.44%	40.44%	34.11%
	Corporates - Of Which: SME	8	1.12%	1.70%	2.40%	1.62%	5	25.85%	30.45%	49.80%	31.15%	23	0.79%	2.07%	3.01%	2.51%	21	33.39%	41.18%	45.00%	34.96%
	Retail	24	0.12%	1.10%	1.50%	1.14%	15	17.93%	35.62%	56.35%	38.94%	54	0.54%	1.76%	2.25%	2.26%	55	15.92%	30.23%	42.50%	32.07%
	Retail - Secured on real estate property	9	0.75%	0.92%	1.24%	0.77%	6	10.78%	28.08%	30.03%	28.93%	43	0.26%	0.59%	1.42%	1.63%	41	11.09%	14.89%	23.95%	24.20%
	Retail - Qualifying Revolving	12	0.53%	0.80%	1.98%	1.44%	9	32.21%	46.52%	52.29%	47.99%	22	0.36%	1.20%	3.75%	4.10%	23	43.12%	52.85%	62.84%	51.22%
Retail - Other Retail	21	0.54%	1.69%	2.79%	2.03%	13	30.94%	39.30%	56.16%	47.04%	45	1.52%	2.28%	4.21%	3.70%	45	35.94%	44.26%	54.00%	47.89%	



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

Table 7
Risk Parameters statistics by country of the counterparty for IRB banks
EU and main non-EU countries
2016 Q3

(Source COREP C 9.02)

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

		Default rate					Loss rate					PD - adjusted					LGD				
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
Denmark	Corporates	12	0.92%	1.46%	14.99%	1.28%	8	2.97%	21.30%	51.42%	13.43%	55	0.17%	0.85%	2.08%	1.71%	57	28.88%	39.21%	45.00%	24.37%
	Corporates - Of Which: Specialised Lending										16	0.31%	1.79%	4.46%	3.49%	17	11.04%	27.63%	36.36%	23.96%	
	Corporates - Of Which: SME	7	1.34%	1.74%	2.69%	1.69%	5	5.34%	10.93%	28.63%	11.33%	32	0.33%	1.21%	3.57%	1.92%	31	25.21%	36.17%	44.11%	21.92%
	Retail	23	0.07%	0.39%	1.00%	0.70%	17	9.52%	23.23%	34.71%	15.33%	60	0.72%	1.29%	2.51%	1.10%	64	16.57%	23.04%	35.57%	17.27%
	Retail - Secured on real estate property	10	0.31%	0.58%	1.53%	0.63%	10	3.68%	7.38%	11.22%	11.89%	51	0.31%	0.81%	1.82%	1.05%	52	11.14%	15.15%	20.46%	14.05%
Retail - Qualifying Revolving	4	1.11%	2.64%	28.07%	1.45%	4	51.93%	74.10%	94.50%	76.19%	23	0.39%	1.49%	6.48%	1.60%	23	44.97%	52.84%	75.52%	65.18%	
Retail - Other Retail	17	0.88%	1.11%	1.71%	1.20%	13	27.55%	42.20%	46.86%	26.47%	51	1.16%	2.06%	3.31%	1.93%	53	34.47%	45.24%	52.44%	42.49%	
Estonia	Corporates	5	0.07%	3.52%	9.79%	5.22%	5	11.86%	25.72%	35.51%	34.55%	38	0.21%	1.05%	2.37%	1.30%	36	32.33%	45.00%	45.00%	40.95%
	Corporates - Of Which: Specialised Lending										6	0.69%	1.48%	1.73%	1.28%	6	22.20%	33.23%	38.31%	33.25%	
	Corporates - Of Which: SME										18	0.85%	2.24%	3.66%	1.95%	18	42.52%	44.49%	45.00%	39.73%	
	Retail	12	0.35%	0.63%	3.99%	0.37%	12	18.56%	22.70%	55.31%	19.54%	43	0.52%	1.62%	2.80%	1.74%	43	17.36%	31.68%	48.00%	18.12%
	Retail - Secured on real estate property	4	0.29%	0.31%	0.33%	0.31%	4	12.24%	12.29%	13.44%	12.74%	24	0.29%	0.70%	1.74%	1.51%	24	11.16%	13.31%	23.21%	13.13%
Retail - Qualifying Revolving											17	0.41%	1.07%	1.69%	0.76%	19	45.49%	60.67%	68.54%	65.79%	
Retail - Other Retail	10	0.49%	0.64%	1.58%	0.61%	11	28.12%	55.16%	67.73%	33.97%	37	0.75%	2.63%	4.45%	2.70%	36	39.34%	45.31%	52.59%	44.20%	
Finland	Corporates	8	0.52%	1.20%	2.09%	1.39%	7	6.42%	15.49%	32.41%	29.77%	55	0.19%	0.49%	0.96%	0.83%	56	30.91%	40.56%	45.00%	35.95%
	Corporates - Of Which: Specialised Lending										17	0.30%	0.35%	0.50%	0.48%	16	21.86%	27.59%	45.00%	32.80%	
	Corporates - Of Which: SME	7	1.30%	1.60%	1.70%	1.49%	6	9.14%	9.46%	19.93%	16.80%	23	0.43%	0.81%	1.84%	0.96%	23	20.99%	35.00%	45.00%	31.94%
	Retail	25	0.16%	0.57%	1.60%	1.01%	18	15.02%	26.87%	33.92%	1.40%	58	0.82%	1.29%	2.75%	1.38%	59	15.73%	23.07%	41.55%	15.65%
	Retail - Secured on real estate property	7	0.39%	1.28%	1.64%	0.81%	6	1.10%	6.84%	12.03%	1.23%	43	0.59%	0.74%	1.39%	0.69%	42	11.19%	13.37%	18.58%	11.86%
Retail - Qualifying Revolving	6	0.80%	1.06%	4.21%	0.96%	4	23.17%	36.81%	59.99%	37.50%	21	0.38%	1.99%	5.30%	2.72%	24	42.72%	52.88%	66.67%	66.30%	
Retail - Other Retail	19	0.15%	1.39%	3.32%	1.55%	14	18.75%	31.81%	41.79%	1.70%	47	0.68%	2.29%	3.88%	3.88%	48	23.03%	38.29%	51.38%	27.69%	
France	Corporates	25	0.05%	0.28%	0.82%	0.61%	23	9.52%	29.14%	41.86%	22.57%	66	0.36%	0.94%	2.22%	1.69%	70	32.01%	40.38%	45.00%	33.66%
	Corporates - Of Which: Specialised Lending	6	0.37%	0.71%	1.04%	0.73%						23	0.26%	0.61%	1.37%	1.04%	24	14.33%	23.08%	38.91%	20.31%
	Corporates - Of Which: SME	12	0.19%	1.41%	2.61%	1.55%	8	20.53%	32.07%	49.21%	21.98%	42	0.88%	1.65%	3.10%	2.28%	42	28.48%	37.63%	44.54%	37.04%
	Retail	37	0.50%	1.17%	1.85%	1.31%	30	7.26%	22.47%	45.30%	24.45%	64	0.90%	1.74%	2.31%	1.85%	66	14.57%	22.40%	37.36%	34.65%
	Retail - Secured on real estate property	20	0.73%	1.68%	3.23%	0.92%	14	6.86%	12.42%	15.70%	13.25%	57	0.70%	1.31%	2.31%	1.39%	58	12.03%	15.83%	20.37%	16.49%
Retail - Qualifying Revolving	18	0.28%	0.48%	1.29%	1.37%	13	11.42%	19.52%	50.16%	51.45%	28	0.62%	1.99%	4.40%	3.27%	28	44.07%	57.95%	68.29%	47.35%	
Retail - Other Retail	33	0.66%	1.43%	3.03%	1.89%	24	15.59%	27.85%	42.29%	29.93%	56	0.79%	2.01%	3.61%	2.47%	58	26.85%	37.33%	49.35%	26.42%	
Germany	Corporates	35	0.32%	0.70%	1.01%	1.30%	28	17.30%	23.54%	30.72%	25.97%	73	0.28%	0.85%	1.64%	1.60%	75	30.40%	41.03%	45.00%	35.83%
	Corporates - Of Which: Specialised Lending	10	0.62%	1.65%	6.73%	5.04%	10	8.00%	20.58%	30.81%	19.34%	22	0.79%	1.33%	2.41%	2.20%	23	16.85%	19.65%	38.67%	35.70%
	Corporates - Of Which: SME	24	0.36%	0.68%	1.44%	1.17%	22	24.51%	31.92%	65.54%	31.37%	50	0.82%	2.04%	3.06%	1.42%	51	27.84%	36.29%	43.19%	30.71%
	Retail	47	0.27%	0.71%	2.07%	0.66%	40	11.28%	25.67%	37.26%	28.28%	67	1.05%	1.98%	2.89%	1.50%	67	15.63%	24.25%	34.01%	24.79%
	Retail - Secured on real estate property	25	0.37%	1.11%	3.08%	0.43%	21	6.83%	11.31%	15.14%	16.35%	58	0.81%	1.44%	2.31%	1.25%	59	10.69%	16.35%	20.72%	16.53%
Retail - Qualifying Revolving	22	0.20%	0.90%	2.06%	0.79%	17	32.16%	40.34%	51.90%	47.53%	25	0.70%	1.40%	3.99%	1.74%	27	44.35%	52.67%	66.30%	58.62%	
Retail - Other Retail	36	0.46%	1.20%	1.96%	1.46%	29	24.91%	35.99%	61.80%	37.84%	58	1.59%	2.60%	4.36%	2.24%	57	29.95%	38.54%	52.12%	40.22%	
Greece	Corporates	9	0.01%	6.77%	16.04%	8.89%	8	17.70%	26.77%	66.67%	25.04%	39	0.39%	4.45%	10.03%	13.68%	38	28.87%	40.57%	45.00%	38.87%
	Corporates - Of Which: Specialised Lending	4	5.46%	11.49%	22.09%	10.09%	6	2.95%	16.88%	81.95%	24.81%	12	3.49%	8.81%	18.86%	8.81%	12	24.70%	40.25%	33.24%	
	Corporates - Of Which: SME											17	0.16%	0.54%	9.37%	17.64%	18	26.06%	39.20%	45.00%	40.10%
	Retail	16	0.55%	1.60%	7.67%	9.19%	15	21.15%	27.29%	46.88%	29.83%	50	0.32%	1.21%	3.01%	13.36%	51	19.52%	28.81%	50.15%	31.18%
	Retail - Secured on real estate property											37	0.17%	0.66%	1.88%	1.88%	35	10.51%	14.83%	20.70%	23.50%
Retail - Qualifying Revolving	10	0.72%	1.10%	8.08%	2.45%	7	22.16%	40.72%	66.60%	45.46%	22	0.39%	1.37%	5.72%	11.77%	24	45.30%	57.55%	72.32%	75.82%	
Retail - Other Retail	12	0.56%	2.06%	8.57%	13.76%	12	23.13%	28.39%	54.98%	45.20%	41	1.31%	3.12%	7.59%	29.39%	41	30.00%	48.76%	53.99%	49.65%	

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

Table 7
Risk Parameters statistics by country of the counterparty for IRB banks
 EU and main non-EU countries
2016 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					
		Hungary	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Qualifying Revolving Retail - Other Retail	7 6 26 11 18	0.24% 0.76% 0.08% 1.18% 0.59%	1.06% 3.43% 0.64% 6.50% 2.45%	1.25% 3.47% 2.97% 9.85% 4.53%	1.09% 2.96% 10.02% 4.91% 10.13%						16 11 18	4.68% 16.35% 25.41%	32.44% 47.09% 35.30%	48.24% 62.71% 53.89%	32.48% 49.68% 55.78%	46 17 24 51 39 21 48	1.10% 0.75% 1.08% 0.48% 0.28% 0.25% 1.05%	1.73% 1.52% 2.33% 1.52% 0.63% 1.12% 2.41%	2.32% 2.29% 5.40% 2.30% 2.30% 5.00% 6.77%	2.36% 2.47% 4.11% 4.45% 3.76% 4.93% 6.77%	46 18 24 53 39 22 47	29.36% 12.50% 39.05% 24.82% 11.97% 44.66% 49.22%	44.88% 44.79% 45.00% 33.21% 15.12% 60.07% 49.22%
Ireland	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Qualifying Revolving Retail - Other Retail	14 5 30 15 12 21	0.61% 3.03% 0.64% 1.51% 0.36% 0.78%	2.03% 4.81% 1.59% 3.44% 0.97% 1.58%	4.87% 10.40% 3.32% 6.72% 1.22% 2.42%	2.14% 4.64% 2.92% 2.99% 1.05% 2.94%	12 5 24 12 8 16	9.42% 18.50% 10.82% 13.06% 32.82% 14.20%	17.28% 22.98% 22.68% 22.68% 52.62% 42.11%	46.11% 24.57% 45.56% 30.03% 55.63% 63.17%	18.86% 19.70% 31.94% 31.33% 34.88% 46.85%	56 21 28 63 51 52	0.23% 0.32% 0.44% 1.02% 0.58% 1.08% 1.27%	0.71% 1.05% 1.48% 2.54% 1.97% 1.98% 2.28%	2.71% 1.78% 4.23% 3.97% 3.56% 8.72% 4.32%	2.68% 1.86% 4.33% 2.89% 2.90% 2.90% 5.11%	60 22 29 65 55 25 56	27.11% 17.06% 28.79% 14.69% 12.16% 43.93% 30.24%	41.92% 34.58% 44.81% 20.54% 17.19% 52.77% 40.41%	45.00% 43.54% 50.15% 35.24% 26.92% 67.82% 57.92%	36.19% 24.09% 42.73% 26.66% 24.48% 52.14% 61.38%					
Italy	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Qualifying Revolving Retail - Other Retail	13 4 9 31 11 17 23	0.33% 0.83% 1.02% 0.09% 0.95% 0.56% 0.13%	0.66% 2.22% 3.34% 1.10% 1.20% 1.76% 1.03%	1.87% 3.89% 4.77% 2.61% 2.20% 5.88% 2.89%	1.77% 3.17% 3.50% 10.61% 6.61% 6.55% 18.94%	10 4 7 25 13 12 20	15.77% 11.62% 7.44% 10.44% 3.45% 24.43% 13.04%	19.88% 19.42% 21.59% 22.21% 7.56% 50.84% 23.22%	28.60% 44.68% 25.17% 40.13% 16.29% 61.04% 36.69%	18.14% 32.12% 19.49% 44.91% 28.87% 24.87% 56.61%	61 21 28 64 55 25 56	0.71% 0.82% 1.36% 0.81% 0.48% 1.18% 1.12%	1.17% 1.69% 2.93% 1.76% 1.09% 1.89% 3.24%	3.24% 4.19% 4.70% 2.99% 1.98% 4.58% 4.61%	10.23% 4.36% 13.33% 3.73% 1.64% 6.59% 12.07%	64 22 29 66 55 27 58	31.14% 17.06% 19.65% 17.33% 10.73% 43.54% 32.14%	41.76% 27.83% 39.76% 38.69% 14.92% 59.46% 44.71%	45.00% 40.76% 45.00% 38.69% 22.75% 68.81% 53.15%	37.65% 23.76% 39.03% 28.75% 18.85% 65.48% 49.22%					
Latvia	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Qualifying Revolving Retail - Other Retail	7 6 15 4 4 11	1.16% 0.50% 0.87% 0.81% 0.70% 0.65%	1.44% 0.87% 0.87% 0.94% 9.13% 1.21%	1.82% 3.53% 3.53% 1.07% 43.83% 9.01%	1.45% 1.00% 1.00% 0.98% 4.61% 1.04%	7 12 4 10	25.01% 31.48% 24.60% 34.03%	30.63% 40.54% 33.07% 44.55%	40.09% 47.78% 41.54% 49.96%	34.66% 43.54% 36.78% 60.96%	27 6 12 47 19 40	0.34% 0.21% 0.58% 0.45% 0.55% 1.45%	0.85% 1.31% 1.32% 1.72% 1.63% 2.98%	2.90% 2.12% 4.20% 3.13% 22.18% 4.76%	2.54% 0.83% 3.19% 3.30% 4.63% 3.98%	24 5 12 46 19 38	37.58% 40.82% 38.85% 19.53% 46.03% 35.90%	44.99% 44.42% 43.79% 26.51% 61.24% 46.11%	47.48% 45.00% 45.00% 39.51% 65.76% 56.51%	41.77% 26.21% 40.23% 25.23% 59.47% 46.70%					
Lithuania	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Qualifying Revolving Retail - Other Retail	5 4 18 5 6 13	0.37% 0.35% 0.80% 0.74% 0.22% 1.67%	0.38% 0.41% 2.09% 1.43% 7.87% 3.50%	6.09% 0.55% 12.31% 1.43% 11.51% 27.59%	2.50% 0.42% 1.11% 1.11% 1.00% 1.09%	4 4 13 5 5 11	11.34% 5.39% 25.98% 24.70% 47.36% 23.52%	21.79% 5.39% 31.78% 24.71% 49.93% 32.05%	32.24% 19.43% 58.96% 26.32% 57.54% 59.04%	30.26% 73.78% 26.36% 25.80% 49.43% 29.52%	32 4 17 50 25 44	0.18% 1.41% 0.66% 0.37% 0.17% 0.40%	0.81% 1.77% 1.27% 1.95% 0.60% 2.95%	1.25% 4.34% 2.63% 4.47% 1.95% 5.16%	1.43% 1.77% 2.72% 1.75% 1.58% 2.68%	31 15 52 26 21 43	35.88% 41.54% 21.46% 11.65% 43.79% 33.40%	44.62% 44.05% 35.05% 17.92% 61.82% 41.87%	50.25% 45.00% 53.08% 20.70% 74.61% 53.54%	42.11% 42.24% 20.38% 17.45% 61.13% 39.67%					
Luxembourg	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Qualifying Revolving Retail - Other Retail	21 4 6 22 14 7 16	0.09% 0.35% 0.76% 0.48% 0.41% 0.85% 0.45%	0.85% 0.41% 1.32% 1.05% 1.06% 1.56% 1.22%	1.63% 0.55% 2.20% 2.35% 1.81% 2.35% 2.54%	1.60% 0.42% 1.65% 0.59% 0.54% 1.24% 0.77%	11 4 4 19 9 5 16	2.69% 5.39% 47.33% 5.96% 3.32% 12.21% 14.39%	25.88% 19.43% 79.25% 10.35% 5.25% 34.03% 25.69%	38.78% 73.78% 79.26% 18.72% 10.30% 75.89% 43.00%	14.39% 3.44% 64.00% 11.56% 3.44% 48.28% 25.11%	65 23 45 56 46 22 45	0.37% 0.23% 0.38% 0.65% 0.60% 0.23% 0.84%	0.96% 0.65% 1.09% 1.20% 1.03% 0.97% 1.25%	1.61% 2.27% 1.85% 2.00% 2.20% 4.22% 3.40%	1.17% 0.95% 1.72% 1.52% 1.20% 3.40% 2.87%	68 23 46 56 48 22 49	26.59% 13.60% 22.97% 14.76% 10.54% 43.61% 29.84%	37.13% 31.50% 39.13% 23.32% 24.58% 52.91% 41.22%	44.70% 28.84% 45.00% 36.53% 24.58% 63.20% 47.23%	31.43% 28.84% 35.81% 16.67% 13.19% 52.67% 27.03%					

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

Table 7
Risk Parameters statistics by country of the counterparty for IRB banks
 EU and main non-EU countries
2016 Q3
 (Source COREP C 9.02)

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

		Default rate					Loss rate					PD - adjusted					LGD				
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
Malta	Corporates	5	0.00%	0.03%	50.73%	33.27%	5	10.69%	18.75%	27.75%	9.94%	48	0.24%	1.42%	4.11%	4.82%	49	26.87%	40.90%	45.00%	31.27%
	Corporates - Of Which: Specialised Lending										14	1.98%	4.44%	15.00%	4.27%	14	15.03%	42.24%	45.00%	27.24%	
	Corporates - Of Which: SME										22	0.39%	0.97%	7.36%	1.51%	22	32.21%	41.54%	45.00%	87.70%	
	Retail	8	0.13%	0.60%	17.80%	3.80%	8	42.14%	55.44%	64.75%		49	0.42%	1.17%	4.70%	1.75%	49	17.11%	26.00%	51.00%	40.70%
	Retail - Secured on real estate property											32	0.14%	0.25%	1.66%	1.10%	33	9.94%	12.26%	20.00%	25.40%
Retail - Qualifying Revolving											15	0.35%	0.76%	2.03%	0.88%	19	43.51%	57.25%	73.31%	65.91%	
Retail - Other Retail											41	0.74%	1.78%	4.80%	2.01%	40	29.99%	41.02%	53.40%	46.96%	
Netherlands	Corporates	23	0.02%	1.36%	2.54%	1.62%	16	9.24%	19.94%	32.78%	20.14%	67	0.40%	0.85%	2.04%	2.76%	73	35.58%	41.53%	45.00%	28.46%
	Corporates - Of Which: Specialised Lending										6	2.76%	6.04%	20.53%	4.20%	5	12.54%	14.32%	15.34%	15.53%	
	Corporates - Of Which: SME										4	2.23%	3.11%	5.24%	2.93%	4	13.03%	21.95%	29.58%	21.64%	
	Retail	32	0.28%	0.62%	1.28%	0.77%	28	9.06%	12.69%	27.76%	18.20%	61	0.93%	1.86%	2.79%	0.75%	63	13.34%	18.60%	32.48%	18.17%
	Retail - Secured on real estate property											14	0.65%	0.83%	5.45%	0.73%	14	4.47%	10.80%	14.20%	13.89%
	Retail - Qualifying Revolving											54	0.59%	1.00%	2.37%	0.63%	56	11.45%	14.25%	24.66%	16.38%
Retail - Other Retail											14	0.18%	0.53%	0.73%	0.66%	11	25.32%	48.50%	54.69%	51.22%	
Retail - Other Retail											21	0.33%	1.35%	2.16%	1.53%	19	18.59%	39.93%	49.70%	46.65%	
Norway	Corporates	20	0.64%	1.66%	4.49%	1.53%	11	3.55%	11.35%	18.52%	8.53%	55	0.14%	0.61%	2.00%	1.37%	59	23.17%	34.49%	45.00%	26.74%
	Corporates - Of Which: Specialised Lending										17	0.77%	1.17%	2.97%	2.70%	18	11.79%	28.24%	36.55%	20.44%	
	Corporates - Of Which: SME										7	0.32%	0.48%	1.43%	0.85%	4	14.30%	15.53%	36.41%	16.50%	
	Retail	26	0.14%	0.35%	2.44%	0.37%	18	5.87%	14.45%	30.39%	19.98%	57	0.75%	1.75%	3.17%	0.88%	59	16.03%	21.59%	37.12%	22.17%
	Retail - Secured on real estate property											10	0.20%	0.76%	1.56%	0.25%	10	1.72%	4.66%	21.29%	5.72%
	Retail - Qualifying Revolving											4	0.14%	0.31%	2.25%	0.63%	4	44.18%	62.43%	66.25%	65.93%
Retail - Other Retail											7	0.19%	0.98%	2.27%	0.88%	12	21.42%	29.40%	47.00%	37.23%	
Poland	Corporates	12	0.30%	0.70%	1.25%	1.11%	5	20.94%	25.99%	30.13%	26.63%	53	0.41%	0.97%	1.65%	1.82%	54	32.56%	41.23%	45.00%	32.40%
	Corporates - Of Which: Specialised Lending										18	0.24%	0.90%	2.81%	1.99%	17	10.54%	31.50%	44.99%	30.34%	
	Corporates - Of Which: SME										36	0.36%	1.41%	2.85%	2.10%	35	23.04%	40.03%	45.00%	34.18%	
	Retail	31	0.31%	0.69%	1.52%	1.03%	20	19.60%	30.73%	62.03%	24.16%	58	0.89%	1.23%	2.60%	1.41%	59	18.21%	29.68%	40.99%	34.51%
	Retail - Secured on real estate property											6	0.70%	2.02%	4.22%	0.89%	6	0.13%	8.13%	20.58%	18.14%
Retail - Qualifying Revolving											16	1.07%	2.54%	3.33%	1.77%	9	46.91%	50.99%	65.88%	46.66%	
Retail - Other Retail											22	0.94%	1.60%	2.88%	1.46%	16	31.46%	35.27%	63.44%	34.62%	
Portugal	Corporates	7	0.20%	2.30%	8.65%	6.81%	6	14.42%	34.79%	70.00%	17.32%	48	0.59%	1.13%	2.10%	10.76%	50	32.04%	38.58%	45.00%	39.47%
	Corporates - Of Which: Specialised Lending										20	0.67%	1.35%	2.60%	2.29%	19	22.42%	30.71%	45.00%	38.13%	
	Corporates - Of Which: SME										4	4.00%	11.75%	22.64%	12.47%	4	13.83%	15.13%	19.65%	14.47%	
	Retail	19	0.40%	1.36%	1.87%	2.80%	15	11.42%	20.67%	47.84%	19.63%	56	0.60%	1.69%	2.70%	2.78%	56	18.88%	28.43%	40.90%	21.08%
	Retail - Secured on real estate property											5	0.92%	1.93%	4.57%	2.59%	5	6.66%	9.29%	12.78%	10.08%
	Retail - Qualifying Revolving											9	0.77%	1.28%	2.06%	1.02%	7	29.23%	62.39%	93.26%	51.74%
Retail - Other Retail											15	0.83%	2.49%	4.06%	4.78%	11	14.96%	21.74%	46.49%	17.41%	
Romania	Corporates	8	0.35%	1.09%	3.45%	1.82%	4	0.10%	13.61%	32.41%	16.28%	35	0.24%	0.70%	3.78%	4.82%	37	40.57%	45.00%	45.00%	38.82%
	Corporates - Of Which: Specialised Lending										7	2.10%	4.06%	26.05%	17.00%	5	15.64%	15.64%	32.00%	13.98%	
	Corporates - Of Which: SME										19	0.50%	1.60%	5.98%	5.71%	20	15.11%	41.96%	44.73%	40.20%	
	Retail	26	0.17%	1.80%	4.70%	8.17%	17	30.04%	41.62%	61.08%	50.10%	55	0.60%	2.00%	3.08%	3.23%	55	20.82%	32.20%	46.59%	34.08%
	Retail - Secured on real estate property											38	0.29%	0.84%	2.61%	3.45%	38	11.25%	16.72%	22.08%	17.53%
Retail - Qualifying Revolving											12	1.56%	4.54%	31.40%	1.49%	7	21.98%	46.40%	49.95%	46.41%	
Retail - Other Retail											20	0.79%	4.07%	10.59%	7.24%	13	41.36%	62.19%	72.13%	62.03%	

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

Table 7
Risk Parameters statistics by country of the counterparty for IRB banks
 EU and main non-EU countries
2016 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	6	1.27%	2.38%	7.88%	3.67%	5	30.18%	31.75%	31.75%	21.75%	42	0.20%	0.39%	1.69%	2.14%	41	33.62%	44.91%	46.68%	40.88%
	Corporates - Of Which: Specialised Lending										11	0.26%	0.44%	1.32%	1.61%	9	25.00%	41.16%	45.00%	34.31%	
	Corporates - Of Which: SME	6	0.22%	0.99%	14.60%	4.97%	4	33.47%	40.32%	43.48%	38.47%	21	0.42%	2.54%	4.12%	3.43%	19	33.41%	41.97%	44.97%	41.95%
	Retail	20	0.66%	0.91%	1.30%	1.19%	12	34.90%	42.99%	57.10%	37.12%	43	0.50%	1.81%	2.47%	1.73%	45	22.20%	34.54%	47.71%	25.13%
	Retail - Secured on real estate property	9	0.71%	0.77%	0.94%	0.90%	7	24.03%	37.10%	44.09%	32.26%	33	0.39%	1.16%	1.68%	1.39%	32	10.14%	13.39%	22.49%	20.72%
Retail - Qualifying Revolving	11	0.95%	1.61%	12.58%	1.10%	7	6.99%	51.80%	71.40%	33.37%	20	0.39%	1.59%	4.01%	3.39%	21	49.03%	61.71%	66.47%	98.93%	
Retail - Other Retail	17	0.37%	1.65%	3.31%	2.65%	11	27.77%	60.56%	64.56%	55.15%	34	1.22%	2.94%	5.71%	3.63%	38	35.11%	49.82%	62.99%	46.42%	
Slovenia	Corporates	4	0.16%	0.32%	0.36%	0.34%						25	0.34%	0.71%	4.32%	7.07%	25	35.20%	42.17%	45.00%	36.12%
	Corporates - Of Which: Specialised Lending										5	0.34%	1.10%	1.23%	0.92%	4	0.20%	5.10%	14.75%	1.91%	
	Corporates - Of Which: SME	4									6	2.37%	8.63%	15.67%	15.21%	7	39.70%	42.58%	42.84%	42.48%	
	Retail	10	0.08%	0.86%	2.54%	1.87%	8	24.71%	51.55%	64.95%	46.07%	44	0.19%	0.64%	2.83%	3.53%	44	18.79%	30.46%	47.18%	38.05%
	Retail - Secured on real estate property	4	1.63%	6.05%	8.93%	5.19%						26	0.11%	0.46%	1.47%	2.94%	24	9.78%	13.26%	21.25%	18.94%
Retail - Qualifying Revolving	7	0.08%	1.39%	17.80%	3.01%	6	9.28%	45.29%	60.14%	46.39%	39	0.36%	1.89%	5.04%	3.54%	37	30.00%	45.05%	55.34%	48.13%	
Retail - Other Retail																					
Spain	Corporates	22	0.52%	1.62%	5.50%	4.68%	19	7.11%	23.94%	41.03%	33.43%	57	0.55%	1.41%	3.48%	7.32%	65	31.26%	39.57%	45.00%	39.40%
	Corporates - Of Which: Specialised Lending	6	1.77%	8.82%	15.77%	5.77%	6	15.47%	28.83%	36.11%	31.30%	25	1.30%	2.17%	3.67%	3.37%	26	18.04%	34.06%	45.00%	23.12%
	Corporates - Of Which: SME	9	0.73%	2.56%	6.65%	6.22%	9	10.67%	30.21%	38.94%	34.17%	34	0.38%	1.80%	6.55%	5.05%	37	19.89%	32.88%	44.33%	39.79%
	Retail	33	0.35%	0.85%	2.73%	2.57%	25	13.33%	25.78%	45.46%	16.01%	63	1.18%	1.99%	3.56%	1.83%	66	17.83%	24.26%	39.61%	23.77%
	Retail - Secured on real estate property	14	0.47%	1.68%	3.10%	2.68%	13	7.34%	9.69%	29.25%	11.17%	56	0.68%	1.44%	2.82%	1.24%	57	12.03%	15.70%	20.81%	16.24%
Retail - Qualifying Revolving	17	0.61%	1.15%	3.17%	0.84%	10	22.67%	39.58%	64.82%	52.62%	27	0.51%	1.59%	5.37%	2.69%	28	44.20%	52.77%	60.74%	51.12%	
Retail - Other Retail	26	0.51%	1.26%	3.30%	2.98%	22	26.24%	43.24%	67.45%	30.02%	53	1.05%	2.03%	3.51%	2.85%	58	30.42%	39.72%	55.62%	48.31%	
Sweden	Corporates	12	0.17%	0.47%	1.70%	0.32%	8	10.25%	18.89%	24.22%	10.69%	65	0.17%	0.38%	1.08%	0.56%	66	30.74%	41.46%	45.00%	26.00%
	Corporates - Of Which: Specialised Lending										16	0.11%	0.41%	0.72%	0.57%	17	16.69%	36.55%	45.00%	25.29%	
	Corporates - Of Which: SME	4	0.24%	0.30%	2.11%	0.25%						30	0.32%	0.93%	2.96%	0.46%	30	19.52%	37.88%	45.00%	19.51%
	Retail	30	0.10%	0.66%	1.72%	0.20%	22	6.92%	29.73%	53.55%	11.65%	64	0.65%	1.49%	2.36%	0.36%	63	16.65%	23.90%	34.38%	13.53%
	Retail - Secured on real estate property	8	0.09%	0.15%	0.99%	0.14%	10	1.47%	4.12%	6.92%	7.77%	52	0.44%	0.87%	1.58%	0.27%	52	11.02%	15.96%	20.23%	11.31%
Retail - Qualifying Revolving	11	0.23%	0.49%	1.65%	1.57%	6	41.16%	49.73%	51.00%	40.28%	22	0.53%	1.20%	4.03%	1.61%	23	45.28%	58.88%	75.45%	68.40%	
Retail - Other Retail	22	0.42%	0.97%	2.80%	0.67%	16	17.39%	39.68%	61.29%	23.48%	57	1.08%	2.82%	5.10%	1.23%	57	33.99%	40.46%	51.24%	31.52%	
United Kingdom	Corporates	34	0.24%	0.76%	1.78%	1.02%	25	14.04%	26.15%	33.05%	21.11%	77	0.33%	0.98%	2.06%	0.97%	77	29.08%	37.53%	44.78%	35.77%
	Corporates - Of Which: Specialised Lending	8	1.60%	3.24%	9.54%	2.82%	6	2.44%	9.79%	30.88%	53.16%	29	0.58%	0.97%	2.84%	6.45%	32	19.67%	31.58%	44.72%	33.86%
	Corporates - Of Which: SME	14	0.31%	1.63%	3.03%	0.85%	9	12.63%	15.90%	25.37%	11.71%	57	0.36%	1.23%	3.69%	1.88%	57	22.19%	37.03%	45.00%	29.80%
	Retail	47	0.32%	0.75%	2.16%	0.75%	40	10.39%	22.32%	40.70%	24.44%	65	1.05%	1.70%	3.02%	1.58%	68	15.41%	21.11%	35.52%	21.76%
	Retail - Secured on real estate property	30	0.37%	0.89%	1.99%	0.63%	27	6.55%	10.18%	28.46%	5.95%	58	0.87%	1.50%	2.25%	1.44%	60	11.29%	14.56%	19.60%	10.75%
Retail - Qualifying Revolving	24	0.80%	1.04%	1.72%	0.93%	19	25.00%	46.11%	55.17%	67.56%	28	0.80%	1.75%	3.79%	2.31%	29	43.61%	62.14%	73.37%	75.66%	
Retail - Other Retail	37	0.36%	0.94%	2.90%	1.83%	31	14.94%	33.90%	54.31%	44.34%	62	1.30%	2.56%	4.23%	2.71%	63	25.81%	42.37%	57.08%	62.07%	
Australia	Corporates	9	0.52%	1.54%	3.40%	1.64%	4	12.72%	24.30%	29.10%	19.37%	45	0.25%	0.58%	1.14%	0.90%	48	29.21%	40.79%	45.00%	31.04%
	Corporates - Of Which: Specialised Lending										19	0.40%	0.71%	4.32%	1.07%	21	22.49%	27.89%	44.79%	16.85%	
	Corporates - Of Which: SME	9	0.77%	1.25%	4.77%	0.44%	7	2.10%	4.56%	16.00%	2.26%	17	0.22%	0.43%	2.65%	1.05%	18	27.82%	37.30%	45.00%	14.78%
	Retail	22	0.08%	0.38%	1.25%	0.46%	18	2.79%	20.57%	31.88%	4.21%	60	0.60%	1.11%	2.02%	0.58%	61	12.90%	20.62%	39.14%	10.75%
	Retail - Secured on real estate property	9	0.77%	1.25%	4.77%	0.44%	7	2.10%	4.56%	16.00%	2.26%	47	0.36%	0.78%	1.89%	0.55%	47	10.00%	13.68%	19.13%	10.15%
Retail - Qualifying Revolving	9	0.55%	1.04%	2.39%	0.56%	7	17.67%	41.32%	64.67%	38.85%	23	0.40%	1.44%	2.57%	0.98%	24	44.05%	52.86%	66.95%	84.87%	
Retail - Other Retail	13	0.34%	1.84%	4.51%	1.89%	12	16.79%	22.88%	81.54%	30.43%	52	0.53%	1.48%	2.17%	1.95%	51	24.44%	41.20%	52.44%	26.41%	

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

Table 7
Risk Parameters statistics by country of the counterparty for IRB banks
 EU and main non-EU countries
2016 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	7	0.00%	1.61%	1.97%	1.58%						58	0.26%	0.66%	1.88%	1.13%	59	31.50%	41.94%	45.00%	34.49%
	Corporates - Of Which: Specialised Lending										20	0.27%	0.35%	0.84%	0.63%	20	15.26%	26.81%	44.95%	25.76%	
	Corporates - Of Which: SME										23	0.24%	0.68%	2.12%	1.87%	23	18.60%	39.75%	45.00%	16.33%	
	Retail	26	0.16%	0.61%	2.29%	0.46%	23	14.67%	29.46%	51.13%	13.05%	60	0.73%	1.54%	3.02%	2.92%	59	16.15%	20.06%	36.62%	19.81%
	Retail - Secured on real estate property	7	0.59%	2.71%	9.41%	0.30%	8	3.09%	9.73%	27.69%	1.23%	46	0.54%	1.15%	2.19%	1.38%	47	13.20%	15.86%	21.26%	17.67%
	Retail - Qualifying Revolving	15	0.40%	0.82%	2.41%	0.82%	11	33.76%	55.69%	82.77%	15.10%	20	0.39%	1.06%	2.40%	1.46%	23	44.67%	57.96%	69.28%	64.58%
Retail - Other Retail	20	0.25%	0.79%	3.72%	1.42%	18	17.91%	30.11%	39.20%	29.06%	51	0.71%	1.59%	3.10%	3.21%	51	28.23%	39.02%	51.08%	29.07%	
China	Corporates	8	0.29%	1.02%	3.14%	0.60%	6	1.46%	5.09%	12.25%	51.21%	44	0.18%	0.47%	1.33%	1.31%	47	35.60%	43.93%	45.00%	45.43%
	Corporates - Of Which: Specialised Lending										6	0.38%	0.42%	0.74%	0.54%	6	28.49%	34.24%	40.00%	31.22%	
	Corporates - Of Which: SME										20	0.39%	1.24%	3.05%	2.37%	20	35.61%	44.44%	45.12%	36.36%	
	Retail	19	0.01%	0.33%	2.45%	0.19%	14	2.96%	30.67%	55.89%	2.72%	56	0.46%	0.87%	1.96%	0.84%	56	15.20%	23.28%	38.52%	23.94%
	Retail - Secured on real estate property						4	5.09%	18.71%	29.42%	8.65%	43	0.29%	0.52%	1.00%	0.83%	44	10.91%	14.63%	20.34%	12.90%
	Retail - Qualifying Revolving	8	0.23%	1.00%	8.32%	0.01%	5	12.12%	46.72%	54.64%	19.61%	23	0.27%	0.80%	4.19%	0.88%	23	43.19%	53.03%	67.75%	55.19%
Retail - Other Retail	14	0.03%	0.57%	2.27%	0.25%	12	21.68%	48.57%	65.36%	24.06%	47	0.31%	1.16%	3.39%	0.93%	47	33.46%	41.61%	61.33%	12.18%	
Hong Kong	Corporates	9	0.06%	0.47%	0.66%	0.52%	5	0.67%	3.38%	3.59%	41.32%	48	0.36%	0.84%	3.99%	1.95%	49	27.77%	37.76%	45.00%	34.42%
	Corporates - Of Which: Specialised Lending										13	0.19%	0.89%	1.85%	1.02%	14	11.77%	20.43%	36.55%	23.47%	
	Corporates - Of Which: SME										22	0.39%	1.56%	4.05%	3.66%	23	15.14%	38.42%	45.00%	24.19%	
	Retail	12	0.01%	0.02%	0.09%	0.06%	8	45.24%	54.86%	75.45%	87.71%	48	0.34%	0.59%	2.14%	0.34%	50	13.67%	19.83%	36.57%	38.09%
	Retail - Secured on real estate property	4	0.03%	0.21%	3.15%	0.04%						41	0.25%	0.60%	1.56%	0.08%	42	11.86%	14.98%	18.84%	10.71%
	Retail - Qualifying Revolving	6	0.12%	0.73%	1.07%	0.06%						18	0.19%	0.56%	1.61%	0.77%	18	43.51%	53.23%	59.04%	92.00%
Retail - Other Retail	6	0.03%	0.10%	0.25%	0.22%	6	48.87%	64.88%	93.53%	97.72%	37	0.26%	0.76%	2.14%	1.45%	40	23.60%	35.99%	51.60%	39.00%	
India	Corporates	7	0.21%	3.01%	8.85%	1.91%	4	8.97%	29.81%	56.00%	51.09%	35	0.57%	1.81%	7.01%	4.75%	39	27.25%	39.87%	45.00%	45.95%
	Corporates - Of Which: Specialised Lending										9	0.59%	1.32%	2.96%	10.37%	9	7.70%	33.01%	39.50%	17.36%	
	Corporates - Of Which: SME										14	0.51%	1.99%	10.03%	8.29%	14	33.91%	45.00%	46.40%	39.46%	
	Retail	19	0.04%	0.08%	0.75%	0.20%	15	9.48%	43.84%	63.41%	61.28%	52	0.39%	1.08%	2.58%	2.90%	52	14.72%	22.48%	39.62%	39.57%
	Retail - Secured on real estate property										38	0.21%	0.52%	1.24%	0.67%	38	10.73%	14.01%	21.03%	24.59%	
	Retail - Qualifying Revolving	13	0.50%	1.17%	2.24%	0.02%	10	16.36%	50.44%	63.45%	74.23%	25	0.91%	2.59%	6.25%	11.53%	25	44.08%	53.07%	68.39%	79.85%
Retail - Other Retail	14	0.08%	0.36%	1.08%	0.10%	10	13.16%	32.39%	55.22%	25.82%	38	0.57%	1.97%	2.98%	3.48%	39	27.71%	41.89%	50.86%	78.01%	
Korea, Republic Of	Corporates	5	0.09%	0.23%	1.55%	0.20%						40	0.10%	0.34%	1.06%	0.71%	39	26.99%	44.00%	45.00%	36.58%
	Corporates - Of Which: Specialised Lending										8	0.35%	0.53%	1.01%	0.08%	7	16.91%	32.27%	40.00%	3.02%	
	Corporates - Of Which: SME										6	2.48%	4.20%	11.48%	2.32%	5	24.10%	27.88%	35.00%	24.13%	
	Retail	10	0.02%	0.58%	0.82%	0.06%	8	1.09%	42.14%	68.53%	84.74%	42	0.17%	0.51%	1.32%	0.74%	44	19.13%	47.29%	31.81%	31.92%
	Retail - Secured on real estate property										27	0.14%	0.32%	0.45%	0.31%	26	10.55%	15.75%	24.03%	10.12%	
	Retail - Qualifying Revolving										19	0.14%	0.52%	1.98%	0.62%	21	45.64%	62.40%	76.65%	74.99%	
Retail - Other Retail	5	0.02%	0.76%	1.26%	0.76%	6	31.36%	63.35%	74.61%	86.76%	37	0.31%	1.30%	3.39%	1.83%	37	35.21%	46.07%	55.50%	73.46%	
Russian Federation	Corporates	6	0.24%	3.14%	6.97%	0.63%	4	19.74%	39.46%	42.49%	41.35%	53	0.66%	1.25%	2.70%	1.25%	54	33.88%	44.73%	45.00%	38.65%
	Corporates - Of Which: Specialised Lending										12	0.60%	1.60%	6.19%	2.03%	11	9.84%	17.20%	45.00%	23.10%	
	Corporates - Of Which: SME										20	1.09%	2.16%	4.56%	1.08%	19	12.50%	34.00%	45.00%	36.63%	
	Retail	29	0.03%	0.29%	1.19%	0.86%	21	18.22%	47.49%	60.00%	33.72%	53	0.60%	1.57%	3.25%	1.55%	55	13.28%	22.35%	32.48%	31.98%
	Retail - Secured on real estate property	9	0.72%	1.03%	1.96%	1.06%	7	2.38%	6.93%	31.26%	19.14%	46	0.51%	1.09%	3.62%	1.83%	46	10.73%	15.19%	20.82%	32.79%
	Retail - Qualifying Revolving	12	0.80%	1.80%	7.01%	1.82%	6	49.48%	50.81%	52.48%	47.54%	22	1.31%	2.81%	6.08%	1.54%	23	43.52%	58.61%	72.41%	60.13%
Retail - Other Retail	20	0.02%	0.21%	1.93%	0.36%	14	27.36%	54.87%	64.80%	48.63%	49	0.63%	1.66%	2.66%	0.93%	49	24.86%	41.02%	52.42%	28.31%	

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

Table 7
Risk Parameters statistics by country of the counterparty for IRB banks
 EU and main non-EU countries
2016 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	12	0.67%	6.28%	7.72%	1.68%	7	5.45%	13.72%	38.45%	22.66%	43	0.28%	1.27%	2.49%	2.15%	45	27.18%	38.14%	45.00%	28.29%
	Corporates - Of Which: Specialised Lending	4	10.36%	27.37%	44.38%	22.61%	4	11.83%	21.58%	39.20%	20.14%	14	0.59%	1.36%	5.88%	2.31%	17	18.90%	35.00%	43.76%	20.50%
	Corporates - Of Which: SME											18	0.33%	0.92%	3.50%	1.98%	19	14.74%	31.81%	50.00%	18.04%
	Retail	10	0.11%	0.26%	0.52%	0.34%	8	11.08%	26.75%	40.77%	8.62%	52	0.32%	0.87%	2.26%	1.31%	52	14.57%	20.44%	34.60%	27.15%
	Retail - Secured on real estate property	6	0.02%	1.52%	3.00%	0.21%						42	0.29%	0.65%	1.59%	0.54%	42	10.73%	15.04%	20.77%	16.19%
	Retail - Qualifying Revolving						4	25.30%	43.49%	45.67%	33.92%	20	0.26%	1.19%	3.22%	3.27%	21	43.51%	57.51%	72.99%	78.45%
Retail - Other Retail	8	0.16%	0.94%	1.78%	0.52%	6	36.94%	44.03%	86.01%	53.62%	41	0.26%	1.21%	2.52%	5.08%	43	26.04%	39.02%	55.36%	48.64%	
Switzerland	Corporates	11	0.01%	0.03%	0.11%	0.25%	5	9.69%	16.91%	95.23%	38.51%	65	0.32%	0.78%	2.53%	1.04%	70	34.01%	43.45%	45.00%	30.75%
	Corporates - Of Which: Specialised Lending										20	0.41%	0.82%	2.36%	1.08%	20	14.45%	35.02%	44.07%	23.00%	
	Corporates - Of Which: SME										47	0.44%	1.32%	4.80%	1.50%	48	21.55%	31.32%	45.00%	26.16%	
	Retail	33	0.11%	0.61%	2.28%	0.82%	24	9.71%	17.23%	38.91%	12.53%	65	0.83%	1.38%	2.50%	1.11%	65	16.31%	23.48%	34.41%	31.23%
	Retail - Secured on real estate property	18	0.41%	1.75%	3.14%	0.88%	13	3.36%	7.34%	11.17%	6.56%	57	0.60%	1.43%	2.27%	1.02%	57	12.72%	16.01%	21.30%	24.68%
	Retail - Qualifying Revolving	16	0.20%	0.44%	1.77%	0.76%	9	31.99%	46.93%	54.01%	31.55%	25	0.61%	1.76%	4.38%	2.05%	26	43.53%	54.96%	67.25%	57.26%
Retail - Other Retail	22	0.13%	0.57%	2.22%	0.79%	16	24.33%	34.19%	62.15%	39.30%	54	0.63%	1.59%	3.04%	1.22%	55	26.95%	36.48%	49.83%	34.52%	
United States	Corporates	25	0.21%	0.96%	1.29%	0.91%	19	7.97%	11.24%	27.57%	20.84%	69	0.36%	0.73%	1.67%	1.25%	73	28.30%	39.29%	45.00%	32.41%
	Corporates - Of Which: Specialised Lending	5	0.87%	1.27%	3.38%	2.43%						26	0.55%	0.92%	2.85%	1.45%	29	19.16%	34.25%	44.16%	26.30%
	Corporates - Of Which: SME										49	0.81%	1.59%	4.80%	2.89%	52	22.25%	42.08%	45.00%	15.13%	
	Retail	36	0.11%	0.51%	1.56%	1.63%	30	10.72%	23.20%	51.92%	4.08%	63	0.69%	1.50%	2.63%	2.14%	66	14.80%	23.14%	36.58%	58.59%
	Retail - Secured on real estate property	18	0.51%	1.32%	2.41%	2.11%	13	5.29%	9.84%	26.33%	15.82%	56	0.60%	1.31%	1.92%	1.17%	57	12.54%	15.20%	20.43%	58.76%
	Retail - Qualifying Revolving	18	0.34%	0.95%	2.47%	0.01%	12	34.19%	43.37%	66.77%	48.05%	25	0.66%	1.16%	6.38%	1.57%	26	44.08%	57.81%	68.17%	92.88%
Retail - Other Retail	28	0.24%	0.78%	2.10%	1.53%	23	24.50%	36.97%	62.71%	14.96%	58	0.91%	1.78%	4.16%	2.39%	59	30.77%	37.33%	57.49%	48.56%	

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
2016 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	8	0.44%	0.74%	1.51%	0.76%	6	14.55%	20.78%	33.81%	22.37%	57	0.25%	0.46%	1.66%	1.64%	59	33.37%	43.29%	45.00%	30.44%
	Corporates - Of Which: Specialised Lending	4	0.67%	0.95%	1.38%	1.26%	17	0.25%	0.81%	2.36%	2.10%	16	9.75%	22.98%	42.46%	6.50%	31	35.10%	40.87%	45.00%	28.45%
	Corporates - Of Which: SME	4	0.67%	0.95%	1.38%	1.26%	17	0.25%	0.81%	2.36%	2.10%	16	9.75%	22.98%	42.46%	6.50%	31	35.10%	40.87%	45.00%	28.45%
	Retail	16	0.12%	0.51%	0.81%	0.64%	16	7.91%	27.81%	42.38%	23.13%	61	0.82%	1.34%	2.00%	1.66%	62	17.13%	28.09%	40.28%	38.31%
	Retail - Secured on real estate property	5	0.50%	0.50%	0.85%	0.63%	7	3.76%	5.07%	14.69%	11.20%	48	0.34%	0.68%	1.31%	1.45%	47	11.02%	14.55%	20.34%	15.28%
	Retail - Qualifying Revolving	5	0.56%	0.56%	0.99%	0.56%	6	14.00%	22.98%	44.60%	14.03%	25	0.50%	1.36%	2.46%	2.35%	26	41.78%	54.11%	73.52%	87.11%
Retail - Other Retail	14	0.19%	0.52%	1.92%	0.70%	12	14.36%	31.34%	64.12%	45.28%	55	1.04%	2.00%	3.97%	2.12%	53	33.61%	40.76%	52.74%	46.43%	
Belgium	Corporates	13	0.75%	0.94%	3.18%	1.23%	10	7.49%	13.60%	23.45%	16.93%	61	0.14%	0.60%	2.02%	2.12%	62	31.88%	42.04%	45.00%	26.65%
	Corporates - Of Which: Specialised Lending	7	1.86%	2.21%	2.48%	2.16%	7	8.86%	10.99%	15.37%	13.40%	19	0.08%	0.18%	0.95%	1.08%	19	15.59%	21.78%	45.00%	21.86%
	Corporates - Of Which: SME	7	1.86%	2.21%	2.48%	2.16%	7	8.86%	10.99%	15.37%	13.40%	33	0.58%	1.73%	2.69%	3.31%	34	22.84%	38.85%	45.00%	24.26%
	Retail	25	0.59%	0.80%	1.53%	0.91%	20	9.01%	14.23%	21.64%	9.06%	63	0.72%	1.35%	2.26%	1.38%	61	15.56%	20.47%	31.38%	16.35%
	Retail - Secured on real estate property	17	0.93%	1.40%	1.94%	0.93%	14	2.68%	7.82%	11.58%	4.85%	55	0.54%	1.03%	1.72%	1.24%	54	10.88%	13.86%	18.65%	12.47%
	Retail - Qualifying Revolving	10	0.07%	1.27%	2.56%	0.23%	7	30.36%	50.74%	66.42%	51.70%	26	0.80%	1.61%	4.54%	1.62%	26	43.69%	51.63%	62.75%	44.99%
Retail - Other Retail	16	0.57%	1.00%	1.68%	0.87%	15	17.15%	25.99%	32.97%	22.93%	55	0.96%	1.66%	2.89%	1.82%	53	30.37%	37.66%	52.74%	28.88%	
Bulgaria	Corporates										29	0.50%	1.92%	5.67%	5.08%	27	29.34%	38.07%	45.00%	40.71%	
	Corporates - Of Which: Specialised Lending									11	1.76%	2.68%	7.76%	6.48%	10	10.00%	22.12%	45.00%	30.06%		
	Corporates - Of Which: SME									13	0.46%	3.26%	4.68%	4.64%	13	42.65%	45.00%	56.44%	40.83%		
	Retail	15	0.95%	1.13%	2.72%	1.86%	14	23.26%	44.00%	62.13%	32.76%	53	0.50%	1.78%	2.68%	3.20%	53	18.07%	27.98%	45.12%	32.72%
	Retail - Secured on real estate property										36	0.37%	0.64%	1.61%	2.62%	35	11.84%	15.23%	24.16%	20.95%	
	Retail - Qualifying Revolving	10	1.20%	3.88%	6.55%	1.48%	9	46.90%	50.37%	65.61%	49.03%	22	0.45%	2.61%	6.11%	2.85%	24	39.80%	54.28%	71.37%	41.14%
Retail - Other Retail	13	1.60%	4.80%	5.47%	2.72%	12	19.51%	32.21%	59.88%	48.07%	50	1.08%	2.82%	7.15%	4.18%	46	35.90%	48.08%	55.31%	56.34%	
Croatia	Corporates										34	0.88%	1.56%	3.05%	4.08%	30	24.40%	41.10%	45.00%	37.27%	
	Corporates - Of Which: Specialised Lending									13	1.00%	1.07%	2.12%	1.62%	11	10.00%	21.50%	45.00%	27.11%		
	Corporates - Of Which: SME									12	0.48%	1.56%	6.83%	7.72%	12	32.44%	42.98%	59.85%	40.33%		
	Retail	11	0.08%	0.27%	2.73%	2.72%	10	17.08%	29.21%	43.26%	17.04%	45	0.66%	1.61%	3.04%	2.21%	41	15.73%	28.38%	37.63%	34.42%
	Retail - Secured on real estate property										29	0.18%	0.64%	1.61%	1.61%	28	10.33%	13.76%	17.44%	28.08%	
	Retail - Qualifying Revolving	4	0.84%	1.42%	2.17%	1.27%	5	43.05%	55.90%	60.91%	57.67%	23	0.71%	1.93%	3.47%	2.29%	21	43.51%	61.67%	67.63%	59.74%
Retail - Other Retail	6	0.87%	2.90%	3.13%	2.90%	6	18.34%	25.03%	43.26%	18.33%	38	0.79%	1.76%	3.76%	2.55%	36	26.48%	38.59%	52.80%	38.54%	
Cyprus	Corporates	8	0.55%	4.57%	18.65%	10.76%	4	3.44%	10.00%	15.35%	12.80%	50	1.45%	2.86%	7.45%	5.41%	52	24.77%	42.12%	45.00%	26.88%
	Corporates - Of Which: Specialised Lending										20	1.32%	2.00%	4.43%	6.27%	19	22.89%	35.73%	44.99%	29.76%	
	Corporates - Of Which: SME										28	0.41%	3.12%	9.40%	1.66%	28	36.02%	45.00%	48.93%	45.36%	
	Retail	8	0.24%	0.40%	1.57%	0.64%	8	11.53%	21.03%	55.73%	26.01%	51	0.42%	1.14%	2.44%	1.09%	50	16.99%	25.77%	47.43%	20.40%
	Retail - Secured on real estate property										33	0.28%	0.47%	1.15%	1.14%	34	10.00%	13.00%	19.45%	19.27%	
	Retail - Qualifying Revolving										21	0.24%	0.61%	2.04%	1.09%	20	45.30%	57.71%	71.69%	65.04%	
Retail - Other Retail	5	0.36%	1.10%	2.75%	2.13%	6	11.54%	39.06%	54.29%	40.19%	41	0.51%	1.14%	3.00%	1.09%	42	26.32%	45.41%	51.00%	14.47%	
Czech	Corporates	6	1.14%	1.41%	1.58%	1.34%	6	23.36%	31.00%	35.06%	28.32%	53	0.30%	0.67%	1.64%	2.11%	51	34.34%	42.54%	45.00%	35.36%
	Corporates - Of Which: Specialised Lending	5	0.18%	0.93%	1.21%	1.03%	4	4.54%	11.55%	17.11%	9.74%	13	0.29%	0.81%	1.85%	1.54%	11	21.37%	31.00%	42.35%	31.68%
	Corporates - Of Which: SME	6	1.36%	1.79%	2.09%	1.64%	5	24.66%	24.69%	52.78%	28.08%	27	0.74%	2.23%	3.29%	2.86%	25	33.44%	42.31%	56.31%	35.17%
	Retail	20	0.14%	0.96%	1.52%	1.02%	16	29.52%	42.03%	51.34%	36.33%	57	0.50%	1.22%	2.01%	2.16%	56	14.24%	29.37%	40.59%	29.55%
	Retail - Secured on real estate property	9	0.60%	0.70%	1.20%	0.63%	8	8.35%	19.61%	27.60%	22.72%	44	0.21%	0.52%	1.36%	1.53%	43	10.00%	15.76%	23.85%	22.29%
	Retail - Qualifying Revolving	10	0.52%	0.72%	0.89%	1.30%	9	30.05%	47.51%	49.93%	46.95%	24	0.38%	0.71%	3.38%	3.91%	24	43.75%	54.08%	64.19%	40.43%
Retail - Other Retail	17	0.52%	1.68%	2.64%	2.03%	14	30.37%	45.36%	55.70%	46.35%	47	1.22%	2.00%	3.39%	3.69%	47	32.94%	44.26%	56.12%	46.34%	

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
2016 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	0.45%	0.75%	1.72%	1.09%	7	3.40%	27.76%	55.24%	12.91%	56	0.20%	0.87%	2.05%	1.62%	59	28.07%	38.41%	45.00%	24.21%
	Corporates - Of Which: Specialised Lending										15	0.36%	1.88%	8.80%	3.62%	17	18.21%	27.87%	43.13%	24.76%	
	Corporates - Of Which: SME	7	0.99%	2.01%	2.07%	1.43%	5	5.98%	35.03%	35.44%	11.94%	33	0.39%	1.96%	3.43%	1.89%	33	20.88%	35.88%	43.86%	22.14%
	Retail	15	0.23%	0.62%	0.94%	0.71%	14	9.84%	21.53%	35.59%	14.92%	62	0.73%	1.35%	2.35%	1.04%	64	15.37%	21.99%	35.29%	17.12%
	Retail - Secured on real estate property	10	0.39%	0.54%	1.83%	0.64%	9	3.90%	5.19%	10.50%	11.71%	52	0.32%	0.72%	1.67%	1.05%	52	11.36%	15.24%	20.61%	13.91%
	Retail - Qualifying Revolving											24	0.53%	1.45%	7.23%	2.48%	23	45.04%	55.53%	74.38%	65.81%
Retail - Other Retail	11	0.19%	1.36%	1.73%	1.24%	10	23.10%	36.39%	43.02%	25.94%	51	1.05%	2.33%	3.42%	1.94%	53	30.37%	45.11%	52.52%	42.46%	
Estonia	Corporates	6	0.18%	1.64%	7.27%	3.95%	4	10.84%	23.18%	35.51%	35.05%	39	0.16%	0.75%	1.60%	1.38%	37	34.96%	44.99%	45.00%	40.10%
	Corporates - Of Which: Specialised Lending										7	0.60%	1.02%	1.30%	0.65%	6	20.00%	32.87%	37.00%	34.78%	
	Corporates - Of Which: SME										17	0.85%	1.49%	3.82%	2.01%	17	42.44%	44.99%	45.00%	39.64%	
	Retail	9	0.34%	0.36%	1.55%	0.35%	10	18.24%	30.23%	55.46%	18.10%	42	0.46%	2.00%	4.40%	1.65%	42	19.62%	33.85%	52.61%	18.05%
	Retail - Secured on real estate property	4	0.26%	0.31%	0.35%	0.30%	4	10.85%	11.99%	12.10%	11.52%	24	0.25%	0.68%	1.73%	1.42%	24	12.28%	15.59%	22.61%	13.05%
	Retail - Qualifying Revolving											17	0.34%	0.77%	4.91%	0.91%	18	48.70%	57.65%	71.82%	66.61%
Retail - Other Retail	8	0.48%	0.60%	4.28%	0.58%	9	27.27%	41.97%	55.46%	32.24%	38	0.49%	2.43%	4.83%	2.64%	36	38.35%	45.14%	55.02%	44.20%	
Finland	Corporates	6	0.82%	1.28%	2.41%	1.44%	6	5.89%	13.60%	32.41%	30.00%	58	0.21%	0.40%	0.95%	0.76%	58	30.82%	39.99%	45.00%	36.09%
	Corporates - Of Which: Specialised Lending										17	0.14%	0.34%	0.56%	0.44%	16	21.60%	36.42%	44.98%	32.77%	
	Corporates - Of Which: SME	6	1.30%	1.39%	1.87%	1.30%	5	6.53%	7.94%	7.94%	12.11%	24	0.33%	0.93%	2.22%	0.98%	23	20.78%	30.11%	45.00%	32.07%
	Retail	16	0.04%	0.65%	1.41%	0.89%	16	6.01%	18.34%	33.97%	1.91%	59	0.80%	1.62%	3.38%	1.47%	60	15.97%	22.40%	40.83%	17.47%
	Retail - Secured on real estate property	4	0.18%	0.74%	1.27%	0.68%	4	1.54%	1.64%	9.83%	1.81%	45	0.42%	0.91%	1.63%	0.71%	43	10.66%	13.03%	16.80%	13.67%
	Retail - Qualifying Revolving											4	25.15%	39.87%	47.63%	35.15%	22	0.60%	2.48%	5.54%	2.35%
Retail - Other Retail	14	0.62%	1.41%	2.17%	1.45%	13	5.29%	18.84%	41.79%	2.07%	48	0.62%	3.60%	4.78%	3.71%	49	32.20%	44.56%	53.90%	28.36%	
France	Corporates	22	0.20%	0.43%	1.02%	0.72%	19	9.17%	28.07%	44.68%	22.82%	68	0.39%	0.92%	2.10%	1.67%	72	33.01%	40.86%	45.00%	33.57%
	Corporates - Of Which: Specialised Lending										23	0.29%	0.53%	1.17%	1.00%	24	16.32%	24.93%	39.53%	20.36%	
	Corporates - Of Which: SME	9	0.12%	0.85%	1.34%	1.56%	6	17.59%	20.87%	35.71%	20.56%	44	0.62%	1.42%	3.32%	2.18%	44	27.52%	37.27%	43.96%	37.00%
	Retail	36	0.48%	1.24%	1.96%	1.24%	28	8.89%	22.06%	31.63%	24.24%	66	1.09%	1.57%	2.47%	1.89%	66	14.40%	20.26%	34.18%	18.00%
	Retail - Secured on real estate property	19	0.77%	1.40%	3.15%	0.88%	12	6.58%	9.76%	23.85%	12.76%	60	0.70%	1.22%	1.91%	1.47%	59	11.94%	14.06%	19.45%	13.44%
	Retail - Qualifying Revolving	16	0.28%	0.54%	2.21%	1.35%	14	13.69%	36.78%	52.48%	51.72%	28	0.66%	2.08%	4.23%	3.32%	28	43.95%	55.80%	62.94%	47.40%
Retail - Other Retail	34	0.30%	1.44%	2.59%	1.78%	25	18.99%	31.68%	45.60%	30.24%	60	1.25%	2.02%	3.46%	2.46%	59	22.99%	36.48%	50.05%	22.56%	
Germany	Corporates	32	0.12%	0.36%	0.81%	1.43%	29	13.42%	23.04%	32.90%	21.70%	76	0.26%	0.87%	1.98%	1.67%	77	34.83%	42.26%	45.00%	35.97%
	Corporates - Of Which: Specialised Lending										11	0.21%	2.08%	7.27%	7.26%	8	10.38%	15.49%	28.91%	18.75%	
	Corporates - Of Which: SME	21	0.20%	0.71%	0.98%	1.09%	21	19.15%	28.16%	59.33%	36.56%	53	1.03%	1.74%	2.87%	1.40%	53	26.89%	38.09%	45.00%	30.86%
	Retail	46	0.25%	0.70%	1.88%	0.62%	37	12.82%	22.63%	35.91%	27.68%	70	1.03%	1.86%	2.94%	1.51%	70	14.69%	22.84%	31.89%	24.72%
	Retail - Secured on real estate property	23	0.25%	0.60%	2.41%	0.41%	20	8.82%	12.71%	19.54%	15.68%	60	0.85%	1.37%	2.04%	1.22%	60	11.39%	15.27%	19.88%	15.83%
	Retail - Qualifying Revolving	21	0.22%	0.59%	1.88%	0.71%	18	32.91%	44.01%	57.40%	48.11%	27	0.72%	1.32%	4.16%	1.59%	28	44.35%	51.40%	63.56%	57.69%
Retail - Other Retail	33	0.65%	1.18%	1.78%	1.38%	25	22.63%	34.69%	63.39%	36.73%	63	1.48%	2.38%	4.11%	2.30%	60	29.34%	35.86%	50.71%	41.35%	
Greece	Corporates	4	6.32%	6.74%	15.60%	7.69%	4	15.70%	18.68%	22.06%	20.29%	41	0.44%	3.97%	10.09%	14.20%	41	28.33%	40.96%	45.00%	38.86%
	Corporates - Of Which: Specialised Lending										12	3.40%	6.67%	16.15%	13.18%	11	23.59%	32.82%	43.63%	31.61%	
	Corporates - Of Which: SME	4	5.48%	10.78%	20.39%	12.07%						20	0.16%	1.23%	13.00%	17.71%	21	25.13%	40.91%	45.00%	40.05%
	Retail	14	0.37%	1.80%	10.83%	11.25%	11	24.45%	28.24%	51.99%	29.65%	55	0.46%	1.39%	3.33%	14.54%	54	19.67%	30.03%	50.35%	32.02%
	Retail - Secured on real estate property											37	0.18%	0.54%	2.29%	12.75%	34	10.00%	12.75%	20.40%	24.12%
	Retail - Qualifying Revolving	5	0.64%	0.98%	2.01%	2.00%	4	36.03%	41.95%	48.13%	38.69%	24	0.44%	0.95%	5.83%	11.62%	24	43.65%	57.70%	75.73%	80.48%
Retail - Other Retail	9	0.46%	5.40%	13.90%	14.56%	10	26.73%	49.39%	82.50%	47.05%	49	0.92%	2.44%	5.40%	29.80%	45	32.30%	48.69%	54.06%	49.63%	

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
2016 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	4	0.46%	1.03%	1.46%	1.02%						47	0.71%	1.72%	2.83%	2.67%	46	29.98%	44.98%	45.00%	40.28%
	Corporates - Of Which: Specialised Lending										17	0.63%	1.50%	2.14%	2.38%	17	20.00%	42.86%	45.00%	27.18%	
	Corporates - Of Which: SME	4	0.87%	2.68%	4.01%	2.43%					24	1.03%	2.53%	7.01%	3.91%	24	39.37%	45.00%	54.61%	43.55%	
	Retail	21	0.48%	1.25%	3.53%	7.65%	16	24.01%	39.92%	54.04%	43.50%	52	0.50%	1.51%	3.27%	4.20%	52	22.99%	33.21%	41.16%	37.36%
	Retail - Secured on real estate property	4	1.94%	3.39%	30.59%	10.86%						41	0.32%	0.45%	2.45%	3.93%	40	10.57%	15.04%	26.68%	32.45%
Retail - Qualifying Revolving	7	1.15%	8.64%	10.88%	4.24%	7	15.06%	43.10%	86.54%	59.29%	23	0.76%	1.09%	3.74%	4.34%	23	46.10%	59.82%	68.20%	54.53%	
Retail - Other Retail	17	1.00%	4.08%	6.48%	7.82%	15	32.27%	44.66%	72.42%	70.66%	47	0.74%	2.00%	7.18%	4.98%	45	35.52%	44.61%	62.24%	51.65%	
Ireland	Corporates	13	0.14%	1.34%	3.77%	2.19%	10	15.03%	18.44%	52.50%	17.39%	59	0.19%	0.57%	1.50%	1.84%	62	25.60%	41.59%	45.00%	35.40%
	Corporates - Of Which: Specialised Lending										23	0.33%	0.92%	2.36%	1.93%	24	17.81%	32.77%	43.56%	24.19%	
	Corporates - Of Which: SME	5	6.01%	6.49%	10.34%	4.61%	5	14.87%	15.33%	19.96%	17.09%	30	0.31%	0.77%	3.02%	4.65%	31	25.72%	37.29%	45.00%	40.71%
	Retail	28	0.10%	1.80%	3.73%	3.90%	22	10.73%	22.66%	53.77%	31.75%	64	0.81%	2.11%	3.86%	3.03%	66	14.04%	18.87%	32.56%	25.93%
	Retail - Secured on real estate property	14	2.11%	3.92%	6.59%	4.07%	12	11.15%	24.50%	43.75%	31.32%	56	0.53%	1.40%	2.83%	2.98%	57	10.50%	16.15%	21.96%	23.69%
Retail - Qualifying Revolving	10	0.42%	1.01%	1.16%	1.03%	9	27.93%	51.28%	54.86%	34.97%	24	1.01%	2.33%	4.44%	2.81%	25	43.64%	53.68%	69.08%	57.58%	
Retail - Other Retail	20	0.52%	1.02%	2.30%	2.69%	17	34.33%	46.67%	57.92%	47.45%	55	0.85%	2.28%	4.19%	3.92%	56	27.99%	45.22%	56.64%	60.67%	
Italy	Corporates	11	0.43%	0.87%	1.82%	1.88%	8	12.00%	20.80%	31.75%	19.46%	63	0.56%	1.14%	2.83%	10.21%	66	31.39%	42.17%	45.00%	38.58%
	Corporates - Of Which: Specialised Lending	4	2.51%	5.52%	6.75%	3.70%						23	0.74%	1.68%	4.07%	4.43%	23	18.02%	26.14%	45.00%	24.31%
	Corporates - Of Which: SME	7	1.46%	4.54%	6.10%	3.55%	6	7.09%	18.62%	21.58%	20.38%	27	1.27%	2.55%	4.70%	13.75%	28	16.09%	40.85%	47.41%	40.06%
	Retail	30	0.12%	1.21%	2.36%	10.59%	24	10.16%	23.47%	44.31%	45.69%	65	0.74%	1.53%	3.03%	3.76%	66	15.00%	23.70%	35.49%	29.07%
	Retail - Secured on real estate property	11	0.88%	1.15%	1.65%	6.82%	11	3.21%	4.61%	18.18%	30.66%	58	0.42%	1.12%	1.91%	1.63%	56	10.24%	13.80%	19.81%	19.00%
Retail - Qualifying Revolving	14	0.88%	3.30%	6.53%	5.86%	10	13.71%	33.84%	66.51%	25.06%	24	1.57%	2.40%	4.22%	5.95%	26	43.95%	59.82%	68.26%	65.01%	
Retail - Other Retail	21	0.41%	1.92%	2.62%	18.44%	17	18.26%	26.08%	52.93%	57.31%	59	0.91%	2.70%	4.02%	12.44%	58	32.08%	45.02%	53.63%	50.35%	
Latvia	Corporates	8	0.47%	0.61%	0.75%	0.64%	6	35.46%	38.17%	41.19%	36.78%	30	0.38%	0.73%	2.60%	2.39%	27	35.22%	44.96%	45.00%	41.90%
	Corporates - Of Which: Specialised Lending										5	0.18%	1.30%	1.34%	0.25%	4	42.52%	44.68%	45.00%	44.90%	
	Corporates - Of Which: SME										13	0.49%	1.23%	2.54%	3.01%	13	38.71%	43.87%	45.00%	40.15%	
	Retail	11	0.64%	1.07%	1.69%	0.93%	13	32.43%	41.53%	48.14%	44.01%	47	0.47%	1.27%	2.34%	3.10%	45	16.55%	25.34%	39.98%	24.83%
	Retail - Secured on real estate property	4	0.66%	0.84%	1.03%	0.90%	4	24.11%	32.96%	41.80%	37.40%	31	0.32%	0.47%	2.21%	2.83%	30	10.00%	14.48%	18.83%	18.22%
Retail - Qualifying Revolving											18	0.80%	4.49%	15.41%	5.71%	17	46.59%	56.85%	64.61%	60.34%	
Retail - Other Retail	9	1.19%	2.86%	11.23%	1.00%	11	33.81%	44.77%	49.11%	60.11%	41	0.77%	2.64%	4.29%	3.74%	38	37.03%	49.48%	56.23%	45.99%	
Lithuania	Corporates	4	0.58%	2.65%	4.72%	2.10%	4	25.52%	27.98%	30.44%	29.58%	31	0.25%	0.77%	1.31%	1.45%	31	34.95%	44.51%	45.00%	41.73%
	Corporates - Of Which: Specialised Lending										4	1.07%	2.08%	7.92%	2.07%						
	Corporates - Of Which: SME										16	0.45%	1.26%	2.73%	2.36%	14	42.55%	44.44%	45.00%	40.45%	
	Retail	14	0.73%	1.41%	2.62%	1.02%	15	24.33%	26.32%	36.62%	25.22%	49	0.71%	1.93%	4.52%	1.66%	50	20.89%	29.57%	51.01%	19.96%
	Retail - Secured on real estate property	5	0.66%	1.34%	1.34%	1.02%	5	24.26%	24.35%	24.35%	24.33%	29	0.20%	0.87%	1.76%	1.49%	29	11.69%	16.58%	20.70%	17.06%
Retail - Qualifying Revolving											4	24.69%	45.67%	47.36%	14.45%	18	0.46%	1.64%	6.11%	2.01%	
Retail - Other Retail	11	0.96%	1.54%	11.42%	1.05%	12	23.90%	28.29%	36.18%	29.89%	42	0.97%	3.23%	4.72%	2.52%	40	31.47%	40.83%	50.73%	39.71%	
Luxembourg	Corporates	20	0.08%	0.60%	2.81%	1.66%	12	3.27%	26.10%	48.14%	24.18%	64	0.30%	0.71%	1.49%	1.19%	67	28.49%	38.90%	44.66%	31.67%
	Corporates - Of Which: Specialised Lending	4	0.19%	0.40%	0.47%	0.39%						22	0.28%	0.76%	2.23%	1.02%	23	15.00%	33.46%	40.21%	28.15%
	Corporates - Of Which: SME	7	0.83%	0.95%	3.97%	1.66%	4	36.44%	61.05%	67.24%	48.36%	43	0.36%	1.25%	2.82%	1.80%	46	24.81%	38.28%	45.00%	35.05%
	Retail	19	0.42%	0.94%	2.68%	0.49%	17	6.69%	11.74%	13.20%	9.02%	59	0.59%	1.04%	2.30%	1.49%	57	13.93%	19.61%	34.22%	16.54%
	Retail - Secured on real estate property	11	0.25%	2.47%	3.34%	0.40%	8	1.91%	4.77%	16.62%	4.28%	49	0.40%	0.87%	1.70%	1.26%	49	10.46%	14.14%	21.45%	13.13%
Retail - Qualifying Revolving	7	1.10%	1.90%	3.59%	1.76%	5	13.20%	36.99%	67.14%	46.49%	23	0.21%	1.01%	4.14%	2.99%	22	44.98%	55.41%	61.00%	52.62%	
Retail - Other Retail	15	0.32%	1.19%	2.35%	0.82%	15	12.48%	21.92%	39.35%	20.09%	49	0.69%	1.71%	3.39%	2.61%	49	28.66%	42.60%	49.24%	27.56%	

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
2016 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	33.20%	39.00%	69.56%	67.41%	4	17.10%	23.93%	32.12%	19.30%	48	0.27%	1.33%	5.00%	6.48%	47	27.25%	38.72%	45.00%	32.80%
	Corporates - Of Which: Specialised Lending										13	1.98%	7.36%	15.93%	11.80%	13	18.95%	41.72%	45.00%	28.49%	
	Corporates - Of Which: SME										18	0.16%	1.21%	4.59%	0.31%	19	35.00%	44.55%	48.82%	96.97%	
	Retail	10	0.16%	0.70%	7.23%	3.25%	9	27.74%	47.78%	62.26%	6.73%	52	0.39%	1.45%	3.70%	1.11%	52	14.33%	26.00%	45.17%	19.87%
	Retail - Secured on real estate property											32	0.16%	0.30%	1.50%	0.73%	32	10.00%	12.60%	21.77%	25.53%
Retail - Qualifying Revolving											18	0.23%	0.77%	1.61%	0.97%	21	45.83%	56.90%	64.56%	66.49%	
Retail - Other Retail											44	0.56%	1.72%	3.94%	1.00%	44	27.63%	39.83%	51.49%	11.51%	
Netherlands	Corporates	22	0.03%	0.94%	2.85%	1.55%	18	0.85%	11.09%	26.16%	17.99%	71	0.34%	0.70%	1.71%	2.57%	75	35.24%	41.83%	45.00%	27.88%
	Corporates - Of Which: Specialised Lending	4	3.29%	5.49%	41.98%	4.09%	5	12.54%	13.11%	41.79%	13.89%	28	0.61%	1.02%	2.82%	2.65%	29	18.36%	30.86%	42.03%	21.45%
	Corporates - Of Which: SME	5	2.60%	2.79%	3.06%	2.69%	5	10.43%	12.86%	26.67%	20.68%	46	0.48%	1.20%	3.14%	3.37%	46	26.25%	37.80%	45.00%	19.29%
	Retail	26	0.42%	0.69%	0.93%	0.73%	24	9.35%	19.10%	36.97%	17.61%	63	0.91%	1.98%	2.63%	0.79%	65	13.91%	18.98%	30.07%	18.63%
	Retail - Secured on real estate property											12	0.58%	0.77%	1.24%	0.69%	12	6.19%	10.64%	14.91%	13.27%
	Retail - Qualifying Revolving											58	0.57%	0.96%	1.88%	0.65%	58	11.46%	13.88%	21.90%	17.02%
	Retail - Other Retail											12	0.28%	0.52%	1.64%	0.55%	10	38.14%	52.61%	69.20%	56.75%
Norway	Corporates	13	1.08%	3.07%	3.40%	1.45%	9	8.21%	10.57%	16.06%	9.02%	57	0.17%	0.55%	2.00%	1.46%	58	24.85%	40.30%	45.00%	26.47%
	Corporates - Of Which: Specialised Lending										19	0.82%	1.17%	2.68%	2.68%	19	11.27%	26.48%	36.55%	20.23%	
	Corporates - Of Which: SME	7	0.49%	0.50%	1.34%	0.92%	5	16.64%	19.12%	62.08%	27.46%	18	0.38%	0.98%	1.63%	1.14%	20	23.35%	26.24%	38.44%	25.36%
	Retail	21	0.17%	0.32%	1.23%	0.35%	16	3.60%	17.49%	33.01%	22.41%	57	0.89%	1.46%	3.40%	0.88%	58	17.20%	21.59%	34.83%	22.10%
	Retail - Secured on real estate property											9	0.20%	0.30%	1.23%	0.23%	9	1.73%	2.70%	10.31%	5.52%
Retail - Qualifying Revolving											49	0.50%	1.35%	2.62%	0.75%	49	12.45%	17.20%	21.35%	19.82%	
Retail - Other Retail											4	0.13%	0.36%	0.58%	0.53%	4	0.13%	0.36%	0.58%	0.53%	
Poland	Corporates	6	0.26%	0.59%	1.12%	0.98%	6	24.54%	30.65%	46.10%	25.83%	55	0.45%	1.08%	2.08%	1.64%	57	32.85%	42.26%	45.00%	31.56%
	Corporates - Of Which: Specialised Lending										18	0.22%	0.63%	2.46%	2.03%	17	9.81%	28.03%	44.99%	29.92%	
	Corporates - Of Which: SME										39	0.35%	1.19%	2.13%	2.05%	38	30.00%	42.09%	45.00%	32.64%	
	Retail	25	0.43%	0.85%	1.75%	1.11%	20	16.49%	24.29%	50.52%	23.66%	60	0.72%	1.12%	2.97%	1.42%	60	16.95%	28.15%	40.58%	34.49%
	Retail - Secured on real estate property											4	0.63%	1.21%	2.60%	0.98%	4	8.44%	15.68%	20.63%	17.60%
	Retail - Qualifying Revolving											11	1.79%	3.10%	8.52%	1.80%	10	46.00%	50.78%	62.36%	46.63%
Retail - Other Retail											18	0.85%	1.35%	6.21%	1.50%	15	31.27%	41.80%	62.19%	34.61%	
Portugal	Corporates	8	0.06%	3.83%	9.07%	5.88%	6	7.98%	19.68%	65.23%	20.53%	51	0.62%	0.96%	2.76%	11.12%	53	33.59%	42.74%	45.00%	40.17%
	Corporates - Of Which: Specialised Lending										19	0.82%	1.25%	2.38%	2.69%	18	23.00%	32.10%	45.00%	37.02%	
	Corporates - Of Which: SME	5	0.47%	3.45%	4.64%	11.84%	4	14.08%	19.00%	24.22%	15.43%	20	0.56%	0.83%	3.56%	12.75%	22	17.18%	41.17%	48.90%	42.54%
	Retail	18	0.52%	1.36%	2.10%	2.58%	14	11.37%	30.09%	45.19%	6.84%	57	0.46%	1.22%	2.99%	3.87%	57	19.01%	28.23%	41.92%	21.02%
	Retail - Secured on real estate property											6	0.87%	2.21%	3.07%	2.36%	4	4.85%	8.51%	14.71%	3.66%
	Retail - Qualifying Revolving											48	0.18%	0.38%	2.00%	2.68%	47	10.16%	14.25%	18.89%	18.18%
Retail - Other Retail											9	0.69%	1.05%	2.62%	0.96%	6	21.80%	34.34%	39.44%	12.17%	
Romania	Corporates	6	0.00%	0.38%	2.49%	2.25%						36	0.30%	0.70%	2.37%	3.54%	37	36.97%	44.17%	45.00%	38.68%
	Corporates - Of Which: Specialised Lending										8	1.81%	2.76%	6.92%	3.13%	6	3.32%	25.22%	31.36%	11.42%	
	Corporates - Of Which: SME	5	0.47%	0.47%	3.08%	2.63%						21	0.43%	1.10%	4.46%	4.79%	23	28.04%	43.07%	45.01%	40.47%
	Retail	20	0.55%	2.12%	5.37%	8.25%	16	15.50%	36.56%	49.21%	51.53%	57	0.58%	1.68%	3.18%	2.25%	56	20.15%	31.25%	42.11%	46.76%
	Retail - Secured on real estate property											4	5.78%	9.29%	31.89%	12.76%	4	2.78%	11.20%	31.35%	45.23%
	Retail - Qualifying Revolving											41	0.27%	0.50%	1.65%	1.65%	40	10.97%	15.45%	21.63%	32.18%
Retail - Other Retail											10	0.99%	2.59%	5.49%	1.40%	7	39.46%	49.82%	50.43%	49.82%	
											17	1.22%	3.06%	8.64%	7.28%	12	27.93%	46.80%	67.23%	63.54%	

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
2016 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	5	0.61%	0.64%	2.34%	2.30%	5	22.04%	32.03%	34.14%	28.99%	43	0.13%	0.52%	1.90%	1.61%	42	31.98%	43.35%	45.01%	41.03%
	Corporates - Of Which: Specialised Lending										11	0.26%	1.61%	2.72%	1.47%	9	26.50%	30.57%	45.00%	39.70%	
	Corporates - Of Which: SME	5	0.27%	0.61%	1.08%	3.39%	5	42.84%	42.84%	63.68%	64.56%	23	0.32%	2.41%	3.57%	3.61%	21	33.34%	43.29%	45.00%	42.03%
	Retail	18	0.56%	0.84%	1.09%	1.14%	15	38.95%	50.17%	64.19%	37.75%	45	0.48%	1.84%	2.58%	1.58%	47	20.35%	32.75%	45.00%	25.44%
	Retail - Secured on real estate property	8	0.52%	0.73%	1.02%	0.85%	6	34.46%	36.49%	44.09%	31.83%	33	0.24%	0.95%	1.48%	1.25%	32	10.00%	15.99%	25.62%	20.65%
Retail - Qualifying Revolving	8	1.04%	2.42%	7.71%	1.08%	8	27.82%	50.25%	68.76%	31.60%	21	0.44%	2.24%	4.05%	2.59%	22	51.81%	60.01%	67.26%	60.60%	
Retail - Other Retail	17	0.70%	1.38%	2.62%	2.65%	13	44.82%	61.55%	64.84%	56.62%	40	0.97%	2.36%	5.09%	3.36%	38	33.72%	50.48%	56.07%	47.61%	
Slovenia	Corporates					4	0.52%	2.07%	21.78%	3.30%	25	0.41%	1.09%	4.04%	5.00%	25	33.20%	41.77%	45.00%	35.70%	
	Corporates - Of Which: Specialised Lending					5					5	0.31%	1.10%	1.23%	0.90%						
	Corporates - Of Which: SME					7					7	0.19%	4.07%	11.65%	11.88%	8	39.37%	42.85%	44.72%	42.22%	
	Retail	10	0.16%	0.38%	2.08%	2.10%	8	17.22%	39.88%	53.65%	45.85%	46	0.26%	0.75%	2.24%	3.35%	46	20.35%	30.03%	46.35%	34.25%
	Retail - Secured on real estate property					27					27	0.13%	0.43%	1.20%	2.96%	27	9.54%	12.00%	21.69%	17.53%	
Retail - Qualifying Revolving	4	4.41%	5.93%	7.32%	5.41%	20	0.19%	1.01%	2.56%	2.20%	23	0.19%	1.01%	2.56%	2.20%	23	43.51%	58.62%	78.31%	72.68%	
Retail - Other Retail	6	0.10%	2.11%	7.06%	3.87%	5	32.68%	47.08%	50.41%	46.96%	39	0.47%	1.53%	3.95%	3.58%	36	32.98%	46.29%	57.81%	46.72%	
Spain	Corporates	15	0.52%	1.91%	5.78%	3.83%	11	2.41%	8.41%	33.29%	37.03%	56	0.63%	1.46%	3.89%	8.40%	65	30.13%	39.72%	45.00%	39.13%
	Corporates - Of Which: Specialised Lending					6					26	1.32%	1.72%	5.01%	3.38%	26	18.62%	25.00%	45.00%	23.27%	
	Corporates - Of Which: SME	7	1.52%	2.64%	14.33%	5.81%	6	6.96%	16.90%	35.26%	34.62%	33	0.34%	2.51%	6.63%	5.51%	36	18.21%	33.88%	44.99%	41.71%
	Retail	28	0.38%	0.73%	2.38%	2.57%	24	12.42%	23.92%	40.44%	20.99%	67	0.71%	1.64%	3.83%	1.79%	67	17.27%	23.15%	35.09%	25.74%
	Retail - Secured on real estate property	12	0.78%	2.02%	3.31%	2.68%	12	7.51%	11.85%	27.02%	14.85%	59	0.57%	1.39%	2.05%	1.38%	59	12.09%	15.34%	19.95%	18.99%
Retail - Qualifying Revolving	13	0.76%	1.51%	2.52%	0.70%	10	10.34%	45.72%	66.48%	63.35%	27	0.62%	1.64%	9.06%	2.26%	27	44.83%	52.96%	61.03%	50.58%	
Retail - Other Retail	22	0.89%	1.28%	2.93%	3.03%	20	18.05%	46.74%	68.44%	38.45%	57	1.30%	2.12%	4.52%	2.84%	58	28.21%	38.94%	54.99%	48.21%	
Sweden	Corporates	12	0.13%	0.33%	1.42%	0.26%	8	11.47%	27.23%	37.35%	18.44%	69	0.18%	0.39%	0.84%	0.53%	68	31.63%	41.69%	45.00%	25.73%
	Corporates - Of Which: Specialised Lending					17					17	0.23%	0.53%	0.70%	0.61%	18	17.25%	35.78%	45.00%	27.52%	
	Corporates - Of Which: SME	5	0.15%	0.17%	1.18%	0.18%	32					32	0.24%	0.70%	3.53%	0.45%	32	19.50%	35.28%	45.00%	19.56%
	Retail	26	0.09%	0.31%	1.11%	0.16%	20	6.68%	20.22%	41.37%	9.08%	67	0.64%	1.44%	2.43%	0.39%	66	15.12%	24.46%	34.25%	13.56%
	Retail - Secured on real estate property	9	0.12%	0.12%	0.42%	0.11%	12	1.48%	4.26%	10.80%	7.22%	57	0.41%	0.74%	1.30%	0.31%	55	10.74%	14.37%	20.31%	11.35%
Retail - Qualifying Revolving	10	0.35%	0.98%	1.79%	0.56%	8	48.53%	50.07%	67.28%	47.95%	24	0.36%	0.82%	3.88%	1.33%	25	43.57%	54.57%	72.47%	68.74%	
Retail - Other Retail	16	0.45%	0.66%	2.24%	0.52%	12	14.04%	26.16%	40.29%	20.68%	60	0.86%	2.45%	5.17%	1.33%	58	29.65%	40.73%	53.23%	34.53%	
United Kingdom	Corporates	28	0.07%	0.52%	1.28%	1.02%	21	10.60%	20.45%	28.24%	19.91%	78	0.31%	0.89%	1.64%	0.96%	78	31.02%	36.98%	44.76%	35.91%
	Corporates - Of Which: Specialised Lending					4					29	0.37%	0.81%	1.39%	0.90%	32	18.22%	29.75%	43.55%	28.19%	
	Corporates - Of Which: SME	12	0.65%	1.79%	9.31%	0.84%	10	13.55%	16.32%	29.13%	13.73%	56	0.37%	1.92%	4.29%	1.97%	58	24.11%	36.39%	45.00%	29.68%
	Retail	41	0.34%	0.87%	2.13%	0.72%	37	10.32%	26.28%	41.58%	25.51%	68	1.18%	1.71%	3.15%	1.65%	70	14.71%	20.93%	34.19%	21.62%
	Retail - Secured on real estate property	24	0.35%	1.06%	2.24%	0.58%	21	6.32%	8.33%	16.34%	6.30%	60	0.70%	1.54%	2.63%	1.51%	60	11.89%	15.07%	19.75%	10.91%
Retail - Qualifying Revolving	21	0.88%	1.10%	1.66%	0.96%	18	34.00%	47.19%	56.40%	67.37%	28	0.85%	1.63%	3.33%	2.08%	30	43.52%	57.36%	70.35%	74.82%	
Retail - Other Retail	35	0.48%	1.20%	3.41%	1.87%	30	20.33%	35.18%	55.02%	42.01%	64	1.34%	2.39%	4.05%	2.72%	64	25.97%	41.36%	54.21%	61.17%	
Australia	Corporates	8	0.49%	1.98%	3.67%	1.57%	5	1.55%	4.92%	12.85%	8.56%	47	0.21%	0.54%	1.13%	0.89%	47	29.13%	40.58%	45.00%	30.33%
	Corporates - Of Which: Specialised Lending					21					21	0.68%	1.36%	2.80%	1.19%	20	18.33%	27.60%	42.48%	15.19%	
	Corporates - Of Which: SME					17					17	0.17%	0.38%	2.61%	1.06%	18	24.40%	37.83%	44.99%	14.24%	
	Retail	21	0.06%	0.43%	1.18%	0.46%	21	6.23%	20.48%	47.74%	4.73%	63	0.45%	0.99%	1.88%	0.57%	62	12.40%	19.36%	39.88%	10.74%
	Retail - Secured on real estate property	5	0.45%	0.47%	1.04%	0.43%	5	2.16%	4.49%	19.99%	2.27%	49	0.34%	0.76%	1.70%	0.54%	48	10.21%	14.03%	19.47%	10.17%
Retail - Qualifying Revolving	10	0.82%	1.21%	1.49%	0.87%	9	28.72%	39.15%	48.65%	39.44%	24	0.40%	1.05%	2.35%	0.99%	24	43.06%	55.53%	67.02%	85.61%	
Retail - Other Retail	15	0.23%	2.10%	5.41%	2.23%	14	20.00%	41.29%	76.96%	31.64%	55	0.49%	1.32%	3.99%	2.03%	51	26.14%	40.42%	52.74%	26.52%	

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
2016 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	4	0.63%	0.99%	3.43%	1.27%	5	2.17%	14.21%	19.75%	20.43%	61	0.22%	0.63%	1.88%	1.63%	61	31.05%	40.73%	45.00%	34.34%
	Corporates - Of Which: Specialised Lending										22	0.28%	0.37%	1.23%	1.05%	21	15.72%	26.00%	44.91%	25.88%	
	Corporates - Of Which: SME										24	0.28%	0.72%	2.29%	2.30%	24	22.17%	39.50%	50.22%	16.45%	
	Retail	25	0.18%	0.38%	1.83%	0.42%	22	14.03%	31.54%	51.14%	13.27%	63	0.73%	1.37%	2.41%	0.88%	62	16.63%	19.87%	35.07%	19.65%
	Retail - Secured on real estate property	4	0.98%	3.02%	4.79%	0.24%	4	3.43%	8.93%	20.47%	15.65%	48	0.54%	1.01%	2.11%	0.67%	48	11.99%	14.98%	18.04%	17.45%
	Retail - Qualifying Revolving	12	0.32%	0.83%	2.08%	0.86%	11	26.05%	49.78%	72.21%	13.36%	23	0.40%	1.46%	2.31%	2.11%	24	45.58%	56.90%	66.81%	64.68%
Retail - Other Retail	20	0.38%	0.96%	2.35%	1.45%	17	19.89%	27.51%	38.83%	27.58%	53	0.78%	1.49%	2.43%	2.18%	52	27.38%	39.20%	49.83%	28.52%	
China	Corporates	4	0.59%	0.93%	1.31%	0.53%	4	9.84%	20.77%	42.77%		47	0.21%	0.64%	1.47%	1.19%	50	35.96%	44.07%	45.00%	45.45%
	Corporates - Of Which: Specialised Lending										5	0.51%	0.66%	1.06%	0.73%	5	26.97%	28.93%	30.77%	28.33%	
	Corporates - Of Which: SME										21	0.33%	0.89%	2.55%	2.06%	21	33.17%	44.44%	45.00%	31.48%	
	Retail	17	0.04%	0.14%	1.28%	0.18%	17	2.28%	25.54%	50.88%	3.26%	59	0.48%	0.87%	1.99%	0.75%	58	13.55%	23.78%	35.73%	23.60%
	Retail - Secured on real estate property										45	0.30%	0.55%	0.96%	0.73%	45	10.89%	13.98%	19.48%	12.55%	
	Retail - Qualifying Revolving	5	0.20%	0.41%	0.69%	0.57%	5	20.19%	43.62%	46.97%	62.65%	25	0.36%	1.12%	2.99%	0.77%	25	47.56%	55.53%	69.61%	99.47%
Retail - Other Retail	13	0.05%	0.16%	2.00%	0.29%	14	12.65%	35.52%	55.59%	14.74%	50	0.63%	1.32%	3.45%	0.71%	49	33.53%	42.30%	60.84%	11.82%	
Hong Kong	Corporates	6	0.25%	0.39%	0.55%	0.56%	4	1.72%	3.56%	35.17%	65.49%	48	0.32%	0.97%	4.29%	1.56%	48	27.09%	37.59%	45.00%	35.63%
	Corporates - Of Which: Specialised Lending										16	0.19%	1.76%	6.42%	1.17%	15	13.16%	21.80%	40.13%	22.03%	
	Corporates - Of Which: SME										23	0.39%	1.19%	3.69%	3.33%	23	13.34%	39.10%	45.00%	22.67%	
	Retail	10	0.01%	0.07%	0.12%	0.07%	7	16.00%	45.42%	66.09%	27.38%	50	0.33%	0.79%	2.05%	0.67%	51	13.04%	19.65%	36.49%	37.94%
	Retail - Secured on real estate property										41	0.18%	0.52%	1.49%	0.44%	41	10.55%	15.05%	19.99%	10.46%	
	Retail - Qualifying Revolving	4	0.12%	0.27%	0.89%	0.06%	6	39.11%	48.28%	93.67%		19	0.16%	0.63%	1.74%	1.00%	18	43.51%	53.17%	58.86%	92.00%
Retail - Other Retail	6	0.03%	0.11%	0.18%	0.17%	6	39.11%	48.28%	93.67%		42	0.30%	1.32%	2.05%	1.24%	41	21.02%	36.49%	49.22%	40.15%	
India	Corporates	7	0.42%	1.73%	6.33%	1.20%	4	9.66%	13.94%	43.74%	45.33%	36	0.70%	2.04%	5.81%	3.11%	38	32.21%	40.59%	45.00%	46.40%
	Corporates - Of Which: Specialised Lending										11	0.60%	1.97%	5.16%	9.49%	10	5.93%	21.73%	39.50%	17.91%	
	Corporates - Of Which: SME										13	0.90%	2.10%	7.41%	7.02%	13	34.10%	45.00%	45.77%	41.69%	
	Retail	14	0.09%	0.22%	0.91%	0.24%	13	8.43%	34.33%	51.54%	47.78%	54	0.48%	0.91%	2.44%	2.88%	54	12.74%	22.26%	38.09%	39.94%
	Retail - Secured on real estate property										39	0.20%	0.53%	1.06%	0.59%	38	10.34%	13.48%	20.85%	24.65%	
	Retail - Qualifying Revolving	8	1.78%	1.88%	2.26%	1.13%	8	22.81%	47.76%	50.55%	35.40%	26	0.67%	1.38%	4.23%	11.13%	25	44.71%	53.49%	73.96%	79.87%
Retail - Other Retail	8	0.18%	0.60%	1.37%	0.14%	7	17.49%	19.37%	33.09%	18.16%	40	0.71%	1.17%	2.66%	3.35%	39	18.19%	39.12%	53.08%	78.71%	
Korea, Republic Of	Corporates										35	0.10%	0.37%	1.33%	0.80%	36	26.74%	44.37%	45.28%	35.99%	
	Corporates - Of Which: Specialised Lending										5	0.10%	0.26%	0.59%	0.06%	6	17.45%	27.43%	40.00%	4.98%	
	Corporates - Of Which: SME										6	2.45%	4.20%	11.48%	2.31%	6	23.37%	31.27%	36.28%	27.32%	
	Retail	9	0.00%	0.02%	0.68%	0.05%	9	7.95%	50.00%	73.42%	83.70%	47	0.18%	0.70%	1.88%	0.71%	46	19.36%	32.47%	46.15%	31.64%
	Retail - Secured on real estate property										27	0.12%	0.29%	0.78%	0.29%	26	10.15%	14.27%	23.33%	10.11%	
	Retail - Qualifying Revolving										21	0.13%	0.66%	0.92%	0.58%	22	44.44%	58.65%	72.76%	75.02%	
Retail - Other Retail	6	0.01%	0.03%	0.74%	0.15%	7	0.37%	49.12%	84.10%	83.70%	38	0.23%	1.01%	2.12%	1.79%	38	40.53%	49.99%	59.56%	73.21%	
Russian Federation	Corporates										56	0.66%	1.53%	2.57%	1.40%	55	35.00%	44.68%	45.00%	39.67%	
	Corporates - Of Which: Specialised Lending										10	0.39%	1.07%	2.30%	1.87%	9	16.00%	24.47%	45.00%	23.16%	
	Corporates - Of Which: SME										18	1.02%	2.40%	2.82%	3.05%	18	14.52%	33.00%	41.15%	34.73%	
	Retail	26	0.10%	0.60%	2.07%	0.99%	21	10.36%	23.96%	47.69%	34.91%	55	0.71%	1.80%	3.52%	1.64%	55	13.77%	22.05%	27.71%	32.23%
	Retail - Secured on real estate property	10	0.63%	1.24%	3.43%	1.03%	10	4.62%	10.17%	44.34%	21.80%	49	0.54%	0.99%	3.78%	1.91%	47	10.20%	14.35%	22.05%	32.18%
	Retail - Qualifying Revolving	9	1.18%	2.14%	9.17%	2.12%	7	42.89%	47.69%	50.78%	48.61%	23	0.94%	2.25%	6.04%	1.44%	24	43.22%	54.95%	69.02%	52.09%
Retail - Other Retail	17	0.18%	0.36%	0.84%	0.31%	13	24.00%	43.26%	60.42%	51.26%	51	0.65%	1.94%	3.26%	0.84%	51	21.19%	39.93%	57.30%	32.74%	

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
2016 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	9	0.96%	5.23%	10.00%	2.07%	9	6.71%	12.49%	30.38%	16.81%	45	0.28%	1.09%	2.10%	1.63%	46	27.25%	38.01%	45.00%	28.34%
	Corporates - Of Which: Specialised Lending										15	0.42%	0.97%	4.39%	1.73%	17	18.84%	35.00%	41.41%	19.55%	
	Corporates - Of Which: SME										16	0.49%	1.93%	4.48%	3.14%	16	22.28%	36.70%	50.25%	21.07%	
	Retail	11	0.02%	0.10%	0.42%	0.32%	9	18.39%	33.86%	49.93%	8.47%	53	0.39%	0.88%	2.00%	1.13%	52	14.29%	21.54%	37.47%	24.06%
	Retail - Secured on real estate property											42	0.34%	0.55%	1.43%	0.54%	43	11.31%	14.85%	20.37%	16.53%
Switzerland	Corporates	8	0.02%	0.12%	0.31%	0.95%	4	2.10%	4.32%	11.10%	9.55%	65	0.32%	0.57%	1.25%	1.01%	68	33.83%	42.54%	45.00%	29.45%
	Corporates - Of Which: Specialised Lending										20	0.28%	0.68%	1.28%	0.89%	20	14.94%	27.87%	44.30%	20.21%	
	Corporates - Of Which: SME										43	0.45%	1.08%	4.43%	1.38%	46	24.90%	35.79%	45.00%	26.87%	
	Retail	25	0.13%	0.83%	2.13%	0.97%	21	7.82%	14.16%	28.45%	11.79%	66	0.69%	1.54%	2.28%	0.88%	66	14.90%	22.26%	33.32%	26.46%
	Retail - Secured on real estate property	15	0.59%	0.79%	2.71%	1.04%	12	4.19%	6.54%	9.45%	5.79%	61	0.42%	1.05%	2.02%	0.79%	60	12.28%	15.86%	18.82%	23.62%
United States	Corporates	24	0.40%	1.00%	1.43%	0.96%	19	4.92%	17.15%	24.31%	19.06%	71	0.39%	0.72%	1.76%	1.30%	74	31.33%	39.39%	45.00%	32.75%
	Corporates - Of Which: Specialised Lending	9	0.35%	1.67%	2.25%	1.78%	5	8.55%	50.55%	55.97%	39.92%	29	0.55%	1.00%	2.56%	1.40%	31	19.78%	33.80%	44.67%	26.51%
	Corporates - Of Which: SME	5	0.33%	0.55%	0.64%	0.41%	5	3.79%	17.47%	21.16%	16.16%	49	0.46%	1.79%	3.26%	3.02%	53	28.38%	42.16%	45.00%	16.32%
	Retail	35	0.24%	0.46%	1.39%	1.53%	30	8.28%	18.08%	40.10%	4.59%	66	0.72%	1.39%	2.34%	2.80%	67	14.79%	19.94%	36.67%	56.51%
	Retail - Secured on real estate property	18	0.55%	1.00%	2.50%	1.87%	14	6.08%	9.87%	25.61%	15.47%	58	0.55%	0.91%	1.74%	1.70%	58	12.52%	14.95%	19.91%	55.96%
Retail - Qualifying Revolving	15	0.38%	0.70%	2.11%	0.02%	13	35.29%	40.61%	70.60%	38.99%	26	0.65%	1.46%	4.64%	1.50%	28	44.49%	54.86%	68.51%	92.85%	
Retail - Other Retail	28	0.37%	1.02%	3.37%	1.73%	24	22.33%	37.73%	48.45%	13.54%	59	0.95%	1.77%	3.96%	3.24%	60	28.85%	38.01%	58.26%	47.74%	

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:

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

To express it on yearly basis we apply:

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

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.