



***RISK DASHBOARD ANNEX
CREDIT RISK PARAMETERS
Q1 2017***

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
2017 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	6	0.70%	0.75%	0.90%	0.82%	4	11.04%	19.57%	26.71%	24.46%	59	0.20%	0.46%	1.79%	1.76%	58	31.95%	41.86%	45.00%	29.79%
	Corporates - Of Which: Specialised Lending	4									18	0.23%	0.73%	2.24%	2.36%	18	2.68%	20.75%	40.06%	7.62%	
	Corporates - Of Which: SME	4	0.88%	1.13%	1.42%	1.34%					30	0.33%	1.24%	2.68%	2.60%	30	22.96%	38.67%	44.92%	28.18%	
	Retail	22	0.23%	0.51%	0.85%	0.64%	20	14.06%	30.31%	39.44%	26.02%	60	0.87%	1.44%	2.14%	1.67%	61	16.66%	25.25%	39.34%	29.55%
	Retail - Secured on real estate property	8	0.48%	0.72%	8.79%	0.62%	7	5.56%	6.52%	30.29%	11.42%	51	0.37%	0.83%	1.47%	1.48%	51	11.54%	15.35%	22.02%	14.64%
	Retail - Qualifying Revolving	8	0.29%	0.40%	0.44%	0.44%	9	29.01%	35.77%	48.11%	29.02%	26	0.38%	1.24%	2.19%	2.27%	27	43.51%	55.53%	74.20%	86.36%
Retail - Other Retail	19	0.34%	0.88%	2.53%	0.74%	15	19.45%	28.61%	55.07%	48.59%	56	1.04%	2.07%	4.35%	2.16%	54	30.60%	45.09%	55.01%	44.98%	
Belgium	Corporates	10	0.55%	0.91%	2.28%	1.19%	8	6.29%	12.00%	21.35%	14.53%	61	0.13%	0.57%	1.91%	2.10%	60	31.60%	42.48%	45.00%	27.99%
	Corporates - Of Which: Specialised Lending	4	1.26%	2.49%	3.63%	1.38%					21	0.10%	0.44%	1.02%	1.13%	22	16.85%	24.16%	45.00%	23.36%	
	Corporates - Of Which: SME	6	1.78%	2.16%	2.40%	2.02%	6	5.69%	9.90%	16.27%	12.86%	33	0.26%	1.02%	2.57%	3.15%	33	23.03%	37.78%	45.00%	24.60%
	Retail	25	0.56%	0.79%	1.26%	0.87%	21	9.55%	17.48%	30.55%	8.55%	62	0.63%	1.33%	2.41%	1.39%	63	14.73%	18.96%	27.60%	16.92%
	Retail - Secured on real estate property	10	0.85%	1.02%	1.48%	0.89%	12	3.09%	8.21%	13.08%	4.71%	59	0.46%	0.98%	1.82%	1.27%	59	10.87%	14.59%	19.06%	13.10%
	Retail - Qualifying Revolving	11	0.10%	1.29%	3.01%	0.13%	9	25.57%	38.13%	66.00%	34.56%	28	0.66%	1.55%	4.44%	1.06%	29	44.12%	53.48%	62.67%	48.16%
Retail - Other Retail	19	0.78%	1.08%	1.75%	0.83%	16	19.63%	34.70%	46.94%	22.02%	54	1.09%	1.97%	3.39%	1.96%	55	29.76%	35.22%	50.44%	31.48%	
Bulgaria	Corporates	4	1.47%	2.92%	10.94%	2.86%	4	0.50%	8.84%	25.56%	10.37%	29	0.73%	2.54%	5.81%	4.98%	28	30.71%	37.94%	45.00%	40.03%
	Corporates - Of Which: Specialised Lending										11	1.82%	2.96%	7.76%	6.44%	11	10.00%	19.49%	45.00%	26.91%	
	Corporates - Of Which: SME										16	0.32%	0.97%	4.35%	4.32%	16	42.33%	48.82%	63.05%	41.30%	
	Retail	17	1.02%	1.69%	2.28%	2.03%	16	20.11%	31.61%	45.92%	25.22%	52	0.42%	1.74%	3.55%	3.79%	55	18.07%	26.58%	48.25%	32.30%
	Retail - Secured on real estate property										37	0.31%	0.67%	1.99%	3.24%	38	11.25%	15.25%	21.51%	20.14%	
	Retail - Qualifying Revolving	10	1.31%	1.77%	6.59%	1.38%	9	27.83%	50.74%	55.77%	43.55%	23	0.49%	3.02%	5.38%	3.30%	25	44.84%	55.49%	70.40%	40.93%
Retail - Other Retail	14	2.22%	3.34%	12.66%	2.75%	14	27.80%	35.92%	57.78%	39.43%	47	0.86%	3.35%	6.65%	4.81%	45	37.72%	48.88%	56.88%	55.63%	
Croatia	Corporates					4	16.58%	23.08%	28.32%	20.18%	29	1.00%	1.90%	4.44%	3.89%	25	24.39%	37.00%	45.00%	37.62%	
	Corporates - Of Which: Specialised Lending										12	0.88%	1.04%	2.54%	1.56%	11	18.08%	21.47%	45.73%	29.92%	
	Corporates - Of Which: SME										11	0.05%	0.90%	7.37%	7.56%	11	21.93%	42.90%	60.00%	40.24%	
	Retail	13	0.11%	0.63%	1.37%	2.73%	11	17.00%	28.17%	39.08%	16.97%	42	0.49%	1.23%	2.58%	2.31%	40	15.47%	29.92%	42.69%	34.53%
	Retail - Secured on real estate property										29	0.27%	0.87%	1.86%	1.74%	28	9.23%	13.21%	17.48%	27.99%	
	Retail - Qualifying Revolving						4	41.96%	52.35%	59.18%	53.28%	22	0.80%	1.99%	2.55%	1.96%	21	43.58%	60.62%	69.09%	60.34%
Retail - Other Retail	10	0.75%	2.30%	2.98%	2.97%	8	19.87%	26.81%	38.57%	17.70%	38	0.44%	1.29%	3.32%	2.62%	36	26.47%	42.11%	55.55%	38.60%	
Cyprus	Corporates	5	0.00%	33.70%	34.49%	25.75%						44	0.95%	2.67%	6.78%	4.81%	45	25.25%	41.66%	46.30%	29.60%
	Corporates - Of Which: Specialised Lending										18	0.80%	2.16%	5.99%	4.24%	18	25.32%	33.37%	45.00%	33.15%	
	Corporates - Of Which: SME										26	0.42%	1.68%	7.60%	1.33%	25	29.15%	43.00%	52.25%	43.69%	
	Retail	5	0.62%	1.34%	1.59%	0.85%	5	16.95%	25.94%	37.86%	25.37%	52	0.45%	1.01%	2.22%	0.74%	50	16.10%	21.99%	39.67%	16.59%
	Retail - Secured on real estate property										35	0.10%	0.46%	1.17%	1.00%	34	9.08%	13.15%	20.61%	19.42%	
	Retail - Qualifying Revolving										21	0.27%	0.82%	1.57%	0.82%	19	45.96%	56.61%	76.83%	64.46%	
Retail - Other Retail	4	1.42%	2.95%	3.81%	2.93%	4	21.11%	31.90%	56.46%	40.33%	42	0.33%	1.39%	2.80%	0.61%	41	19.73%	42.69%	50.20%	8.80%	
Czech	Corporates	6	1.16%	1.27%	1.39%	1.27%	7	22.86%	34.23%	35.87%	28.57%	50	0.23%	0.63%	1.63%	1.76%	48	33.40%	41.23%	45.00%	32.83%
	Corporates - Of Which: Specialised Lending	4	0.14%	0.49%	0.91%	0.58%	4	3.55%	9.04%	14.70%	8.25%	14	0.23%	0.85%	2.13%	1.49%	14	22.37%	30.93%	41.06%	31.25%
	Corporates - Of Which: SME	6	1.00%	1.54%	1.92%	1.49%	5	26.68%	27.25%	51.38%	30.27%	23	0.70%	2.29%	4.49%	2.73%	22	31.43%	39.40%	48.00%	32.05%
	Retail	18	0.39%	0.94%	1.44%	0.92%	15	29.58%	37.91%	44.36%	38.16%	60	0.30%	0.87%	2.22%	2.04%	60	15.21%	31.22%	42.81%	31.74%
	Retail - Secured on real estate property	8	0.51%	0.58%	0.87%	0.54%	6	20.06%	24.18%	26.40%	23.41%	46	0.18%	0.52%	1.30%	1.40%	45	9.99%	13.84%	24.11%	23.92%
	Retail - Qualifying Revolving	10	0.53%	0.84%	3.13%	1.41%	8	33.82%	45.27%	48.81%	48.39%	25	0.51%	1.39%	3.24%	4.67%	26	46.54%	55.71%	67.66%	57.18%
Retail - Other Retail	14	0.66%	1.58%	2.62%	1.82%	12	36.35%	44.58%	54.87%	49.87%	49	0.84%	2.12%	4.07%	3.41%	47	34.11%	45.00%	54.44%	49.32%	

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		Default rate					Loss rate					PD - adjusted					LGD				
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
Denmark	Corporates	11	0.48%	0.92%	29.41%	0.72%	6	11.33%	19.84%	31.80%	20.77%	55	0.22%	0.62%	1.80%	1.87%	55	29.64%	40.31%	45.00%	22.66%
	Corporates - Of Which: Specialised Lending										16	0.35%	1.29%	6.26%	3.07%	18	9.69%	28.04%	42.94%	21.15%	
	Corporates - Of Which: SME	6	0.92%	1.48%	4.73%	0.79%	4	11.77%	22.33%	32.97%	22.23%	29	0.65%	1.20%	3.39%	2.54%	28	22.06%	37.54%	45.00%	19.62%
	Retail	20	0.11%	0.49%	0.80%	0.68%	17	19.29%	32.78%	47.24%	16.35%	62	0.62%	1.38%	2.31%	1.27%	64	14.75%	21.19%	33.57%	15.09%
	Retail - Secured on real estate property	8	0.44%	0.71%	1.32%	0.64%	6	6.34%	11.30%	33.28%	12.61%	52	0.29%	0.82%	1.85%	1.22%	53	11.01%	14.58%	20.70%	12.82%
	Retail - Qualifying Revolving	4	0.39%	0.73%	3.27%	0.80%						24	0.85%	2.01%	5.90%	1.92%	24	45.04%	56.27%	73.87%	65.66%
Retail - Other Retail	16	0.83%	1.22%	1.92%	1.07%	13	26.82%	38.28%	44.07%	36.64%	49	1.17%	2.28%	3.94%	2.50%	51	21.75%	44.19%	55.57%	44.71%	
Estonia	Corporates	4	1.68%	4.07%	4.83%	4.47%	4	30.89%	35.61%	42.80%	34.81%	35	0.18%	0.99%	2.72%	1.36%	34	39.39%	45.00%	45.00%	41.63%
	Corporates - Of Which: Specialised Lending										5	0.69%	0.87%	0.90%	0.75%	5	29.37%	37.37%	37.93%	32.80%	
	Corporates - Of Which: SME										17	1.24%	3.00%	3.66%	1.86%	17	43.38%	45.00%	45.00%	39.40%	
	Retail	15	0.22%	0.34%	12.98%	0.34%	13	17.77%	28.75%	41.20%	16.90%	44	0.50%	1.91%	4.77%	1.62%	42	17.22%	30.60%	52.61%	18.05%
	Retail - Secured on real estate property	4	0.25%	0.29%	0.34%	0.28%	5	10.67%	12.24%	12.24%	11.13%	25	0.20%	0.68%	1.47%	1.41%	25	12.77%	15.40%	25.26%	12.97%
	Retail - Qualifying Revolving											20	0.43%	1.48%	4.04%	0.87%	19	51.05%	55.53%	70.44%	58.34%
Retail - Other Retail	11	0.29%	0.60%	6.15%	0.56%	10	24.84%	33.25%	48.56%	29.22%	38	0.44%	2.50%	5.75%	2.59%	37	36.09%	47.71%	55.00%	44.40%	
Finland	Corporates	5	0.45%	1.65%	2.43%	1.51%	5	10.21%	10.88%	32.41%	37.19%	53	0.24%	0.44%	1.07%	1.09%	54	30.61%	40.25%	45.00%	38.89%
	Corporates - Of Which: Specialised Lending										17	0.15%	0.44%	0.75%	1.98%	16	20.34%	35.21%	42.49%	32.92%	
	Corporates - Of Which: SME	5	0.96%	1.26%	1.42%	1.18%	4	10.74%	12.14%	19.54%	19.69%	19	0.81%	1.05%	2.64%	1.92%	19	20.79%	33.84%	45.00%	37.32%
	Retail	16	0.42%	0.76%	1.40%	0.93%	16	5.70%	39.65%	54.67%	2.85%	58	0.73%	1.42%	3.33%	1.10%	59	15.04%	21.67%	41.65%	18.45%
	Retail - Secured on real estate property	5	0.34%	1.10%	1.59%	0.66%						45	0.54%	0.92%	1.64%	0.86%	44	10.46%	13.07%	17.12%	14.06%
	Retail - Qualifying Revolving											24	0.63%	2.15%	6.00%	2.04%	24	43.00%	55.53%	69.07%	67.60%
Retail - Other Retail	15	0.60%	1.78%	7.12%	1.58%	14	9.67%	45.61%	67.87%	5.83%	47	0.63%	2.15%	4.61%	2.22%	48	32.20%	45.02%	53.88%	36.30%	
France	Corporates	19	0.23%	0.73%	1.20%	0.70%	17	4.22%	15.19%	49.44%	32.91%	66	0.30%	1.04%	1.76%	1.62%	69	33.14%	41.14%	45.00%	33.59%
	Corporates - Of Which: Specialised Lending										22	0.38%	0.56%	1.29%	1.05%	25	19.94%	25.63%	39.93%	20.98%	
	Corporates - Of Which: SME	9	1.00%	1.39%	2.20%	1.59%	7	16.53%	21.46%	35.71%	30.47%	44	0.58%	1.78%	3.86%	2.11%	43	27.65%	40.71%	45.00%	37.51%
	Retail	38	0.55%	1.13%	2.33%	1.20%	34	11.31%	23.07%	37.83%	40.77%	67	0.81%	1.54%	2.45%	1.84%	66	14.99%	20.94%	29.85%	18.09%
	Retail - Secured on real estate property	24	0.83%	1.40%	3.56%	0.86%	20	6.79%	14.54%	28.23%	30.72%	62	0.69%	1.25%	1.95%	1.39%	61	12.24%	15.59%	21.70%	13.55%
	Retail - Qualifying Revolving	16	0.34%	1.13%	2.96%	1.35%	14	5.83%	28.59%	44.51%	51.24%	30	0.64%	2.00%	4.48%	3.33%	30	45.67%	56.10%	62.18%	47.70%
Retail - Other Retail	32	0.56%	1.52%	3.27%	1.70%	27	17.75%	30.89%	52.94%	47.63%	59	1.08%	2.02%	4.48%	2.46%	59	27.63%	40.09%	52.74%	22.70%	
Germany	Corporates	25	0.19%	0.29%	0.65%	1.32%	20	10.83%	19.19%	27.58%	27.46%	70	0.36%	0.94%	1.78%	1.71%	73	33.19%	41.09%	45.00%	35.78%
	Corporates - Of Which: Specialised Lending	7	0.25%	1.83%	33.97%	8.56%	6	13.75%	18.31%	20.82%	19.31%	22	0.71%	1.41%	2.70%	2.12%	24	14.53%	22.65%	38.08%	35.42%
	Corporates - Of Which: SME	14	0.58%	0.78%	3.33%	1.13%	12	19.76%	29.07%	48.21%	45.80%	46	0.95%	1.91%	3.10%	1.40%	49	28.00%	39.07%	45.00%	31.35%
	Retail	45	0.40%	1.25%	2.24%	0.65%	37	15.05%	27.72%	39.38%	27.39%	69	1.01%	1.53%	2.75%	1.40%	69	15.57%	22.53%	31.79%	24.77%
	Retail - Secured on real estate property	29	0.33%	1.08%	2.84%	0.43%	25	9.19%	13.75%	27.43%	14.00%	63	0.70%	1.25%	2.14%	1.07%	63	11.37%	16.10%	20.46%	15.67%
	Retail - Qualifying Revolving	19	0.28%	0.74%	1.43%	0.70%	15	30.26%	43.52%	56.02%	48.60%	28	0.84%	1.75%	4.31%	1.58%	29	45.11%	55.16%	62.31%	58.07%
Retail - Other Retail	35	0.72%	1.25%	2.29%	1.27%	27	21.74%	36.21%	60.55%	37.33%	61	1.32%	2.90%	4.30%	2.29%	60	30.22%	40.12%	51.67%	41.43%	
Greece	Corporates	5	5.10%	5.28%	29.21%	6.82%	6	13.90%	18.51%	29.79%	23.88%	37	0.61%	8.28%	11.63%	13.85%	36	28.84%	40.74%	45.00%	39.53%
	Corporates - Of Which: Specialised Lending										15	3.16%	8.91%	20.00%	12.44%	15	26.29%	35.00%	43.25%	28.31%	
	Corporates - Of Which: SME										17	0.23%	0.82%	15.00%	17.86%	16	15.59%	41.65%	56.32%	40.59%	
	Retail	19	0.25%	1.12%	11.41%	11.29%	16	20.73%	29.97%	59.91%	29.19%	56	0.46%	1.28%	3.30%	14.90%	56	19.11%	28.64%	48.09%	31.94%
	Retail - Secured on real estate property											40	0.20%	0.52%	1.76%	1.30%	38	10.00%	13.38%	20.70%	23.97%
	Retail - Qualifying Revolving	9	1.04%	1.67%	3.62%	1.78%	6	30.35%	41.89%	50.58%	39.72%	26	0.50%	1.40%	5.42%	11.95%	25	47.69%	58.38%	70.35%	79.72%
Retail - Other Retail	14	0.41%	1.74%	14.13%	13.41%	14	28.88%	49.03%	80.33%	47.44%	50	0.81%	2.40%	6.18%	29.69%	47	27.68%	43.74%	53.12%	51.01%	

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

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Hungary	Corporates	4	0.34%	1.08%	1.61%	1.34%						44	0.71%	1.36%	2.69%	2.74%	43	30.88%	43.88%	45.00%	41.10%
	Corporates - Of Which: Specialised Lending										18	0.71%	1.74%	2.84%	2.41%	18	20.00%	38.20%	45.00%	26.29%	
	Corporates - Of Which: SME										22	0.97%	3.19%	9.89%	4.52%	22	40.42%	45.00%	54.52%	43.71%	
	Retail	19	0.36%	1.63%	4.15%	6.05%	17	33.40%	47.29%	88.89%	45.31%	54	0.53%	1.31%	3.14%	3.93%	54	22.85%	33.36%	42.12%	39.01%
	Retail - Secured on real estate property											41	0.33%	0.60%	2.43%	3.63%	41	10.91%	17.45%	25.08%	32.24%
Ireland	Corporates	14	0.42%	2.63%	3.99%	2.63%	14	13.79%	20.99%	25.15%	18.20%	56	0.26%	0.74%	1.80%	1.88%	58	24.18%	40.92%	45.00%	35.72%
	Corporates - Of Which: Specialised Lending						4	50.20%	56.82%	70.55%	61.55%	24	0.49%	1.04%	2.81%	2.33%	25	17.06%	24.59%	42.89%	23.69%
	Corporates - Of Which: SME						5	12.97%	13.00%	14.46%	14.06%	30	0.30%	1.40%	3.55%	4.46%	30	30.04%	37.59%	44.72%	40.35%
	Retail	33	0.53%	1.37%	4.45%	3.67%	26	10.70%	25.77%	53.56%	30.31%	65	0.89%	2.33%	3.96%	3.01%	66	14.21%	19.91%	33.10%	25.82%
	Retail - Secured on real estate property						15	2.94%	4.53%	9.61%	3.80%	14	9.95%	22.83%	31.35%	29.80%	60	10.85%	16.37%	25.05%	23.52%
Italy	Corporates	12	0.83%	2.10%	3.19%	3.23%	10	7.40%	19.42%	23.37%	30.66%	62	0.49%	1.27%	3.14%	10.20%	65	31.86%	41.99%	45.00%	38.56%
	Corporates - Of Which: Specialised Lending						7	17.92%	20.57%	25.92%	34.89%	30	1.58%	2.70%	4.79%	13.29%	31	21.32%	42.18%	47.62%	39.53%
	Corporates - Of Which: SME						9	2.90%	5.04%	6.04%	7.17%	7	1.79%	2.70%	4.79%	13.29%	31	21.32%	42.18%	47.62%	39.53%
	Retail	32	0.17%	1.20%	2.37%	10.90%	26	10.89%	21.26%	48.26%	45.99%	66	0.67%	1.63%	2.67%	3.63%	67	16.02%	22.65%	35.34%	28.42%
	Retail - Secured on real estate property						15	0.90%	1.47%	15.33%	7.49%	15	3.14%	7.42%	20.25%	32.00%	59	0.36%	0.91%	1.65%	1.55%
Latvia	Corporates	5	0.53%	0.54%	2.50%	1.26%	5	34.50%	50.00%	88.41%	78.60%	27	0.17%	0.57%	2.12%	2.35%	24	37.60%	44.70%	45.00%	42.21%
	Corporates - Of Which: Specialised Lending										5	1.30%	7.85%	10.04%	2.79%	4	42.28%	43.18%	44.34%	43.53%	
	Corporates - Of Which: SME										13	0.54%	2.39%	4.64%	2.97%	13	43.91%	45.00%	45.00%	40.23%	
	Retail	11	0.80%	0.98%	6.64%	2.90%	12	43.92%	49.21%	52.72%	49.19%	47	0.53%	1.24%	3.42%	3.22%	46	17.21%	25.31%	49.81%	25.48%
	Retail - Secured on real estate property						4	40.60%	41.17%	41.73%	40.83%	32	0.31%	0.70%	2.63%	2.97%	32	10.06%	16.09%	19.58%	18.53%
Lithuania	Corporates	5	0.63%	3.08%	3.09%	1.56%	5	27.77%	27.78%	29.32%	28.26%	29	0.34%	0.77%	1.43%	1.39%	29	40.36%	45.00%	51.00%	41.99%
	Corporates - Of Which: Specialised Lending										4	1.01%	1.92%	7.82%	1.91%						
	Corporates - Of Which: SME										14	0.68%	1.86%	3.37%	2.96%	12	41.37%	44.57%	49.50%	40.46%	
	Retail	14	1.22%	2.68%	12.53%	0.97%	14	23.34%	26.81%	32.37%	24.93%	47	0.35%	1.64%	3.80%	1.66%	47	19.54%	28.17%	52.46%	20.06%
	Retail - Secured on real estate property						6	23.86%	24.72%	25.50%	24.08%	31	0.16%	0.45%	1.62%	1.50%	31	11.18%	16.66%	20.70%	17.12%
Luxembourg	Corporates	17	0.46%	1.49%	4.07%	1.64%	12	6.22%	23.23%	48.70%	24.12%	63	0.37%	0.99%	1.60%	1.33%	65	27.69%	39.28%	45.00%	32.37%
	Corporates - Of Which: Specialised Lending						4	10.87%	10.87%	12.93%	81.46%	21	0.26%	0.84%	2.33%	1.34%	24	15.65%	27.42%	40.39%	27.07%
	Corporates - Of Which: SME						6	1.18%	3.35%	4.35%	2.23%	4	31.53%	54.34%	61.73%	48.98%	41	0.51%	1.28%	2.34%	2.15%
	Retail	21	0.17%	0.73%	1.98%	0.49%	17	9.06%	10.21%	15.53%	7.54%	57	0.68%	1.04%	1.96%	1.34%	57	14.05%	20.36%	34.40%	16.51%
	Retail - Secured on real estate property						6	2.32%	1.85%	5.23%	4.04%	6	2.35%	5.68%	9.21%	3.44%	51	0.51%	1.06%	1.78%	1.16%

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
2017 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	30.68%	43.00%	74.73%	53.51%	4	8.77%	20.73%	33.30%	14.41%	47	0.27%	2.04%	7.40%	5.76%	46	25.56%	41.09%	45.00%	33.97%
	Corporates - Of Which: Specialised Lending										13	4.01%	9.00%	13.62%	7.73%	14	17.09%	42.82%	45.00%	27.16%	
	Corporates - Of Which: SME										20	0.23%	1.21%	8.88%	0.32%	21	35.00%	42.18%	48.82%	96.66%	
	Retail	4	0.45%	1.02%	1.74%	0.78%	7	27.74%	37.40%	70.05%	7.50%	52	0.33%	1.13%	2.16%	0.90%	51	15.90%	27.89%	51.20%	24.31%
	Retail - Secured on real estate property											33	0.16%	0.38%	1.15%	0.62%	32	9.97%	13.43%	21.87%	28.68%
Retail - Qualifying Revolving											20	0.19%	0.49%	1.10%	1.04%	21	48.12%	55.53%	61.71%	65.85%	
Retail - Other Retail						5	31.30%	49.10%	64.65%	13.58%	43	0.35%	1.30%	3.21%	0.90%	44	30.61%	45.33%	56.01%	17.46%	
Netherlands	Corporates	15	0.02%	1.64%	4.55%	1.84%	12	6.58%	13.82%	21.32%	16.71%	65	0.35%	0.75%	1.72%	2.49%	69	34.65%	41.39%	45.00%	28.07%
	Corporates - Of Which: Specialised Lending										28	0.52%	1.04%	2.56%	2.61%	30	16.54%	26.81%	41.40%	18.66%	
	Corporates - Of Which: SME										43	0.60%	1.20%	2.83%	2.96%	41	25.23%	40.68%	45.00%	19.14%	
	Retail	29	0.17%	0.44%	0.74%	0.70%	25	11.72%	22.40%	41.55%	17.34%	63	0.84%	1.61%	2.37%	0.75%	64	14.33%	18.63%	28.02%	18.03%
	Retail - Secured on real estate property											9	0.49%	0.69%	1.55%	0.67%	9	9.52%	10.31%	14.05%	16.42%
Retail - Qualifying Revolving						12	0.18%	0.54%	1.24%	0.50%	10	41.85%	49.34%	57.55%	57.54%	25	0.97%	1.55%	3.87%	4.24%	
Retail - Other Retail						21	0.18%	0.65%	1.52%	1.40%	18	38.61%	46.29%	77.22%	47.90%	54	1.15%	2.17%	3.94%	3.27%	
Norway	Corporates	11	0.99%	2.12%	4.68%	1.57%	6	8.88%	13.77%	29.66%	10.54%	53	0.14%	0.59%	2.00%	1.83%	52	22.63%	37.78%	45.00%	25.06%
	Corporates - Of Which: Specialised Lending										18	0.79%	1.35%	3.83%	2.57%	19	10.00%	23.37%	36.55%	19.38%	
	Corporates - Of Which: SME		0.41%	0.67%	1.22%	0.98%	4	19.97%	41.47%	77.27%	34.85%	17	0.55%	0.73%	2.56%	1.57%	17	20.86%	24.35%	45.00%	24.15%
	Retail	26	0.06%	0.38%	3.85%	0.33%	23	5.89%	13.81%	53.97%	25.36%	56	0.81%	1.53%	3.50%	1.05%	57	15.64%	21.53%	33.94%	22.61%
	Retail - Secured on real estate property											11	0.19%	0.86%	8.13%	0.20%	9	2.70%	6.13%	9.02%	8.79%
Retail - Qualifying Revolving						7	0.42%	1.15%	5.34%	1.65%	7	48.98%	57.34%	67.55%	58.28%	25	0.62%	1.18%	3.22%	2.11%	
Retail - Other Retail						18	0.23%	1.93%	5.22%	0.88%	15	16.20%	22.20%	56.10%	44.20%	49	0.82%	2.04%	5.42%	1.80%	
Poland	Corporates	9	0.44%	0.63%	0.82%	0.93%	6	18.92%	26.68%	51.56%	27.33%	55	0.36%	0.90%	1.92%	1.62%	56	32.47%	43.89%	45.00%	33.76%
	Corporates - Of Which: Specialised Lending										17	0.26%	0.69%	2.24%	2.11%	18	9.82%	30.82%	45.00%	30.59%	
	Corporates - Of Which: SME		1.22%	2.03%	38.96%	1.44%						37	0.40%	1.56%	2.27%	2.11%	36	29.80%	40.96%	45.00%	32.79%
	Retail	28	0.41%	0.81%	1.86%	1.16%	23	22.22%	31.46%	59.90%	24.41%	59	0.84%	1.43%	3.01%	1.47%	61	18.73%	28.48%	40.28%	34.07%
	Retail - Secured on real estate property											5	0.75%	1.77%	4.51%	1.01%	6	5.47%	11.88%	20.73%	18.22%
Retail - Qualifying Revolving						14	1.73%	3.15%	7.43%	1.76%	11	24.99%	50.96%	74.78%	46.87%	25	0.90%	2.00%	3.83%	2.55%	
Retail - Other Retail						23	0.99%	2.17%	6.58%	1.61%	19	30.87%	38.83%	62.19%	34.75%	52	1.37%	2.05%	4.34%	3.26%	
Portugal	Corporates	5	3.75%	5.95%	7.52%	5.95%	5	14.68%	26.42%	62.04%	22.42%	48	0.62%	1.27%	2.88%	12.00%	48	33.65%	42.80%	45.00%	41.76%
	Corporates - Of Which: Specialised Lending										18	1.03%	1.33%	1.84%	1.70%	19	24.18%	33.05%	45.00%	33.92%	
	Corporates - Of Which: SME						4	16.88%	23.03%	31.06%	17.04%	21	0.57%	1.20%	2.70%	10.50%	23	21.60%	39.90%	50.00%	42.53%
	Retail	24	0.23%	1.14%	1.95%	2.34%	20	13.56%	29.14%	47.39%	7.16%	59	0.35%	1.23%	3.03%	2.70%	59	18.97%	30.12%	41.47%	21.54%
	Retail - Secured on real estate property											6	0.88%	2.77%	7.65%	2.20%	6	7.80%	8.52%	48.42%	17.98%
Retail - Qualifying Revolving						12	1.06%	1.45%	2.51%	0.96%	10	15.42%	37.10%	50.41%	13.40%	26	0.73%	1.93%	8.73%	6.75%	
Retail - Other Retail						18	1.47%	2.27%	2.94%	3.60%	14	22.31%	32.59%	47.49%	19.54%	50	0.78%	1.56%	4.76%	6.41%	
Romania	Corporates	5	0.04%	0.14%	1.75%	1.11%	4	12.89%	19.28%	34.78%	24.21%	39	0.19%	0.45%	2.27%	3.61%	42	33.64%	44.60%	45.15%	38.85%
	Corporates - Of Which: Specialised Lending										7	1.56%	2.30%	3.26%	2.42%	8	10.12%	34.36%	44.87%	16.67%	
	Corporates - Of Which: SME										22	0.43%	1.20%	3.04%	4.77%	23	27.98%	43.10%	45.01%	40.60%	
	Retail	20	0.87%	2.64%	4.95%	3.22%	18	13.31%	30.47%	45.98%	36.85%	57	0.64%	1.77%	3.84%	0.15%	57	20.30%	29.06%	43.97%	27.77%
	Retail - Secured on real estate property											4	9.44%	14.77%	29.70%	4.83%	4	10.38%	11.92%	23.20%	33.49%
Retail - Qualifying Revolving						11	1.56%	4.50%	31.15%	0.81%	10	26.35%	48.65%	50.73%	38.20%	26	1.45%	2.23%	9.21%	1.54%	
Retail - Other Retail						18	1.55%	2.24%	5.30%	2.86%	14	19.17%	39.11%	78.57%	43.27%	51	1.12%	2.97%	6.30%	3.32%	

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
2017 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	5	0.67%	2.29%	6.47%	2.56%	6	20.04%	35.79%	70.22%	49.37%	40	0.12%	0.43%	1.90%	1.60%	39	30.78%	43.96%	45.01%	40.42%
	Corporates - Of Which: Specialised Lending										11	0.26%	1.57%	2.67%	1.45%	11	19.86%	30.47%	45.00%	37.76%	
	Corporates - Of Which: SME	5	0.38%	0.38%	0.59%	3.83%	5	36.37%	47.72%	47.72%	65.19%	23	0.68%	3.19%	6.25%	3.82%	21	39.82%	43.03%	45.00%	41.84%
	Retail	16	0.72%	0.99%	1.57%	1.12%	12	39.15%	48.23%	59.31%	46.09%	46	0.26%	1.25%	2.30%	1.64%	48	21.07%	28.94%	41.79%	23.67%
	Retail - Secured on real estate property	10	0.57%	0.72%	1.18%	0.83%	8	18.89%	36.54%	37.00%	33.50%	34	0.16%	0.35%	1.12%	1.19%	34	10.00%	14.10%	20.96%	20.63%
	Retail - Qualifying Revolving	7	0.86%	1.16%	3.25%	1.02%	5	50.81%	59.48%	70.35%	73.72%	22	0.51%	1.86%	5.33%	2.78%	23	52.34%	60.59%	65.38%	60.45%
Retail - Other Retail	14	1.32%	1.85%	3.33%	2.63%	9	58.69%	63.62%	68.46%	67.69%	41	0.68%	2.29%	4.71%	3.34%	40	34.73%	48.45%	57.67%	47.87%	
Slovenia	Corporates	4	0.05%	0.11%	0.65%	0.32%	4	1.92%	3.99%	11.47%	3.54%	26	0.26%	1.07%	6.96%	7.39%	25	30.28%	44.52%	45.00%	37.98%
	Corporates - Of Which: Specialised Lending										5	0.31%	1.10%	1.23%	0.90%						
	Corporates - Of Which: SME	4					4				9	1.35%	3.44%	9.93%	10.50%	10	41.37%	43.03%	44.51%	42.88%	
	Retail	8	0.86%	1.31%	2.40%	1.55%	7	16.33%	39.07%	56.04%	72.06%	45	0.25%	0.70%	2.19%	3.53%	46	18.36%	28.83%	52.66%	33.95%
	Retail - Secured on real estate property										28	0.17%	0.50%	0.77%	3.74%	28	9.28%	12.40%	21.35%	17.12%	
	Retail - Qualifying Revolving						4	43.11%	51.49%	56.46%	53.58%	22	0.20%	1.11%	4.24%	1.98%	23	43.51%	62.46%	83.72%	73.98%
Retail - Other Retail	5	2.45%	3.93%	8.39%	2.51%	4	18.18%	31.25%	60.18%	76.77%	38	0.38%	1.34%	5.56%	3.59%	36	31.93%	41.60%	59.38%	44.02%	
Spain	Corporates	14	1.09%	3.06%	8.18%	3.88%	12	4.17%	15.41%	27.10%	36.04%	56	0.42%	1.32%	4.52%	10.61%	61	31.42%	39.65%	45.00%	41.31%
	Corporates - Of Which: Specialised Lending										26	1.31%	1.92%	5.42%	3.71%	27	19.45%	36.56%	45.00%	23.36%	
	Corporates - Of Which: SME	6	3.34%	4.01%	9.47%	6.02%	6	6.12%	21.82%	38.77%	32.32%	34	0.75%	4.15%	8.27%	5.78%	35	15.90%	36.01%	45.00%	41.42%
	Retail	34	0.29%	1.02%	2.59%	2.44%	31	13.74%	31.18%	51.56%	22.61%	64	0.77%	1.55%	2.93%	1.82%	66	16.40%	23.30%	31.17%	26.20%
	Retail - Secured on real estate property	14	1.84%	2.55%	4.19%	2.51%	14	6.46%	11.54%	29.25%	15.88%	59	0.52%	1.30%	2.25%	1.31%	60	10.97%	15.20%	19.50%	19.31%
	Retail - Qualifying Revolving	15	0.51%	1.74%	6.23%	0.68%	13	25.64%	56.57%	70.68%	65.96%	27	0.50%	1.75%	4.48%	2.37%	28	44.92%	53.55%	61.18%	50.71%
Retail - Other Retail	24	0.69%	1.56%	3.25%	3.05%	22	25.25%	47.28%	71.69%	39.79%	53	1.04%	2.22%	4.05%	2.88%	57	27.57%	41.99%	55.43%	48.33%	
Sweden	Corporates	8	0.08%	0.15%	0.87%	0.18%	6	14.21%	20.66%	29.69%	18.47%	66	0.20%	0.47%	0.90%	0.64%	65	33.46%	41.92%	45.00%	24.59%
	Corporates - Of Which: Specialised Lending										17	0.25%	0.57%	1.01%	1.31%	18	17.60%	31.83%	45.00%	29.57%	
	Corporates - Of Which: SME	5	0.13%	0.18%	0.24%	0.18%					27	0.37%	1.02%	4.53%	13.27%	26	19.08%	38.81%	49.03%	17.30%	
	Retail	27	0.10%	0.35%	1.31%	0.14%	21	5.40%	18.37%	38.00%	10.06%	65	0.68%	1.31%	3.08%	9.95%	63	15.03%	23.17%	33.87%	13.61%
	Retail - Secured on real estate property	12	0.11%	0.42%	2.59%	0.09%	11	4.25%	5.13%	35.78%	8.51%	56	0.47%	0.87%	1.79%	6.19%	54	10.70%	14.22%	20.90%	11.49%
	Retail - Qualifying Revolving										26	0.43%	1.18%	2.68%	1.39%	25	44.62%	54.46%	66.90%	68.95%	
Retail - Other Retail	21	0.20%	0.52%	1.74%	0.50%	14	19.12%	31.04%	40.32%	21.51%	58	0.88%	2.10%	4.82%	1.43%	57	29.08%	41.62%	52.90%	34.14%	
United Kingdom	Corporates	24	0.35%	0.58%	1.13%	0.76%	20	4.18%	18.75%	28.99%	13.87%	74	0.41%	0.99%	1.80%	1.04%	76	29.67%	37.99%	44.87%	35.40%
	Corporates - Of Which: Specialised Lending	5	1.07%	3.82%	4.89%	2.85%	5	9.32%	12.39%	15.18%	22.74%	30	0.36%	1.03%	1.84%	0.93%	34	18.14%	31.61%	44.94%	26.62%
	Corporates - Of Which: SME	14	0.88%	1.84%	9.31%	0.86%	10	1.76%	19.74%	23.60%	15.08%	55	0.45%	2.02%	5.04%	2.03%	56	27.51%	37.83%	45.00%	29.66%
	Retail	47	0.38%	0.90%	2.49%	0.72%	40	12.84%	26.69%	37.02%	26.25%	67	1.02%	1.56%	2.86%	1.46%	69	14.32%	20.62%	29.73%	21.89%
	Retail - Secured on real estate property	26	0.41%	1.38%	2.77%	0.57%	25	6.35%	10.08%	27.04%	6.28%	61	0.80%	1.28%	2.43%	1.29%	63	11.10%	14.54%	20.49%	10.75%
	Retail - Qualifying Revolving	20	0.76%	1.18%	2.91%	0.97%	16	30.78%	44.35%	54.03%	67.03%	30	0.83%	1.72%	3.19%	2.04%	31	49.06%	61.76%	74.22%	76.15%
Retail - Other Retail	37	0.70%	1.64%	4.00%	2.05%	35	19.87%	41.71%	67.10%	43.17%	64	1.47%	2.47%	4.42%	2.94%	63	26.05%	43.37%	59.04%	61.81%	
Australia	Corporates	8	0.31%	2.18%	12.86%	1.80%	6	3.15%	16.98%	20.78%	19.86%	45	0.18%	0.52%	1.06%	1.03%	45	27.25%	41.37%	45.00%	30.75%
	Corporates - Of Which: Specialised Lending										21	0.64%	1.30%	2.74%	1.18%	21	19.49%	25.20%	40.03%	16.80%	
	Corporates - Of Which: SME										14	0.26%	0.67%	1.90%	1.06%	13	22.20%	35.34%	41.37%	11.15%	
	Retail	17	0.12%	0.46%	1.48%	0.48%	15	7.41%	22.53%	38.95%	4.49%	61	0.49%	0.74%	1.90%	0.57%	62	12.69%	19.46%	37.05%	10.70%
	Retail - Secured on real estate property	6	0.45%	0.90%	1.42%	0.45%						50	0.35%	0.70%	1.59%	0.54%	50	10.49%	14.11%	19.99%	10.16%
	Retail - Qualifying Revolving	5	1.10%	1.53%	1.90%	1.10%	6	19.29%	37.01%	47.72%	41.36%	24	0.29%	1.11%	2.55%	0.92%	25	43.61%	55.53%	66.48%	85.95%
Retail - Other Retail	13	0.83%	2.11%	6.86%	2.20%	14	19.17%	36.44%	64.34%	32.62%	55	0.48%	1.18%	3.09%	1.96%	52	22.35%	43.40%	55.68%	26.86%	

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
2017 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	4	0.52%	0.64%	0.91%	1.06%	4	2.29%	9.82%	18.01%	15.48%	58	0.20%	0.62%	1.86%	1.63%	57	29.65%	43.67%	45.00%	35.39%
	Corporates - Of Which: Specialised Lending										22	0.25%	0.42%	1.46%	0.85%	23	17.36%	27.21%	45.00%	27.79%	
	Corporates - Of Which: SME										19	0.39%	0.76%	2.54%	2.15%	19	21.73%	37.00%	59.14%	13.06%	
	Retail	16	0.31%	1.03%	1.85%	0.40%	18	14.50%	30.76%	45.92%	13.35%	63	0.60%	1.20%	3.33%	0.86%	63	15.93%	19.77%	35.54%	19.70%
	Retail - Secured on real estate property											46	0.59%	1.07%	2.14%	0.66%	49	13.17%	15.05%	17.74%	17.39%
China	Retail - Qualifying Revolving	8	0.35%	0.89%	1.26%	0.79%	8	29.36%	39.29%	65.85%	13.80%	25	0.36%	1.32%	2.46%	2.12%	25	46.31%	57.00%	64.74%	68.17%
	Retail - Other Retail	13	0.66%	1.95%	2.56%	1.33%	13	21.95%	33.58%	45.92%	29.12%	53	0.62%	1.30%	4.44%	2.21%	52	28.17%	38.15%	50.37%	29.09%
	Corporates	4	0.21%	8.83%	31.30%	0.33%						43	0.20%	0.77%	1.77%	1.28%	46	35.97%	44.47%	45.00%	45.65%
	Corporates - Of Which: Specialised Lending											6	0.54%	0.85%	1.05%	0.92%	6	27.57%	27.70%	37.44%	28.80%
	Corporates - Of Which: SME											22	0.33%	0.95%	3.07%	3.29%	21	30.95%	41.37%	45.00%	25.62%
Hong Kong	Retail	12	0.02%	0.09%	0.59%	0.14%	15	12.65%	26.60%	49.91%	2.94%	56	0.53%	0.79%	1.84%	0.76%	56	13.31%	23.88%	41.16%	23.61%
	Retail - Secured on real estate property										47	0.29%	0.61%	1.30%	0.77%	47	11.34%	14.05%	19.88%	12.38%	
	Retail - Qualifying Revolving	8	0.17%	0.47%	0.80%	0.00%	8	13.18%	45.77%	50.29%	34.58%	24	0.38%	0.94%	2.33%	0.72%	22	43.51%	55.53%	71.21%	55.53%
	Retail - Other Retail	9	0.04%	0.09%	1.53%	0.10%	12	25.51%	41.39%	62.87%	18.60%	47	0.60%	1.07%	3.02%	0.69%	47	25.81%	45.00%	58.66%	11.96%
	Corporates	5	0.41%	0.51%	0.59%	0.48%	5	0.18%	3.38%	47.99%	46.94%	46	0.35%	0.72%	2.86%	1.43%	45	28.70%	40.64%	45.00%	35.85%
India	Corporates - Of Which: Specialised Lending										15	0.23%	1.51%	8.72%	2.56%	15	8.12%	19.90%	30.12%	23.14%	
	Corporates - Of Which: SME										23	0.44%	1.85%	4.38%	3.40%	24	18.02%	38.89%	45.00%	22.90%	
	Retail	6	0.01%	0.08%	0.12%	0.05%	5	43.69%	48.31%	61.77%	64.81%	49	0.32%	0.59%	1.56%	0.70%	50	12.86%	20.43%	36.05%	37.82%
	Retail - Secured on real estate property										44	0.18%	0.46%	1.34%	0.50%	44	10.00%	14.18%	19.08%	10.13%	
	Retail - Qualifying Revolving										19	0.17%	0.63%	1.08%	0.97%	19	43.51%	55.53%	69.91%	92.00%	
Korea, Republic Of	Retail - Other Retail						4	40.78%	46.00%	70.35%	88.35%	44	0.35%	1.06%	1.68%	1.24%	43	25.09%	40.12%	53.70%	41.69%
	Corporates										35	0.71%	2.04%	3.72%	2.88%	36	32.26%	42.97%	45.45%	47.32%	
	Corporates - Of Which: Specialised Lending										13	1.14%	1.23%	5.13%	6.35%	13	7.70%	26.76%	39.50%	25.96%	
	Corporates - Of Which: SME										12	0.57%	2.96%	6.76%	6.22%	12	33.62%	45.00%	51.69%	37.57%	
	Retail	14	0.05%	0.22%	0.93%	0.29%	13	5.26%	46.01%	55.81%	41.45%	54	0.43%	0.89%	2.83%	3.19%	55	13.37%	20.70%	41.48%	40.84%
Russian Federation	Retail - Secured on real estate property										39	0.19%	0.57%	0.84%	0.72%	39	10.35%	13.93%	21.75%	24.94%	
	Retail - Qualifying Revolving	6	0.46%	1.60%	2.38%	0.40%	6	5.26%	29.51%	48.45%	22.84%	26	0.35%	0.79%	3.16%	11.43%	26	44.65%	53.36%	74.97%	79.82%
	Retail - Other Retail	7	0.02%	0.44%	1.04%	0.55%	6	4.48%	37.81%	58.50%	5.10%	41	0.65%	1.48%	3.47%	3.41%	41	28.09%	45.01%	56.88%	78.87%
	Corporates											31	0.10%	0.38%	1.52%	0.80%	31	24.46%	41.25%	45.00%	36.62%
	Corporates - Of Which: Specialised Lending										6	0.26%	0.43%	4.82%	0.20%	8	4.94%	26.64%	42.13%	12.02%	
Korea, Republic Of	Corporates - Of Which: SME										7	0.09%	4.61%	11.48%	2.34%	7	23.67%	35.00%	45.00%	26.50%	
	Retail	10	0.05%	0.40%	0.61%	0.05%	9	20.81%	50.05%	56.03%	82.97%	46	0.19%	0.43%	1.37%	0.65%	47	19.40%	30.37%	47.97%	31.62%
	Retail - Secured on real estate property										27	0.12%	0.28%	0.66%	0.28%	27	10.00%	14.69%	23.24%	10.10%	
	Retail - Qualifying Revolving										22	0.26%	0.58%	1.35%	0.56%	22	46.40%	57.45%	73.97%	75.01%	
	Retail - Other Retail	7	0.19%	0.71%	9.18%	0.61%	6	20.81%	52.21%	96.23%	99.52%	38	0.20%	0.56%	1.58%	1.59%	38	36.88%	47.14%	55.49%	73.51%
Russian Federation	Corporates										51	0.74%	1.28%	2.12%	1.23%	50	39.96%	45.00%	45.00%	40.21%	
	Corporates - Of Which: Specialised Lending										11	0.66%	1.37%	2.61%	1.89%	11	10.81%	21.26%	44.02%	23.05%	
	Corporates - Of Which: SME										13	0.56%	2.14%	3.28%	3.14%	13	8.39%	26.55%	43.14%	36.75%	
	Retail	23	0.22%	0.95%	3.96%	1.38%	20	21.75%	35.00%	52.53%	38.87%	56	0.57%	1.40%	2.88%	1.60%	56	12.65%	20.80%	28.86%	31.33%
	Retail - Secured on real estate property										13	0.87%	4.23%	5.14%	1.50%	10	15.81%	37.02%	53.83%	37.36%	
Russian Federation	Retail - Qualifying Revolving	11	0.83%	1.13%	28.49%	1.36%	7	18.18%	47.73%	67.85%	45.63%	51	0.52%	1.01%	2.89%	1.75%	50	10.00%	14.19%	21.56%	31.83%
	Retail - Other Retail	15	0.03%	0.31%	4.66%	0.24%	12	41.06%	67.47%	73.64%	52.82%	52	0.57%	1.41%	3.38%	1.07%	52	24.85%	42.27%	54.21%	29.93%



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

Table 1
Risk Parameters statistics by country of the counterparty for IRB banks
 EU and main non-EU countries
2017 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	10	0.71%	2.70%	12.39%	1.42%	9	4.47%	6.25%	10.89%	11.75%	40	0.23%	1.12%	2.15%	1.76%	41	24.22%	38.58%	45.00%	29.70%
	Corporates - Of Which: Specialised Lending										18	0.80%	1.55%	3.06%	1.92%	20	19.53%	26.71%	42.09%	20.46%	
	Corporates - Of Which: SME										15	0.26%	1.72%	4.55%	2.87%	16	19.26%	41.45%	47.89%	23.55%	
	Retail	8	0.04%	0.14%	0.34%	0.30%	7	8.16%	28.97%	74.82%	8.02%	55	0.33%	0.62%	1.70%	1.11%	55	14.71%	20.01%	34.67%	24.25%
	Retail - Secured on real estate property	5	0.57%	0.98%	2.09%	0.95%						45	0.22%	0.52%	0.98%	0.53%	45	10.71%	14.71%	18.28%	16.34%
Retail - Qualifying Revolving	5	0.11%	0.14%	0.22%	0.06%	6	8.16%	30.75%	55.62%	5.28%	23	0.23%	0.73%	3.14%	3.07%	24	45.66%	56.69%	72.21%	78.35%	
Retail - Other Retail	5										42	0.19%	0.99%	2.93%	4.78%	44	30.00%	41.41%	59.25%	37.74%	
Switzerland	Corporates	4	1.83%	4.11%	4.88%	3.63%						64	0.36%	0.55%	1.54%	1.32%	65	33.90%	42.75%	45.00%	32.97%
	Corporates - Of Which: Specialised Lending										20	0.26%	0.58%	1.24%	0.88%	20	14.75%	27.65%	42.45%	23.86%	
	Corporates - Of Which: SME										41	0.32%	0.80%	3.62%	1.88%	40	17.86%	36.03%	44.53%	34.34%	
	Retail	28	0.13%	0.80%	2.21%	0.97%	25	10.91%	23.08%	36.16%	14.16%	66	0.77%	1.36%	2.20%	0.83%	66	14.65%	21.66%	31.77%	26.71%
	Retail - Secured on real estate property	15	0.18%	1.31%	2.29%	0.54%	11	2.33%	6.75%	16.62%	6.48%	62	0.57%	1.09%	1.98%	0.66%	62	11.56%	15.44%	20.09%	23.77%
Retail - Qualifying Revolving	15	0.37%	1.02%	2.26%	0.86%	12	28.42%	43.30%	50.75%	37.57%	27	0.55%	1.67%	4.32%	1.82%	28	45.44%	57.65%	65.94%	57.95%	
Retail - Other Retail	21	0.20%	0.68%	1.36%	0.74%	19	29.13%	37.86%	65.86%	37.46%	59	0.48%	1.91%	4.33%	1.26%	57	24.94%	35.41%	52.33%	34.96%	
United States	Corporates	18	0.33%	0.83%	1.20%	0.79%	17	5.04%	17.47%	25.87%	17.38%	71	0.40%	0.74%	1.73%	1.44%	74	26.87%	38.49%	45.00%	31.57%
	Corporates - Of Which: Specialised Lending	8	0.14%	1.10%	2.79%	1.08%						25	0.68%	1.68%	3.12%	2.68%	29	19.97%	34.50%	44.70%	21.64%
	Corporates - Of Which: SME						4	2.60%	11.17%	49.57%	12.06%	48	0.57%	2.35%	5.08%	2.86%	51	24.26%	44.00%	45.00%	14.73%
	Retail	34	0.28%	0.77%	2.40%	1.35%	28	8.81%	16.36%	37.62%	5.86%	65	0.65%	1.34%	2.47%	2.35%	66	14.92%	20.76%	32.63%	53.20%
	Retail - Secured on real estate property	16	1.05%	2.26%	5.70%	1.56%	16	5.07%	9.61%	16.41%	13.19%	61	0.53%	1.04%	1.43%	1.47%	61	11.99%	14.89%	19.90%	53.02%
Retail - Qualifying Revolving	18	0.51%	0.84%	2.37%	0.02%	15	33.88%	42.35%	60.00%	41.80%	26	0.66%	1.46%	5.82%	1.40%	28	45.57%	56.05%	66.65%	92.89%	
Retail - Other Retail	28	0.37%	0.74%	2.95%	1.77%	25	23.25%	42.11%	68.40%	14.25%	55	0.97%	1.98%	7.01%	2.65%	59	28.60%	39.98%	56.68%	41.39%	

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

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

• Scope (COREP 9.02)

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

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

• PD_Adjusted (on non defaulted)

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

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

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

where $PD_{default}=1$;

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

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

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

• LGD

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

LGD: "EXPOSURE WEIGHTED AVERAGE LGD (%)" (c. 090)

• Default rate

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

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

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

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

$$= \frac{\sum_{i=0}^3 \text{Obser.new defaults}_{Q-i}}{\sum_{i=0}^3 \text{No defaulted exposure}_{Q-i}} \cdot \frac{1}{4}$$

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:

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

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