



***RISK DASHBOARD ANNEX
CREDIT RISK PARAMETERS
Q2 2018***

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
2018 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	7	0.95%	1.34%	22.25%	1.54%	6	29.57%	33.26%	49.90%	35.33%	51	0.25%	0.63%	1.92%	1.64%	55	34.27%	43.00%	45.00%	29.54%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	4	0.97%	1.43%	1.62%	1.44%						30	0.23%	0.56%	1.30%	2.65%	30	22.19%	39.27%	45.00%	30.62%
	Retail	19	0.42%	0.47%	0.70%	0.58%	16	18.44%	33.25%	45.10%	33.16%	60	0.69%	1.26%	2.40%	1.66%	63	16.45%	20.96%	31.79%	29.09%
	Retail - Secured on real estate property	6	0.37%	0.40%	0.64%	0.50%	5	1.49%	11.03%	11.05%	12.69%	54	0.38%	0.78%	1.84%	1.50%	56	10.35%	14.40%	19.45%	13.20%
Retail - Qualifying Revolving	6	0.12%	0.42%	0.93%	0.42%	5	22.32%	44.03%	72.63%	72.56%	26	0.62%	0.96%	1.70%	2.03%	24	46.45%	57.56%	71.02%	51.27%	
Retail - Other Retail	17	0.52%	1.41%	1.91%	0.78%	15	24.62%	47.89%	61.01%	56.06%	54	0.93%	2.11%	4.00%	2.15%	53	28.18%	37.30%	52.74%	45.01%	
Belgium	Corporates	9	0.62%	0.81%	0.98%	0.84%	7	10.51%	17.70%	27.36%	15.76%	64	0.17%	0.44%	1.25%	1.84%	65	31.86%	40.26%	45.00%	28.85%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	8	1.14%	1.56%	2.75%	1.40%	7	11.56%	16.91%	20.73%	15.76%	28	0.17%	0.61%	2.70%	2.56%	29	25.05%	35.00%	45.00%	26.46%
	Retail	30	0.43%	1.02%	1.69%	1.20%	26	9.76%	18.21%	37.96%	9.91%	62	0.61%	1.42%	1.88%	1.26%	62	15.04%	18.76%	24.90%	17.28%
	Retail - Secured on real estate property	14	0.74%	1.04%	1.57%	1.28%	14	3.19%	5.56%	12.72%	5.15%	55	0.53%	1.17%	1.70%	1.15%	55	10.65%	14.40%	19.28%	13.34%
Retail - Qualifying Revolving	15	0.37%	0.83%	1.38%	0.60%	11	22.16%	52.44%	57.11%	46.18%	27	0.45%	1.70%	2.58%	1.07%	28	44.68%	54.41%	68.06%	48.34%	
Retail - Other Retail	23	0.67%	1.66%	4.92%	0.95%	20	18.67%	38.16%	46.33%	32.35%	54	1.13%	2.08%	3.15%	1.80%	53	25.11%	33.54%	50.44%	31.45%	
Bulgaria	Corporates										33	0.33%	1.82%	3.65%	4.12%	33	31.24%	37.95%	45.00%	40.27%	
	Corporates - Of Which: Specialised Lending										19	0.40%	1.32%	4.53%	3.88%	19	11.50%	39.35%	45.00%	36.59%	
	Corporates - Of Which: SME										39	0.19%	0.71%	1.70%	2.32%	39	10.96%	13.94%	15.83%	21.10%	
	Retail	17	0.98%	2.06%	2.30%	2.00%	15	30.57%	36.03%	57.78%	39.72%	53	0.44%	1.64%	3.01%	2.71%	54	15.42%	26.21%	39.70%	32.34%
	Retail - Secured on real estate property	6	1.40%	1.65%	1.99%	1.49%	7	43.20%	54.72%	80.56%	69.62%	23	1.01%	1.97%	2.96%	2.71%	23	40.99%	60.39%	73.39%	40.23%
Retail - Qualifying Revolving	14	2.46%	4.36%	6.14%	2.93%	13	31.08%	38.45%	59.01%	51.86%	47	0.88%	2.43%	4.41%	3.63%	46	31.96%	46.70%	56.40%	55.13%	
Croatia	Corporates	5	0.92%	1.37%	33.58%	3.88%	6	12.76%	28.46%	44.91%	25.32%	27	0.47%	0.96%	3.32%	4.33%	27	20.79%	37.00%	43.53%	39.02%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	15	0.48%	1.15%	2.24%	2.04%	12	19.73%	49.95%	62.83%	17.01%	10	0.90%	2.22%	3.32%	4.89%	11	25.17%	41.66%	45.01%	40.59%
	Retail	4	1.46%	3.51%	6.58%	1.47%						50	0.63%	1.29%	2.78%	2.01%	46	20.42%	33.70%	42.34%	35.31%
	Retail - Secured on real estate property	4	1.46%	3.51%	6.58%	1.47%						31	0.32%	0.73%	1.91%	1.54%	31	11.35%	17.21%	26.15%	29.79%
Retail - Qualifying Revolving	4	1.42%	2.98%	10.19%	1.51%						22	1.02%	1.93%	2.78%	1.39%	21	48.71%	62.73%	73.47%	58.88%	
Retail - Other Retail	11	0.76%	2.36%	4.20%	2.36%	10	49.29%	53.85%	64.16%	17.46%	41	0.59%	2.16%	5.26%	2.22%	38	33.59%	40.94%	57.66%	38.25%	
Cyprus	Corporates	4	0.50%	6.81%	16.86%	9.69%	5	26.48%	37.72%	71.18%	23.95%	43	0.67%	1.26%	3.27%	4.09%	43	23.36%	33.57%	45.00%	30.66%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											24	0.40%	1.48%	5.26%	2.34%	24	16.46%	38.45%	45.00%	23.39%
	Retail	9	0.13%	1.79%	3.31%	2.61%	8	31.56%	40.71%	93.07%	13.28%	55	0.42%	1.05%	2.33%	1.11%	52	16.08%	22.54%	33.75%	24.54%
	Retail - Secured on real estate property											38	0.21%	0.58%	1.60%	0.78%	38	10.00%	12.77%	16.91%	12.15%
Retail - Qualifying Revolving											23	0.17%	0.52%	1.15%	0.60%	21	43.51%	56.58%	76.98%	65.78%	
Retail - Other Retail	6	0.20%	3.28%	4.15%	1.22%	6	34.81%	62.54%	98.20%	77.22%	45	0.46%	1.43%	2.97%	1.27%	41	31.77%	46.14%	54.68%	26.28%	
Czech	Corporates	7	0.44%	0.52%	0.75%	0.60%	7	20.94%	42.68%	50.03%	35.07%	49	0.19%	0.79%	1.69%	1.73%	50	30.87%	42.35%	45.00%	31.99%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	7	0.79%	1.06%	2.03%	1.12%	6	24.48%	58.25%	62.03%	43.61%	26	1.03%	2.30%	4.00%	2.31%	25	30.50%	40.76%	45.00%	31.52%
	Retail	21	0.09%	0.67%	0.84%	0.92%	17	25.98%	43.00%	59.21%	39.27%	58	0.41%	1.05%	1.89%	1.92%	58	14.45%	24.25%	35.64%	30.07%
	Retail - Secured on real estate property	7	0.37%	0.45%	0.56%	0.47%	6	13.21%	18.99%	21.75%	17.46%	46	0.18%	0.50%	1.23%	1.28%	47	10.00%	16.19%	23.85%	23.04%
Retail - Qualifying Revolving	6	0.73%	0.74%	9.49%	4.11%	5	54.83%	59.36%	69.18%	57.11%	24	0.63%	1.00%	3.65%	5.17%	23	44.45%	55.64%	64.00%	57.75%	
Retail - Other Retail	19	0.49%	1.89%	3.12%	1.80%	17	35.09%	46.86%	70.86%	48.71%	50	1.39%	3.51%	7.54%	3.45%	48	26.87%	43.15%	50.61%	46.89%	

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

Table 1
Risk Parameters statistics by country of the counterparty for IRB banks
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2018 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	8	0.32%	0.73%	2.06%	0.65%	7	15.06%	28.60%	31.39%	20.79%	58	0.23%	0.65%	1.70%	1.49%	59	29.23%	40.00%	45.00%	22.30%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	5	0.48%	0.85%	1.04%	0.71%	5	21.89%	29.04%	34.28%	26.55%	33	0.40%	1.20%	2.69%	1.86%	31	16.43%	26.48%	37.51%	19.97%	
	Retail	25	0.23%	0.78%	2.79%	0.67%	22	7.90%	20.96%	39.61%	16.55%	60	0.53%	1.20%	2.55%	1.20%	62	13.90%	20.72%	32.66%	15.93%	
	Retail - Secured on real estate property	11	0.56%	0.83%	4.37%	0.64%	9	4.26%	8.40%	13.34%	13.43%	51	0.39%	0.65%	1.30%	1.17%	52	10.65%	14.22%	19.19%	13.63%	
Retail - Qualifying Revolving	6	1.23%	2.65%	3.41%	1.18%	6	34.02%	46.92%	55.00%	41.87%	22	0.52%	1.76%	3.79%	1.13%	23	44.19%	61.08%	77.50%	67.72%		
Retail - Other Retail	16	0.65%	1.36%	2.79%	0.94%	15	13.41%	39.61%	52.61%	35.15%	48	1.39%	2.71%	5.15%	1.96%	49	30.46%	39.31%	48.19%	41.10%		
Estonia	Corporates	4	0.19%	0.21%	0.76%	0.23%						37	0.29%	0.75%	2.90%	0.99%	36	41.43%	45.00%	49.52%	41.81%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail	10	0.24%	0.32%	3.15%	0.28%	10	16.99%	34.28%	67.73%	15.72%	46	0.39%	1.37%	2.60%	1.61%	46	16.94%	26.34%	49.05%	16.27%	
	Retail - Secured on real estate property	5	0.16%	0.29%	0.29%	0.22%	4	8.81%	9.70%	9.94%	9.32%	29	0.38%	0.81%	1.99%	1.25%	29	12.44%	13.89%	21.40%	12.68%	
Retail - Qualifying Revolving											18	0.36%	1.55%	5.49%	3.41%	19	53.32%	66.92%	75.59%	65.43%		
Retail - Other Retail	9	0.46%	0.62%	5.31%	0.50%	9	31.29%	36.34%	45.59%	26.20%	39	0.64%	2.41%	3.18%	2.99%	38	27.87%	40.04%	55.49%	31.03%		
Finland	Corporates	7	0.27%	0.78%	1.78%	1.12%	5	12.55%	14.45%	28.14%	23.45%	54	0.23%	0.51%	0.80%	1.05%	57	29.40%	38.06%	45.00%	36.12%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	5	0.53%	0.62%	1.35%	1.10%	4	12.28%	14.72%	35.35%	15.18%	25	0.34%	0.68%	1.29%	1.48%	25	27.76%	37.02%	45.00%	33.72%	
	Retail	17	0.28%	1.34%	2.09%	1.46%	14	3.68%	9.80%	22.35%	1.98%	58	0.60%	1.18%	2.84%	1.15%	60	15.41%	23.92%	41.35%	18.24%	
	Retail - Secured on real estate property	8	0.30%	0.46%	4.31%	1.34%	5	6.57%	6.58%	7.47%	1.37%	44	0.38%	0.87%	2.11%	2.82%	43	11.84%	13.78%	17.92%	20.81%	
Retail - Qualifying Revolving											21	0.63%	1.22%	2.49%	1.33%	23	45.25%	60.90%	75.36%	68.89%		
Retail - Other Retail	12	0.35%	0.92%	3.99%	1.87%	12	6.31%	21.13%	26.68%	5.53%	48	0.71%	3.02%	4.46%	4.64%	48	26.69%	41.40%	53.14%	29.39%		
France	Corporates	19	0.05%	0.28%	0.69%	0.71%	17	12.92%	20.26%	39.93%	34.85%	71	0.37%	0.70%	1.39%	1.36%	73	32.29%	39.61%	45.00%	33.77%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	7	0.44%	1.00%	2.15%	1.92%	9	16.59%	21.49%	39.93%	40.89%	41	0.73%	2.28%	5.43%	2.16%	42	26.70%	36.63%	44.17%	34.92%	
	Retail	39	0.37%	1.10%	1.84%	0.92%	37	11.30%	21.61%	39.45%	23.89%	67	0.92%	1.58%	2.50%	1.68%	67	14.92%	19.94%	27.59%	18.22%	
	Retail - Secured on real estate property	20	0.59%	1.63%	2.79%	0.68%	16	4.83%	9.56%	21.63%	10.16%	60	0.50%	1.13%	1.93%	1.24%	60	12.29%	14.93%	19.57%	13.33%	
Retail - Qualifying Revolving	17	0.39%	0.91%	2.11%	1.27%	16	20.21%	38.29%	53.46%	51.53%	28	1.05%	2.14%	4.90%	3.66%	27	44.40%	59.66%	67.70%	49.26%		
Retail - Other Retail	33	0.71%	1.17%	2.51%	1.21%	29	19.21%	39.32%	46.04%	31.04%	59	1.44%	2.34%	4.87%	2.31%	59	25.20%	40.12%	53.63%	23.69%		
Germany	Corporates	25	0.31%	0.41%	0.91%	0.98%	22	23.98%	32.01%	36.43%	29.06%	73	0.40%	0.65%	1.65%	1.25%	78	32.71%	41.26%	45.00%	36.34%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	15	0.46%	1.26%	1.80%	0.53%	16	27.09%	37.05%	47.30%	39.21%	50	0.82%	1.75%	3.12%	1.20%	51	27.07%	37.26%	42.26%	32.32%	
	Retail	42	0.37%	0.73%	1.78%	0.59%	35	15.39%	25.24%	38.30%	31.13%	69	0.92%	1.54%	2.49%	1.16%	69	14.74%	19.11%	28.44%	25.79%	
	Retail - Secured on real estate property	23	0.34%	0.71%	1.41%	0.39%	20	8.05%	11.50%	14.02%	12.46%	64	0.60%	1.14%	2.20%	0.96%	64	11.73%	14.89%	19.04%	16.44%	
Retail - Qualifying Revolving	20	0.34%	0.68%	1.72%	0.47%	18	30.00%	39.46%	50.26%	49.59%	28	0.84%	1.30%	2.84%	0.74%	29	43.97%	59.03%	73.91%	61.26%		
Retail - Other Retail	35	0.71%	1.30%	3.28%	1.23%	29	25.88%	34.02%	54.71%	47.69%	62	1.57%	2.41%	3.86%	1.92%	61	28.39%	36.78%	54.01%	43.24%		
Greece	Corporates	5	2.26%	3.06%	25.76%	3.88%	4	12.16%	23.53%	33.29%	25.00%	35	0.43%	5.68%	10.12%	12.65%	37	28.50%	39.56%	45.00%	39.92%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail	18	0.50%	1.53%	8.00%	10.16%	12	33.33%	46.97%	71.67%	33.80%	59	0.36%	1.18%	2.93%	15.08%	59	14.50%	24.99%	47.84%	33.83%	
	Retail - Secured on real estate property											43	0.16%	0.44%	1.57%	13.10%	43	10.00%	14.06%	18.72%	26.36%	
Retail - Qualifying Revolving	4	0.83%	1.17%	42.86%	1.31%	4	42.72%	55.91%	78.70%	61.65%	22	0.76%	1.64%	2.37%	9.98%	23	48.06%	63.44%	76.82%	77.83%		
Retail - Other Retail	16	0.50%	3.42%	14.22%	10.26%	10	39.52%	55.01%	70.14%	51.72%	50	1.00%	1.99%	5.66%	28.83%	50	26.49%	42.72%	57.31%	53.29%		

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

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		Default rate				Loss rate				PD - adjusted				LGD								
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	
Hungary	Corporates	6	0.14%	0.26%	0.31%	0.24%	4	24.35%	45.97%	50.39%	42.25%	42	0.59%	1.04%	1.74%	2.00%	43	31.11%	42.89%	45.00%	41.06%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	4	0.41%	0.53%	0.61%	0.47%						24	0.90%	2.50%	4.54%	3.60%	24	29.16%	40.20%	45.00%	45.77%	
	Retail	23	0.37%	1.11%	3.35%	1.31%	19	31.40%	46.93%	78.10%	37.53%	52	0.61%	1.08%	2.20%	3.28%	55	18.84%	33.86%	43.08%	43.33%	
	Retail - Secured on real estate property											41	0.26%	0.48%	0.80%	2.82%	41	11.65%	14.67%	25.32%	35.75%	
Ireland	Corporates	12	0.74%	1.35%	2.12%	1.53%	9	10.02%	30.15%	37.41%	30.28%	64	0.34%	0.67%	1.91%	1.88%	66	25.24%	38.02%	45.00%	34.96%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	7	0.81%	1.77%	3.62%	2.19%	6	13.54%	24.91%	35.65%	21.05%	31	0.34%	1.52%	6.67%	3.23%	32	27.67%	40.81%	45.00%	37.18%	
	Retail	28	0.70%	1.31%	3.96%	3.11%	23	7.39%	26.53%	47.21%	24.75%	66	0.94%	2.25%	3.90%	3.06%	66	15.24%	19.46%	25.70%	26.78%	
	Retail - Secured on real estate property	16	0.89%	1.68%	6.02%	3.25%	13	6.83%	8.22%	10.26%	22.29%	60	0.83%	1.41%	3.52%	2.89%	60	12.64%	16.03%	22.16%	24.29%	
Italy	Corporates	14	0.67%	1.52%	7.35%	6.47%	12	4.11%	13.65%	22.93%	42.87%	66	0.53%	1.43%	2.90%	7.52%	69	35.13%	41.01%	45.00%	37.40%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	6	0.33%	2.00%	2.82%	2.09%	6	21.33%	26.02%	30.36%	49.51%	36	1.33%	3.15%	4.70%	11.45%	35	25.80%	41.04%	46.16%	40.65%	
	Retail	34	0.35%	0.91%	1.86%	12.25%	30	18.99%	38.30%	49.84%	49.51%	65	0.82%	1.75%	2.44%	3.05%	66	15.90%	22.00%	35.64%	28.38%	
	Retail - Secured on real estate property	9	0.72%	1.08%	2.28%	8.74%	9	10.95%	12.69%	35.19%	38.69%	57	0.42%	1.11%	1.78%	1.70%	58	11.63%	14.38%	19.09%	19.16%	
Latvia	Corporates	5	0.15%	0.58%	1.10%	1.06%	4	14.83%	38.39%	71.63%	14.83%	27	0.40%	1.46%	1.89%	1.48%	25	37.85%	44.04%	45.00%	42.09%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	18	0.36%	0.80%	3.95%	0.71%	16	31.08%	52.32%	57.41%	31.28%	51	0.60%	1.38%	2.46%	3.14%	49	16.98%	26.82%	47.60%	25.62%	
	Retail	4	0.45%	0.64%	0.83%	0.68%	4	17.53%	23.53%	29.53%	26.52%	31	0.20%	0.57%	1.71%	2.56%	32	11.10%	14.61%	19.81%	19.09%	
	Retail - Secured on real estate property	6	0.95%	3.59%	22.16%	4.00%	6	40.44%	52.32%	58.26%	64.85%	20	1.07%	3.17%	8.30%	3.73%	20	48.93%	61.78%	73.07%	69.68%	
Lithuania	Corporates	4	0.13%	0.14%	0.14%	0.14%	4	6.19%	14.40%	22.61%	11.73%	28	0.28%	0.69%	1.44%	1.23%	27	40.01%	44.48%	45.00%	41.83%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	4	0.35%	0.35%	0.43%	0.36%	4	6.14%	7.67%	11.07%	6.79%	13	0.56%	1.49%	2.61%	1.60%	13	43.68%	45.00%	45.00%	39.54%	
	Retail	13	0.38%	0.82%	3.52%	0.73%	15	18.66%	37.20%	62.33%	16.58%	48	0.56%	1.71%	2.69%	1.83%	49	17.61%	24.86%	39.09%	18.40%	
	Retail - Secured on real estate property	4	0.56%	0.68%	0.79%	0.68%	4	14.45%	15.11%	15.76%	14.99%	35	0.35%	1.00%	1.97%	1.62%	36	10.55%	15.59%	23.37%	15.01%	
Luxembourg	Corporates	12	0.08%	0.32%	0.80%	0.66%	10	4.26%	14.64%	48.23%	13.08%	64	0.40%	0.80%	1.35%	1.04%	69	30.62%	39.95%	45.00%	30.84%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	7	0.64%	1.32%	1.49%	1.07%	8	3.13%	12.15%	66.94%	37.65%	43	0.43%	1.00%	2.13%	2.10%	45	28.97%	40.25%	45.00%	30.41%	
	Retail	18	0.09%	0.79%	1.64%	0.39%	16	5.24%	8.87%	15.34%	6.24%	59	0.61%	1.02%	2.02%	1.22%	58	15.30%	19.66%	26.50%	16.66%	
	Retail - Secured on real estate property	10	0.09%	0.61%	1.28%	0.26%	6	1.21%	1.57%	5.46%	1.35%	51	0.45%	0.85%	1.39%	1.09%	51	11.41%	15.38%	19.55%	13.08%	

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
2018 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	4	0.00%	0.02%	0.03%	0.00%	4	10.49%	10.80%	31.97%	53.13%	49	0.45%	1.38%	4.57%	4.46%	49	23.89%	41.00%	45.00%	25.32%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail	7	0.06%	0.30%	2.82%	2.44%	7	9.44%	53.77%	69.51%	9.20%	57	0.42%	0.92%	2.00%	1.00%	55	14.12%	27.37%	45.55%	8.68%	
	Retail - Secured on real estate property																					
Netherlands	Corporates	11	0.63%	1.39%	2.73%	2.06%	12	1.17%	10.85%	32.92%	8.91%	69	0.25%	0.64%	1.33%	1.50%	74	31.94%	40.10%	45.00%	29.03%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	5	1.43%	2.18%	3.64%	5.49%	25	10.84%	12.63%	36.55%	14.52%	45	0.60%	1.28%	2.90%	2.32%	44	27.51%	37.13%	45.00%	18.57%	
	Retail	30	0.24%	0.76%	1.79%	0.71%	13	4.58%	8.10%	11.67%	10.91%	63	0.76%	1.19%	2.13%	0.68%	65	14.10%	19.24%	27.46%	19.09%	
	Retail - Secured on real estate property	16	0.53%	0.99%	1.46%	0.66%	9	28.88%	44.57%	52.08%	55.35%	23	0.72%	1.28%	2.55%	1.06%	25	44.43%	60.53%	68.55%	64.68%	
Norway	Corporates	12	1.12%	4.34%	11.29%	1.86%	10	2.60%	13.56%	30.25%	16.01%	51	0.16%	0.80%	2.11%	1.47%	53	24.50%	35.00%	45.00%	26.73%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	5	0.19%	0.54%	1.38%	0.98%	16	11.36%	30.96%	55.17%	16.45%	17	0.55%	1.86%	4.02%	1.45%	17	17.39%	23.40%	34.99%	24.11%	
	Retail	24	0.11%	0.36%	1.64%	0.34%	4	13.05%	15.07%	20.92%	20.42%	58	0.57%	1.29%	2.81%	1.01%	60	14.77%	20.63%	28.07%	21.68%	
	Retail - Secured on real estate property	10	0.19%	0.87%	1.49%	0.22%	6	29.43%	47.81%	67.11%	49.64%	47	0.51%	1.03%	2.43%	0.80%	49	11.94%	15.08%	20.00%	19.83%	
Poland	Corporates	6	0.00%	0.64%	1.23%	1.07%	6	20.00%	32.68%	42.28%	33.13%	54	0.28%	0.71%	1.41%	1.57%	57	30.89%	42.16%	45.00%	34.21%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail	20	0.63%	1.20%	2.76%	1.05%	16	30.33%	39.81%	61.91%	32.27%	52	1.16%	2.97%	5.70%	3.96%	52	31.78%	43.29%	56.11%	46.65%	
	Retail - Secured on real estate property	8	1.28%	1.74%	2.47%	1.59%	4	13.05%	15.07%	20.92%	20.42%	61	0.63%	1.38%	2.93%	1.75%	65	17.38%	24.94%	39.64%	33.98%	
Portugal	Corporates	9	0.47%	1.26%	3.22%	2.13%	7	18.11%	36.44%	39.74%	33.37%	50	0.35%	0.78%	2.10%	5.05%	51	29.55%	37.00%	45.00%	41.15%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	5	2.76%	3.10%	3.12%	2.42%	5	20.91%	27.23%	34.11%	25.46%	22	0.91%	1.97%	4.75%	7.39%	23	14.80%	37.16%	47.71%	40.63%	
	Retail	24	0.45%	0.86%	1.85%	1.42%	19	14.97%	28.66%	54.99%	13.05%	62	0.62%	1.18%	2.06%	2.00%	63	17.00%	21.78%	37.51%	20.78%	
	Retail - Secured on real estate property	6	0.28%	0.94%	2.94%	1.27%	5	6.57%	13.84%	14.96%	5.29%	49	0.21%	0.57%	1.45%	1.57%	49	10.76%	13.36%	19.14%	18.31%	
Romania	Corporates	4	0.30%	0.84%	1.36%	0.92%						43	0.30%	1.02%	2.58%	3.13%	45	27.22%	37.00%	45.00%	38.79%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail	20	0.78%	3.23%	5.09%	6.95%	19	27.73%	44.02%	54.37%	51.55%	54	0.57%	1.70%	5.30%	26.10%	56	19.80%	29.52%	44.32%	32.96%	
	Retail - Secured on real estate property	9	2.46%	2.90%	21.38%	0.90%	7	46.48%	54.37%	56.80%	46.83%	24	1.20%	2.40%	9.96%	60.57%	24	45.69%	61.96%	71.94%	88.85%	

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
2018 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	6	0.11%	0.14%	0.29%	2.16%	6	49.42%	56.10%	64.95%	74.88%	43	0.18%	0.55%	1.84%	1.75%	42	32.37%	42.67%	45.00%	39.75%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	6	0.00%	0.28%	0.46%	5.00%	6	41.66%	52.76%	56.10%	74.49%	22	0.61%	2.24%	4.51%	3.59%	21	31.52%	39.33%	44.98%	41.71%	
	Retail	16	0.57%	0.79%	1.56%	0.85%	14	16.58%	28.22%	51.61%	43.08%	53	0.46%	1.19%	3.39%	5.03%	53	18.15%	30.90%	40.98%	19.98%	
	Retail - Secured on real estate property	6	0.39%	0.55%	0.96%	0.64%	7	10.05%	25.06%	25.37%	34.29%	33	0.13%	0.42%	1.10%	1.11%	34	9.93%	13.61%	18.15%	20.52%	
Retail - Qualifying Revolving	5	0.64%	1.27%	1.78%	1.27%	7	8.15%	55.27%	56.10%	8.47%	23	0.66%	1.60%	6.45%	48.32%	23	44.42%	60.95%	68.72%	8.40%		
Retail - Other Retail	14	1.10%	2.33%	4.85%	2.16%	11	29.43%	52.66%	64.95%	66.72%	42	0.40%	2.30%	4.85%	3.61%	42	36.67%	45.94%	54.10%	56.29%		
Slovenia	Corporates	4	0.57%	0.91%	1.34%	1.03%	4	40.77%	46.47%	52.16%	49.73%	29	0.40%	1.08%	6.57%	7.42%	29	35.00%	44.38%	45.00%	41.23%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	4	0.45%	0.46%	0.47%	0.45%	4	43.30%	49.47%	55.65%	51.55%	11	1.94%	4.53%	5.07%	5.48%	13	41.00%	44.00%	45.00%	42.94%	
	Retail	12	0.13%	1.08%	2.29%	1.87%	10	42.84%	53.12%	62.21%	67.28%	45	0.16%	1.19%	3.36%	2.86%	45	17.42%	29.62%	38.69%	24.01%	
	Retail - Secured on real estate property																					
Retail - Qualifying Revolving																						
Retail - Other Retail	10	0.82%	1.81%	5.95%	2.88%	8	43.98%	54.20%	67.46%	72.89%	27	0.58%	1.84%	3.73%	2.79%	35	23.91%	38.37%	45.23%	25.03%		
Spain	Corporates	16	0.37%	2.43%	3.39%	2.76%	14	5.87%	15.69%	19.78%	16.35%	61	0.43%	1.17%	3.73%	3.05%	67	31.10%	39.53%	45.00%	39.29%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	7	1.61%	3.07%	7.94%	5.38%	6	4.43%	18.47%	37.08%	13.29%	39	0.59%	1.65%	5.27%	4.46%	41	17.33%	31.48%	43.80%	38.45%	
	Retail	32	0.32%	1.46%	2.19%	1.67%	29	7.76%	23.58%	40.19%	16.45%	65	0.56%	1.22%	2.63%	1.81%	68	15.44%	21.59%	32.00%	26.34%	
	Retail - Secured on real estate property	17	1.22%	1.78%	2.79%	1.53%	13	4.99%	9.09%	18.63%	9.53%	57	0.42%	0.88%	1.98%	1.53%	59	12.02%	14.77%	18.84%	18.55%	
Retail - Qualifying Revolving	14	0.67%	0.97%	1.77%	0.69%	12	25.98%	35.70%	50.59%	57.55%	26	0.93%	1.45%	3.57%	2.14%	26	47.64%	56.09%	62.00%	59.36%		
Retail - Other Retail	25	0.65%	1.59%	3.05%	2.76%	22	19.28%	38.36%	61.43%	26.13%	56	1.25%	2.16%	5.11%	2.55%	57	30.35%	39.59%	52.74%	50.97%		
Sweden	Corporates	11	0.06%	0.23%	1.36%	0.21%	10	0.95%	10.39%	19.80%	16.31%	65	0.27%	0.51%	1.02%	0.63%	64	33.97%	43.09%	45.00%	25.62%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	6	0.06%	0.10%	0.13%	0.10%	4	12.88%	26.77%	33.00%	25.78%	27	0.44%	0.74%	1.70%	0.76%	26	18.17%	33.37%	45.00%	18.63%	
	Retail	29	0.12%	0.43%	1.26%	0.14%	22	12.14%	26.79%	59.44%	13.14%	64	0.54%	1.15%	1.93%	0.36%	63	14.78%	19.52%	30.50%	13.16%	
	Retail - Secured on real estate property	11	0.09%	0.33%	2.41%	0.10%	7	3.06%	5.83%	26.53%	3.89%	54	0.33%	0.63%	1.15%	0.28%	54	10.00%	15.55%	19.29%	11.21%	
Retail - Qualifying Revolving	7	0.69%	0.78%	1.20%	0.98%	5	39.36%	41.71%	53.75%	41.67%	24	0.48%	1.23%	2.54%	1.28%	23	49.41%	59.79%	79.03%	68.26%		
Retail - Other Retail	22	0.33%	0.69%	2.26%	0.53%	17	20.53%	39.28%	59.44%	28.76%	57	1.10%	1.85%	3.68%	1.29%	55	28.13%	39.36%	53.39%	33.25%		
United Kingdom	Corporates	24	0.31%	0.65%	1.33%	1.25%	20	12.73%	17.42%	37.80%	17.94%	75	0.45%	0.98%	1.53%	1.14%	78	29.46%	37.99%	44.99%	36.36%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	10	1.46%	1.83%	3.91%	2.54%	8	11.34%	20.33%	29.82%	14.87%	55	0.57%	2.30%	4.80%	2.14%	58	29.37%	39.54%	45.00%	30.58%	
	Retail	49	0.41%	1.01%	2.25%	0.69%	46	9.26%	17.24%	33.38%	25.84%	67	0.95%	1.64%	2.62%	1.51%	68	14.86%	18.97%	26.78%	21.55%	
	Retail - Secured on real estate property	28	0.41%	0.99%	2.19%	0.49%	27	3.57%	7.96%	15.58%	6.09%	62	0.95%	1.47%	2.34%	1.33%	62	10.84%	14.52%	19.55%	10.88%	
Retail - Qualifying Revolving	22	0.70%	1.05%	1.83%	1.11%	19	25.77%	43.25%	58.68%	57.00%	29	0.79%	1.74%	3.20%	2.17%	30	49.33%	62.18%	75.54%	73.90%		
Retail - Other Retail	41	0.60%	1.52%	4.10%	2.27%	36	24.71%	37.78%	56.84%	36.84%	59	1.34%	2.29%	5.29%	2.85%	61	24.83%	35.73%	50.07%	60.83%		
Australia	Corporates	4	0.17%	0.39%	32.88%	0.45%						44	0.29%	0.61%	1.16%	0.90%	45	27.25%	39.89%	45.00%	29.09%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail	18	0.13%	0.42%	0.96%	1.42%	18	11.61%	31.30%	38.56%	2.68%	61	0.45%	0.97%	1.94%	0.49%	62	12.43%	16.97%	28.61%	10.78%	
	Retail - Secured on real estate property																					
Retail - Qualifying Revolving	6	0.74%	1.18%	3.02%	0.36%	6	15.28%	50.59%	64.59%	36.48%	21	0.63%	1.18%	2.27%	1.00%	21	43.77%	60.63%	76.85%	87.08%		
Retail - Other Retail	16	0.49%	1.22%	2.82%	2.66%	15	15.72%	32.07%	37.69%	20.97%	54	0.37%	0.97%	2.83%	1.70%	51	18.61%	33.43%	52.75%	26.93%		

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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2018 Q2
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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
Canada	Corporates	7	0.32%	0.63%	13.47%	0.60%	8	0.88%	14.66%	32.14%	23.21%	55	0.19%	0.59%	1.47%	1.11%	58	28.63%	42.65%	45.00%	35.07%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME																				
	Retail	25	0.15%	0.63%	1.18%	0.26%	24	11.73%	31.87%	46.83%	12.78%	63	0.51%	1.11%	2.57%	0.71%	63	14.52%	18.06%	30.08%	19.94%
	Retail - Secured on real estate property	5	1.45%	1.67%	7.70%	0.14%	7	0.25%	3.07%	13.04%	1.97%	53	0.38%	0.79%	1.37%	0.53%	54	11.35%	14.17%	18.12%	18.07%
Retail - Qualifying Revolving	10	0.58%	0.81%	2.87%	0.67%	11	16.76%	50.33%	58.23%	18.00%	24	0.32%	1.14%	2.47%	1.97%	25	44.15%	59.27%	75.20%	68.36%	
Retail - Other Retail	19	0.25%	0.72%	4.40%	1.04%	18	23.81%	46.83%	67.35%	22.83%	54	0.55%	1.33%	2.13%	2.06%	53	23.37%	38.74%	52.78%	28.14%	
China	Corporates										44	0.14%	0.50%	1.27%	1.01%	46	34.79%	44.50%	45.43%	47.98%	
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME																				
	Retail	13	0.03%	0.07%	0.18%	0.08%	11	3.91%	20.88%	34.04%	2.45%	20	0.21%	0.63%	1.53%	1.60%	21	26.60%	38.36%	45.00%	41.86%
	Retail - Secured on real estate property	6	0.37%	0.80%	1.66%	0.66%	4	44.33%	50.73%	64.32%	47.11%	23	0.31%	0.64%	1.06%	0.71%	47	11.13%	13.57%	18.92%	11.96%
Retail - Qualifying Revolving	8	0.06%	0.32%	2.74%	0.02%	9	10.25%	13.66%	36.71%	29.51%	49	0.37%	0.90%	1.64%	1.18%	48	21.45%	37.64%	53.84%	12.43%	
Retail - Other Retail																					
Hong Kong	Corporates	7	0.36%	0.78%	2.43%	0.32%	4	0.21%	0.52%	1.84%	0.68%	48	0.22%	0.51%	1.86%	0.95%	49	29.90%	40.73%	45.00%	37.21%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME																				
	Retail	7	0.06%	0.69%	2.93%	0.04%	6	0.01%	7.83%	27.60%	0.36%	48	0.37%	0.63%	1.41%	0.64%	51	13.58%	17.31%	33.05%	37.07%
	Retail - Secured on real estate property	4	0.04%	1.01%	1.99%	0.05%						43	0.29%	0.54%	1.11%	0.41%	44	10.64%	13.94%	18.13%	10.07%
Retail - Qualifying Revolving											21	0.14%	0.55%	1.02%	0.95%	20	45.48%	57.61%	69.65%	89.93%	
Retail - Other Retail	5	0.33%	0.48%	10.10%	0.08%						42	0.32%	0.96%	2.08%	1.28%	42	20.19%	40.46%	58.93%	40.44%	
India	Corporates	5	0.04%	0.06%	1.05%	0.60%	4	17.49%	26.90%	37.60%	18.02%	30	0.71%	1.07%	2.52%	3.25%	37	34.91%	40.00%	45.00%	44.77%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME																				
	Retail	17	0.33%	1.23%	4.61%	0.91%	13	17.05%	37.37%	51.67%	22.41%	11	0.88%	2.95%	9.65%	9.43%	12	35.09%	43.20%	51.02%	42.25%
	Retail - Secured on real estate property	7	0.63%	2.81%	20.94%	4.49%	5	24.78%	35.82%	55.69%	51.60%	37	0.27%	0.45%	1.16%	0.61%	37	10.75%	14.50%	18.94%	24.87%
Retail - Qualifying Revolving											22	0.77%	1.74%	4.87%	11.72%	23	41.43%	56.00%	76.90%	79.64%	
Retail - Other Retail	11	0.48%	1.14%	3.92%	3.81%	10	25.80%	48.42%	62.90%	58.12%	43	0.62%	1.86%	5.14%	4.86%	44	17.10%	44.25%	53.04%	61.05%	
Korea, Republic Of	Corporates										36	0.06%	0.22%	0.85%	0.61%	36	29.40%	44.24%	46.79%	34.60%	
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME																				
	Retail	12	0.04%	0.44%	2.09%	0.05%	8	22.87%	43.91%	68.18%	50.87%	45	0.35%	0.70%	1.41%	0.65%	45	17.46%	26.86%	44.10%	33.09%
	Retail - Secured on real estate property											31	0.13%	0.35%	0.70%	0.27%	31	10.07%	14.50%	23.34%	10.01%
Retail - Qualifying Revolving	4	0.47%	3.05%	9.66%	1.15%						19	0.37%	0.71%	1.65%	0.72%	19	49.27%	61.05%	74.84%	75.11%	
Retail - Other Retail	8	0.14%	1.32%	6.23%	0.14%	6	29.06%	55.68%	73.56%	52.19%	34	0.50%	1.15%	3.39%	1.45%	35	22.40%	46.80%	57.75%	74.15%	
Russian Federation	Corporates										52	0.44%	0.79%	1.81%	1.01%	52	28.20%	44.35%	45.00%	40.24%	
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME																				
	Retail	24	0.33%	2.00%	3.26%	3.77%	19	15.10%	28.28%	46.93%	33.57%	56	0.85%	1.46%	2.84%	1.95%	57	15.87%	20.29%	28.47%	20.33%
	Retail - Secured on real estate property	11	2.02%	3.31%	5.10%	7.11%	7	9.12%	11.13%	23.35%	17.52%	50	0.40%	1.30%	2.49%	1.81%	50	12.98%	16.44%	19.92%	19.97%
Retail - Qualifying Revolving	11	0.41%	0.62%	36.00%	0.90%	5	46.93%	58.79%	61.58%	59.61%	22	0.96%	1.70%	5.36%	9.26%	23	44.12%	57.47%	76.33%	63.59%	
Retail - Other Retail	19	0.18%	1.97%	8.63%	4.02%	16	32.72%	40.39%	57.63%	47.07%	51	0.69%	1.88%	3.57%	1.25%	51	24.90%	42.43%	52.00%	19.83%	



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
2018 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	6	1.26%	2.21%	11.92%	1.37%						47	0.29%	1.00%	2.42%	1.35%	48	21.84%	34.18%	45.00%	29.09%
	Corporates - Of Which: Specialised Lending											18	0.31%	0.91%	4.53%	5.66%	18	14.91%	25.46%	42.93%	18.92%
	Corporates - Of Which: SME											58	0.33%	0.64%	1.36%	0.77%	57	13.81%	17.79%	27.27%	24.44%
	Retail	12	0.10%	0.23%	1.24%	0.14%	8	10.74%	24.43%	45.62%	8.96%	58	0.33%	0.64%	1.36%	0.77%	57	13.81%	17.79%	27.27%	24.44%
	Retail - Secured on real estate property	6	0.15%	0.52%	2.72%	0.12%	4	2.94%	15.05%	35.74%	5.75%	47	0.29%	0.55%	0.90%	0.29%	48	12.57%	14.80%	16.78%	17.17%
Retail - Qualifying Revolving	5	0.29%	0.91%	1.33%	0.29%						21	0.29%	0.46%	0.92%	3.74%	22	43.51%	57.96%	73.52%	71.95%	
Retail - Other Retail	6	0.05%	0.15%	0.80%	0.38%	5	21.36%	48.82%	50.96%	31.59%	44	0.33%	0.94%	2.72%	2.51%	46	22.88%	37.03%	53.10%	31.49%	
Switzerland	Corporates	9	0.03%	0.31%	0.85%	1.31%	6	6.39%	23.81%	41.43%	2.40%	68	0.33%	0.56%	0.93%	0.90%	71	31.89%	38.54%	45.00%	32.24%
	Corporates - Of Which: Specialised Lending											36	0.32%	0.80%	1.70%	1.07%	36	23.17%	36.07%	45.00%	26.71%
	Corporates - Of Which: SME											65	0.82%	1.41%	2.23%	0.87%	66	15.14%	19.20%	28.28%	19.61%
	Retail	29	0.27%	0.51%	1.62%	0.95%	22	8.97%	19.66%	39.99%	20.51%	60	0.49%	1.23%	1.97%	0.74%	60	11.70%	15.34%	20.29%	19.19%
	Retail - Secured on real estate property	17	0.46%	0.72%	2.60%	1.41%	13	4.90%	13.25%	22.59%	12.04%	60	0.49%	1.23%	1.97%	0.74%	60	11.70%	15.34%	20.29%	19.19%
Retail - Qualifying Revolving	12	0.19%	0.51%	2.39%	0.60%	9	33.85%	38.56%	52.51%	33.60%	26	0.70%	1.28%	2.66%	1.73%	27	44.97%	57.66%	73.80%	56.18%	
Retail - Other Retail	23	0.32%	0.80%	2.03%	0.88%	18	19.44%	46.11%	55.85%	49.81%	59	0.79%	2.02%	3.85%	1.19%	56	24.97%	35.93%	54.35%	19.41%	
United States	Corporates	21	0.18%	0.43%	1.12%	0.45%	17	6.95%	23.59%	44.48%	25.10%	73	0.25%	0.63%	1.21%	0.94%	75	29.87%	38.25%	45.00%	32.57%
	Corporates - Of Which: Specialised Lending											43	0.54%	1.87%	5.04%	3.10%	46	34.66%	44.76%	49.03%	15.89%
	Corporates - Of Which: SME	4	1.75%	4.21%	49.78%	1.02%	4	3.27%	25.48%	66.17%	23.06%	43	0.54%	1.87%	5.04%	3.10%	46	34.66%	44.76%	49.03%	15.89%
	Retail	35	0.19%	1.71%	2.36%	0.78%	29	8.22%	17.53%	28.56%	14.81%	66	0.63%	1.42%	2.36%	1.74%	66	15.51%	19.76%	29.23%	50.45%
	Retail - Secured on real estate property	17	0.68%	1.58%	2.28%	0.35%	14	1.08%	5.50%	16.91%	2.07%	59	0.46%	0.95%	1.51%	0.94%	59	12.52%	15.51%	21.38%	48.68%
Retail - Qualifying Revolving	14	0.26%	1.12%	3.39%	0.03%	12	22.65%	33.43%	41.60%	22.57%	26	0.50%	1.58%	3.48%	1.54%	26	47.97%	60.71%	76.14%	92.94%	
Retail - Other Retail	28	0.24%	1.81%	5.43%	1.91%	24	22.10%	50.41%	59.44%	18.21%	57	1.10%	1.99%	3.98%	2.57%	56	24.39%	37.71%	54.63%	38.12%	

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:

$$PD_{Adjusted} = PD_{non_default} = \frac{Exposure_{Total} * PD_{Corep} - Exposure_{default}}{Exposure_{non_default}} = \frac{column\ 010 * column\ 080 - column030}{column010 - column030}$$

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 :

$$DR = \frac{\sum_{t=Q1}^{Q3} \text{Observed new defaults}}{\text{Average of last 4 quarters of stocks}}$$

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

Where $\text{No defaulted exp} = (\text{Original exposure} - \text{Defaulted exposure})$
and $(Q-i)$ = Quarter expressed as a lag of the actual one.

- **Loss rate**

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

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

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.