



***RISK DASHBOARD ANNEX  
CREDIT RISK PARAMETERS  
Q3 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 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                                 | 7            | 0.94% | 1.52% | 5.98% | 1.48% | 6         | 30.77% | 34.79% | 48.71% | 36.50% | 53            | 0.28% | 0.63% | 1.46% | 1.39% | 55  | 34.50% | 43.00% | 45.00% | 29.75% |
|          | Corporates - Of Which: Specialised Lending |              |       |       |       |       |           |        |        |        |        |               |       |       |       |       |     |        |        |        |        |
|          | Corporates - Of Which: SME                 |              |       |       |       |       |           |        |        |        |        |               |       |       |       |       |     |        |        |        |        |
|          | Retail                                     | 19           | 0.10% | 0.47% | 0.71% | 0.59% | 17        | 32.77% | 41.11% | 67.73% | 30.11% | 62            | 0.27% | 0.50% | 1.11% | 2.57% | 31  | 26.35% | 40.44% | 45.00% | 30.70% |
|          | Retail - Secured on real estate property   | 5            | 0.45% | 0.45% | 0.61% | 0.52% | 5         | 6.48%  | 11.87% | 11.89% | 13.18% | 55            | 0.38% | 0.77% | 1.50% | 1.46% | 55  | 10.35% | 14.47% | 19.04% | 13.27% |
| Belgium  | Retail - Qualifying Revolving              | 6            | 0.10% | 0.44% | 0.51% | 0.36% | 4         | 31.17% | 62.26% | 74.15% | 74.12% | 28            | 0.51% | 1.02% | 2.05% | 1.64% | 26  | 43.65% | 60.76% | 72.96% | 65.12% |
|          | Retail - Other Retail                      | 17           | 0.45% | 0.85% | 1.80% | 0.80% | 16        | 42.83% | 60.80% | 75.74% | 46.39% | 56            | 1.12% | 2.15% | 4.03% | 2.18% | 54  | 29.74% | 38.90% | 55.71% | 44.24% |
|          | Corporates                                 | 8            | 0.66% | 0.87% | 1.83% | 0.88% | 6         | 10.79% | 18.29% | 29.05% | 17.37% | 64            | 0.19% | 0.46% | 1.20% | 1.95% | 65  | 31.29% | 40.96% | 45.00% | 28.42% |
|          | Corporates - Of Which: Specialised Lending |              |       |       |       |       |           |        |        |        |        |               |       |       |       |       |     |        |        |        |        |
|          | Corporates - Of Which: SME                 | 7            | 1.24% | 1.28% | 2.80% | 1.49% | 5         | 18.61% | 18.61% | 23.17% | 16.22% | 28            | 0.26% | 1.47% | 2.55% | 2.69% | 29  | 26.34% | 36.02% | 45.00% | 26.31% |
| Bulgaria | Retail                                     | 30           | 0.37% | 0.96% | 1.58% | 1.17% | 25        | 9.50%  | 12.04% | 23.33% | 10.26% | 60            | 0.53% | 1.28% | 1.95% | 1.27% | 61  | 15.24% | 18.69% | 25.66% | 17.35% |
|          | Retail - Secured on real estate property   | 15           | 0.74% | 1.36% | 2.15% | 1.24% | 13        | 4.25%  | 5.91%  | 12.04% | 5.19%  | 54            | 0.62% | 1.20% | 1.74% | 1.16% | 54  | 11.47% | 14.44% | 19.55% | 13.53% |
|          | Retail - Qualifying Revolving              | 14           | 0.25% | 0.91% | 1.10% | 0.60% | 11        | 32.42% | 48.73% | 57.36% | 56.98% | 28            | 0.53% | 1.33% | 2.38% | 1.12% | 28  | 44.96% | 55.25% | 67.48% | 48.47% |
|          | Retail - Other Retail                      | 23           | 0.28% | 0.79% | 3.21% | 0.93% | 20        | 17.86% | 34.58% | 44.64% | 35.25% | 53            | 1.34% | 1.99% | 3.11% | 1.77% | 53  | 26.02% | 33.94% | 50.44% | 31.48% |
|          | Corporates                                 |              |       |       |       |       |           |        |        |        |        | 34            | 0.50% | 1.82% | 4.20% | 4.52% | 34  | 24.64% | 37.00% | 45.00% | 39.62% |
| Croatia  | Corporates - Of Which: Specialised Lending |              |       |       |       |       |           |        |        |        |        | 18            | 0.38% | 1.41% | 2.70% | 4.46% | 18  | 13.46% | 40.13% | 45.00% | 36.33% |
|          | Corporates - Of Which: SME                 |              |       |       |       |       |           |        |        |        |        | 54            | 0.44% | 1.19% | 3.19% | 2.88% | 54  | 17.75% | 27.52% | 39.69% | 33.74% |
|          | Retail                                     | 20           | 0.68% | 1.93% | 3.50% | 2.02% | 18        | 19.53% | 42.54% | 55.67% | 41.28% | 40            | 0.20% | 0.74% | 1.35% | 2.44% | 40  | 10.27% | 13.93% | 17.81% | 22.73% |
|          | Retail - Secured on real estate property   | 8            | 1.36% | 1.57% | 5.44% | 1.47% | 8         | 49.88% | 57.66% | 72.77% | 69.34% | 25            | 0.92% | 1.84% | 3.35% | 2.72% | 26  | 44.01% | 61.35% | 74.46% | 41.39% |
|          | Retail - Qualifying Revolving              | 16           | 1.30% | 2.90% | 6.22% | 2.88% | 16        | 34.90% | 45.07% | 61.18% | 60.68% | 46            | 1.11% | 2.92% | 6.15% | 3.95% | 46  | 31.96% | 46.67% | 57.43% | 56.67% |
| Cyprus   | Retail - Other Retail                      | 4            | 0.01% | 1.59% | 3.40% | 3.04% | 4         | 14.63% | 19.05% | 35.08% | 19.06% | 30            | 0.71% | 1.28% | 2.60% | 2.89% | 29  | 24.67% | 37.80% | 45.00% | 38.46% |
|          | Corporates                                 |              |       |       |       |       |           |        |        |        |        | 12            | 1.10% | 3.23% | 6.37% | 5.04% | 12  | 30.78% | 41.94% | 52.35% | 41.57% |
|          | Corporates - Of Which: Specialised Lending |              |       |       |       |       |           |        |        |        |        | 50            | 0.56% | 1.51% | 3.07% | 1.91% | 50  | 22.24% | 35.74% | 57.59% | 35.33% |
|          | Corporates - Of Which: SME                 | 14           | 0.21% | 0.81% | 1.99% | 1.98% | 9         | 15.51% | 33.71% | 52.47% | 15.72% | 31            | 0.21% | 0.38% | 1.17% | 1.39% | 31  | 9.52%  | 17.65% | 29.77% | 29.73% |
|          | Retail                                     | 4            | 1.33% | 2.11% | 4.37% | 1.34% | 4         | 1.33%  | 2.11%  | 4.37%  | 1.34%  | 23            | 1.10% | 2.29% | 4.42% | 1.82% | 24  | 52.23% | 67.47% | 74.47% | 60.99% |
| Czech    | Retail - Qualifying Revolving              | 10           | 0.21% | 1.41% | 2.34% | 2.33% | 7         | 16.42% | 55.39% | 66.20% | 16.35% | 43            | 0.59% | 1.81% | 6.29% | 2.16% | 41  | 35.64% | 46.14% | 59.00% | 38.24% |
|          | Retail - Other Retail                      |              |       |       |       |       |           |        |        |        |        | 40            | 0.73% | 1.86% | 3.65% | 6.05% | 43  | 23.79% | 31.65% | 45.00% | 32.71% |
|          | Corporates                                 |              |       |       |       |       |           |        |        |        |        | 24            | 0.65% | 1.28% | 3.20% | 1.41% | 24  | 18.71% | 30.80% | 45.00% | 22.11% |
|          | Corporates - Of Which: Specialised Lending |              |       |       |       |       |           |        |        |        |        | 51            | 0.43% | 1.04% | 2.19% | 1.00% | 49  | 15.58% | 24.24% | 34.50% | 15.85% |
|          | Corporates - Of Which: SME                 | 8            | 0.35% | 1.39% | 4.89% | 1.79% | 6         | 44.29% | 52.69% | 66.70% | 12.58% | 37            | 0.27% | 0.60% | 1.73% | 0.99% | 36  | 10.54% | 13.69% | 17.60% | 12.84% |
| Czech    | Retail - Secured on real estate property   |              |       |       |       |       |           |        |        |        |        | 22            | 0.23% | 0.92% | 1.85% | 0.64% | 21  | 57.30% | 81.23% | 82.42% | 66.50% |
|          | Retail - Qualifying Revolving              |              |       |       |       |       |           |        |        |        |        | 42            | 0.63% | 1.40% | 2.97% | 1.08% | 40  | 37.24% | 46.42% | 55.35% | 12.72% |
|          | Retail - Other Retail                      |              |       |       |       |       |           |        |        |        |        | 48            | 0.22% | 0.88% | 1.68% | 1.68% | 48  | 30.91% | 42.46% | 45.00% | 31.72% |
|          | Corporates                                 | 6            | 0.33% | 0.83% | 0.97% | 0.75% | 5         | 23.24% | 46.55% | 51.14% | 39.55% | 23            | 0.88% | 2.16% | 4.15% | 2.25% | 23  | 30.29% | 36.63% | 45.00% | 30.80% |
|          | Corporates - Of Which: Specialised Lending |              |       |       |       |       |           |        |        |        |        | 6             | 0.75% | 0.96% | 1.34% | 1.10% | 4   | 33.97% | 53.40% | 63.37% | 50.86% |
| Czech    | Corporates - Of Which: SME                 |              |       |       |       |       |           |        |        |        |        | 57            | 0.38% | 0.85% | 1.70% | 1.84% | 59  | 16.04% | 25.69% | 37.53% | 29.72% |
|          | Retail                                     | 21           | 0.15% | 0.68% | 0.78% | 0.81% | 18        | 27.05% | 39.16% | 48.59% | 37.33% | 46            | 0.23% | 0.56% | 1.08% | 1.21% | 46  | 12.42% | 15.32% | 22.42% | 22.93% |
|          | Retail - Secured on real estate property   | 8            | 0.36% | 0.44% | 0.50% | 0.49% | 6         | 15.09% | 18.33% | 23.88% | 20.96% | 46            | 0.23% | 0.56% | 1.08% | 1.21% | 46  | 12.42% | 15.32% | 22.42% | 22.93% |
|          | Retail - Qualifying Revolving              | 8            | 0.61% | 0.73% | 2.26% | 2.24% | 7         | 25.52% | 54.20% | 70.06% | 44.43% | 28            | 0.66% | 1.28% | 2.39% | 4.96% | 27  | 48.29% | 57.50% | 65.59% | 57.63% |
|          | Retail - Other Retail                      | 19           | 0.62% | 2.00% | 3.23% | 1.56% | 16        | 32.02% | 46.60% | 53.66% | 47.07% | 49            | 1.05% | 2.80% | 4.41% | 3.39% | 49  | 30.31% | 43.14% | 51.21% | 46.60% |

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

**Table 1**  
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 (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               | <b>Corporates</b>                          | 9            | <b>0.37%</b> | <b>0.71%</b> | <b>0.80%</b>  | <b>0.63%</b> | 8         | <b>18.69%</b> | <b>29.55%</b> | <b>30.81%</b> | <b>24.40%</b> | 57            | <b>0.29%</b> | <b>0.60%</b> | <b>1.74%</b> | <b>1.43%</b>  | 59     | <b>30.25%</b> | <b>40.00%</b> | <b>45.00%</b> | <b>22.24%</b> |
|                       | Corporates - Of Which: Specialised Lending |              |              |              |               |              |           |               |               |               |               |               |              |              |              |               |        |               |               |               |               |
|                       | Corporates - Of Which: SME                 | 5            | 0.48%        | 0.60%        | 1.03%         | 0.81%        | 4         | 17.49%        | 27.80%        | 38.12%        | 28.03%        | 29            | 0.76%        | 1.32%        | 2.61%        | 1.79%         | 30     | 17.46%        | 25.65%        | 36.72%        | 19.88%        |
|                       | <b>Retail</b>                              | 21           | <b>0.25%</b> | <b>0.64%</b> | <b>1.51%</b>  | <b>0.70%</b> | 15        | <b>8.62%</b>  | <b>20.11%</b> | <b>39.67%</b> | <b>15.83%</b> | 58            | <b>0.73%</b> | <b>1.18%</b> | <b>2.70%</b> | <b>1.19%</b>  | 61     | <b>14.21%</b> | <b>21.95%</b> | <b>32.79%</b> | <b>15.90%</b> |
|                       | Retail - Secured on real estate property   | 9            | 0.53%        | 0.96%        | 3.95%         | 0.67%        | 8         | 3.74%         | 8.54%         | 16.33%        | 12.87%        | 51            | 0.29%        | 0.77%        | 1.58%        | 1.16%         | 51     | 10.98%        | 14.46%        | 19.53%        | 13.64%        |
|                       | Retail - Qualifying Revolving              | 7            | 0.67%        | 1.22%        | 4.07%         | 1.23%        | 5         | 29.52%        | 34.32%        | 38.05%        | 36.39%        | 24            | 0.57%        | 1.58%        | 3.54%        | 1.62%         | 25     | 44.22%        | 61.50%        | 76.96%        | 66.81%        |
| Retail - Other Retail | 16   | 0.63%        | 1.49%        | 3.66%        | 0.95%         | 13           | 17.71%    | 39.67%        | 55.68%        | 34.30%        | 47            | 1.55%         | 2.68%        | 4.62%        | 2.00%        | 48            | 28.58% | 41.64%        | 53.39%        | 41.20%        |               |
| Estonia               | <b>Corporates</b>                          |              |              |              |               |              |           |               |               |               |               | 37            | <b>0.32%</b> | <b>0.75%</b> | <b>1.84%</b> | <b>1.00%</b>  | 36     | <b>39.08%</b> | <b>45.00%</b> | <b>48.93%</b> | <b>41.71%</b> |
|                       | Corporates - Of Which: Specialised Lending |              |              |              |               |              |           |               |               |               |               |               |              |              |              |               |        |               |               |               |               |
|                       | Corporates - Of Which: SME                 |              |              |              |               |              |           |               |               |               |               | 14            | 0.79%        | 1.36%        | 2.85%        | 1.50%         | 14     | 43.99%        | 45.00%        | 45.00%        | 40.32%        |
|                       | <b>Retail</b>                              | 15           | <b>0.02%</b> | <b>0.31%</b> | <b>2.89%</b>  | <b>0.26%</b> | 13        | <b>17.06%</b> | <b>53.01%</b> | <b>66.03%</b> | <b>15.98%</b> | 46            | <b>0.38%</b> | <b>0.76%</b> | <b>2.00%</b> | <b>1.57%</b>  | 47     | <b>16.53%</b> | <b>28.71%</b> | <b>50.44%</b> | <b>16.32%</b> |
|                       | Retail - Secured on real estate property   | 5            | 0.13%        | 0.26%        | 0.26%         | 0.19%        | 5         | 8.43%         | 8.43%         | 8.66%         | 9.46%         | 30            | 0.40%        | 0.59%        | 1.67%        | 1.22%         | 30     | 12.40%        | 14.34%        | 22.84%        | 12.70%        |
|                       | Retail - Qualifying Revolving              | 4            | 0.77%        | 4.66%        | 32.00%        | 3.17%        | 4         | 0.77%         | 13.29%        | 39.49%        | 23.25%        | 23            | 0.42%        | 1.26%        | 1.83%        | 1.61%         | 25     | 45.68%        | 61.12%        | 72.07%        | 67.24%        |
| Retail - Other Retail | 10   | 0.46%        | 0.79%        | 2.98%        | 0.53%         | 9            | 28.24%    | 41.94%        | 53.01%        | 24.49%        | 38            | 0.71%         | 2.76%        | 3.68%        | 2.92%        | 38            | 28.71% | 40.90%        | 55.92%        | 31.06%        |               |
| Finland               | <b>Corporates</b>                          | 7            | <b>0.25%</b> | <b>0.36%</b> | <b>1.56%</b>  | <b>0.97%</b> | 5         | <b>14.14%</b> | <b>17.15%</b> | <b>18.63%</b> | <b>18.34%</b> | 56            | <b>0.24%</b> | <b>0.45%</b> | <b>1.04%</b> | <b>1.03%</b>  | 58     | <b>30.01%</b> | <b>37.16%</b> | <b>45.00%</b> | <b>36.15%</b> |
|                       | Corporates - Of Which: Specialised Lending |              |              |              |               |              |           |               |               |               |               |               |              |              |              |               |        |               |               |               |               |
|                       | Corporates - Of Which: SME                 | 5            | 0.46%        | 0.60%        | 1.56%         | 1.24%        | 4         | 12.93%        | 16.32%        | 36.69%        | 15.71%        | 23            | 0.26%        | 0.76%        | 1.73%        | 1.50%         | 23     | 27.63%        | 43.19%        | 51.00%        | 33.90%        |
|                       | <b>Retail</b>                              | 21           | <b>0.23%</b> | <b>0.83%</b> | <b>2.12%</b>  | <b>1.43%</b> | 20        | <b>3.94%</b>  | <b>9.45%</b>  | <b>25.09%</b> | <b>1.81%</b>  | 56            | <b>0.61%</b> | <b>1.06%</b> | <b>2.62%</b> | <b>1.17%</b>  | 59     | <b>15.98%</b> | <b>19.81%</b> | <b>41.15%</b> | <b>18.26%</b> |
|                       | Retail - Secured on real estate property   | 10           | 0.62%        | 1.39%        | 17.48%        | 1.36%        | 8         | 3.10%         | 6.33%         | 10.28%        | 0.88%         | 42            | 0.35%        | 0.68%        | 1.34%        | 3.34%         | 43     | 11.85%        | 14.21%        | 17.27%        | 22.19%        |
|                       | Retail - Qualifying Revolving              | 4            | 0.77%        | 4.66%        | 32.00%        | 3.17%        | 4         | 0.77%         | 13.29%        | 39.49%        | 23.25%        | 23            | 0.42%        | 1.26%        | 1.83%        | 1.61%         | 25     | 45.68%        | 61.12%        | 72.07%        | 67.24%        |
| Retail - Other Retail | 18   | 0.52%        | 1.07%        | 5.52%        | 1.66%         | 15           | 8.71%     | 23.54%        | 33.32%        | 5.05%         | 49            | 0.99%         | 3.02%        | 4.01%        | 4.79%        | 48            | 25.70% | 37.79%        | 51.07%        | 29.49%        |               |
| France                | <b>Corporates</b>                          | 18           | <b>0.17%</b> | <b>0.36%</b> | <b>0.61%</b>  | <b>0.73%</b> | 13        | <b>13.27%</b> | <b>16.38%</b> | <b>27.99%</b> | <b>34.79%</b> | 69            | <b>0.40%</b> | <b>0.69%</b> | <b>1.35%</b> | <b>1.22%</b>  | 70     | <b>32.45%</b> | <b>40.59%</b> | <b>45.00%</b> | <b>33.90%</b> |
|                       | Corporates - Of Which: Specialised Lending |              |              |              |               |              |           |               |               |               |               |               |              |              |              |               |        |               |               |               |               |
|                       | Corporates - Of Which: SME                 | 9            | 0.43%        | 0.88%        | 1.97%         | 1.90%        | 8         | 19.05%        | 32.88%        | 53.73%        | 43.46%        | 44            | 0.39%        | 1.62%        | 4.29%        | 2.11%         | 44     | 27.48%        | 37.76%        | 45.00%        | 33.76%        |
|                       | <b>Retail</b>                              | 42           | <b>0.34%</b> | <b>1.06%</b> | <b>2.11%</b>  | <b>0.91%</b> | 37        | <b>15.45%</b> | <b>23.26%</b> | <b>41.03%</b> | <b>23.94%</b> | 66            | <b>0.76%</b> | <b>1.51%</b> | <b>2.58%</b> | <b>1.70%</b>  | 65     | <b>15.30%</b> | <b>20.37%</b> | <b>26.46%</b> | <b>18.69%</b> |
|                       | Retail - Secured on real estate property   | 18           | 0.55%        | 1.30%        | 2.72%         | 0.64%        | 14        | 4.33%         | 7.55%         | 9.69%         | 10.02%        | 59            | 0.49%        | 1.10%        | 2.15%        | 1.26%         | 59     | 12.16%        | 15.26%        | 20.38%        | 13.67%        |
|                       | Retail - Qualifying Revolving              | 21           | 0.36%        | 0.89%        | 1.78%         | 1.25%        | 18        | 23.20%        | 38.53%        | 53.50%        | 51.52%        | 30            | 1.17%        | 2.02%        | 4.55%        | 3.73%         | 30     | 44.43%        | 59.95%        | 68.49%        | 49.14%        |
| Retail - Other Retail | 36   | 0.61%        | 1.29%        | 2.68%        | 1.21%         | 31           | 26.82%    | 39.55%        | 47.13%        | 30.40%        | 58            | 1.44%         | 2.32%        | 4.50%        | 2.26%        | 57            | 25.23% | 40.19%        | 50.44%        | 23.77%        |               |
| Germany               | <b>Corporates</b>                          | 21           | <b>0.30%</b> | <b>0.40%</b> | <b>1.06%</b>  | <b>1.14%</b> | 20        | <b>15.16%</b> | <b>26.81%</b> | <b>37.94%</b> | <b>32.16%</b> | 70            | <b>0.38%</b> | <b>0.66%</b> | <b>1.57%</b> | <b>1.15%</b>  | 76     | <b>31.58%</b> | <b>41.27%</b> | <b>45.00%</b> | <b>36.52%</b> |
|                       | Corporates - Of Which: Specialised Lending |              |              |              |               |              |           |               |               |               |               |               |              |              |              |               |        |               |               |               |               |
|                       | Corporates - Of Which: SME                 | 14           | 0.57%        | 0.97%        | 1.61%         | 0.59%        | 9         | 28.18%        | 33.87%        | 36.31%        | 33.03%        | 48            | 0.98%        | 1.81%        | 3.21%        | 1.21%         | 49     | 24.23%        | 37.44%        | 42.45%        | 32.06%        |
|                       | <b>Retail</b>                              | 48           | <b>0.59%</b> | <b>0.94%</b> | <b>2.09%</b>  | <b>0.61%</b> | 41        | <b>17.73%</b> | <b>27.32%</b> | <b>41.47%</b> | <b>33.14%</b> | 68            | <b>0.97%</b> | <b>1.52%</b> | <b>2.46%</b> | <b>1.15%</b>  | 68     | <b>15.19%</b> | <b>20.37%</b> | <b>28.59%</b> | <b>25.81%</b> |
|                       | Retail - Secured on real estate property   | 24           | 0.50%        | 0.90%        | 1.67%         | 0.39%        | 20        | 7.81%         | 11.56%        | 17.13%        | 12.50%        | 63            | 0.62%        | 1.15%        | 2.07%        | 0.96%         | 63     | 11.77%        | 15.27%        | 19.55%        | 16.40%        |
|                       | Retail - Qualifying Revolving              | 23           | 0.22%        | 0.95%        | 2.04%         | 0.48%        | 18        | 25.24%        | 41.51%        | 47.54%        | 44.87%        | 32            | 0.65%        | 1.27%        | 2.21%        | 0.73%         | 32     | 43.93%        | 59.03%        | 74.09%        | 61.58%        |
| Retail - Other Retail | 39   | 0.72%        | 1.80%        | 2.93%        | 1.32%         | 35           | 32.85%    | 42.11%        | 67.02%        | 51.24%        | 60            | 1.40%         | 2.55%        | 3.81%        | 1.92%        | 60            | 29.22% | 40.36%        | 49.37%        | 43.22%        |               |
| Greece                | <b>Corporates</b>                          | 6            | <b>1.72%</b> | <b>3.69%</b> | <b>31.59%</b> | <b>2.83%</b> | 5         | <b>20.80%</b> | <b>20.94%</b> | <b>32.50%</b> | <b>27.44%</b> | 37            | <b>0.38%</b> | <b>3.26%</b> | <b>8.56%</b> | <b>12.76%</b> | 39     | <b>27.99%</b> | <b>39.94%</b> | <b>45.00%</b> | <b>39.86%</b> |
|                       | Corporates - Of Which: Specialised Lending |              |              |              |               |              |           |               |               |               |               |               |              |              |              |               |        |               |               |               |               |
|                       | Corporates - Of Which: SME                 |              |              |              |               |              |           |               |               |               |               | 16            | 0.25%        | 1.73%        | 6.30%        | 15.13%        | 17     | 31.00%        | 40.85%        | 45.00%        | 40.40%        |
|                       | <b>Retail</b>                              | 20           | <b>0.41%</b> | <b>1.98%</b> | <b>7.69%</b>  | <b>9.39%</b> | 14        | <b>30.39%</b> | <b>44.31%</b> | <b>69.47%</b> | <b>34.21%</b> | 57            | <b>0.40%</b> | <b>1.10%</b> | <b>2.18%</b> | <b>10.08%</b> | 58     | <b>16.93%</b> | <b>27.03%</b> | <b>50.95%</b> | <b>25.77%</b> |
|                       | Retail - Secured on real estate property   |              |              |              |               |              |           |               |               |               |               | 39            | 0.14%        | 0.38%        | 1.09%        | 7.87%         | 38     | 10.00%        | 13.85%        | 16.90%        | 22.82%        |
|                       | Retail - Qualifying Revolving              | 7            | 0.44%        | 0.92%        | 24.08%        | 0.73%        | 6         | 26.96%        | 49.11%        | 57.73%        | 38.74%        | 26            | 0.85%        | 1.35%        | 2.69%        | 9.71%         | 26     | 43.45%        | 63.68%        | 74.91%        | 76.99%        |
| Retail - Other Retail | 16   | 0.40%        | 3.62%        | 20.32%       | 8.88%         | 12           | 42.07%    | 51.22%        | 71.18%        | 52.08%        | 51            | 0.65%         | 1.94%        | 5.59%        | 38.92%       | 50            | 30.00% | 44.91%        | 53.94%        | 50.43%        |               |

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 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                       | <b>Corporates</b>                          | 6            | 0.23%  | 0.26%  | 0.36%  | 0.30%  | 4         | 26.11% | 49.16% | 50.42% | 44.95% | 46            | 0.65% | 1.15% | 2.50% | 1.77%  | 46     | 34.11% | 42.95% | 45.00% | 41.93% |
|                               | Corporates - Of Which: Specialised Lending |              |        |        |        |        |           |        |        |        |        |               |       |       |       |        |        |        |        |        |        |
|                               | Corporates - Of Which: SME                 | 4            | 0.62%  | 0.81%  | 0.96%  | 0.74%  |           |        |        |        |        | 24            | 0.78% | 2.13% | 4.34% | 3.38%  | 24     | 35.00% | 43.02% | 45.00% | 46.17% |
|                               | <b>Retail</b>                              | 25           | 0.18%  | 1.37%  | 3.42%  | 1.39%  | 17        | 33.33% | 47.95% | 79.03% | 37.09% | 54            | 0.56% | 1.22% | 2.13% | 3.13%  | 54     | 22.05% | 34.47% | 45.00% | 43.29% |
|                               | Retail - Secured on real estate property   | 4            | 0.72%  | 1.41%  | 1.63%  | 1.46%  |           |        |        |        |        | 42            | 0.28% | 0.49% | 1.10% | 2.60%  | 40     | 11.33% | 16.29% | 28.70% | 35.14% |
| Retail - Qualifying Revolving | 11   | 0.44%        | 2.85%  | 5.15%  | 2.95%  | 8      | 37.59%    | 51.23% | 54.84% | 36.37% | 25     | 0.32%         | 1.38% | 3.19% | 4.31% | 27     | 45.84% | 61.79% | 75.36% | 46.93% |        |
| Retail - Other Retail         | 18   | 0.38%        | 2.59%  | 13.64% | 2.10%  | 13     | 33.33%    | 51.79% | 95.05% | 37.02% | 51     | 1.20%         | 2.66% | 5.34% | 3.97% | 49     | 35.83% | 44.62% | 54.41% | 61.58% |        |
| Ireland                       | <b>Corporates</b>                          | 11           | 0.88%  | 1.97%  | 3.40%  | 2.22%  | 8         | 20.64% | 25.14% | 38.42% | 32.58% | 63            | 0.40% | 0.74% | 1.67% | 1.65%  | 64     | 25.26% | 37.24% | 44.77% | 34.20% |
|                               | Corporates - Of Which: Specialised Lending |              |        |        |        |        |           |        |        |        |        |               |       |       |       |        |        |        |        |        |        |
|                               | Corporates - Of Which: SME                 | 6            | 1.15%  | 1.30%  | 3.63%  | 2.69%  | 6         | 19.14% | 22.08% | 32.39% | 20.63% | 29            | 0.72% | 1.56% | 3.66% | 3.20%  | 32     | 29.06% | 41.16% | 45.02% | 37.87% |
|                               | <b>Retail</b>                              | 26           | 0.75%  | 1.14%  | 3.04%  | 2.91%  | 22        | 6.82%  | 19.42% | 30.30% | 19.71% | 65            | 1.13% | 1.83% | 3.50% | 2.76%  | 65     | 16.24% | 19.72% | 30.93% | 28.53% |
|                               | Retail - Secured on real estate property   | 15           | 0.87%  | 1.45%  | 4.73%  | 2.94%  | 14        | 6.13%  | 6.99%  | 17.19% | 15.34% | 59            | 0.75% | 1.51% | 2.61% | 2.58%  | 59     | 12.81% | 16.78% | 23.80% | 26.08% |
| Retail - Qualifying Revolving | 10   | 0.83%        | 1.26%  | 1.59%  | 1.24%  | 7      | 18.34%    | 29.33% | 59.54% | 29.10% | 26     | 1.11%         | 1.70% | 8.50% | 3.33% | 27     | 40.00% | 59.48% | 76.51% | 58.68% |        |
| Retail - Other Retail         | 17   | 1.07%        | 1.99%  | 3.90%  | 3.11%  | 11     | 29.65%    | 55.74% | 87.07% | 38.68% | 56     | 1.02%         | 2.22% | 6.24% | 3.91% | 54     | 33.83% | 44.62% | 57.10% | 61.70% |        |
| Italy                         | <b>Corporates</b>                          | 16           | 0.49%  | 1.80%  | 7.07%  | 5.32%  | 14        | 10.85% | 18.62% | 27.99% | 41.32% | 66            | 0.42% | 1.51% | 2.69% | 9.12%  | 69     | 34.22% | 41.98% | 45.00% | 40.00% |
|                               | Corporates - Of Which: Specialised Lending |              |        |        |        |        |           |        |        |        |        |               |       |       |       |        |        |        |        |        |        |
|                               | Corporates - Of Which: SME                 | 9            | 0.46%  | 1.61%  | 2.85%  | 2.19%  | 8         | 18.43% | 26.47% | 30.08% | 50.25% | 35            | 1.21% | 2.97% | 8.85% | 16.81% | 35     | 22.00% | 42.99% | 46.08% | 45.27% |
|                               | <b>Retail</b>                              | 35           | 0.52%  | 1.04%  | 3.04%  | 10.71% | 27        | 19.17% | 35.83% | 49.98% | 51.77% | 63            | 0.83% | 1.58% | 2.55% | 3.98%  | 64     | 16.79% | 23.72% | 33.49% | 28.97% |
|                               | Retail - Secured on real estate property   | 11           | 0.69%  | 1.11%  | 4.94%  | 7.71%  | 10        | 10.17% | 16.80% | 34.16% | 41.16% | 58            | 0.55% | 1.03% | 1.62% | 1.69%  | 58     | 12.14% | 14.66% | 19.04% | 20.52% |
| Retail - Qualifying Revolving | 15   | 1.61%        | 3.64%  | 6.76%  | 4.76%  | 10     | 27.17%    | 38.81% | 56.63% | 26.36% | 28     | 1.09%         | 2.83% | 5.11% | 5.13% | 29     | 45.62% | 61.88% | 76.73% | 66.04% |        |
| Retail - Other Retail         | 27   | 0.90%        | 1.97%  | 4.65%  | 17.61% | 23     | 23.63%    | 45.27% | 63.93% | 62.48% | 57     | 1.05%         | 2.67% | 4.83% | 6.15% | 57     | 32.24% | 41.74% | 53.59% | 46.31% |        |
| Latvia                        | <b>Corporates</b>                          |              |        |        |        |        |           |        |        |        | 28     | 0.42%         | 1.18% | 1.62% | 1.46% | 26     | 35.04% | 41.43% | 45.00% | 42.21% |        |
|                               | Corporates - Of Which: Specialised Lending |              |        |        |        |        |           |        |        |        |        |               |       |       |       |        |        |        |        |        |        |
|                               | Corporates - Of Which: SME                 |              |        |        |        |        |           |        |        |        | 14     | 0.43%         | 2.04% | 4.80% | 2.23% | 14     | 38.58% | 44.22% | 45.00% | 39.80% |        |
|                               | <b>Retail</b>                              | 17           | 0.47%  | 0.79%  | 2.30%  | 0.69%  | 15        | 26.72% | 45.52% | 58.73% | 26.16% | 49            | 0.46% | 1.05% | 2.92% | 3.05%  | 49     | 18.97% | 27.47% | 45.37% | 25.59% |
|                               | Retail - Secured on real estate property   | 4            | 0.37%  | 0.61%  | 0.85%  | 0.66%  | 4         | 10.48% | 17.47% | 24.46% | 21.45% | 34            | 0.21% | 0.38% | 1.70% | 2.52%  | 34     | 11.01% | 16.44% | 19.83% | 19.04% |
| Retail - Qualifying Revolving | 4  | 5.32%        | 10.53% | 20.72% | 7.31%  | 4      | 35.42%    | 47.71% | 76.53% | 69.91% | 21     | 0.61%         | 1.76% | 9.12% | 6.01% | 21     | 50.41% | 62.91% | 73.59% | 67.16% |        |
| Retail - Other Retail         | 13   | 0.83%        | 3.92%  | 9.37%  | 0.75%  | 11     | 44.05%    | 49.69% | 58.67% | 36.46% | 38     | 0.42%         | 1.44% | 4.71% | 4.38% | 38     | 30.04% | 46.63% | 59.11% | 42.69% |        |
| Lithuania                     | <b>Corporates</b>                          | 5            | 0.14%  | 0.18%  | 0.19%  | 0.18%  | 4         | 7.09%  | 14.91% | 22.73% | 11.71% | 32            | 0.25% | 0.76% | 1.28% | 1.10%  | 31     | 35.64% | 42.01% | 45.00% | 41.70% |
|                               | Corporates - Of Which: Specialised Lending |              |        |        |        |        |           |        |        |        |        |               |       |       |       |        |        |        |        |        |        |
|                               | Corporates - Of Which: SME                 | 5            | 0.46%  | 0.67%  | 0.82%  | 0.50%  | 4         | 7.06%  | 10.82% | 14.87% | 8.14%  | 13            | 0.38% | 1.46% | 2.48% | 1.43%  | 13     | 43.82% | 45.00% | 45.00% | 39.41% |
|                               | <b>Retail</b>                              | 17           | 0.66%  | 1.02%  | 4.62%  | 0.70%  | 15        | 16.29% | 32.72% | 50.00% | 13.90% | 49            | 0.63% | 1.63% | 2.85% | 1.79%  | 48     | 16.96% | 26.49% | 46.18% | 18.10% |
|                               | Retail - Secured on real estate property   | 5            | 0.59%  | 0.73%  | 0.73%  | 0.66%  | 5         | 10.40% | 10.41% | 13.35% | 11.73% | 33            | 0.30% | 0.71% | 1.67% | 1.62%  | 33     | 11.82% | 14.50% | 22.58% | 14.76% |
| Retail - Qualifying Revolving | 5  | 5.45%        | 8.16%  | 13.11% | 6.99%  | 4      | 39.14%    | 51.81% | 72.91% | 51.65% | 21     | 0.42%         | 1.86% | 3.34% | 2.03% | 21     | 51.54% | 64.25% | 73.68% | 58.53% |        |
| Retail - Other Retail         | 12   | 0.90%        | 2.21%  | 9.35%  | 0.89%  | 11     | 21.00%    | 25.85% | 35.85% | 21.95% | 37     | 0.87%         | 2.67% | 5.37% | 2.72% | 37     | 36.41% | 43.37% | 57.51% | 38.13% |        |
| Luxembourg                    | <b>Corporates</b>                          | 18           | 0.09%  | 0.29%  | 0.93%  | 0.70%  | 12        | 1.65%  | 15.35% | 41.12% | 10.07% | 65            | 0.44% | 0.89% | 1.34% | 1.01%  | 67     | 30.98% | 39.53% | 44.90% | 31.27% |
|                               | Corporates - Of Which: Specialised Lending |              |        |        |        |        |           |        |        |        |        |               |       |       |       |        |        |        |        |        |        |
|                               | Corporates - Of Which: SME                 | 6            | 0.01%  | 1.37%  | 7.53%  | 2.90%  | 4         | 0.57%  | 1.88%  | 20.72% | 2.54%  | 41            | 0.47% | 1.35% | 2.38% | 1.54%  | 42     | 28.57% | 38.78% | 45.00% | 32.60% |
|                               | <b>Retail</b>                              | 19           | 0.20%  | 0.84%  | 1.63%  | 0.47%  | 17        | 5.91%  | 11.12% | 19.93% | 8.23%  | 56            | 0.53% | 0.97% | 1.96% | 0.94%  | 57     | 15.97% | 20.29% | 30.18% | 12.85% |
|                               | Retail - Secured on real estate property   | 10           | 0.16%  | 1.17%  | 1.46%  | 0.30%  | 9         | 1.57%  | 3.76%  | 6.44%  | 1.99%  | 50            | 0.41% | 0.78% | 1.30% | 0.89%  | 50     | 12.65% | 15.22% | 18.12% | 11.60% |
| Retail - Qualifying Revolving | 5  | 0.16%        | 0.98%  | 1.42%  | 0.03%  | 7      | 17.56%    | 48.20% | 73.90% | 44.18% | 24     | 0.53%         | 1.30% | 4.82% | 0.71% | 24     | 45.81% | 59.33% | 70.97% | 6.09%  |        |
| Retail - Other Retail         | 18   | 0.13%        | 0.89%  | 2.80%  | 0.92%  | 15     | 11.74%    | 23.30% | 37.98% | 16.50% | 49     | 0.93%         | 1.30% | 2.56% | 1.47% | 50     | 24.13% | 35.56% | 44.60% | 26.69% |        |



**Table 1**  
**Risk Parameters statistics by country of the counterparty for IRB banks**  
 EU and main non-EU countries  
**2018 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                                 | 7            | 0.07% | 0.09% | 7.62%  | 1.80%     | 5      | 51.36% | 63.18% | 63.18% | 80.18%        | 45    | 0.18% | 0.60% | 1.86% | 1.97%  | 44     | 31.94% | 42.36% | 45.00% | 40.08% |  |
|                       | Corporates - Of Which: Specialised Lending |              |       |       |        |           |        |        |        |        |               |       |       |       |       |        |        |        |        |        |        |  |
|                       | Corporates - Of Which: SME                 | 7            | 0.01% | 0.17% | 0.57%  | 4.61%     | 5      | 32.95% | 63.18% | 63.18% | 79.65%        | 21    | 0.57% | 1.63% | 3.38% | 3.26%  | 20     | 30.44% | 39.21% | 44.65% | 41.44% |  |
|                       | Retail                                     | 13           | 0.61% | 1.38% | 2.68%  | 0.83%     | 12     | 15.18% | 28.46% | 54.88% | 48.05%        | 53    | 0.47% | 0.93% | 2.38% | 4.97%  | 51     | 18.29% | 30.08% | 43.02% | 20.22% |  |
|                       | Retail - Secured on real estate property   | 8            | 0.36% | 0.50% | 1.58%  | 0.59%     | 8      | 9.13%  | 18.01% | 25.53% | 34.76%        | 34    | 0.10% | 0.25% | 0.69% | 1.10%  | 33     | 10.00% | 13.75% | 19.17% | 20.34% |  |
|                       | Retail - Qualifying Revolving              | 6            | 1.26% | 2.53% | 2.68%  | 1.26%     | 7      | 19.19% | 51.92% | 56.10% | 24.51%        | 24    | 0.49% | 1.67% | 6.76% | 48.21% | 23     | 43.51% | 63.19% | 69.08% | 12.07% |  |
| Retail - Other Retail | 12   | 1.22%        | 2.21% | 4.73% | 2.14%  | 11        | 21.36% | 57.44% | 74.41% | 68.41% | 40            | 0.62% | 2.07% | 5.47% | 3.48% | 39     | 37.75% | 46.15% | 53.66% | 56.59% |        |  |
| Slovenia              | Corporates                                 | 5            | 0.31% | 0.34% | 1.53%  | 0.75%     | 4      | 11.76% | 39.22% | 66.67% | 26.37%        | 30    | 0.40% | 1.05% | 4.59% | 5.46%  | 30     | 33.33% | 43.23% | 45.00% | 40.29% |  |
|                       | Corporates - Of Which: Specialised Lending |              |       |       |        |           |        |        |        |        |               |       |       |       |       |        |        |        |        |        |        |  |
|                       | Corporates - Of Which: SME                 | 4            | 0.89% | 1.22% | 1.55%  | 1.10%     | 4      | 39.49% | 53.08% | 66.68% | 54.54%        | 11    | 3.40% | 4.06% | 6.47% | 4.73%  | 11     | 35.00% | 41.40% | 44.59% | 42.73% |  |
|                       | Retail                                     | 10           | 0.28% | 0.84% | 2.16%  | 2.14%     | 7      | 23.54% | 50.44% | 51.26% | 42.61%        | 46    | 0.16% | 1.58% | 3.30% | 3.44%  | 44     | 16.77% | 27.26% | 34.24% | 23.99% |  |
|                       | Retail - Secured on real estate property   |              |       |       |        |           |        |        |        |        |               |       |       |       |       |        |        |        |        |        |        |  |
|                       | Retail - Qualifying Revolving              | 5            | 0.54% | 3.77% | 4.38%  | 1.79%     |        |        |        |        |               |       |       |       |       |        |        |        |        |        |        |  |
| Retail - Other Retail | 5  | 0.60%        | 1.14% | 1.65% | 1.31%  | 4         | 42.88% | 56.51% | 63.37% | 64.29% | 37            | 0.48% | 2.27% | 4.04% | 3.21% | 35     | 23.69% | 35.59% | 43.99% | 26.67% |        |  |
| Spain                 | Corporates                                 | 13           | 1.08% | 2.29% | 3.15%  | 2.34%     | 10     | 4.86%  | 15.25% | 30.76% | 16.23%        | 63    | 0.52% | 1.19% | 3.61% | 2.92%  | 66     | 31.42% | 39.27% | 45.00% | 39.45% |  |
|                       | Corporates - Of Which: Specialised Lending |              |       |       |        |           |        |        |        |        |               |       |       |       |       |        |        |        |        |        |        |  |
|                       | Corporates - Of Which: SME                 | 7            | 0.96% | 3.00% | 6.06%  | 4.47%     | 5      | 5.68%  | 6.14%  | 32.86% | 12.69%        | 39    | 0.52% | 1.58% | 5.43% | 4.07%  | 42     | 14.35% | 32.72% | 44.71% | 37.55% |  |
|                       | Retail                                     | 34           | 0.21% | 1.05% | 1.97%  | 1.47%     | 29     | 17.26% | 26.19% | 40.19% | 17.52%        | 64    | 0.74% | 1.40% | 2.48% | 1.79%  | 66     | 15.57% | 22.56% | 31.52% | 26.15% |  |
|                       | Retail - Secured on real estate property   | 12           | 1.10% | 1.59% | 2.74%  | 1.28%     | 11     | 4.94%  | 11.19% | 19.98% | 9.96%         | 57    | 0.56% | 1.03% | 1.87% | 1.49%  | 58     | 12.51% | 15.20% | 18.71% | 18.30% |  |
|                       | Retail - Qualifying Revolving              | 15           | 0.49% | 1.03% | 1.96%  | 0.74%     | 13     | 24.30% | 41.13% | 49.38% | 55.12%        | 27    | 0.42% | 1.37% | 2.86% | 2.21%  | 27     | 43.87% | 54.41% | 68.56% | 59.72% |  |
| Retail - Other Retail | 29   | 0.63%        | 1.44% | 2.19% | 2.65%  | 24        | 21.56% | 38.15% | 59.69% | 26.77% | 57            | 1.69% | 2.62% | 6.60% | 2.65% | 58     | 29.91% | 41.42% | 51.65% | 50.77% |        |  |
| Sweden                | Corporates                                 | 11           | 0.09% | 0.52% | 1.84%  | 0.19%     | 9      | 1.55%  | 16.80% | 25.00% | 16.00%        | 66    | 0.24% | 0.49% | 1.12% | 0.62%  | 65     | 30.03% | 42.40% | 45.00% | 25.16% |  |
|                       | Corporates - Of Which: Specialised Lending |              |       |       |        |           |        |        |        |        |               |       |       |       |       |        |        |        |        |        |        |  |
|                       | Corporates - Of Which: SME                 | 7            | 0.06% | 0.17% | 3.52%  | 0.13%     | 5      | 19.79% | 25.87% | 31.20% | 23.85%        | 28    | 0.37% | 0.81% | 1.30% | 0.74%  | 29     | 18.65% | 35.28% | 45.00% | 18.59% |  |
|                       | Retail                                     | 31           | 0.07% | 0.24% | 0.74%  | 0.14%     | 26     | 13.24% | 31.70% | 56.42% | 13.30%        | 64    | 0.50% | 1.08% | 2.20% | 0.36%  | 62     | 14.71% | 19.88% | 31.42% | 13.16% |  |
|                       | Retail - Secured on real estate property   | 10           | 0.09% | 0.24% | 0.62%  | 0.10%     | 7      | 2.12%  | 3.97%  | 7.05%  | 4.18%         | 52    | 0.36% | 0.63% | 1.11% | 0.28%  | 52     | 11.25% | 15.44% | 19.72% | 11.22% |  |
|                       | Retail - Qualifying Revolving              | 7            | 0.70% | 0.96% | 1.20%  | 1.10%     | 7      | 32.71% | 50.03% | 58.29% | 35.96%        | 26    | 0.55% | 1.30% | 3.08% | 1.35%  | 24     | 44.41% | 58.73% | 74.07% | 59.00% |  |
| Retail - Other Retail | 24   | 0.30%        | 0.61% | 2.08% | 0.54%  | 21        | 25.03% | 41.94% | 56.42% | 28.31% | 57            | 1.03% | 2.24% | 4.20% | 1.30% | 56     | 30.65% | 39.28% | 54.41% | 33.45% |        |  |
| United Kingdom        | Corporates                                 | 21           | 0.18% | 0.45% | 1.17%  | 1.07%     | 16     | 5.26%  | 13.47% | 32.24% | 16.45%        | 73    | 0.37% | 0.91% | 1.44% | 1.21%  | 76     | 28.52% | 36.99% | 45.00% | 35.82% |  |
|                       | Corporates - Of Which: Specialised Lending |              |       |       |        |           |        |        |        |        |               |       |       |       |       |        |        |        |        |        |        |  |
|                       | Corporates - Of Which: SME                 | 12           | 0.91% | 2.45% | 5.89%  | 2.57%     | 9      | 12.26% | 26.71% | 35.81% | 15.23%        | 53    | 0.55% | 1.96% | 3.95% | 2.71%  | 57     | 29.10% | 39.00% | 45.00% | 30.74% |  |
|                       | Retail                                     | 42           | 0.32% | 0.78% | 1.44%  | 0.71%     | 38     | 10.98% | 17.16% | 28.97% | 24.28%        | 67    | 0.95% | 1.67% | 2.89% | 1.51%  | 67     | 14.90% | 19.48% | 26.69% | 21.20% |  |
|                       | Retail - Secured on real estate property   | 26           | 0.41% | 0.84% | 1.44%  | 0.50%     | 23     | 3.18%  | 9.26%  | 12.94% | 5.74%         | 61    | 0.74% | 1.36% | 2.46% | 1.33%  | 61     | 10.82% | 14.90% | 19.65% | 10.42% |  |
|                       | Retail - Qualifying Revolving              | 20           | 0.94% | 1.31% | 1.89%  | 1.17%     | 18     | 30.13% | 42.49% | 57.83% | 50.73%        | 31    | 0.91% | 1.77% | 4.07% | 2.17%  | 32     | 47.07% | 62.14% | 76.01% | 73.88% |  |
| Retail - Other Retail | 35   | 0.56%        | 1.46% | 3.43% | 2.22%  | 30        | 30.78% | 45.98% | 60.58% | 36.83% | 59            | 1.18% | 2.54% | 4.39% | 2.80% | 61     | 25.44% | 35.66% | 53.39% | 60.75% |        |  |
| Australia             | Corporates                                 | 4            | 0.23% | 0.39% | 42.87% | 0.53%     |        |        |        |        |               | 47    | 0.28% | 0.52% | 0.96% | 0.84%  | 45     | 25.87% | 39.89% | 45.00% | 29.08% |  |
|                       | Corporates - Of Which: Specialised Lending |              |       |       |        |           |        |        |        |        |               |       |       |       |       |        |        |        |        |        |        |  |
|                       | Corporates - Of Which: SME                 |              |       |       |        |           |        |        |        |        |               | 17    | 0.26% | 0.37% | 0.97% | 0.94%  | 17     | 24.47% | 30.06% | 45.00% | 12.48% |  |
|                       | Retail                                     | 22           | 0.16% | 0.64% | 1.64%  | 1.32%     | 17     | 4.97%  | 17.61% | 33.38% | 2.81%         | 61    | 0.44% | 0.92% | 1.49% | 0.47%  | 61     | 12.37% | 17.42% | 29.97% | 10.77% |  |
|                       | Retail - Secured on real estate property   | 8            | 0.62% | 1.44% | 5.07%  | 1.29%     | 4      | 2.45%  | 3.26%  | 5.41%  | 2.08%         | 51    | 0.32% | 0.74% | 1.40% | 0.44%  | 51     | 10.00% | 14.14% | 17.42% | 10.12% |  |
|                       | Retail - Qualifying Revolving              | 9            | 1.03% | 2.03% | 2.74%  | 1.01%     | 8      | 19.52% | 31.80% | 62.44% | 29.00%        | 24    | 0.58% | 1.31% | 2.97% | 1.05%  | 24     | 43.70% | 60.52% | 79.07% | 86.66% |  |
| Retail - Other Retail | 14   | 0.37%        | 1.13% | 1.67% | 2.82%  | 12        | 14.43% | 32.88% | 39.65% | 21.50% | 51            | 0.40% | 1.00% | 2.00% | 1.70% | 51     | 24.07% | 37.10% | 56.61% | 27.44% |        |  |



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 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             | <b>Corporates</b>                          | 5            | 0.27% | 0.37% | 0.94%  | 0.34% | 4         | 5.63%  | 9.05%  | 22.33% | 26.99% | 54            | 0.18% | 0.57% | 1.22%  | 1.05%  | 57  | 26.47% | 42.17% | 45.00% | 35.19% |
|                    | Corporates - Of Which: Specialised Lending |              |       |       |        |       |           |        |        |        |        |               |       |       |        |        |     |        |        |        |        |
|                    | Corporates - Of Which: SME                 |              |       |       |        |       |           |        |        |        |        |               |       |       |        |        |     |        |        |        |        |
|                    | <b>Retail</b>                              | 26           | 0.06% | 0.31% | 1.17%  | 0.31% | 23        | 17.50% | 34.58% | 52.43% | 9.15%  | 22            | 0.59% | 1.51% | 2.40%  | 1.37%  | 23  | 12.08% | 35.00% | 41.00% | 15.61% |
|                    | Retail - Secured on real estate property   |              |       |       |        |       | 4         | 1.63%  | 3.60%  | 4.98%  | 0.44%  | 52            | 0.34% | 0.82% | 1.63%  | 0.53%  | 53  | 11.09% | 14.62% | 18.08% | 18.04% |
| China              | <b>Corporates</b>                          |              |       |       |        |       |           |        |        |        |        |               |       |       |        |        |     |        |        |        |        |
|                    | Corporates - Of Which: Specialised Lending |              |       |       |        |       |           |        |        |        |        |               |       |       |        |        |     |        |        |        |        |
|                    | Corporates - Of Which: SME                 |              |       |       |        |       |           |        |        |        |        |               |       |       |        |        |     |        |        |        |        |
|                    | <b>Retail</b>                              | 19           | 0.02% | 0.03% | 0.13%  | 0.06% | 16        | 16.96% | 33.59% | 54.34% | 5.31%  | 56            | 0.44% | 0.79% | 1.56%  | 0.77%  | 55  | 13.76% | 18.44% | 28.88% | 24.18% |
|                    | Retail - Secured on real estate property   |              |       |       |        |       | 7         | 49.29% | 57.31% | 92.08% | 56.65% | 24            | 0.28% | 0.68% | 1.21%  | 0.70%  | 46  | 11.00% | 13.78% | 16.13% | 11.90% |
| Hong Kong          | <b>Corporates</b>                          |              |       |       |        |       |           |        |        |        |        |               |       |       |        |        |     |        |        |        |        |
|                    | Corporates - Of Which: Specialised Lending |              |       |       |        |       |           |        |        |        |        |               |       |       |        |        |     |        |        |        |        |
|                    | Corporates - Of Which: SME                 |              |       |       |        |       |           |        |        |        |        |               |       |       |        |        |     |        |        |        |        |
|                    | <b>Retail</b>                              | 7            | 0.28% | 0.52% | 1.80%  | 0.41% |           |        |        |        |        | 49            | 0.15% | 0.54% | 2.85%  | 0.95%  | 49  | 28.33% | 40.29% | 45.00% | 36.47% |
|                    | Retail - Secured on real estate property   |              |       |       |        |       | 7         | 0.01%  | 2.64%  | 37.78% | 0.44%  | 23            | 0.39% | 2.79% | 7.24%  | 2.82%  | 24  | 18.64% | 38.63% | 45.00% | 25.19% |
| India              | <b>Corporates</b>                          |              |       |       |        |       |           |        |        |        |        |               |       |       |        |        |     |        |        |        |        |
|                    | Corporates - Of Which: Specialised Lending |              |       |       |        |       |           |        |        |        |        |               |       |       |        |        |     |        |        |        |        |
|                    | Corporates - Of Which: SME                 |              |       |       |        |       |           |        |        |        |        |               |       |       |        |        |     |        |        |        |        |
|                    | <b>Retail</b>                              | 7            | 0.03% | 0.38% | 1.64%  | 0.05% | 7         | 0.01%  | 2.64%  | 37.78% | 0.44%  | 51            | 0.34% | 0.60% | 1.27%  | 0.60%  | 52  | 13.56% | 17.25% | 32.68% | 36.95% |
|                    | Retail - Secured on real estate property   |              |       |       |        |       | 4         | 0.06%  | 0.38%  | 2.28%  | 0.06%  | 43            | 0.20% | 0.37% | 0.94%  | 0.37%  | 43  | 10.09% | 13.96% | 18.60% | 10.08% |
| Korea. Republic Of | <b>Corporates</b>                          |              |       |       |        |       |           |        |        |        |        |               |       |       |        |        |     |        |        |        |        |
|                    | Corporates - Of Which: Specialised Lending |              |       |       |        |       |           |        |        |        |        |               |       |       |        |        |     |        |        |        |        |
|                    | Corporates - Of Which: SME                 |              |       |       |        |       |           |        |        |        |        |               |       |       |        |        |     |        |        |        |        |
|                    | <b>Retail</b>                              | 8            | 0.02% | 0.83% | 2.10%  | 0.05% | 7         | 14.06% | 40.00% | 82.55% | 61.47% | 47            | 0.32% | 0.68% | 1.28%  | 0.67%  | 47  | 17.70% | 32.01% | 45.07% | 33.75% |
|                    | Retail - Secured on real estate property   |              |       |       |        |       | 8         | 0.02%  | 0.83%  | 2.10%  | 0.05%  | 31            | 0.17% | 0.37% | 0.74%  | 0.26%  | 31  | 11.12% | 15.07% | 23.53% | 10.02% |
| Russian Federation | <b>Corporates</b>                          |              |       |       |        |       |           |        |        |        |        |               |       |       |        |        |     |        |        |        |        |
|                    | Corporates - Of Which: Specialised Lending |              |       |       |        |       |           |        |        |        |        |               |       |       |        |        |     |        |        |        |        |
|                    | Corporates - Of Which: SME                 |              |       |       |        |       |           |        |        |        |        |               |       |       |        |        |     |        |        |        |        |
|                    | <b>Retail</b>                              | 5            | 0.73% | 4.30% | 16.93% | 0.73% | 5         | 40.00% | 72.91% | 82.55% | 77.67% | 23            | 0.30% | 0.81% | 1.70%  | 0.77%  | 22  | 51.91% | 63.25% | 73.10% | 75.10% |
|                    | Retail - Secured on real estate property   |              |       |       |        |       | 9         | 0.81%  | 1.91%  | 2.98%  | 1.63%  | 4             | 5.25% | 8.49% | 15.11% | 10.26% | 49  | 0.44%  | 1.32%  | 2.26%  | 1.79%  |

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 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                     | <b>Corporates</b>                          | 6            | <b>0.80%</b> | <b>1.56%</b> | <b>9.29%</b> | <b>0.65%</b> |           |               |               |               |               | 48            | <b>0.30%</b> | <b>0.84%</b> | <b>2.02%</b> | <b>1.47%</b> | 49     | <b>25.06%</b> | <b>34.72%</b> | <b>45.00%</b> | <b>29.52%</b> |
|                               | Corporates - Of Which: Specialised Lending |              |              |              |              |              |           |               |               |               |               | 22            | 0.32%        | 0.94%        | 2.31%        | 6.43%        | 22     | 14.91%        | 33.57%        | 42.93%        | 22.37%        |
|                               | Corporates - Of Which: SME                 |              |              |              |              |              |           |               |               |               |               | 56            | <b>0.27%</b> | <b>0.59%</b> | <b>1.06%</b> | <b>0.77%</b> | 55     | <b>13.58%</b> | <b>17.09%</b> | <b>27.16%</b> | <b>24.14%</b> |
|                               | <b>Retail</b>                              | 10           | <b>0.08%</b> | <b>0.14%</b> | <b>0.54%</b> | <b>0.14%</b> | 8         | <b>30.92%</b> | <b>36.27%</b> | <b>49.99%</b> | <b>28.64%</b> | 47            | 0.26%        | 0.45%        | 0.88%        | 0.29%        | 47     | 12.90%        | 15.20%        | 17.09%        | 16.60%        |
|                               | Retail - Secured on real estate property   |              |              |              |              |              |           |               |               |               |               | 24            | 0.22%        | 0.45%        | 0.72%        | 3.70%        | 24     | 43.23%        | 59.41%        | 72.74%        | 71.97%        |
| Retail - Qualifying Revolving |  |              |              |              |              |              |           |               |               |               | 44            | 0.24%         | 0.74%        | 2.80%        | 2.50%        | 45           | 23.69% | 34.76%        | 53.04%        | 32.85%        |               |
| Retail - Other Retail         | 7  | 0.01%        | 0.26%        | 0.29%        | 0.28%        | 7            | 19.12%    | 48.82%        | 73.39%        | 41.31%        |               |               |              |              |              |              |        |               |               |               |               |
| Switzerland                   | <b>Corporates</b>                          | 6            | <b>0.01%</b> | <b>0.36%</b> | <b>3.23%</b> | <b>1.28%</b> | 5         | <b>3.48%</b>  | <b>6.92%</b>  | <b>32.88%</b> | <b>6.75%</b>  | 68            | <b>0.27%</b> | <b>0.60%</b> | <b>1.13%</b> | <b>0.90%</b> | 71     | <b>32.00%</b> | <b>40.00%</b> | <b>45.00%</b> | <b>31.71%</b> |
|                               | Corporates - Of Which: Specialised Lending |              |              |              |              |              |           |               |               |               |               | 36            | 0.28%        | 0.81%        | 2.60%        | 1.32%        | 38     | 20.11%        | 39.54%        | 45.00%        | 28.67%        |
|                               | Corporates - Of Which: SME                 |              |              |              |              |              |           |               |               |               |               | 65            | <b>0.78%</b> | <b>1.51%</b> | <b>2.45%</b> | <b>0.92%</b> | 64     | <b>15.53%</b> | <b>19.55%</b> | <b>27.43%</b> | <b>19.88%</b> |
|                               | <b>Retail</b>                              | 32           | <b>0.09%</b> | <b>0.62%</b> | <b>1.59%</b> | <b>0.51%</b> | 23        | <b>10.21%</b> | <b>23.84%</b> | <b>32.03%</b> | <b>18.57%</b> | 59            | 0.50%        | 1.17%        | 1.81%        | 0.69%        | 59     | 11.59%        | 15.57%        | 19.86%        | 19.30%        |
|                               | Retail - Secured on real estate property   | 19           | 0.38%        | 0.88%        | 1.74%        | 0.48%        | 13        | 4.94%         | 12.84%        | 22.59%        | 9.53%         | 59            | 0.50%        | 1.17%        | 1.81%        | 0.69%        | 59     | 11.59%        | 15.57%        | 19.86%        | 19.30%        |
| Retail - Qualifying Revolving | 15   | 0.24%        | 0.61%        | 2.95%        | 0.67%        | 11           | 20.44%    | 23.84%        | 38.61%        | 30.16%        | 28            | 0.47%         | 1.19%        | 3.19%        | 1.66%        | 29           | 45.25% | 57.59%        | 74.43%        | 57.41%        |               |
| Retail - Other Retail         | 21   | 0.44%        | 0.78%        | 1.48%        | 0.76%        | 18           | 30.47%    | 39.70%        | 48.96%        | 45.28%        | 60            | 0.86%         | 1.98%        | 4.71%        | 1.52%        | 57           | 26.00% | 39.52%        | 54.16%        | 19.62%        |               |
| United States                 | <b>Corporates</b>                          | 15           | <b>0.19%</b> | <b>0.42%</b> | <b>0.83%</b> | <b>0.43%</b> | 12        | <b>5.72%</b>  | <b>12.33%</b> | <b>31.93%</b> | <b>29.61%</b> | 72            | <b>0.27%</b> | <b>0.63%</b> | <b>1.16%</b> | <b>0.95%</b> | 72     | <b>28.79%</b> | <b>38.30%</b> | <b>44.97%</b> | <b>32.09%</b> |
|                               | Corporates - Of Which: Specialised Lending |              |              |              |              |              |           |               |               |               |               | 43            | 0.31%        | 1.61%        | 6.82%        | 2.76%        | 45     | 23.45%        | 42.41%        | 45.00%        | 15.89%        |
|                               | Corporates - Of Which: SME                 |              |              |              |              |              |           |               |               |               |               | 66            | <b>0.72%</b> | <b>1.25%</b> | <b>2.24%</b> | <b>1.75%</b> | 65     | <b>15.67%</b> | <b>20.70%</b> | <b>28.95%</b> | <b>50.43%</b> |
|                               | <b>Retail</b>                              | 36           | <b>0.26%</b> | <b>0.89%</b> | <b>1.97%</b> | <b>0.81%</b> | 27        | <b>12.56%</b> | <b>17.00%</b> | <b>46.04%</b> | <b>15.59%</b> | 58            | 0.50%        | 0.91%        | 1.62%        | 0.93%        | 58     | 12.98%        | 15.82%        | 21.41%        | 48.42%        |
|                               | Retail - Secured on real estate property   | 16           | 0.86%        | 1.64%        | 3.06%        | 0.37%        | 13        | 1.49%         | 10.14%        | 13.40%        | 1.77%         | 58            | 0.50%        | 0.91%        | 1.62%        | 0.93%        | 58     | 12.98%        | 15.82%        | 21.41%        | 48.42%        |
| Retail - Qualifying Revolving | 18   | 0.30%        | 1.03%        | 3.70%        | 0.03%        | 13           | 23.12%    | 24.58%        | 42.65%        | 18.90%        | 28            | 0.69%         | 1.35%        | 4.04%        | 1.64%        | 28           | 46.97% | 60.89%        | 73.90%        | 92.95%        |               |
| Retail - Other Retail         | 27   | 0.23%        | 2.36%        | 4.17%        | 1.99%        | 21           | 22.16%    | 45.76%        | 63.60%        | 19.24%        | 57            | 0.86%         | 2.10%        | 4.42%        | 2.56%        | 56           | 26.44% | 38.92%        | 52.71%        | 37.19%        |               |



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, 25<sup>th</sup>, 50<sup>th</sup>, 75<sup>th</sup> and Weighted Average (by non defaulted exposure for PDs and LGDs).

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

- **PD\_Adjusted (on non defaulted)**

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

**PD\_Corep**= “PD ASSIGNED TO THE OBLIGOR GRADE OR POOL (%)” (c. 080)

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

where  $PD_{default}=1$ ;

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

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

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

- **LGD**

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

**LGD**: “EXPOSURE WEIGHTED AVERAGE LGD (%)” (c. 090)

- **Default rate**

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

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

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

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

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

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

- **Loss rate**

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

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

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.