



***RISK DASHBOARD ANNEX  
CREDIT RISK PARAMETERS  
Q2 2019***

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  
**2019 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	9	0.00%	0.35%	0.99%	0.81%	5	23.18%	35.39%	35.43%	38.92%	55	0.21%	0.45%	0.92%	1.20%	55	32.65%	42.65%	45.00%	30.79%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	6	0.00%	0.50%	2.03%	1.46%						28	0.34%	0.88%	2.45%	2.41%	28	23.95%	35.88%	44.75%	30.72%	
	Retail	29	0.24%	0.58%	1.56%	0.76%	21	10.60%	18.64%	30.46%	23.62%	70	0.43%	1.14%	1.67%	1.49%	70	13.71%	21.83%	33.38%	27.81%	
	Retail - Secured on real estate property	14	0.41%	0.91%	2.24%	0.72%	10	6.45%	8.57%	10.47%	8.72%	60	0.30%	0.62%	1.35%	1.31%	63	10.15%	13.38%	19.15%	11.79%	
Retail - Qualifying Revolving	13	0.16%	0.48%	1.44%	0.31%	8	5.86%	35.00%	64.13%	50.05%	28	0.68%	1.18%	3.30%	0.79%	29	37.72%	52.67%	64.95%	64.94%		
Retail - Other Retail	24	0.11%	0.91%	1.82%	0.90%	18	24.55%	42.29%	69.50%	43.69%	62	0.88%	1.85%	3.49%	2.05%	58	28.48%	37.94%	50.91%	55.54%		
Belgium	Corporates	19	0.00%	0.45%	1.39%	1.17%	10	2.16%	10.19%	25.75%	19.55%	70	0.19%	0.54%	1.31%	1.95%	70	30.24%	40.65%	45.00%	26.77%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	10	0.76%	1.59%	2.29%	1.55%	8	6.82%	11.39%	20.38%	15.90%	33	0.39%	1.45%	2.53%	2.61%	33	24.55%	37.96%	45.00%	26.24%	
	Retail	40	0.09%	0.62%	1.25%	0.82%	34	9.95%	16.35%	24.07%	10.71%	68	0.49%	1.40%	2.32%	1.27%	69	14.49%	19.53%	26.01%	17.17%	
	Retail - Secured on real estate property	24	0.67%	0.96%	1.59%	0.80%	21	2.55%	6.01%	11.83%	4.31%	61	0.64%	1.20%	1.85%	1.16%	63	10.85%	14.02%	19.54%	13.34%	
Retail - Qualifying Revolving	19	0.13%	0.58%	0.98%	0.58%	13	28.54%	50.94%	57.19%	49.49%	30	0.51%	1.30%	2.26%	1.02%	31	34.32%	49.64%	65.00%	48.69%		
Retail - Other Retail	31	0.31%	0.66%	2.44%	0.91%	25	25.10%	41.51%	56.66%	32.24%	62	1.05%	1.76%	3.16%	1.81%	61	26.37%	35.42%	49.14%	31.97%		
Bulgaria	Corporates	5	0.00%	0.00%	3.70%	3.71%						35	0.36%	1.12%	2.96%	2.59%	35	30.30%	40.64%	45.00%	41.07%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME											19	0.20%	0.31%	1.90%	3.43%	18	31.04%	42.18%	45.00%	39.17%	
	Retail	27	0.20%	1.29%	3.57%	2.10%	21	42.90%	51.18%	63.34%	47.53%	63	0.66%	1.50%	3.73%	2.69%	60	18.96%	25.72%	38.38%	33.61%	
	Retail - Secured on real estate property	5	1.07%	1.91%	1.92%	1.71%	4	23.87%	38.17%	62.75%	28.31%	42	0.30%	0.63%	1.60%	2.46%	43	11.08%	15.02%	18.24%	23.20%	
Retail - Qualifying Revolving	12	0.65%	1.52%	2.00%	1.55%	8	58.53%	60.13%	76.24%	80.73%	26	1.01%	2.45%	3.54%	2.68%	26	34.09%	54.28%	65.77%	41.52%		
Retail - Other Retail	20	0.84%	1.75%	8.82%	3.10%	18	40.77%	57.97%	65.75%	66.03%	55	1.24%	3.00%	10.18%	3.41%	52	29.95%	47.76%	56.93%	57.03%		
Croatia	Corporates	5	0.00%	0.00%	0.02%	5.25%						27	0.54%	1.13%	2.49%	3.20%	26	23.00%	37.25%	45.00%	38.63%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME											8	0.69%	1.05%	3.83%	4.03%	8	25.31%	42.02%	51.58%	41.69%	
	Retail	21	0.28%	0.82%	2.27%	1.95%	14	11.89%	22.94%	49.68%	16.91%	58	0.62%	1.35%	3.83%	1.81%	56	21.50%	34.90%	51.56%	35.28%	
	Retail - Secured on real estate property	7	0.01%	1.77%	14.62%	2.85%						32	0.33%	0.68%	1.42%	1.28%	32	9.43%	15.07%	29.26%	29.59%	
Retail - Qualifying Revolving	16	0.17%	1.78%	2.76%	2.32%	11	10.17%	22.89%	51.87%	17.63%	24	0.86%	1.64%	3.36%	1.82%	24	41.03%	57.53%	67.49%	58.58%		
Retail - Other Retail											48	0.75%	1.67%	4.29%	2.08%	46	33.18%	40.26%	57.29%	38.28%		
Cyprus	Corporates	5	0.00%	0.00%	0.00%	2.38%						42	0.60%	1.26%	2.74%	3.66%	44	23.54%	30.31%	45.00%	33.11%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME											21	0.88%	1.98%	3.07%	2.59%	21	16.90%	35.00%	45.00%	21.11%	
	Retail	13	0.00%	0.09%	0.90%	0.34%	9	13.87%	26.22%	55.34%	15.90%	62	0.39%	1.05%	2.98%	1.26%	61	15.78%	25.88%	37.64%	29.49%	
	Retail - Secured on real estate property	4	0.00%	1.17%	34.91%	2.27%						44	0.27%	0.59%	1.68%	0.86%	44	10.00%	12.62%	19.56%	12.83%	
Retail - Qualifying Revolving	12	0.00%	0.06%	1.70%	0.05%	7	13.87%	26.22%	55.34%	36.59%	53	0.33%	1.18%	2.98%	1.43%	51	34.53%	44.70%	51.80%	31.91%		
Retail - Other Retail																						
Czech	Corporates	12	0.01%	0.46%	1.00%	1.14%	7	11.74%	31.72%	51.58%	47.86%	47	0.20%	0.44%	1.41%	1.65%	49	33.62%	44.00%	45.01%	32.36%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	9	0.91%	1.00%	2.77%	1.81%	6	28.42%	40.57%	49.26%	45.39%	20	0.42%	1.87%	2.91%	2.11%	22	21.72%	35.62%	45.00%	31.41%	
	Retail	28	0.03%	0.48%	1.12%	1.27%	21	25.83%	38.76%	45.07%	44.63%	61	0.47%	0.82%	1.65%	1.81%	62	14.14%	25.79%	33.43%	28.31%	
	Retail - Secured on real estate property	11	0.00%	0.38%	1.01%	0.92%	6	17.97%	24.86%	34.99%	33.68%	52	0.16%	0.47%	1.01%	1.29%	53	10.00%	14.13%	20.64%	21.54%	
Retail - Qualifying Revolving	14	0.58%	0.77%	3.27%	1.66%	10	43.48%	52.60%	57.17%	36.51%	26	0.69%	1.49%	2.97%	4.02%	27	42.10%	55.05%	63.55%	54.22%		
Retail - Other Retail	22	0.30%	1.57%	2.48%	2.22%	18	36.41%	43.08%	52.58%	56.78%	51	0.86%	2.40%	4.63%	3.19%	50	32.11%	42.98%	50.54%	46.06%		

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  
**2019 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	11	0.00%	0.16%	0.61%	0.54%	7	13.92%	20.48%	31.53%	24.24%	61	0.31%	0.58%	1.26%	1.45%	62	30.36%	40.09%	45.00%	22.44%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	6	0.01%	0.45%	0.92%	0.80%	4	16.13%	26.43%	31.01%	24.80%	34	0.49%	1.16%	1.91%	2.02%	34	17.22%	27.77%	37.72%	19.92%	
	Retail	28	0.14%	0.41%	1.65%	0.55%	21	10.34%	20.36%	35.96%	14.11%	64	0.71%	1.28%	2.39%	0.95%	65	13.73%	20.58%	28.33%	18.30%	
	Retail - Secured on real estate property	13	0.28%	0.55%	1.26%	0.52%	10	8.04%	12.07%	19.12%	10.02%	53	0.52%	1.10%	1.64%	0.89%	55	11.49%	14.14%	18.60%	16.38%	
Estonia	Corporates										35	0.32%	0.90%	1.25%	0.97%	34	39.94%	45.00%	50.21%	41.53%		
	Corporates - Of Which: Specialised Lending										16	0.65%	1.28%	2.48%	1.39%	16	39.49%	44.99%	45.00%	39.03%		
	Corporates - Of Which: SME										51	0.35%	1.11%	3.10%	1.54%	51	15.12%	23.24%	41.00%	16.26%		
	Retail	18	0.09%	0.24%	1.27%	0.24%	13	13.79%	21.86%	44.93%	15.61%	51	0.29%	0.53%	1.18%	1.18%	35	10.00%	13.40%	18.62%	12.72%	
	Retail - Secured on real estate property	7	0.12%	0.23%	2.12%	0.17%	4	8.22%	9.53%	10.83%	9.33%	35	0.29%	0.53%	1.61%	1.18%	35	10.00%	13.40%	18.62%	12.72%	
Finland	Corporates	13	0.00%	0.00%	0.47%	0.53%	6	10.48%	13.62%	25.00%	20.00%	61	0.30%	0.55%	1.01%	1.08%	61	29.51%	38.76%	45.00%	35.75%	
	Corporates - Of Which: Specialised Lending										20	0.36%	1.12%	1.95%	1.56%	20	20.95%	40.14%	45.00%	33.24%		
	Corporates - Of Which: SME	5	0.30%	0.63%	0.99%	0.95%	21	8.60%	16.16%	41.26%	2.46%	63	0.51%	1.26%	2.70%	1.55%	65	15.82%	20.27%	33.29%	23.46%	
	Retail	26	0.06%	0.55%	5.17%	1.20%	21	8.60%	16.16%	41.26%	2.46%	52	0.44%	0.80%	1.52%	1.25%	52	11.57%	14.53%	18.20%	20.64%	
	Retail - Secured on real estate property	10	0.00%	0.45%	5.27%	1.20%	21	15.38%	33.26%	45.16%	5.82%	52	0.60%	1.68%	3.44%	1.62%	26	41.49%	56.12%	71.89%	65.82%	
France	Corporates	26	0.04%	0.62%	1.78%	0.99%	17	2.73%	20.07%	28.51%	28.53%	78	0.31%	0.72%	1.55%	1.58%	78	32.46%	41.09%	45.00%	35.27%	
	Corporates - Of Which: Specialised Lending										45	1.00%	2.26%	4.79%	2.54%	45	23.34%	37.21%	45.00%	34.32%		
	Corporates - Of Which: SME	12	0.10%	0.87%	2.39%	2.15%	8	12.08%	26.25%	34.35%	39.93%	72	0.80%	1.52%	2.32%	1.71%	70	15.40%	19.42%	25.38%	17.81%	
	Retail	47	0.26%	0.84%	1.51%	0.66%	38	14.59%	21.69%	30.42%	23.01%	65	0.55%	1.09%	2.03%	1.27%	66	12.60%	15.85%	19.44%	13.24%	
	Retail - Secured on real estate property	23	0.58%	0.86%	2.20%	0.44%	17	4.30%	9.61%	14.45%	11.40%	31	0.83%	2.07%	4.88%	3.45%	32	39.41%	50.43%	63.93%	42.92%	
Germany	Corporates	29	0.03%	0.34%	0.71%	1.08%	16	9.53%	15.36%	32.55%	41.01%	78	0.34%	0.66%	1.60%	1.09%	82	32.10%	41.13%	45.00%	36.70%	
	Corporates - Of Which: Specialised Lending										49	0.92%	1.62%	2.86%	1.20%	50	29.25%	35.67%	41.07%	32.49%		
	Corporates - Of Which: SME	15	0.43%	0.69%	1.01%	0.78%	9	22.09%	33.47%	35.70%	35.23%	76	0.90%	1.52%	2.43%	1.15%	75	15.17%	19.15%	28.64%	26.46%	
	Retail	58	0.31%	0.63%	1.46%	0.59%	47	14.72%	22.35%	39.82%	27.05%	68	0.67%	1.16%	1.84%	0.96%	69	11.28%	15.13%	18.79%	16.34%	
	Retail - Secured on real estate property	30	0.44%	0.85%	1.65%	0.43%	24	4.80%	9.66%	13.14%	9.96%	35	0.79%	1.17%	2.20%	0.68%	35	38.74%	49.36%	66.26%	62.95%	
Greece	Corporates	4	0.30%	1.92%	3.72%	3.26%						39	0.64%	2.77%	10.39%	8.45%	41	29.23%	37.07%	45.00%	38.90%	
	Corporates - Of Which: Specialised Lending										16	0.66%	4.22%	10.21%	8.59%	17	30.40%	44.18%	47.06%	40.85%		
	Corporates - Of Which: SME										44	0.21%	0.60%	2.12%	17.67%	43	10.00%	13.32%	18.23%	30.18%		
	Retail	27	0.01%	0.31%	1.24%	5.63%	16	21.59%	35.17%	58.90%	30.60%	28	0.63%	1.41%	3.80%	6.59%	29	42.61%	60.50%	75.05%	75.79%	
	Retail - Secured on real estate property	4	0.00%	0.00%	3.65%	7.29%	6	27.20%	52.01%	70.10%	74.67%	59	0.73%	1.75%	6.20%	20.36%	57	20.88%	40.02%	55.16%	48.81%	



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  
**2019 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	8	0.00%	0.00%	5.06%	11.70%	4	5.96%	16.28%	44.51%	9.48%	53	0.75%	2.21%	5.04%	4.75%	51	17.17%	33.71%	45.00%	24.31%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME																				
	Retail	13	0.05%	0.45%	0.85%	1.24%	6	13.89%	17.86%	46.46%	19.36%	60	0.94%	2.37%	5.12%	1.32%	25	30.40%	42.35%	45.00%	23.16%
	Retail - Secured on real estate property																				
Netherlands	Corporates	25	0.00%	0.16%	1.59%	1.74%	15	7.84%	13.23%	28.62%	16.27%	77	0.22%	0.68%	1.09%	1.80%	77	32.13%	40.48%	44.99%	27.26%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	11	0.00%	0.00%	3.98%	3.42%	5	12.07%	13.68%	33.79%	9.03%	45	0.55%	1.25%	2.92%	2.65%	45	23.37%	36.00%	44.91%	17.97%
	Retail	42	0.07%	0.35%	0.72%	0.57%	34	11.09%	22.22%	35.64%	14.27%	71	0.67%	1.34%	2.11%	0.64%	72	14.12%	18.17%	23.83%	17.69%
	Retail - Secured on real estate property	18	0.35%	0.60%	1.57%	0.51%	11	5.36%	7.47%	10.41%	9.53%	67	0.52%	0.95%	1.63%	0.55%	68	11.25%	14.89%	19.87%	16.13%
Norway	Corporates	12	0.00%	0.55%	2.99%	1.01%	7	9.07%	23.32%	40.30%	25.41%	59	0.19%	0.47%	1.68%	1.25%	59	24.83%	36.20%	45.00%	26.56%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	6	0.20%	0.83%	1.75%	0.95%						21	0.60%	1.49%	2.44%	1.29%	21	21.04%	26.47%	40.22%	23.67%
	Retail	23	0.05%	0.23%	0.58%	0.30%	19	7.39%	16.29%	39.91%	15.49%	62	0.45%	1.15%	3.00%	0.96%	65	14.02%	20.53%	28.44%	21.64%
	Retail - Secured on real estate property	11	0.00%	0.18%	1.20%	0.18%	7	3.15%	5.66%	9.92%	4.28%	55	0.34%	0.91%	2.24%	0.81%	58	10.98%	15.04%	20.45%	19.75%
Poland	Corporates	15	0.00%	0.00%	1.00%	1.12%	6	22.87%	29.67%	34.85%	27.32%	59	0.29%	0.75%	1.50%	1.67%	60	27.27%	39.41%	45.00%	33.02%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	6	0.00%	2.21%	3.11%	2.21%	4	18.39%	22.45%	27.90%	26.27%	36	0.50%	1.31%	2.55%	1.88%	39	27.21%	37.48%	45.00%	34.41%
	Retail	33	0.10%	0.94%	2.02%	1.11%	26	26.88%	43.24%	66.17%	32.84%	67	0.59%	1.45%	3.79%	1.72%	67	16.95%	24.53%	39.50%	35.48%
	Retail - Secured on real estate property	7	0.00%	0.43%	0.96%	0.65%	4	19.87%	29.90%	35.06%	26.28%	53	0.28%	0.64%	2.12%	0.89%	54	12.10%	16.78%	24.16%	29.83%
Portugal	Corporates	10	0.00%	1.31%	3.90%	2.05%	6	1.20%	36.21%	43.08%	41.89%	55	0.33%	0.61%	1.99%	4.39%	54	29.83%	35.88%	45.00%	41.34%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	6	0.22%	2.10%	2.49%	2.40%	5	18.31%	24.50%	27.28%	22.65%	22	0.30%	1.83%	4.79%	7.13%	23	13.21%	37.00%	44.56%	40.45%
	Retail	32	0.23%	0.82%	1.43%	1.30%	26	12.39%	31.74%	52.27%	16.45%	66	0.58%	1.37%	2.37%	1.78%	68	15.49%	21.33%	35.35%	20.53%
	Retail - Secured on real estate property	8	0.41%	0.73%	1.21%	1.09%	6	6.37%	14.27%	17.47%	5.94%	54	0.18%	0.74%	1.45%	1.46%	55	10.40%	13.82%	18.94%	18.05%
Romania	Corporates	7	0.00%	0.00%	1.09%	1.16%	4	30.09%	47.68%	48.04%	47.94%	24	0.76%	1.42%	3.04%	3.57%	24	32.96%	44.41%	45.21%	41.38%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	7	0.00%	0.00%	1.09%	1.16%	4	30.09%	47.68%	48.04%	47.94%	24	0.76%	1.42%	3.04%	3.57%	24	32.96%	44.41%	45.21%	41.38%
	Retail	33	0.60%	1.81%	5.34%	1.87%	26	21.07%	46.30%	66.70%	65.16%	64	0.86%	1.56%	3.78%	2.13%	64	15.88%	29.92%	40.64%	47.72%
	Retail - Secured on real estate property	7	0.00%	0.00%	4.81%	1.12%						47	0.15%	0.63%	1.72%	1.10%	47	10.00%	12.42%	17.74%	32.62%

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  
**2019 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	10	0.00%	0.05%	0.39%	1.96%	7	42.91%	63.38%	82.82%	81.15%	44	0.21%	0.61%	1.56%	1.84%	46	31.25%	43.21%	45.00%	32.15%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	8	0.01%	0.56%	0.96%	4.90%	6	36.96%	63.38%	75.05%	79.09%	23	0.37%	1.07%	4.60%	3.44%	24	30.68%	42.68%	45.00%	32.22%	
	Retail	25	0.47%	0.98%	3.41%	0.87%	17	30.14%	44.30%	65.59%	51.26%	58	0.35%	1.19%	2.00%	1.27%	59	17.27%	26.84%	40.00%	20.14%	
	Retail - Secured on real estate property	8	0.22%	0.44%	0.82%	0.59%	7	21.31%	26.41%	50.65%	36.13%	41	0.13%	0.36%	0.87%	0.94%	43	10.00%	13.44%	21.06%	15.72%	
Slovenia	Corporates	5	0.00%	1.45%	1.52%	1.48%						29	0.39%	1.09%	2.56%	4.15%	28	31.20%	42.24%	45.00%	40.36%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	8	0.01%	0.56%	0.96%	4.90%	6	36.96%	63.38%	75.05%	79.09%	23	0.37%	1.07%	4.60%	3.44%	24	30.68%	42.68%	45.00%	32.22%	
	Retail	15	0.05%	0.43%	1.98%	1.76%	10	39.68%	46.66%	59.57%	43.88%	52	0.16%	0.67%	1.34%	2.57%	52	13.60%	26.61%	37.78%	22.46%	
	Retail - Secured on real estate property	6	0.55%	0.90%	1.59%	1.07%	4	24.52%	48.82%	63.70%	42.73%	26	0.50%	1.10%	3.24%	1.94%	25	42.65%	55.62%	69.80%	62.11%	
Spain	Corporates	20	0.00%	0.31%	1.42%	1.74%	11	7.59%	16.59%	18.97%	16.12%	72	0.51%	1.17%	2.53%	2.55%	73	32.33%	38.48%	45.00%	40.05%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	10	0.00%	0.91%	1.91%	2.27%	5	9.76%	15.43%	27.26%	16.18%	43	0.50%	1.79%	5.11%	3.10%	44	18.45%	37.34%	45.00%	40.23%	
	Retail	44	0.42%	0.96%	2.18%	1.39%	35	12.88%	23.68%	43.75%	21.55%	72	0.71%	1.51%	2.54%	1.80%	73	15.11%	22.18%	31.24%	27.42%	
	Retail - Secured on real estate property	17	0.54%	1.18%	2.42%	1.16%	13	5.51%	13.48%	15.97%	13.27%	60	0.61%	1.11%	1.97%	1.43%	64	10.73%	15.20%	20.73%	19.30%	
Sweden	Corporates	13	0.00%	0.05%	0.67%	0.21%	7	11.50%	16.67%	33.77%	21.91%	70	0.28%	0.47%	1.00%	0.63%	70	33.16%	43.71%	45.00%	25.00%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	10	0.02%	0.20%	0.97%	0.35%	6	18.13%	27.42%	36.61%	24.20%	24	0.47%	0.79%	2.33%	0.74%	24	18.67%	25.81%	44.38%	18.13%	
	Retail	35	0.03%	0.14%	0.61%	0.13%	26	13.67%	20.42%	38.34%	12.10%	70	0.54%	1.06%	2.61%	0.36%	72	14.33%	19.18%	28.98%	13.15%	
	Retail - Secured on real estate property	12	0.02%	0.10%	0.25%	0.09%	7	3.39%	4.77%	13.74%	4.18%	59	0.30%	0.78%	1.77%	0.28%	61	10.47%	14.65%	20.18%	11.26%	
United Kingdom	Corporates	32	0.06%	0.59%	2.33%	1.13%	23	6.49%	17.56%	32.93%	14.09%	77	0.38%	0.74%	1.25%	1.18%	77	28.36%	37.44%	44.96%	36.44%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	15	0.00%	1.79%	4.07%	2.83%	10	13.02%	23.45%	40.22%	16.38%	55	0.64%	1.41%	4.07%	2.36%	56	27.37%	42.11%	45.00%	29.42%	
	Retail	59	0.31%	0.83%	2.13%	0.69%	50	10.17%	18.62%	37.20%	21.36%	73	1.09%	1.83%	3.48%	1.52%	75	13.99%	19.47%	26.69%	21.22%	
	Retail - Secured on real estate property	34	0.46%	1.25%	2.65%	0.50%	28	4.47%	11.42%	19.66%	6.24%	67	0.89%	1.35%	2.85%	1.35%	69	10.93%	14.63%	19.93%	10.56%	
Australia	Corporates	8	0.00%	0.11%	0.83%	0.62%						51	0.18%	0.56%	1.05%	0.82%	49	26.01%	39.28%	45.00%	29.12%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	8	0.00%	0.53%	1.00%	0.56%	4	1.78%	3.88%	8.96%	5.68%	57	0.30%	0.73%	1.57%	0.45%	59	10.16%	12.89%	18.06%	10.07%	
	Retail	30	0.03%	0.23%	0.88%	0.60%	25	14.68%	37.02%	56.02%	7.35%	66	0.38%	0.86%	1.51%	0.47%	68	12.49%	18.33%	28.69%	10.68%	
	Retail - Secured on real estate property	8	0.00%	0.53%	1.00%	0.56%	4	1.78%	3.88%	8.96%	5.68%	57	0.30%	0.73%	1.57%	0.45%	59	10.16%	12.89%	18.06%	10.07%	





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  
**2019 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	<b>Corporates</b>	10	0.00%	0.46%	4.19%	0.73%						48	0.25%	0.74%	1.98%	1.45%	47	27.21%	36.55%	44.97%	32.51%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											18	0.23%	1.09%	1.97%	8.59%	18	11.67%	34.00%	45.45%	42.18%
	<b>Retail</b>	13	0.00%	0.08%	0.11%	0.06%	8	5.52%	24.44%	33.32%	21.16%	66	0.26%	0.61%	1.82%	0.88%	66	13.14%	17.21%	24.93%	24.22%
	Retail - Secured on real estate property	6	0.00%	0.00%	0.05%	0.07%						58	0.23%	0.48%	1.00%	0.43%	58	10.61%	14.86%	17.69%	16.34%
Retail - Qualifying Revolving	5	0.01%	0.03%	0.94%	0.81%	4	29.16%	36.97%	48.22%	35.59%	26	0.13%	0.35%	0.98%	3.35%	26	38.97%	52.89%	67.12%	72.04%	
Retail - Other Retail	9	0.00%	0.01%	0.26%	0.25%	5	6.90%	33.20%	69.66%	40.14%	52	0.32%	0.98%	3.40%	2.81%	53	17.80%	38.17%	51.70%	37.09%	
Switzerland	<b>Corporates</b>	14	0.00%	0.55%	0.99%	1.24%	8	7.80%	13.69%	36.30%	36.55%	75	0.29%	0.56%	1.00%	0.95%	74	30.77%	39.59%	45.00%	33.54%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	5	0.00%	0.00%	0.01%	0.70%						41	0.62%	1.53%	3.05%	1.19%	39	19.55%	32.39%	44.61%	34.40%
	<b>Retail</b>	43	0.17%	0.60%	1.30%	0.47%	33	9.65%	19.65%	28.39%	16.19%	74	0.72%	1.41%	2.91%	0.93%	72	14.41%	18.70%	25.36%	19.48%
	Retail - Secured on real estate property	24	0.52%	1.00%	1.94%	0.55%	20	4.32%	9.10%	16.70%	11.67%	66	0.62%	1.20%	1.68%	0.83%	67	11.83%	15.68%	20.86%	19.34%
Retail - Qualifying Revolving	19	0.33%	0.43%	1.70%	0.57%	15	20.00%	27.04%	33.90%	30.76%	30	0.54%	1.29%	2.34%	1.76%	32	32.34%	47.33%	66.33%	52.84%	
Retail - Other Retail	33	0.22%	0.79%	2.24%	1.04%	26	20.94%	34.44%	41.12%	30.86%	63	0.81%	2.25%	3.88%	1.42%	62	25.79%	34.06%	46.63%	18.65%	
United States	<b>Corporates</b>	30	0.00%	0.25%	0.81%	0.38%	18	4.47%	19.04%	39.14%	23.12%	77	0.37%	0.64%	1.07%	1.01%	76	29.50%	38.13%	45.00%	32.12%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	4	0.25%	1.82%	25.08%	0.43%						43	0.67%	1.53%	2.93%	2.75%	44	24.98%	40.05%	45.00%	17.10%
	<b>Retail</b>	45	0.12%	0.55%	1.39%	0.88%	39	10.71%	20.85%	38.11%	15.09%	70	0.78%	1.43%	2.30%	1.90%	72	15.33%	20.52%	27.35%	49.50%
	Retail - Secured on real estate property	19	0.35%	1.39%	1.87%	0.29%	16	7.63%	15.22%	24.20%	13.66%	64	0.56%	1.10%	1.99%	1.00%	66	11.59%	16.12%	22.87%	47.87%
Retail - Qualifying Revolving	21	0.27%	0.76%	1.59%	0.03%	16	12.52%	28.95%	45.39%	14.77%	27	0.51%	1.05%	2.35%	2.12%	29	39.84%	55.74%	66.94%	92.88%	
Retail - Other Retail	37	0.15%	0.38%	1.80%	2.45%	30	17.55%	39.18%	70.61%	17.14%	63	0.97%	2.03%	3.84%	2.43%	62	26.08%	37.64%	52.74%	34.74%	



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

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

- **Scope (COREP 9.02)**

- IRB banks
- PDs (adjusted), LGDs, Default rates (DR), Loss rates (LR)
- Asset classes: Corporate, Retail (breakdown)
- By country of the counterparty (EU and main non eu countries)
- Frequency: Quarterly (starting from Q1 2015)\*
- Stats: n obs, 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:

$$PD_{Adjusted} = PD_{non\_default} = \frac{Exposure_{total} * PD_{corep} - Exposure_{default}}{Exposure_{non\_default}} = \frac{column\ 010 * column\ 080 - column030}{column010 - column030}$$

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:

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

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 :

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

Where *No defaulted exp* = (*Original exposure* – *Defaulted exposure*)  
 and *(Q-i)* = Quarter expressed as a lag of the actual one.

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

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

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

To express it on yearly basis we apply: