
CREDIT RISK PARAMETERS

Risk Dashboard annex / Q3 2023

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

Table 8
Risk Parameters statistics by country of the counterparty for IRB banks
 EU and main non-EU countries
2023 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	9	0.00%	0.09%	0.49%	0.49%	7	4.41%	25.90%	30.61%	28.82%	54	0.22%	0.45%	1.27%	1.18%	56	33.47%	39.74%
Corporates - Of Which: Specialised Lending																					
Corporates - Of Which: SME	7		0.00%	0.72%	1.09%	0.82%	4	10.36%	20.92%	48.12%	18.99%	29	0.18%	0.87%	2.61%	2.25%	30	23.85%	37.24%	45.00%	30.07%
Retail	28		0.19%	0.65%	2.10%	0.58%	22	18.59%	25.81%	46.36%	27.50%	61	0.44%	1.23%	2.57%	1.67%	65	16.25%	22.47%	28.92%	31.47%
Retail - Secured on real estate property	9		0.22%	0.52%	1.66%	0.36%	7	4.15%	6.64%	9.93%	9.63%	59	0.25%	0.71%	1.58%	1.30%	60	12.86%	16.62%	21.06%	19.89%
Retail - Qualifying Revolving	15		0.39%	0.93%	1.43%	0.81%	12	33.04%	52.17%	58.00%	51.42%	23	0.60%	1.67%	3.15%	1.98%	26	42.77%	59.68%	76.85%	82.05%
Retail - Other Retail	24	0.47%	1.61%	4.31%	1.08%	18	25.81%	33.47%	59.69%	37.56%	56	0.94%	1.94%	3.77%	2.96%	59	23.00%	40.61%	53.63%	52.59%	
Belgium	Corporates	15	0.00%	0.46%	1.03%	0.62%	12	9.79%	21.11%	32.34%	19.18%	54	0.19%	0.32%	1.21%	2.15%	56	29.37%	39.74%	45.00%	27.35%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	10	0.95%	0.99%	1.22%	1.18%	9	11.57%	22.12%	23.81%	18.61%	29	0.86%	1.32%	3.16%	2.54%	29	21.68%	31.13%	43.43%	26.37%
	Retail	30	0.30%	0.68%	1.61%	0.90%	28	12.79%	18.21%	28.12%	17.58%	63	0.45%	1.08%	1.94%	0.99%	65	16.16%	20.49%	27.86%	17.48%
	Retail - Secured on real estate property	19	0.32%	0.92%	1.34%	0.71%	17	6.22%	10.00%	11.78%	9.20%	61	0.42%	0.88%	1.43%	0.87%	62	14.33%	17.73%	22.13%	14.30%
	Retail - Qualifying Revolving	14	0.19%	1.12%	2.34%	0.29%	12	36.12%	47.46%	56.97%	37.33%	25	0.42%	0.68%	2.58%	0.53%	27	43.24%	55.03%	74.95%	54.85%
Retail - Other Retail	26	0.56%	1.10%	2.84%	1.76%	24	21.91%	36.69%	61.22%	32.47%	57	0.98%	2.30%	4.70%	1.77%	57	29.48%	36.24%	51.59%	32.05%	
Bulgaria	Corporates	6	0.00%	0.70%	1.43%	1.41%	4	37.66%	58.91%	65.05%	58.79%	24	0.40%	1.23%	2.19%	2.20%	25	29.12%	35.64%	45.00%	22.93%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	4	0.00%	1.31%	2.61%	2.62%						12	1.29%	2.19%	4.81%	3.61%	13	32.68%	39.14%	45.00%	21.62%
	Retail	27	0.28%	1.75%	4.13%	0.95%	24	36.80%	54.44%	65.17%	64.81%	55	0.56%	1.50%	2.51%	1.88%	59	17.96%	25.18%	36.25%	10.13%
	Retail - Secured on real estate property	6	0.00%	0.31%	0.63%	0.63%						43	0.19%	0.61%	1.70%	1.44%	45	13.81%	18.43%	22.83%	6.04%
	Retail - Qualifying Revolving	11	0.58%	3.62%	12.77%	0.61%	9	20.73%	54.56%	83.69%	88.20%	22	0.69%	2.30%	5.03%	2.84%	25	34.32%	56.44%	72.97%	17.73%
Retail - Other Retail	24	0.71%	2.16%	7.28%	2.44%	21	38.32%	56.06%	71.41%	78.39%	49	0.88%	2.31%	6.53%	4.73%	50	25.28%	37.52%	56.10%	29.23%	
Croatia	Corporates	5	0.00%	0.36%	0.42%	0.46%						22	0.42%	1.40%	3.85%	2.35%	23	25.27%	41.25%	45.00%	41.54%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	5	0.00%	0.96%	1.22%	1.23%						6	0.55%	0.55%	0.63%	0.48%	5	16.95%	23.33%	23.33%	17.96%
	Retail	17	0.94%	1.18%	4.71%	0.64%	16	25.98%	44.79%	65.51%	23.91%	54	0.33%	1.22%	3.23%	1.88%	54	17.22%	31.39%	42.18%	42.12%
	Retail - Secured on real estate property	4	0.00%	0.06%	0.23%	0.23%						34	0.12%	0.21%	1.34%	1.34%	35	13.17%	17.77%	21.67%	33.25%
	Retail - Qualifying Revolving	8	1.36%	2.55%	6.00%	3.69%	8	42.53%	63.24%	71.37%	49.02%	21	0.62%	1.48%	5.72%	2.90%	22	44.06%	66.57%	76.37%	69.81%
Retail - Other Retail	13	1.39%	3.63%	5.20%	0.92%	11	25.26%	36.65%	74.06%	24.90%	46	0.80%	2.49%	8.61%	2.30%	45	32.03%	47.08%	56.03%	48.42%	
Cyprus	Corporates	4	0.00%	0.00%	0.00%	0.00%						34	0.57%	0.83%	1.39%	0.98%	35	29.95%	38.70%	45.00%	34.81%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											12	0.31%	0.90%	2.91%	1.82%	12	7.26%	23.50%	39.61%	24.09%
	Retail	8	0.01%	0.15%	1.88%	0.48%	7	31.10%	59.40%	72.36%	50.59%	59	0.29%	0.98%	2.15%	0.95%	58	16.22%	22.65%	35.91%	15.73%
	Retail - Secured on real estate property											45	0.26%	0.46%	1.92%	1.14%	46	13.07%	16.60%	20.29%	17.16%
	Retail - Qualifying Revolving	4	0.02%	5.97%	21.67%	0.40%						20	0.42%	1.23%	2.52%	1.42%	22	47.47%	64.94%	72.91%	67.51%
Retail - Other Retail	5	0.13%	1.43%	16.88%	6.47%	4	50.49%	71.12%	86.13%	50.72%	46	0.57%	1.67%	2.83%	0.90%	44	25.41%	37.79%	54.66%	14.60%	
Czech	Corporates	10	0.00%	0.35%	0.52%	0.68%	7	33.37%	40.31%	50.77%	29.83%	42	0.28%	0.64%	2.06%	1.99%	42	29.89%	36.48%	45.00%	32.76%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	5	0.00%	0.04%	0.14%	0.16%						11	0.12%	0.32%	1.56%	1.71%	11	22.50%	35.38%	45.00%	28.43%
	Retail	9	0.00%	0.47%	1.25%	1.41%	6	21.04%	34.92%	41.21%	30.78%	23	0.53%	1.82%	3.24%	2.98%	24	23.38%	35.12%	39.10%	31.34%
	Retail - Secured on real estate property	21	0.17%	0.44%	0.84%	0.51%	17	35.71%	51.83%	64.30%	36.18%	58	0.36%	0.82%	1.91%	1.41%	61	14.75%	21.50%	33.98%	25.70%
	Retail - Qualifying Revolving	9	0.00%	0.22%	0.34%	0.28%	6	11.94%	15.70%	22.49%	17.41%	52	0.16%	0.36%	0.95%	1.06%	52	13.24%	15.79%	21.74%	19.61%
Retail - Other Retail	9	0.10%	0.61%	0.65%	0.55%	7	39.34%	57.58%	59.45%	56.08%	22	0.62%	0.77%	3.88%	2.50%	23	42.46%	55.87%	75.80%	56.74%	
		20	0.55%	1.04%	1.90%	1.27%	16	47.75%	54.97%	63.16%	49.17%	48	0.80%	1.63%	3.51%	2.66%	51	30.00%	43.13%	50.66%	44.73%

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

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Risk Parameters statistics by country of the counterparty for IRB banks
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Only statistics for countries having more than 3 banks reporting in that particular country are shown

		Default rate					Loss rate					PD - adjusted					LGD				
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
		Denmark	Corporates	10	0.12%	0.24%	0.56%	0.34%	6	13.10%	16.99%	25.60%	19.03%	53	0.22%	0.37%	0.90%	0.88%	54	28.69%	40.31%
	Corporates - Of Which: Specialised Lending																20	12.43%	25.54%	40.70%	20.95%
	Corporates - Of Which: SME	6	0.25%	0.45%	0.93%	0.40%	5	7.43%	16.15%	24.03%	17.22%	31	0.44%	1.26%	3.70%	1.17%	31	22.99%	35.00%	45.00%	20.16%
	Retail	30	0.12%	0.63%	2.90%	0.49%	25	14.24%	28.96%	45.28%	12.44%	64	0.53%	1.34%	2.78%	0.91%	65	17.24%	23.64%	30.55%	17.21%
	Retail - Secured on real estate property	11	0.24%	0.52%	2.64%	0.46%	9	4.26%	8.74%	10.78%	9.22%						57	14.16%	17.52%	21.38%	15.34%
	Retail - Qualifying Revolving	8	0.04%	0.50%	2.03%	0.52%	5	32.87%	45.92%	51.81%	47.18%						22	41.47%	66.65%	78.22%	65.30%
	Retail - Other Retail	25	0.52%	1.35%	7.31%	0.82%	22	30.55%	43.28%	55.24%	29.51%						52	26.18%	40.18%	52.87%	40.22%
Estonia	Corporates	8	0.00%	0.06%	1.67%	1.06%	6	16.84%	26.15%	26.15%	25.96%	33	0.24%	1.21%	6.90%	1.50%	34	30.26%	44.62%	45.00%	42.63%
	Corporates - Of Which: Specialised Lending																13	43.28%	45.00%	45.00%	40.25%
	Corporates - Of Which: SME																13	43.28%	45.00%	45.00%	40.25%
	Retail	17	0.07%	0.22%	1.03%	0.20%	14	15.79%	35.45%	63.73%	17.50%	55	0.42%	1.09%	2.25%	1.72%	51	16.27%	22.24%	32.68%	17.17%
	Retail - Secured on real estate property	7	0.08%	0.12%	0.12%	0.11%	6	6.43%	9.56%	9.56%	8.83%	37	0.13%	0.69%	1.07%	1.42%	39	13.86%	17.46%	25.20%	15.29%
	Retail - Qualifying Revolving	5	1.91%	4.49%	12.77%	5.02%						20	0.60%	1.48%	3.36%	2.33%	20	48.50%	68.16%	79.34%	66.63%
	Retail - Other Retail	13	0.53%	2.31%	0.50%		11	19.59%	24.86%	63.29%	24.48%	45	1.21%	2.46%	5.65%	2.91%	42	24.38%	34.71%	59.61%	24.65%
Finland	Corporates	9	0.00%	0.01%	0.58%	0.66%	5	9.33%	11.58%	22.11%	15.59%	53	0.32%	0.54%	1.06%	0.74%	55	30.40%	44.35%	45.00%	30.89%
	Corporates - Of Which: Specialised Lending																24	16.88%	30.87%	39.06%	30.02%
	Corporates - Of Which: SME	4	0.01%	0.56%	1.52%	0.91%						18	0.34%	2.00%	3.56%	1.21%	16	25.03%	33.49%	44.38%	23.15%
	Retail	21	0.05%	0.77%	1.53%	0.78%	20	18.35%	30.10%	54.06%	2.64%	59	0.58%	1.27%	2.56%	1.40%	59	17.90%	27.02%	41.45%	19.22%
	Retail - Secured on real estate property	6	0.00%	0.55%	0.76%	0.63%						41	0.26%	0.78%	2.36%	0.94%	42	13.31%	16.95%	21.54%	15.89%
	Retail - Qualifying Revolving	6	0.00%	0.47%	1.22%	0.76%	4	28.60%	39.21%	50.88%	47.82%	22	0.14%	0.85%	2.18%	1.46%	23	44.06%	63.55%	75.66%	68.18%
	Retail - Other Retail	17	0.56%	1.71%	3.75%	1.12%	17	19.39%	29.44%	58.10%	2.75%	51	0.98%	2.54%	3.81%	3.17%	51	28.99%	41.68%	56.04%	29.58%
France	Corporates	26	0.43%	0.99%	2.02%	1.28%	20	7.69%	18.66%	31.56%	21.02%	66	0.30%	0.77%	1.63%	1.41%	68	31.81%	38.79%	44.70%	35.24%
	Corporates - Of Which: Specialised Lending	9	0.85%	1.59%	3.94%	2.19%	6	1.61%	4.48%	11.34%	6.62%	26	0.54%	0.86%	1.70%	1.60%	27	19.04%	31.64%	39.30%	23.28%
	Corporates - Of Which: SME	16	0.00%	0.95%	3.10%	1.48%	10	16.78%	21.05%	30.74%	22.55%	46	0.63%	1.70%	3.01%	1.77%	47	20.67%	32.82%	43.29%	36.27%
	Retail	39	0.57%	1.11%	2.12%	0.73%	36	13.94%	19.83%	36.96%	27.16%	64	0.98%	1.48%	2.42%	1.36%	67	16.65%	20.13%	27.61%	18.78%
	Retail - Secured on real estate property	26	0.39%	0.82%	2.26%	0.35%	23	6.61%	9.70%	21.12%	10.59%	63	0.69%	1.27%	2.08%	0.99%	64	13.29%	15.94%	20.99%	14.10%
	Retail - Qualifying Revolving	21	0.37%	0.60%	1.48%	1.54%	18	37.07%	42.34%	55.87%	49.62%	27	0.46%	1.96%	3.57%	2.72%	28	44.87%	53.84%	72.07%	38.33%
	Retail - Other Retail	36	0.88%	1.65%	3.62%	1.57%	33	27.05%	37.50%	52.80%	33.47%	58	1.22%	2.28%	3.33%	1.93%	61	27.51%	38.71%	45.68%	26.76%
Germany	Corporates	35	0.17%	0.40%	0.78%	0.57%	26	10.55%	23.18%	37.02%	22.73%	67	0.30%	0.66%	1.12%	1.23%	70	33.42%	40.73%	45.00%	37.63%
	Corporates - Of Which: Specialised Lending	13	0.48%	0.78%	2.57%	1.02%	9	9.91%	24.93%	42.11%	15.68%	30	0.50%	0.79%	1.35%	1.54%	30	18.33%	26.20%	39.52%	33.95%
	Corporates - Of Which: SME	18	0.24%	0.53%	1.05%	0.73%	13	12.70%	24.59%	37.54%	32.57%	53	0.53%	1.61%	3.30%	1.33%	51	19.16%	36.43%	40.04%	32.83%
	Retail	46	0.32%	0.68%	1.32%	0.57%	44	17.03%	22.45%	28.78%	26.24%	65	0.92%	1.51%	2.77%	1.55%	68	17.41%	22.03%	27.48%	28.59%
	Retail - Secured on real estate property	31	0.24%	0.42%	1.27%	0.35%	27	6.45%	10.38%	13.53%	9.76%	64	0.55%	1.10%	2.16%	1.47%	66	14.70%	17.15%	21.11%	20.44%
	Retail - Qualifying Revolving	23	0.23%	0.49%	2.36%	0.34%	21	31.22%	37.51%	51.04%	45.73%	26	0.40%	1.04%	2.38%	0.74%	29	41.53%	55.22%	76.97%	67.69%
	Retail - Other Retail	39	0.78%	1.45%	2.95%	1.22%	38	23.60%	33.66%	45.44%	37.27%	57	1.19%	2.42%	3.65%	2.25%	62	26.48%	37.45%	48.95%	45.37%
Greece	Corporates	5	0.01%	0.89%	1.58%	1.22%						33	0.27%	0.59%	2.16%	1.39%	33	36.18%	39.98%	45.00%	37.63%
	Corporates - Of Which: Specialised Lending										8	0.79%	1.45%	8.81%	1.44%	8	11.75%	36.50%	42.49%	42.44%	
	Corporates - Of Which: SME										12	0.67%	1.70%	5.27%	3.67%	13	14.07%	35.00%	42.96%	23.90%	
	Retail	24	0.14%	0.56%	2.42%	0.89%	21	35.32%	52.05%	66.67%	38.87%	57	0.46%	1.16%	3.81%	2.93%	59	16.97%	26.00%	41.52%	26.15%
	Retail - Secured on real estate property										42	0.23%	0.53%	1.14%	0.68%	42	11.67%	16.96%	21.79%	18.32%	
	Retail - Qualifying Revolving	8	0.93%	2.30%	5.67%	3.14%	7	46.68%	59.93%	67.53%	59.57%	18	0.58%	1.98%	5.16%	1.63%	23	32.40%	65.89%	75.42%	67.77%
	Retail - Other Retail	19	0.81%	2.25%	7.42%	2.45%	17	35.32%	52.71%	68.57%	42.34%	48	0.56%	2.36%	7.53%	4.05%	49	25.33%	38.00%	51.09%	26.62%

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

		Table 8 Risk Parameters statistics by country of the counterparty for IRB banks EU and main non-EU countries 2023 Q3 (Source COREP C 9.02) <i>Only statistics for countries having more than 3 banks reporting in that particular country are shown</i>																			
		Default rate					Loss rate					PD - adjusted					LGD				
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
Hungary	Corporates	9	0.21%	0.49%	0.55%	0.40%	6	9.37%	16.72%	20.10%	19.83%	41	0.26%	0.72%	1.40%	1.23%	41	30.26%	40.22%	45.00%	42.11%
	Corporates - Of Which: Specialised Lending											14	0.40%	0.61%	1.91%	1.66%	14	18.01%	34.44%	45.00%	38.91%
	Corporates - Of Which: SME	9	0.43%	0.67%	2.08%	0.95%	5	14.15%	15.79%	18.87%	15.04%	16	0.41%	1.94%	5.01%	2.39%	15	35.00%	40.83%	45.55%	41.58%
	Retail	24	0.11%	0.42%	2.48%	0.81%	23	29.18%	38.33%	57.06%	46.45%	60	0.46%	1.12%	2.94%	3.26%	61	17.02%	24.61%	37.01%	40.99%
	Retail - Secured on real estate property	6	0.00%	0.12%	0.29%	0.30%						51	0.22%	0.42%	1.10%	1.98%	51	12.78%	16.73%	22.98%	30.53%
	Retail - Qualifying Revolving	13	0.67%	2.23%	3.41%	1.86%	11	20.95%	37.73%	56.33%	39.38%	23	0.51%	0.80%	2.04%	1.83%	25	45.08%	57.58%	74.53%	68.18%
Retail - Other Retail	18	0.99%	2.39%	12.52%	2.10%	17	36.42%	50.08%	69.92%	52.47%	52	0.81%	3.02%	6.94%	6.02%	52	26.98%	47.81%	59.90%	62.57%	
Ireland	Corporates	13	0.14%	1.18%	2.23%	1.33%	6	8.29%	20.22%	35.89%	32.45%	48	0.18%	0.33%	0.84%	1.35%	54	28.58%	40.89%	45.00%	25.12%
	Corporates - Of Which: Specialised Lending	7	0.00%	2.05%	6.24%	4.41%						25	0.54%	0.77%	1.70%	2.38%	26	13.31%	22.09%	44.73%	20.50%
	Corporates - Of Which: SME	7	0.00%	2.41%	3.39%	4.05%	4	24.63%	45.26%	80.20%	47.01%	26	0.42%	0.84%	2.82%	3.37%	26	21.46%	38.03%	45.00%	37.35%
	Retail	28	0.29%	0.79%	3.16%	0.67%	25	14.70%	23.35%	48.86%	21.65%	62	0.83%	1.66%	2.92%	1.21%	63	16.09%	20.73%	26.67%	28.28%
	Retail - Secured on real estate property	10	0.49%	0.73%	3.64%	0.53%	8	11.09%	19.36%	28.40%	11.32%	58	0.36%	1.05%	2.40%	0.96%	58	14.25%	18.59%	22.45%	25.25%
	Retail - Qualifying Revolving	13	0.42%	0.63%	3.34%	0.63%	14	38.85%	50.94%	61.98%	36.27%	21	0.37%	1.37%	2.52%	2.40%	22	45.68%	65.25%	76.90%	58.98%
Retail - Other Retail	21	0.92%	1.55%	9.30%	2.60%	18	19.01%	42.94%	60.60%	46.34%	53	0.94%	2.27%	5.31%	5.28%	53	23.06%	42.75%	50.32%	58.13%	
Italy	Corporates	17	0.08%	0.65%	0.95%	0.90%	11	18.83%	22.26%	40.77%	23.18%	55	0.36%	0.87%	2.38%	3.06%	57	31.76%	39.42%	45.00%	35.33%
	Corporates - Of Which: Specialised Lending											19	0.21%	0.64%	1.30%	1.95%	21	18.31%	22.20%	41.61%	20.72%
	Corporates - Of Which: SME	10	0.80%	1.29%	1.70%	1.50%	9	24.71%	28.39%	35.79%	25.66%	32	0.81%	2.02%	6.07%	6.66%	32	22.27%	34.13%	41.41%	37.32%
	Retail	40	0.30%	0.79%	2.05%	1.35%	35	22.92%	35.03%	44.66%	37.51%	63	0.56%	1.32%	2.62%	1.91%	66	17.92%	24.52%	34.41%	27.43%
	Retail - Secured on real estate property	21	0.32%	0.57%	0.99%	0.93%	19	12.47%	18.42%	29.01%	33.01%	62	0.46%	0.81%	1.73%	1.32%	62	12.70%	16.84%	21.52%	21.13%
	Retail - Qualifying Revolving	24	0.37%	0.73%	2.02%	0.30%	21	27.75%	41.67%	55.13%	42.31%	24	0.81%	2.12%	4.11%	5.06%	27	36.63%	59.05%	74.15%	52.99%
Retail - Other Retail	32	0.40%	1.12%	2.33%	1.97%	29	31.00%	43.43%	65.06%	40.71%	58	1.24%	2.58%	4.61%	3.21%	61	28.25%	38.96%	51.30%	38.13%	
Latvia	Corporates											31	0.38%	0.85%	2.31%	1.55%	31	30.14%	40.05%	45.00%	41.38%
	Corporates - Of Which: Specialised Lending											11	0.85%	1.75%	4.84%	2.09%	10	16.59%	37.15%	43.78%	38.07%
	Corporates - Of Which: SME																				
	Retail	16	0.12%	0.27%	1.16%	0.23%	14	23.30%	40.12%	61.73%	24.90%	51	0.43%	1.21%	3.02%	3.09%	48	21.28%	31.95%	45.97%	32.05%
	Retail - Secured on real estate property	8	0.06%	0.18%	1.60%	0.20%	6	18.74%	19.94%	21.13%	20.76%	34	0.16%	0.56%	1.84%	2.54%	34	12.43%	17.38%	24.90%	27.76%
	Retail - Qualifying Revolving											18	0.14%	0.76%	3.60%	2.95%	19	50.33%	70.58%	77.28%	68.27%
Retail - Other Retail	13	0.26%	0.46%	2.12%	0.30%	11	30.27%	38.95%	68.45%	31.11%	45	0.75%	2.32%	4.77%	4.61%	42	39.64%	45.46%	55.22%	44.42%	
Lithuania	Corporates	7	0.15%	0.21%	0.21%	0.19%	6	16.60%	16.61%	21.28%	17.64%	31	0.39%	1.02%	2.61%	1.83%	31	35.78%	44.26%	45.00%	41.73%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											15	0.85%	2.33%	3.35%	1.96%	14	38.26%	44.28%	56.98%	39.66%
	Retail	22	0.10%	0.27%	1.20%	0.21%	16	14.36%	26.57%	50.44%	13.11%	52	0.45%	1.48%	3.04%	1.80%	53	17.06%	24.41%	39.81%	22.10%
	Retail - Secured on real estate property	7	0.07%	0.24%	0.24%	0.18%	6	9.22%	9.23%	9.36%	9.24%	33	0.26%	0.80%	1.53%	1.55%	35	14.36%	18.47%	24.55%	19.41%
	Retail - Qualifying Revolving	6	0.98%	1.28%	1.94%	1.27%	5	50.30%	56.63%	60.37%	57.92%	20	0.64%	1.00%	2.02%	1.79%	21	42.52%	68.04%	76.93%	70.90%
Retail - Other Retail	17	0.34%	0.55%	5.02%	0.35%	14	21.15%	35.25%	50.89%	22.05%	45	0.98%	3.27%	8.98%	3.06%	44	24.20%	39.52%	60.63%	35.46%	
Luxembourg	Corporates	21	0.00%	0.34%	2.64%	1.00%	14	5.50%	9.52%	27.07%	10.28%	62	0.38%	0.64%	1.04%	0.96%	63	28.75%	38.46%	43.94%	30.71%
	Corporates - Of Which: Specialised Lending	9	0.05%	2.78%	3.50%	2.59%	5	5.00%	5.01%	12.14%	7.95%	27	0.48%	0.92%	1.55%	1.37%	27	15.60%	22.47%	38.55%	25.76%
	Corporates - Of Which: SME	10	0.00%	0.18%	0.47%	1.15%	4	4.85%	15.86%	25.73%	11.47%	41	0.35%	1.47%	3.33%	1.98%	44	27.23%	35.32%	43.41%	28.30%
	Retail	23	0.09%	0.82%	1.36%	1.04%	20	9.44%	21.64%	34.91%	22.03%	60	0.79%	1.29%	2.20%	1.08%	63	16.18%	23.25%	28.98%	16.90%
	Retail - Secured on real estate property	15	0.65%	0.82%	1.03%	0.81%	9	12.55%	14.52%	14.53%	13.16%	59	0.55%	1.10%	2.05%	0.94%	60	13.47%	17.38%	22.16%	15.86%
	Retail - Qualifying Revolving	11	0.64%	1.10%	2.96%	5.99%	10	36.13%	44.76%	59.86%	58.30%	20	0.42%	0.96%	3.02%	2.41%	22	41.42%	59.56%	75.35%	40.17%
Retail - Other Retail	20	0.76%	2.27%	4.35%	2.28%	18	16.61%	36.45%	49.46%	38.79%	56	1.01%	1.92%	3.20%	1.79%	54	25.32%	34.91%	50.76%	22.26%	

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

Table 8
Risk Parameters statistics by country of the counterparty for IRB banks
 EU and main non-EU countries
2023 Q3

(Source COREP C 9.02)

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

		Default rate					Loss rate					PD - adjusted					LGD					
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	
Malta	Corporates										37	0.28%	0.98%	2.04%	1.46%	39	13.76%	20.77%	45.00%	19.22%		
	Corporates - Of Which: Specialised Lending									7	0.67%	1.01%	2.15%	2.47%	7	4.65%	12.63%	16.50%	12.00%			
	Corporates - Of Which: SME									21	0.89%	1.44%	12.96%	1.70%	21	17.17%	29.50%	45.00%	21.07%			
	Retail	13	0.02%	0.16%	1.46%	1.39%	10	15.20%	45.46%	56.70%	18.15%	57	0.48%	0.87%	2.71%	1.33%	58	18.75%	22.92%	33.48%	21.07%	
	Retail - Secured on real estate property	4	0.00%	0.00%	5.51%	5.84%						47	0.20%	0.49%	2.16%	1.50%	47	15.97%	18.70%	21.94%	17.20%	
Netherlands	Corporates	20	0.04%	0.60%	1.65%	1.54%	11	13.17%	29.98%	38.29%	12.07%	63	0.28%	0.50%	1.13%	1.19%	67	31.46%	39.32%	44.87%	27.31%	
	Corporates - Of Which: Specialised Lending	5	0.00%	0.48%	0.82%	0.73%						28	0.33%	0.65%	1.19%	1.11%	28	16.40%	24.86%	38.03%	15.61%	
	Corporates - Of Which: SME	7	0.00%	1.28%	3.90%	3.11%	5	13.39%	17.71%	17.71%	11.59%	39	0.61%	1.99%	3.02%	2.42%	37	22.60%	35.63%	44.73%	19.66%	
	Retail	36	0.12%	0.37%	1.60%	0.43%	32	8.14%	25.77%	43.12%	10.38%	65	0.66%	1.25%	2.43%	0.64%	67	16.15%	21.46%	28.52%	15.16%	
	Retail - Secured on real estate property	17	0.16%	0.37%	1.04%	0.39%	15	6.57%	10.81%	17.92%	7.87%	63	0.51%	0.89%	1.51%	0.57%	63	13.71%	18.20%	21.34%	14.18%	
Norway	Corporates	10	0.05%	0.15%	0.42%	2.50%	6	15.24%	20.90%	29.09%	24.95%	51	0.12%	0.42%	1.14%	1.20%	52	25.96%	37.15%	45.00%	26.77%	
	Corporates - Of Which: Specialised Lending										18	0.51%	1.06%	1.32%	1.91%	18	9.65%	20.04%	27.00%	22.43%		
	Corporates - Of Which: SME	7	0.12%	0.32%	6.94%	2.83%	5	14.91%	15.89%	30.38%	29.74%	26	0.53%	1.17%	2.48%	1.59%	25	19.56%	27.40%	43.76%	24.58%	
	Retail	26	0.15%	0.78%	2.39%	0.73%	21	7.97%	17.48%	37.75%	6.93%	63	0.54%	1.42%	3.62%	0.89%	64	16.88%	22.00%	27.89%	21.08%	
	Retail - Secured on real estate property	13	0.15%	0.76%	2.51%	0.51%	9	3.96%	6.53%	6.86%	4.15%	58	0.34%	1.15%	2.55%	0.76%	58	13.64%	19.45%	21.84%	19.89%	
Poland	Corporates	14	0.00%	0.24%	2.80%	1.29%	9	15.33%	23.10%	35.77%	27.44%	50	0.32%	0.57%	1.22%	1.57%	51	30.94%	37.14%	45.00%	32.26%	
	Corporates - Of Which: Specialised Lending										15	0.33%	0.64%	1.77%	1.02%	15	12.90%	35.23%	41.00%	29.91%		
	Corporates - Of Which: SME	6	0.00%	1.73%	5.46%	1.66%						27	0.45%	0.89%	1.87%	3.27%	29	26.12%	35.13%	45.00%	28.20%	
	Retail	28	0.43%	2.14%	5.83%	4.49%	25	19.04%	46.27%	64.78%	44.86%	59	0.47%	1.75%	3.85%	1.76%	64	17.20%	25.08%	33.92%	39.89%	
	Retail - Secured on real estate property	7	0.00%	1.02%	4.90%	3.88%	4	14.36%	18.56%	31.96%	40.21%	51	0.20%	0.70%	1.52%	0.73%	51	13.26%	19.06%	23.97%	34.19%	
Portugal	Corporates	8	0.45%	0.96%	2.42%	5.15%	6	4.68%	37.89%	42.78%	50.49%	47	0.24%	0.42%	1.34%	3.13%	48	32.04%	40.07%	45.00%	40.46%	
	Corporates - Of Which: Specialised Lending	4	0.12%	0.32%	4.41%	0.96%						18	0.27%	0.43%	0.96%	1.64%	19	14.31%	21.18%	45.00%	29.47%	
	Corporates - Of Which: SME	7	0.55%	1.14%	1.94%	6.59%	5	46.40%	55.95%	57.49%	46.43%	23	0.65%	1.82%	6.37%	7.39%	23	19.87%	39.43%	45.00%	42.31%	
	Retail	32	0.29%	0.84%	2.06%	1.90%	29	26.75%	33.87%	54.07%	28.29%	60	0.58%	1.18%	2.07%	1.27%	62	19.03%	23.91%	30.65%	25.28%	
	Retail - Secured on real estate property	8	0.16%	0.39%	0.52%	1.14%	5	9.05%	15.02%	18.21%	14.95%	55	0.33%	1.00%	1.30%	1.04%	55	13.65%	18.47%	22.76%	22.20%	
Romania	Corporates	7	0.00%	0.46%	0.99%	0.59%	4	38.11%	44.24%	57.06%	57.61%	36	0.39%	1.76%	4.49%	1.71%	37	31.10%	43.38%	45.00%	43.44%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	6	0.00%	0.42%	2.21%	1.42%	4	39.76%	51.25%	65.16%	64.98%	11	0.61%	1.24%	3.70%	2.85%	12	21.63%	38.32%	44.50%	44.22%	
	Retail	32	0.71%	1.67%	5.13%	2.29%	28	36.89%	50.65%	58.99%	57.34%	59	0.37%	1.63%	4.57%	4.23%	61	17.16%	25.84%	34.82%	39.66%	
	Retail - Secured on real estate property	4	0.00%	0.00%	0.45%	0.91%						47	0.21%	0.67%	3.12%	2.80%	48	12.63%	16.69%	20.98%	20.26%	

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

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Risk Parameters statistics by country of the counterparty for IRB banks
 EU and main non-EU countries
2023 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	11	0.00%	0.27%	0.42%	0.35%	8	23.31%	41.95%	44.81%	33.80%	40	0.45%	1.41%	3.39%	2.37%	40	32.88%	39.97%
	Corporates - Of Which: Specialised Lending										6	0.18%	1.50%	2.53%	3.00%	6	24.49%	36.97%	44.76%	41.15%	
	Corporates - Of Which: SME	10	0.00%	0.54%	0.94%	0.76%	8	29.82%	41.52%	47.80%	37.26%	21	1.03%	1.80%	4.22%	3.20%	21	29.49%	37.83%	45.00%	40.65%
	Retail	17	0.09%	0.58%	1.11%	0.46%	16	32.21%	46.85%	61.89%	51.20%	54	0.34%	0.99%	3.97%	1.29%	55	17.73%	22.23%	34.91%	28.58%
	Retail - Secured on real estate property	8	0.10%	0.24%	0.27%	0.23%	7	13.23%	15.42%	30.00%	24.86%	40	0.17%	0.47%	1.18%	0.86%	41	13.89%	18.38%	21.72%	25.00%
	Retail - Qualifying Revolving	10	0.24%	0.40%	1.61%	0.43%	10	34.71%	50.01%	61.66%	53.35%	22	0.46%	1.51%	4.78%	4.15%	23	34.71%	51.23%	76.37%	42.91%
	Retail - Other Retail	11	0.77%	2.22%	3.62%	1.99%	11	52.50%	76.55%	82.36%	70.13%	43	0.58%	3.00%	7.03%	4.08%	42	29.70%	44.97%	53.93%	47.81%
Slovenia	Corporates	5	0.00%	0.00%	0.13%	0.13%						21	0.31%	0.82%	1.50%	0.94%	22	33.97%	43.25%	45.00%	40.18%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	5	0.00%	0.00%	0.46%	0.58%						12	1.11%	1.72%	2.83%	1.72%	11	18.78%	42.23%	45.00%	40.13%
	Retail	11	0.02%	0.22%	1.82%	0.86%	10	48.00%	55.11%	57.07%	38.04%	48	0.18%	0.56%	3.29%	3.02%	49	18.50%	32.10%	53.98%	33.28%
	Retail - Secured on real estate property										27	0.13%	0.20%	0.78%	0.91%	27	12.60%	18.16%	20.47%	21.51%	
	Retail - Qualifying Revolving	5	1.64%	5.49%	7.87%	6.14%	5	33.02%	50.88%	55.34%	8.99%	18	0.19%	0.91%	6.28%	1.32%	19	51.95%	68.91%	76.10%	72.02%
	Retail - Other Retail	8	0.00%	0.50%	2.25%	0.76%	5	54.89%	70.42%	76.46%	60.15%	37	0.32%	2.53%	8.26%	3.99%	36	30.48%	48.32%	57.60%	38.32%
Spain	Corporates	17	0.08%	0.77%	1.75%	1.87%	11	5.56%	20.73%	28.16%	24.58%	61	0.48%	1.04%	1.47%	1.50%	61	34.97%	41.92%	45.00%	40.25%
	Corporates - Of Which: Specialised Lending	6	0.05%	1.12%	2.14%	1.65%						26	0.45%	1.08%	1.53%	1.31%	26	18.05%	32.46%	45.00%	23.51%
	Corporates - Of Which: SME	10	1.32%	3.09%	5.06%	3.56%	8	15.05%	23.55%	27.00%	26.16%	40	1.35%	2.53%	4.40%	2.49%	40	29.35%	37.32%	44.08%	42.35%
	Retail	38	0.37%	1.05%	2.83%	1.47%	35	14.66%	25.39%	36.31%	27.73%	63	0.84%	1.35%	3.81%	1.61%	67	17.66%	23.93%	29.46%	32.59%
	Retail - Secured on real estate property	19	0.29%	1.08%	7.77%	0.98%	14	6.76%	13.78%	21.80%	18.68%	61	0.37%	0.92%	1.93%	1.34%	62	12.92%	16.73%	21.45%	26.11%
	Retail - Qualifying Revolving	17	0.40%	0.62%	2.51%	0.65%	16	37.68%	48.00%	60.30%	53.35%	25	0.20%	1.40%	3.28%	2.06%	27	43.68%	55.27%	74.85%	67.35%
	Retail - Other Retail	36	0.70%	2.23%	4.23%	3.57%	33	14.77%	33.21%	46.86%	34.39%	57	1.26%	2.61%	4.12%	2.74%	60	28.22%	38.78%	53.61%	52.20%
Sweden	Corporates	13	0.03%	0.07%	0.18%	0.28%	9	15.00%	16.20%	26.44%	20.37%	57	0.37%	0.63%	1.41%	0.85%	60	29.94%	40.26%	45.00%	25.40%
	Corporates - Of Which: Specialised Lending										24	0.59%	1.65%	4.00%	1.90%	26	15.66%	28.90%	43.00%	28.48%	
	Corporates - Of Which: SME	7	0.10%	0.17%	0.77%	0.22%	6	6.64%	12.91%	20.93%	14.17%	27	0.28%	0.60%	1.50%	0.78%	26	20.48%	33.33%	45.00%	17.88%
	Retail	26	0.15%	0.23%	1.59%	0.15%	22	15.69%	29.27%	56.99%	16.70%	64	0.69%	1.17%	2.93%	0.47%	66	16.56%	22.59%	30.20%	12.43%
	Retail - Secured on real estate property	11	0.05%	0.10%	0.38%	0.10%	8	4.55%	6.43%	9.64%	5.38%	57	0.40%	1.00%	2.17%	0.42%	56	12.51%	16.18%	19.67%	10.81%
	Retail - Qualifying Revolving	10	1.07%	1.53%	3.97%	1.05%	9	41.93%	51.65%	56.50%	48.15%	18	0.59%	1.13%	3.26%	1.17%	20	39.81%	66.37%	76.49%	68.64%
	Retail - Other Retail	23	0.23%	1.24%	4.62%	0.86%	18	32.63%	43.33%	64.27%	34.36%	55	1.20%	2.36%	3.67%	1.43%	56	26.01%	40.38%	50.69%	37.38%
United Kingdom	Corporates	23	0.00%	0.10%	1.07%	0.69%	16	16.45%	28.80%	39.36%	26.37%	64	0.28%	0.54%	1.19%	0.78%	65	30.79%	39.88%	44.91%	33.86%
	Corporates - Of Which: Specialised Lending										29	0.43%	1.14%	1.53%	1.55%	29	18.30%	29.92%	42.76%	26.94%	
	Corporates - Of Which: SME	7	0.00%	1.22%	2.25%	1.72%	4	7.71%	38.24%	65.90%	14.53%	45	0.30%	1.18%	3.46%	3.20%	46	22.45%	35.06%	45.00%	31.42%
	Retail	47	0.32%	0.79%	2.06%	3.24%	41	8.92%	19.66%	35.03%	9.19%	68	0.80%	1.59%	3.62%	1.46%	70	15.96%	20.69%	27.80%	14.68%
	Retail - Secured on real estate property	29	0.54%	1.19%	3.99%	3.36%	26	6.12%	9.21%	17.22%	6.78%	63	0.59%	1.18%	2.94%	1.36%	64	13.46%	17.06%	21.01%	10.95%
	Retail - Qualifying Revolving	19	0.49%	1.54%	4.11%	1.85%	17	34.61%	47.19%	60.18%	45.13%	25	0.42%	1.22%	2.75%	2.28%	26	35.12%	60.22%	76.96%	71.84%
	Retail - Other Retail	37	0.23%	1.61%	3.87%	1.91%	29	31.39%	40.99%	62.76%	50.55%	61	1.34%	2.82%	4.58%	2.92%	64	24.37%	40.15%	52.18%	49.01%
Australia	Corporates	5	0.00%	0.44%	0.49%	0.56%						37	0.21%	0.50%	1.13%	0.82%	39	25.69%	38.06%	45.00%	22.48%
	Corporates - Of Which: Specialised Lending										13	0.28%	0.60%	0.87%	0.77%	14	13.32%	19.96%	45.00%	17.35%	
	Corporates - Of Which: SME										14	0.29%	0.65%	2.02%	0.76%	14	22.95%	35.24%	45.00%	10.33%	
	Retail	27	0.13%	0.61%	1.93%	0.68%	24	14.50%	28.56%	56.19%	5.59%	59	0.51%	0.92%	2.04%	0.58%	60	14.40%	19.08%	24.02%	11.38%
	Retail - Secured on real estate property	9	0.00%	0.64%	4.69%	0.64%	6	5.57%	6.43%	24.68%	3.12%	55	0.41%	0.65%	2.05%	0.51%	55	12.67%	15.75%	22.35%	10.49%
	Retail - Qualifying Revolving	11	0.42%	1.01%	4.07%	0.85%	10	28.12%	37.21%	47.25%	35.47%	21	0.41%	1.22%	3.00%	0.95%	22	37.14%	66.93%	83.40%	60.91%
	Retail - Other Retail	18	0.17%	1.90%	6.07%	1.76%	14	26.73%	51.87%	72.46%	27.40%	51	0.61%	2.04%	4.88%	2.15%	48	19.50%	30.94%	54.48%	31.76%

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

		Table 8 Risk Parameters statistics by country of the counterparty for IRB banks EU and main non-EU countries 2023 Q3 (Source COREP C.9.02) Only statistics for countries having more than 3 banks reporting in that particular country are shown																			
		Default rate					Loss rate					PD - adjusted					LGD				
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
Canada	Corporates	5	0.00%	0.18%	0.18%	0.26%						43	0.21%	0.57%	0.99%	0.78%	45	29.81%	40.22%	45.00%	30.85%
	Corporates - Of Which: Specialised Lending											18	0.20%	0.71%	1.58%	1.50%	19	16.55%	26.31%	45.00%	26.35%
	Corporates - Of Which: SME											17	0.43%	1.25%	2.82%	2.25%	17	21.79%	30.99%	45.00%	20.04%
	Retail	24	0.12%	0.44%	2.62%	2.30%	22	19.43%	26.49%	53.74%	16.19%	58	0.54%	0.89%	1.87%	2.32%	61	16.78%	21.86%	31.43%	18.41%
	Retail - Secured on real estate property	11	0.00%	0.72%	4.88%	1.19%	6	9.10%	13.69%	19.43%	15.16%	51	0.28%	0.69%	1.37%	0.85%	52	12.87%	17.05%	20.45%	16.37%
	Retail - Qualifying Revolving	13	0.18%	0.69%	1.81%	2.76%	12	32.61%	51.25%	59.00%	49.84%	23	0.28%	1.14%	3.58%	2.44%	25	44.38%	63.95%	76.86%	53.61%
Retail - Other Retail	20	1.33%	5.01%	20.31%	2.63%	18	26.08%	35.95%	54.55%	15.92%	53	0.67%	1.92%	3.75%	2.61%	53	26.40%	37.01%	50.10%	18.53%	
China	Corporates	4	0.00%	0.04%	0.46%	0.23%						34	0.19%	0.40%	1.58%	1.30%	34	37.18%	42.70%	45.00%	47.18%
	Corporates - Of Which: Specialised Lending											8	0.17%	0.60%	1.34%	1.03%	9	27.07%	33.29%	42.61%	31.60%
	Corporates - Of Which: SME	4	0.00%	0.00%	9.59%	18.33%						15	0.22%	1.14%	3.70%	2.96%	15	32.13%	42.00%	45.18%	41.36%
	Retail	17	0.03%	0.08%	0.17%	0.85%	12	19.36%	56.88%	85.59%	5.10%	54	0.39%	0.81%	1.52%	0.79%	54	13.78%	17.97%	26.40%	14.78%
	Retail - Secured on real estate property	5	0.00%	0.00%	1.47%	1.14%						48	0.35%	0.55%	1.05%	0.86%	48	13.03%	17.01%	22.43%	16.71%
	Retail - Qualifying Revolving	6	0.26%	0.95%	2.47%	1.95%	4	37.94%	44.88%	59.62%	42.57%	21	0.44%	0.81%	2.79%	1.14%	23	39.58%	68.13%	76.99%	64.32%
Retail - Other Retail	14	0.20%	0.50%	2.36%	4.56%	9	18.02%	77.41%	90.85%	2.89%	43	0.49%	1.61%	4.96%	0.90%	42	19.58%	38.91%	58.39%	12.21%	
Hong Kong	Corporates	4	0.02%	0.81%	2.51%	1.42%						37	0.26%	0.86%	2.46%	1.37%	38	32.26%	43.21%	45.00%	33.41%
	Corporates - Of Which: Specialised Lending											9	0.89%	1.35%	3.02%	7.90%	10	3.66%	15.20%	22.51%	18.19%
	Corporates - Of Which: SME											21	0.32%	1.18%	3.00%	1.08%	21	20.90%	35.15%	43.53%	39.08%
	Retail	8	0.00%	0.03%	0.18%	0.17%	8	24.18%	52.90%	93.03%	28.18%	57	0.26%	0.50%	1.25%	0.41%	56	14.82%	19.78%	26.10%	10.22%
	Retail - Secured on real estate property	4	0.00%	0.01%	3.48%	0.23%						49	0.21%	0.47%	0.82%	0.63%	48	12.75%	16.36%	22.71%	16.38%
	Retail - Qualifying Revolving	4	0.15%	1.23%	2.18%	1.55%	5	29.54%	98.82%	99.74%	88.36%	45	0.27%	0.50%	1.07%	1.43%	19	32.43%	60.41%	77.00%	51.68%
Retail - Other Retail	5	0.23%	0.55%	1.06%	0.25%						45	0.27%	0.85%	2.00%	0.33%	44	25.27%	34.84%	54.80%	7.57%	
India	Corporates											31	0.35%	0.70%	1.90%	1.13%	34	33.26%	44.41%	45.00%	38.63%
	Corporates - Of Which: Specialised Lending											10	0.55%	0.98%	1.49%	1.39%	10	17.66%	25.15%	44.14%	23.45%
	Corporates - Of Which: SME											11	0.37%	1.70%	16.39%	2.28%	11	29.28%	44.76%	45.00%	32.62%
	Retail	19	0.25%	0.69%	1.36%	1.11%	14	38.41%	55.79%	82.93%	50.70%	56	0.49%	1.18%	3.11%	1.49%	57	16.33%	26.03%	39.74%	45.21%
	Retail - Secured on real estate property	4	0.00%	0.58%	25.43%	1.89%						45	0.21%	0.49%	2.05%	0.79%	46	12.43%	19.41%	24.89%	21.47%
	Retail - Qualifying Revolving	9	1.28%	1.73%	16.64%	2.17%	7	31.81%	40.34%	61.94%	51.84%	21	0.75%	1.02%	3.19%	3.04%	23	44.06%	64.36%	75.59%	78.73%
Retail - Other Retail	16	0.58%	0.95%	2.85%	0.81%	12	45.22%	56.99%	83.52%	53.05%	46	0.56%	2.01%	6.12%	2.06%	47	25.80%	47.60%	59.40%	62.77%	
Korea, Republic Of	Corporates											27	0.14%	0.34%	1.49%	0.44%	27	37.28%	45.00%	45.00%	38.99%
	Corporates - Of Which: Specialised Lending											5	0.31%	0.75%	0.93%	0.69%	5	9.39%	11.21%	32.61%	19.29%
	Corporates - Of Which: SME											6	0.11%	0.73%	2.82%	1.90%	6	40.86%	43.24%	45.00%	31.54%
	Retail	8	0.00%	0.09%	0.51%	1.00%	6	44.07%	54.18%	68.19%	68.17%	46	0.17%	0.29%	1.02%	1.26%	46	16.10%	21.84%	37.58%	39.60%
	Retail - Secured on real estate property											36	0.14%	0.21%	0.38%	0.26%	36	14.46%	17.22%	19.73%	18.71%
	Retail - Qualifying Revolving	4	0.00%	1.03%	2.53%	1.89%						22	0.14%	0.33%	0.98%	2.24%	23	41.93%	64.43%	74.54%	65.53%
Retail - Other Retail	7	0.00%	0.01%	1.02%	1.01%	5	58.89%	59.30%	68.19%	68.19%	37	0.25%	1.32%	3.30%	1.32%	37	28.13%	45.00%	55.71%	40.81%	
Russian Federation	Corporates	10	1.88%	17.42%	60.54%	10.82%	9	11.90%	13.57%	21.82%	17.79%	29	7.87%	25.00%	31.01%	15.05%	31	35.07%	44.92%	45.00%	42.23%
	Corporates - Of Which: Specialised Lending											6	13.41%	27.86%	33.27%	27.42%	7	21.39%	27.42%	45.57%	36.59%
	Corporates - Of Which: SME											7	0.44%	20.00%	37.80%	4.96%	9	30.01%	42.10%	45.00%	43.25%
	Retail	25	0.10%	2.35%	8.35%	5.15%	24	14.16%	22.37%	47.36%	14.80%	56	0.49%	1.43%	6.06%	3.94%	56	15.06%	24.43%	32.37%	22.91%
	Retail - Secured on real estate property	15	2.60%	4.68%	13.28%	6.89%	13	8.41%	15.85%	21.80%	15.62%	49	0.36%	1.26%	4.71%	3.50%	50	13.34%	18.72%	26.71%	22.37%
	Retail - Qualifying Revolving	12	0.58%	1.24%	9.49%	6.30%	11	40.00%	46.50%	72.32%	34.47%	21	0.18%	1.48%	3.43%	2.60%	23	44.06%	65.66%	80.83%	68.28%
Retail - Other Retail	13	0.55%	2.17%	3.47%	1.97%	14	22.35%	46.30%	61.38%	40.66%	44	0.95%	2.80%	7.80%	9.55%	47	25.23%	42.80%	52.50%	23.14%	

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

Table 8
Risk Parameters statistics by country of the counterparty for IRB banks
 EU and main non-EU countries
2023 Q3

(Source COREP C.9.02)

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

		Default rate					Loss rate					PD - adjusted					LGD					
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	
Singapore	Corporates	4	0.14%	0.22%	0.44%	0.23%						42	0.31%	0.53%	1.57%	1.05%	43	29.63%	39.00%	45.00%	31.82%	
	Corporates - Of Which: Specialised Lending										12	0.69%	1.10%	1.82%	0.86%	13	11.04%	18.73%	25.07%	21.71%		
	Corporates - Of Which: SME										15	0.46%	0.73%	1.78%	1.40%	15	25.70%	44.99%	45.00%	32.15%		
	Retail	9	0.00%	0.01%	0.21%	0.58%	5	33.25%	34.81%	37.31%	5.65%	59	0.42%	0.68%	1.97%	0.42%	60	15.31%	19.03%	24.90%	11.01%	
	Retail - Secured on real estate property	4	0.00%	0.00%	0.14%	0.13%						50	0.40%	0.63%	1.95%	0.67%	50	13.87%	16.71%	22.59%	15.36%	
	Retail - Qualifying Revolving	6	0.02%	2.45%	7.35%	3.12%						17	0.31%	0.72%	1.92%	0.87%	20	36.48%	59.10%	74.76%	56.41%	
Retail - Other Retail	4	0.00%	0.00%	0.01%	0.01%						50	0.37%	1.00%	2.06%	0.28%	49	20.90%	35.84%	51.94%	8.39%		
Switzerland	Corporates	11	0.00%	0.00%	0.70%	0.64%	5	4.73%	5.62%	7.27%	4.32%	58	0.24%	0.68%	1.26%	0.77%	61	32.16%	41.49%	45.00%	30.58%	
	Corporates - Of Which: Specialised Lending										19	0.31%	0.90%	1.96%	1.47%	19	16.17%	27.51%	44.38%	31.35%		
	Corporates - Of Which: SME	5	0.00%	0.01%	0.04%	3.50%						37	0.61%	1.44%	3.20%	1.20%	39	19.80%	32.72%	44.44%	29.84%	
	Retail	44	0.19%	0.47%	0.93%	0.43%	38	10.43%	18.81%	24.88%	17.14%	64	0.79%	1.33%	2.88%	0.88%	66	16.20%	20.37%	27.04%	21.57%	
	Retail - Secured on real estate property	23	0.30%	0.72%	1.62%	0.43%	19	6.75%	11.10%	18.31%	12.06%	65	0.70%	1.12%	2.18%	0.84%	65	15.01%	16.94%	23.67%	21.04%	
	Retail - Qualifying Revolving	17	0.26%	0.61%	2.41%	1.21%	16	30.95%	38.30%	54.62%	46.32%	25	0.44%	1.28%	2.56%	1.83%	27	35.16%	59.04%	75.13%	56.57%	
Retail - Other Retail	38	0.18%	0.45%	3.61%	0.54%	32	11.96%	33.01%	43.88%	29.30%	57	1.18%	2.11%	4.11%	1.34%	58	25.91%	35.42%	48.12%	21.99%		
United States	Corporates	29	0.28%	0.79%	3.15%	1.01%	22	4.83%	16.84%	33.56%	15.61%	59	0.26%	0.98%	1.93%	1.09%	64	26.38%	42.14%	45.00%	27.53%	
	Corporates - Of Which: Specialised Lending	13	1.96%	3.62%	10.87%	4.08%	9	7.77%	8.93%	23.13%	12.46%	23	0.74%	1.60%	2.53%	2.25%	23	15.78%	31.69%	44.91%	22.37%	
	Corporates - Of Which: SME	5	0.44%	0.51%	13.84%	1.11%						37	0.49%	1.24%	4.84%	2.24%	38	30.74%	38.77%	45.00%	21.74%	
	Retail	38	0.09%	0.30%	1.74%	4.57%	34	13.55%	25.00%	39.58%	19.95%	64	0.65%	1.09%	1.81%	1.90%	66	16.31%	20.74%	31.66%	25.12%	
	Retail - Secured on real estate property	17	0.55%	1.12%	3.48%	1.36%	13	3.93%	6.94%	17.61%	6.84%	62	0.48%	0.92%	1.40%	0.86%	63	12.92%	16.62%	20.95%	18.18%	
	Retail - Qualifying Revolving	21	0.32%	0.55%	1.99%	1.14%	18	32.98%	50.41%	59.15%	50.99%	23	0.43%	1.05%	4.37%	1.34%	25	38.34%	56.56%	74.44%	62.03%	
Retail - Other Retail	31	0.12%	0.71%	2.56%	5.46%	26	27.09%	45.07%	75.90%	20.25%	58	0.66%	1.66%	3.02%	2.18%	61	26.28%	36.00%	49.65%	26.71%		

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

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

• Scope (COREP 9.02)

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

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

• PD_Adjusted (on non defaulted)

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

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

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

where $PD_{default}=1$;

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

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

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

• LGD

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

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

• Default rate

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

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

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

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

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

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

- **Loss rate**

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

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

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.



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