



# Risk Parameters statistics by country of the counterparty for IRB banks

EU and main non-EU countries

## 2019 Q2

(Source COREP C 9.02)

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		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
	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%	30.729
Austria	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%	64.949
	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%
	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%	26.779
	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
Belgium	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
	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
Bulgaria	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
20.900	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
	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
Croatia	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
Orodiid	Retail - Secured on real estate property											32	0.33%	0.68%	1.42%	1.28%	32	9.43%	15.07%	29.26%	29.59
	Retail - Qualifying Revolving	7	0.01%	1.77%	14.62%	2.85%						24	0.86%	1.64%	3.36%	1.82%	24	41.03%	57.53%	67.49%	58.58
	Retail - Other Retail	16	0.17%	1.78%	2.76%	2.32%	11	10.17%	22.89%	51.87%	17.63%	48	0.75%	1.67%	4.29%	2.08%	46	33.18%	40.26%	57.29%	38.28
	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		0.0070	0.0070	0.0070	2.0070							0.0070	0,0		0.0070		20.0 . 70	00.0170	10100 70	00
	Corporates - Of Which: SME											21	0.88%	1.98%	3.07%	2.59%	21	16.90%	35.00%	45.00%	21.11
Cyprus	Retail	13	0.00%	0.09%	0.90%	0.34%	0	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
Сургиз	Retail - Secured on real estate property	13	0.0078	0.0376	0.30 /6	0.54 /6	3	13.07 /0	20.22/0	33.34 /6	13.30 /6	44	0.33%	0.59%	1.68%	0.86%	11	10.00%	12.62%	19.56%	12.83
	Retail - Qualifying Revolving	1	0.00%	1.17%	34.91%	2.27%						26	0.30%	0.62%	1.41%	0.69%	26	37.83%	56.72%	67.78%	67.07
	Retail - Other Retail	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
	Corporates	12	0.01%	0.46%	1.00%	1.14%	7	11.74%	31.72%	51.58%	47.86%	47	0.33%	0.44%	1.41%	1.65%	49	33.62%	44.00%	45.01%	32.36
	Corporates  Corporates - Of Which: Specialised Lending	12	0.01/6	0.40 /6	1.00 /6	1.14/0	,	11.74/0	31.72/0	31.30 /	47.00%	47	0.20 /6	0.44 /0	1.41/0	1.05 /6	43	33.02 /0	44.00 /0	45.01 /6	32.30
	Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME	0	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
Czech	Retail	28		0.48%	1.12%				38.76%	49.26% 45.07%	45.39%	61	0.42%	0.82%	1.65%	1.81%	62	14.14%	25.79%		28.31
Czecn		28	0.03%			1.27%	21	25.83%												33.43%	
	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%



# Risk Parameters statistics by country of the counterparty for IRB banks

EU and main non-EU countries

## 2019 Q2

(Source COREP C 9.02)

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		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
	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																				l
	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%
Denmark	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%
	Retail - Qualifying Revolving	8	0.59%	1.92%	2.79%	1.35%	4	32.11%	39.72%	49.87%	44.85%	22	0.48%	1.84%	4.55%	1.63%	24	34.37%	51.36%	67.56%	67.35%
	Retail - Other Retail	21	0.47%	1.12%	3.54%	0.81%	17	18.18%	41.49%	47.34%	38.39%	50	1.38%	2.27%	3.41%	1.97%	53	30.10%	41.45%	54.21%	41.67%
	Corporates											35	0.32%	0.90%	1.25%	0.97%	34	39.94%	45.00%	50.21%	41.53%
	Corporates - Of Which: Specialised Lending																				l
	Corporates - Of Which: SME											16	0.65%	1.28%	2.48%	1.39%	16	39.49%	44.99%	45.00%	39.039
Estonia	Retail	18	0.09%	0.24%	1.27%	0.24%	13	13.79%	21.86%	44.93%	15.61%	51	0.35%	1.11%	3.10%	1.54%	51	15.12%	23.24%	41.00%	16.269
	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%	12.729
	Retail - Qualifying Revolving	4	0.92%	7.82%	30.80%	1.79%						19	0.35%	1.42%	2.68%	1.13%	18	35.29%	56.12%	72.68%	53.989
	Retail - Other Retail	14	0.27%	0.46%	1.74%	0.47%	12	20.32%	23.84%	41.91%	23.34%	42	0.85%	2.57%	4.80%	2.96%	42	29.08%	40.49%	55.84%	30.69
	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%	35.759
	Corporates - Of Which: Specialised Lending																				1
	Corporates - Of Which: SME	5	0.30%	0.63%	0.99%	0.95%						20	0.36%	1.12%	1.95%	1.56%	20	20.95%	40.14%	45.00%	33.249
Finland	Retail	26	0.06%	0.55%	5.17%	1.20%	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 - Secured on real estate property	10	0.00%	0.45%	5.27%	1.20%						52	0.44%	0.80%	1.52%	1.25%	52	11.57%	14.53%	18.20%	20.64
	Retail - Qualifying Revolving											24	0.60%	1.68%	3.44%	1.62%	26	41.49%	56.12%	71.89%	65.82
	Retail - Other Retail	22	0.08%	0.90%	2.64%	1.19%	21	15.38%	33.26%	45.16%	5.82%	52	0.75%	2.59%	3.96%	3.06%	53	22.39%	41.32%	55.87%	34.569
	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%	35.279
	Corporates - Of Which: Specialised Lending																				1
_	Corporates - Of Which: SME	12	0.10%	0.87%	2.39%	2.15%	8	12.08%	26.25%	34.35%	39.93%	45	1.00%	2.26%	4.79%	2.54%	45	23.34%	37.21%	45.00%	34.32
France	Retail	47	0.26%	0.84%	1.51%	0.66%	38	14.59%	21.69%	30.42%	23.01%	72	0.80%	1.52%	2.32%	1.71%	70	15.40%	19.42%	25.38%	17.81
	Retail - Secured on real estate property	23	0.58%	0.86%	2.20%	0.44%	17	4.30%	9.61%	14.45%	11.40%	65	0.55%	1.09%	2.03%	1.27%	66	12.60%	15.85%	19.44%	13.24
	Retail - Qualifying Revolving	22	0.17%	0.97%	1.95%	0.99%	16	30.02%	48.76%	53.82%	46.63%	31	0.83%	2.07%	4.88%	3.45%	32	39.41%	50.43%	63.93%	42.92
	Retail - Other Retail	39	0.44%	1.33%	1.96%	1.00%	31	20.11%	32.24%	56.08%	29.45%	62	1.22%	2.31%	3.47%	2.16%	60	24.47%	35.68%	49.21%	22.40
	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																				1
0	Corporates - Of Which: SME	15	0.43%	0.69%	1.01%	0.78%	9	22.09%	33.47%	35.70%	35.23%	49	0.92%	1.62%	2.86%	1.20%	50	29.25%	35.67%	41.07%	32.49
Germany	Retail	58	0.31%	0.63%	1.46%	0.59%	47	14.72%	22.35%	39.82%	27.05%	76	0.90%	1.52%	2.43%	1.15%	75	15.17%	19.15%	28.64%	26.46
	Retail - Secured on real estate property	30	0.44%	0.85%	1.65%	0.43%	24	4.80%	9.66%	13.14%	9.96%	68	0.67%	1.16%	1.84%	0.96%	69	11.28%	15.13%	18.79%	16.34
	Retail - Qualifying Revolving	25	0.19%	0.71%	1.16%	0.41%	19	24.96%	35.33%	47.62%	42.07%	35	0.79%	1.17%	2.20%	0.68%	35	38.74%	49.36%	66.26%	62.95
	Retail - Other Retail	49	0.33%	1.05%	2.38%	1.16%	40	22.57%	38.76%	60.07%	44.28%	66	1.54%	3.07%	4.08%	1.92%	65	25.61%	35.46%	48.75%	43.64
	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											4.0	0.0051	4.005	10.015	0.500		00.4051	44.4651	47.000	40.6-
0	Corporates - Of Which: SME						4.6					16	0.66%	4.22%	10.21%	8.59%	17	30.40%	44.18%	47.06%	40.85
Greece	Retail	27	0.01%	0.31%	1.24%	5.63%	16	21.59%	35.17%	58.90%	30.60%	66	0.51%	1.11%	2.89%	17.60%	65	15.48%	26.91%	43.71%	37.99
	Retail - Secured on real estate property	4	0.00%	0.00%	3.65%	7.29%						44	0.21%	0.60%	2.12%	17.67%	43	10.00%	13.32%	18.23%	30.18
	Retail - Qualifying Revolving	12	0.33%	1.49%	5.41%	1.13%	6	27.20%	52.01%	70.10%	74.67%	28	0.63%	1.41%	3.80%	6.59%	29	42.61%	60.50%	75.05%	75.799
	Retail - Other Retail	17	0.29%	0.57%	2.17%	4.40%	14	36.23%	42.49%	65.42%	43.18%	59	0.73%	1.75%	6.20%	20.36%	57	20.88%	40.02%	55.16%	48.819



# Risk Parameters statistics by country of the counterparty for IRB banks

EU and main non-EU countries

## 2019 Q2

(Source COREP C 9.02)

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		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
	Corporates	9	0.00%	0.51%	1.39%	1.26%	5	26.80%	48.08%	61.01%	47.50%	49	0.41%	0.97%	1.77%	1.58%	47	30.85%	44.85%	45.00%	41.92%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	8	0.00%	0.57%	1.97%	1.43%						23	0.75%	2.74%	4.61%	3.01%	22	35.00%	44.36%	45.00%	46.39%
Hungary	Retail	25	0.35%	0.96%	2.52%	1.35%	18	35.96%	44.14%	54.23%	30.66%	58	0.61%	1.05%	2.92%	3.03%	61	14.33%	31.49%	39.03%	43.15%
	Retail - Secured on real estate property	8	0.00%	0.26%	0.89%	0.83%						49	0.26%	0.55%	1.09%	2.43%	51	10.00%	13.40%	25.52%	34.929
	Retail - Qualifying Revolving	8	0.76%	1.96%	5.05%	3.87%	5	29.25%	54.23%	54.52%	29.43%	27	0.35%	1.52%	2.81%	5.02%	29	39.87%	54.80%	66.17%	33.25%
	Retail - Other Retail	20	0.88%	1.94%	5.12%	2.37%	17	40.47%	44.66%	82.15%	34.81%	51	1.05%	2.85%	7.38%	3.87%	52	30.44%	47.23%	59.14%	61.829
	Corporates	16	0.00%	0.44%	2.57%	4.41%	8	9.72%	19.93%	30.45%	46.22%	65	0.28%	0.50%	1.43%	1.13%	67	27.21%	38.04%	45.00%	34.37%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	6	0.84%	0.93%	4.22%	2.43%	7	1.92%	14.42%	44.31%	14.52%	35	0.33%	1.00%	2.66%	2.59%	36	27.64%	39.39%	45.00%	36.109
Ireland	Retail	35	0.53%	1.50%	4.49%	1.63%	28	4.96%	12.08%	26.19%	23.79%	72	0.80%	2.11%	3.44%	2.67%	74	16.27%	20.35%	27.60%	26.639
	Retail - Secured on real estate property	21	1.13%	2.40%	6.16%	1.60%	19	5.99%	10.82%	15.68%	10.62%	65	0.60%	1.31%	2.70%	2.54%	67	13.10%	17.01%	23.00%	24.159
	Retail - Qualifying Revolving	16	0.75%	1.59%	3.94%	0.89%	11	17.06%	30.46%	60.07%	28.37%	28	1.15%	2.04%	6.65%	2.86%	29	35.06%	52.83%	71.87%	58.479
	Retail - Other Retail	21	0.22%	0.85%	3.98%	2.98%	15	22.66%	33.24%	69.29%	67.66%	62	1.18%	2.48%	4.44%	4.09%	61	31.80%	43.96%	54.40%	61.65
	Corporates	21	0.00%	0.57%	1.63%	4.39%	14	20.46%	24.04%	25.59%	45.43%	67	0.46%	1.14%	3.07%	6.60%	69	33.43%	40.65%	45.00%	38.459
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	15	0.27%	2.00%	4.40%	8.93%	10	24.84%	30.24%	35.08%	54.49%	34	2.13%	4.15%	7.74%	10.26%	33	28.82%	39.80%	46.91%	40.279
Italy	Retail	46	0.20%	0.68%	1.71%	5.90%	35	20.40%	35.43%	51.75%	49.85%	73	0.72%	1.37%	2.52%	2.66%	72	16.17%	22.06%	30.43%	26.539
	Retail - Secured on real estate property	19	0.33%	0.76%	2.34%	4.91%	15	10.77%	13.06%	25.41%	41.35%	64	0.49%	0.95%	1.47%	1.66%	66	12.39%	15.00%	21.81%	19.64
	Retail - Qualifying Revolving	24	0.51%	1.49%	2.90%	0.76%	19	22.98%	33.35%	49.91%	30.14%	32	1.32%	2.07%	4.62%	4.18%	33	40.45%	55.41%	69.17%	55.539
	Retail - Other Retail	36	0.31%	1.25%	2.95%	7.84%	28	30.19%	39.00%	56.67%	59.41%	65	1.26%	2.86%	4.93%	7.10%	64	30.50%	40.88%	51.52%	44.519
	Corporates	5	0.24%	0.25%	2.21%	1.35%	4	11.76%	15.99%	20.22%	12.42%	28	0.27%	0.93%	2.20%	1.67%	27	39.57%	45.00%	45.00%	42.469
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											14	0.44%	1.97%	3.26%	1.97%	14	37.19%	41.80%	45.00%	39.839
Latvia	Retail	17	0.44%	0.92%	4.42%	0.55%	17	21.24%	48.15%	56.49%	20.54%	54	0.43%	1.07%	2.74%	2.93%	54	18.84%	27.13%	45.52%	25.22
	Retail - Secured on real estate property	7	0.00%	0.41%	0.63%	0.54%	7	2.27%	10.56%	17.50%	16.60%	34	0.17%	0.36%	1.02%	2.39%	35	13.78%	19.02%	22.73%	18.73
	Retail - Qualifying Revolving	5	0.00%	0.46%	7.77%	8.60%						24	0.40%	1.89%	11.87%	7.00%	24	45.70%	61.16%	72.83%	65.85
	Retail - Other Retail	15	0.53%	4.76%	18.11%	0.56%	13	28.98%	48.16%	56.49%	29.71%	39	0.54%	2.14%	4.98%	4.26%	41	30.07%	46.05%	57.74%	42.47
	Corporates											34	0.69%	1.16%	1.84%	1.19%	33	40.01%	44.34%	45.00%	41.73
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											14	0.41%	1.50%	2.73%	1.44%	14	44.09%	45.00%	45.00%	39.54
Lithuania	Retail	18	0.11%	0.57%	0.94%	0.58%	10	13.26%	20.96%	34.60%	11.06%	53	0.72%	1.24%	1.79%	1.68%	51	15.62%	23.44%	46.16%	18.02
	Retail - Secured on real estate property	8	0.00%	0.23%	0.54%	0.53%	4	6.70%	7.73%	8.76%	7.64%	32	0.37%	0.60%	1.50%	1.50%	33	10.00%	13.90%	20.39%	14.87
	Retail - Qualifying Revolving	5	0.00%	4.02%	6.80%	6.59%						21	0.49%	1.31%	3.31%	2.25%	20	42.99%	56.28%	69.87%	56.06
	Retail - Other Retail	14	0.15%	1.35%	2.87%	0.81%	9	21.75%	26.02%	34.60%	22.51%	46	0.99%	1.81%	5.31%	2.73%	44	29.63%	40.95%	55.26%	37.66
	Corporates	23	0.00%	0.10%	0.43%	0.24%	11	3.46%	29.60%	71.16%	13.93%	71	0.34%	0.73%	1.25%	1.03%	73	30.39%	39.59%	44.90%	33.28
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	7	0.00%	0.81%	7.75%	1.35%						44	0.56%	1.00%	2.35%	1.77%	44	16.49%	36.24%	43.92%	31.11
Luxembourg	Retail	29	0.10%	0.51%	1.45%	0.48%	24	5.67%	11.33%	24.17%	13.32%	66	0.42%	0.89%	2.05%	1.22%	66	14.86%	19.41%	25.35%	16.01
	Retail - Secured on real estate property	15	0.35%	0.73%	1.52%	0.37%	13	3.36%	7.69%	8.01%	3.94%	57	0.42%	0.78%	1.65%	1.08%	60	10.87%	15.69%	19.52%	13.24
	Retail - Qualifying Revolving	12	0.12%	0.25%	2.55%	0.13%	10	19.05%	36.22%	53.76%	39.07%	28	0.50%	1.01%	3.25%	0.74%	28	33.35%	49.74%	65.77%	6.469
	Retail - Other Retail	27	0.13%	0.86%	2.25%	0.93%	21	9.27%	18.85%	35.22%	26.84%	55	0.68%	1.66%	3.51%	1.99%	57	22.57%	35.79%	46.00%	25.37%



# Risk Parameters statistics by country of the counterparty for IRB banks

EU and main non-EU countries

## 2019 Q2

(Source COREP C 9.02)

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		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
	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											25	0.94%	2.37%	5.12%	1.32%	25	30.40%	42.35%	45.00%	23.16%
Malta	Retail	13	0.05%	0.45%	0.85%	1.24%	6	13.89%	17.86%	46.46%	19.36%	60	0.36%	0.82%	2.03%	0.86%	60	15.08%	22.60%	38.03%	8.72%
	Retail - Secured on real estate property											44	0.26%	0.55%	1.21%	0.85%	46	10.00%	13.61%	20.51%	15.27%
	Retail - Qualifying Revolving	7	0.00%	0.85%	2.38%	2.14%						25	0.67%	0.98%	2.29%	1.40%	25	40.88%	52.16%	66.40%	68.76%
	Retail - Other Retail	9	0.02%	0.47%	0.98%	0.74%	4	10.14%	30.17%	52.17%	52.43%	57	0.53%	1.42%	2.32%	0.90%	54	26.84%	37.99%	48.95%	5.87%
	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%
Netherlands	Retail	42	0.07%	0.35%	0.72%	0.57%	34	11.09%	22.22%	35.64%	14.27%	71	0.65%	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%
	Retail - Qualifying Revolving	17	0.52%	0.93%	2.34%	0.37%	14	23.83%	40.19%	60.08%	64.18%	28	0.92%	1.69%	3.45%	3.22%	31	40.92%	50.87%	68.02%	59.23%
	Retail - Other Retail	33	0.11%	1.18%	2.72%	1.68%	27	22.59%	36.63%	57.65%	36.36%	63	1.04%	2.28%	3.30%	2.21%	63	25.15%	36.26%	49.91%	43.83%
	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%
Norway	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%
	Retail - Qualifying Revolving	7	0.02%	0.71%	1.53%	1.51%	5	35.71%	66.92%	70.69%	52.30%	26	0.37%	1.46%	3.30%	1.19%	27	40.76%	53.41%	75.22%	61.73%
	Retail - Other Retail	17	0.08%	0.30%	1.78%	0.97%	12	14.94%	22.33%	33.96%	26.84%	54	0.83%	1.94%	3.70%	2.03%	55	29.22%	41.94%	55.08%	31.62%
	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																				
Delevel	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%
Poland	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%
	Retail - Qualifying Revolving	15	0.82%	1.47%	2.62%	1.67%	11	33.86%	51.04%	68.83%	51.20%	29	0.96%	2.11%	2.76%	2.26%	31	40.36%	58.03%	67.84%	64.13%
	Retail - Other Retail	24	0.43%	1.96%	5.19%	2.10%	20	31.97%	52.27%	63.67%	35.48%	60	1.35%	3.05%	5.89%	3.68%	56	27.47%	40.93%	52.64%	44.74%
	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	0	0.000/	0.400/	0.400/	0.400/	_	40.040/	0.4.500/	07.000/	00.050/	00	0.000/	4 000/	4.700/	7.400/	0.0	40.040/	07.000/	44.500/	10 150/
Dawtural	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%
Portugal	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%
	Retail - Qualifying Revolving	14	0.53%	0.99%	3.10%	0.78%	12 23	18.04%	35.22%	49.70%	27.58%	30	0.85%	1.90%	4.25%	4.58%	30	31.52%	50.14%	66.94%	37.77%
	Retail - Other Retail	24	0.33%	1.33%	2.88%	2.37%	23	9.37%	37.50%	47.56%	36.02%	56	0.92%	1.71%	3.96%	3.40%	59	27.96%	36.96%	50.44%	31.95%
	Corporates	10	0.00%	0.00%	0.81%	1.34%	4	16.98%	23.31%	37.68%	36.81%	42	0.34%	0.87%	1.44%	2.64%	41	35.51%	43.21%	45.00%	39.09%
	Corporates - Of Which: Specialised Lending	7	0.0004	0.000/	1.000/	1.160/	_	20.000/	47 600/	40.040/	47.040/	2.4	0.760/	1 400/	2.040/	0.570/	2.4	22.06%	44 440/	45 040/	44 200/
Domonio	Corporates - Of Which: SME	22	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%
Romania	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	10	0.00%	0.00%	4.81%	1.12%		45.0004	E4 0004	00.5404	00.450/	47	0.15%	0.63%	1.72%	1.10%	47	10.00%	12.42%	17.74%	32.62%
	Retail - Qualifying Revolving Retail - Other Retail	13	1.33% 0.96%	2.54% 5.56%	5.68% 23.18%	0.68% 3.20%	24	45.33% 19.25%	51.68% 41.50%	62.54% 68.25%	68.45% 72.48%	27 58	1.55% 1.02%	2.12% 3.72%	6.31% 7.48%	1.28% 3.22%	28 57	38.67% 28.68%	55.23% 46.49%	67.46% 56.70%	50.50% 59.68%
	Retail - Other Retail	20	0.96%	5.56%	23.18%	3.20%	24	19.25%	41.50%	00.25%	12.48%	58	1.02%	3.72%	1.48%	3.22%	57	20.08%	40.49%	50.70%	59.68%



# Risk Parameters statistics by country of the counterparty for IRB banks

EU and main non-EU countries

## 2019 Q2

(Source COREP C 9.02)

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		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
	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%	32.229
Slovakia	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%
	Retail - Qualifying Revolving	12	0.52%	1.03%	4.23%	1.17%	7	29.65%	53.14%	64.09%	53.40%	25	0.77%	1.64%	2.64%	3.01%	25	46.17%	59.20%	64.25%	54.80%
	Retail - Other Retail	17	1.19%	2.50%	3.38%	2.44%	14	33.69%	62.66%	72.32%	73.16%	49	0.98%	2.52%	5.38%	3.00%	48	32.25%	40.63%	55.46%	45.30%
	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											10	1.22%	3.11%	6.30%	5.26%	10	37.90%	44.17%	45.00%	43.809
Slovenia	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											35	0.12%	0.25%	1.20%	2.21%	35	10.00%	14.60%	18.65%	17.109
	Retail - Qualifying Revolving	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%	62.119
	Retail - Other Retail	12	0.04%	1.19%	5.53%	1.96%	9	39.68%	48.14%	52.15%	49.04%	43	0.36%	1.18%	3.56%	2.76%	43	16.68%	39.00%	49.64%	24.389
	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%	40.059
	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%	40.239
Spain	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%	27.429
	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%	19.309
	Retail - Qualifying Revolving	18	0.47%	0.89%	1.55%	0.82%	14	24.18%	33.89%	57.69%	53.70%	29	0.75%	1.61%	3.78%	2.32%	30	41.61%	54.26%	68.50%	60.839
	Retail - Other Retail	35	0.66%	1.74%	3.18%	2.62%	30	19.09%	40.19%	55.23%	31.45%	62	1.54%	2.76%	6.73%	2.84%	64	29.01%	42.64%	54.55%	52.439
	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	40	0.000/	0.000/	0.070/	0.050/	0	10 100/	07.400/	00.040/	0.4.000/	0.4	0.470/	0.700/	0.000/	0.740/	0.4	40.070/	05.040/	44.000/	40.400
Coundan	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%	18.139
Sweden	Retail	35	0.03%	0.14%	0.61%	0.13%	26	13.67%	<b>20.42%</b> 4.77%	38.34%	12.10%	70	0.54%	1.06% 0.78%	2.61%	0.36%	72	14.33%	19.18%	28.98%	13.159
	Retail - Secured on real estate property	12	0.02%	0.10%	0.25% 1.26%	0.09%	7	3.39%		13.74%	4.18%	59	0.30%		1.77%	0.28%	61	10.47%	14.65%	20.18%	11.269
	Retail - Qualifying Revolving Retail - Other Retail	28	0.04% 0.26%	0.92% 0.62%	4.92%	0.77% 0.46%	22	6.74% 16.75%	30.67% 36.12%	71.66% 54.23%	18.94% 26.08%	29 62	0.66% 0.73%	1.17% 1.66%	2.37% 4.32%	1.32% 1.32%	28	36.84% 26.38%	51.40% 39.64%	65.00% 52.89%	58.199 33.509
		32	0.26%	0.59%	2.33%	1.13%	23	6.49%	17.56%	32.93%	14.09%	77	0.73%	0.74%	1.25%	1.18%	77	28.36%	37.44%	44.96%	36.449
	Corporates Corporates - Of Which: Specialised Lending	32	0.06%	0.59%	2.33%	1.13%	23	0.49%	17.50%	32.93%	14.09%	//	0.30%	0.74%	1.25%	1.10%	//	20.30%	37.44%	44.90%	30.447
	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%	29.429
United Kingdom	Retail	59	0.00%	0.83%	4.07% <b>2.13%</b>	0.69%	50	10.17%	23.45% 18.62%	40.22% <b>37.20%</b>	21.36%	73	1.09%	1.83%	3.48%	2.36% 1.52%	75	13.99%	42.11% 19.47%	26.69%	21.22
Officed Kingdoffi	Retail - Secured on real estate property	34	0.46%	1.25%	2.13%	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%	10.569
	Retail - Qualifying Revolving	25	0.55%	1.28%	1.94%	1.06%	20	26.07%	46.43%	55.58%	42.12%	34	1.06%	1.71%	3.57%	2.00%	35	38.63%	55.67%	74.21%	73.73
	Retail - Qualifying Revolving  Retail - Other Retail	11	0.37%	1.11%	2.92%	2.21%	38	22.94%	39.59%	52.95%	36.67%	64	1.79%	2.68%	5.22%	2.86%	66	22.89%	38.04%	50.18%	60.73
	Corporates	9	0.00%	0.11%	0.83%	0.62%	30	22.3470	33.3376	32.3370	30.07 /6	51	0.18%	0.56%	1.05%	0.82%	49	26.01%	39.28%	45.00%	29.12
	Corporates  Corporates - Of Which: Specialised Lending	0	0.00 /8	0.11/0	0.03 /6	0.02 /0						31	0.10/0	0.30 /6	1.00/0	0.02 /6	43	20.01/0	33.20/0	75.00 /6	23.12
	Corporates - Of Which: SME											20	0.40%	1.04%	1.42%	0.98%	20	12.90%	26.02%	45.00%	11.679
Australia	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%	10.689
Australia	Retail - Secured on real estate property	ο Ω	0.00%	0.53%	1.00%	0.56%	23	1.78%	3.88%	8.96%	5.68%	57	0.30%	0.73%	1.57%	0.47 %	59	10.16%	12.89%	18.06%	10.079
	Retail - Qualifying Revolving	11	0.10%	1.24%	2.47%	1.14%	0	18.83%	20.09%	23.69%	27.43%	28	0.30%	1.13%	2.19%	1.02%	28	36.11%	50.54%	65.73%	62.289
	Retail - Qualifying Revolving  Retail - Other Retail	22	0.10%	0.78%	1.87%	2.09%	21	32.47%	49.99%	70.07%	37.83%	56	0.40%	1.13%	3.10%	1.30%	20 58	27.55%	37.42%	56.24%	26.489
	Netali - Other Netali	22	0.0076	0.7070	1.07 /0	2.09/0	21	JZ.47 /0	₹3.33/0	10.01 /6	31.03/0	50	0.4076	1.30 /0	5.1076	1.30 /6	50	21.00/0	J1.42/0	30.24 /0	20.407



# Risk Parameters statistics by country of the counterparty for IRB banks

EU and main non-EU countries

## 2019 Q2

(Source COREP C 9.02)

		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	
									Jour	7001	*****		2501	อบเท	/ 5th	W.A	N	23111	30111	7501	W.A
	Corporates	7	0.00%	0.00%	0.52%	0.32%						57	0.22%	0.47%	1.14%	1.04%	59	29.03%	40.09%	45.00%	35.18%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	4	0.00%	0.24%	3.11%	4.96%						23	0.12%	1.02%	3.22%	1.07%	23	13.90%	34.57%	44.52%	16.00%
Canada Re	tetail	37	0.09%	0.47%	1.72%	0.40%	26	7.06%	14.70%	37.73%	7.18%	68	0.47%	1.06%	2.32%	0.72%	69	14.32%	19.50%	30.41%	19.74%
	Retail - Secured on real estate property	11	0.00%	0.48%	3.18%	0.25%	7	3.48%	9.42%	12.21%	7.59%	59	0.32%	0.83%	1.69%	0.52%	59	10.34%	14.31%	19.67%	17.81%
	Retail - Qualifying Revolving	12	0.40%	0.61%	1.61%	0.64%	9	17.91%	34.30%	47.55%	19.00%	28	0.57%	1.81%	2.83%	1.89%	29	41.38%	50.59%	66.33%	67.89%
	Retail - Other Retail	31	0.19%	0.86%	4.25%	1.55%	21	14.51%	33.42%	45.53%	14.18%	58	0.63%	1.61%	3.22%	2.12%	58	25.53%	39.47%	53.50%	29.11%
	Corporates	6	0.00%	0.04%	0.28%	0.11%						45	0.19%	0.71%	1.21%	0.81%	45	37.39%	44.30%	45.04%	47.29%
	Corporates - Of Which: Specialised Lending											0.0	0.000/	0.050/	0.000/	4.040/	0.4	04.000/	45.000/	47.040/	44.400/
O	Corporates - Of Which: SME	29	0.01%	0.11%	0.54%	0.400/	40	5.80%	20.200/	52.63%	11.04%	22 <b>62</b>	0.22% <b>0.46%</b>	0.95% <b>0.89%</b>	3.03% <b>1.56%</b>	1.81% <b>0.77%</b>	21 <b>64</b>	31.00% <b>13.48%</b>	45.00% <b>17.20%</b>	47.21% <b>28.03%</b>	44.10% <b>26.05%</b>
	Retail Convert on the last to the second	29	0.01%	0.11%	1.45%	<b>0.10%</b> 1.15%	19	5.80%	38.20%	52.63%	11.04%	<b>6∠</b> 54	0.46%	0.89%	1.23%	0.77%	56	10.22%	17.20%	28.03% 19.06%	26.05% 11.85%
	Retail - Secured on real estate property  Retail - Qualifying Revolving	0	0.00%	1.95%	2.13%	1.15%	6	4.32%	49.99%	67.32%	28.64%	29	0.31%	0.93%	2.00%	0.66%	20	32.18%	52.70%	70.14%	83.38%
	Retail - Other Retail	22	0.71%	0.70%	1.81%	0.20%	16	16.77%	38.50%	55.15%	37.55%	54	0.53%	1.05%	3.38%	1.02%	54	17.38%	43.00%	54.10%	15.35%
	Corporates	11	0.00%	0.07%	0.36%	0.24%	10	. 3.7 7 70	33.0070	55.1070	J0070	50	0.21%	0.72%	1.71%	0.95%	50	29.43%	39.48%	45.00%	36.43%
	Corporates - Of Which: Specialised Lending	,,,	0.0070	0.07 70	0.0070	0.2470						00	0.2170	0.7270	1.70	0.5576	00	23.4070	03.4070	40.0070	00.4070
	Corporates - Of Which: SME	4	1.49%	4.39%	25.91%	3.31%						24	0.80%	2.54%	7.17%	2.70%	25	23.16%	40.25%	45.00%	22.60%
1.1 1/2	Retail	10	0.00%	0.05%	0.11%	0.05%	12	4.62%	11.09%	36.28%	1.65%	58	0.37%	0.66%	1.20%	0.61%	59	11.44%	16.87%	26.40%	36.21%
	Retail - Secured on real estate property	8	0.00%	0.03%	1.13%	0.04%	12	4.02 /0	11.0370	00.2070	1.0070	50	0.23%	0.56%	1.20%	0.39%	51	10.07%	13.84%	17.81%	10.11%
	Retail - Qualifying Revolving	5	0.04%	0.04%	0.05%	0.04%						24	0.15%	0.37%	0.89%	0.93%	25	32.47%	51.51%	57.51%	89.94%
	Retail - Other Retail	16	0.00%	0.07%	0.38%	0.08%	11	6.48%	40.78%	58.13%	5.72%	49	0.58%	1.19%	2.60%	1.35%	50	17.46%	38.10%	52.02%	41.11%
Cr	Corporates	7	0.00%	0.08%	2.42%	0.86%						40	0.33%	0.71%	1.90%	3.62%	43	33.90%	41.16%	45.00%	43.84%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											12	1.41%	3.56%	5.15%	6.21%	12	36.10%	45.00%	46.74%	42.68%
India Re	tetail	22	0.19%	0.42%	2.78%	0.42%	17	21.96%	36.89%	55.24%	37.95%	62	0.36%	0.94%	2.47%	4.12%	60	14.06%	23.56%	40.57%	52.17%
	Retail - Secured on real estate property	4	0.00%	0.14%	0.32%	0.35%						41	0.22%	0.44%	0.93%	0.64%	42	10.00%	13.56%	21.61%	37.15%
	Retail - Qualifying Revolving	8	0.66%	1.87%	8.07%	2.87%	6	30.98%	51.80%	55.24%	49.57%	24	0.36%	1.38%	2.92%	11.14%	25	36.02%	54.98%	73.07%	79.54%
	Retail - Other Retail	13	0.73%	2.46%	7.66%	1.89%	13	26.01%	42.12%	53.98%	48.91%	51	0.62%	1.97%	4.23%	3.18%	49	17.23%	38.91%	52.74%	56.04%
	Corporates	4	0.00%	0.00%	0.07%	0.11%						40	0.09%	0.22%	0.76%	0.64%	39	31.89%	44.50%	45.00%	37.55%
	Corporates - Of Which: Specialised Lending											0	0.000/	0.440/	4.050/	0.000/	-	45.000/	45.000/	47.000/	40.040/
	Corporates - Of Which: SME	40	0.040/	0.469/	0.000/	0.070/	4.4	44 400/	40.000/	CO 050/	04.050/	8	0.06%	0.44%	1.25%	2.06%	- /	45.00%	45.00%	47.60%	16.04%
redica; republic of	Retail Retail - Secured on real estate property	16	0.01% 0.00%	<b>0.16%</b> 0.00%	<b>2.92%</b> 0.01%	<b>0.07%</b> 0.02%	77	11.49%	40.06%	60.95%	24.85%	<b>55</b> 37	<b>0.20%</b> 0.13%	0.67% 0.36%	1.29% 0.70%	<b>0.90%</b> 0.28%	<b>54</b> 38	<b>14.81%</b> 10.00%	<b>22.41%</b> 13.89%	<b>34.35%</b> 19.04%	<b>36.14%</b> 9.98%
	Retail - Secured on real estate property  Retail - Qualifying Revolving	5	0.00%	2.99%	3.98%	3.88%						24	0.13%	0.36%	1.32%	0.26%	25	42.94%	59.41%	74.34%	75.16%
	Retail - Other Retail	10	0.03%	0.54%	4.34%	0.17%	8	36.28%	49.59%	64.77%	34.36%	45	0.21%	1.14%	2.31%	2.01%	43	20.81%	37.97%	54.41%	74.30%
	Corporates	7	0.02 %	0.00%	20.31%	1.09%	J	30.20/0	40.00/0	04.11/0	J4.JU/0	52	0.30%	0.69%	1.58%	0.69%	50	32.41%	40.95%	45.00%	39.67%
	Corporates - Of Which: Specialised Lending	,	0.50 /6	0.00 /6	20.0170	1.03/0						32	0.4170	0.0076	1.30 /8	3.0376	30	J2.4170	40.3376	45.00 /6	00.07 /0
	Corporates - Of Which: SME											16	0.46%	2.43%	5.70%	2.45%	16	9.90%	43.25%	46.96%	45.55%
	Retail	37	0.07%	0.98%	3.10%	2.14%	29	13.50%	28.72%	45.68%	19.22%	60	0.87%	1.68%	3.75%	1.91%	63	14.37%	21.20%	25.34%	19.66%
	Retail - Secured on real estate property	16	0.39%	1.68%	3.86%	1.64%	10	6.32%	9.91%	22.23%	25.08%	53	0.45%	1.34%	3.19%	1.94%	56	12.07%	14.92%	19.82%	19.19%
	Retail - Qualifying Revolving	12	0.63%	0.71%	2.14%	1.29%	8	10.02%	45.09%	54.94%	43.80%	26	0.49%	1.37%	2.78%	1.63%	27	35.19%	57.53%	71.71%	60.97%
	Retail - Other Retail	26	0.11%	0.52%	7.56%	3.75%	21	18.65%	35.42%	50.84%	45.60%	56	0.93%	2.69%	5.80%	0.99%	55	20.61%	42.80%	52.72%	17.80%



# Risk Parameters statistics by country of the counterparty for IRB banks

EU and main non-EU countries

## 2019 Q2

(Source COREP C 9.02)

		Delault Tate						LUSSIA	i C				D - auju	Sicu				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
	Corporates	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%
Singapore	Retail	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%
	Corporates	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%
Switzerland	Retail	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%
	Corporates	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%
United States	Retail	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, 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:

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

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:

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

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

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

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

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

To express it on yearly basis we apply: