



Table 1

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

2020 Q1

(Source COREP C 9.02)

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

PD - adjusted

Loss rate

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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%	0.49%	1.07%	0.85%	5	22.28%	22.47%	46.79%	30.72%	59	0.22%	0.50%	1.07%	1.09%	60	33.33%	42.09%	44.99%	31.21%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	6	0.00%	0.54%	3.03%	1.91%						29	0.39%	2.00%	2.52%	2.21%	28	25.98%	38.43%	41.23%	30.45%
Austria	Retail	27	0.35%	0.89%	1.77%	0.80%	23	19.12%	29.26%	31.90%	25.14%	70	0.63%	1.27%	2.13%	1.40%	71	15.34%	21.58%	30.55%	27.62%
	Retail - Secured on real estate property	9	0.53%	0.98%	1.54%	0.76%	7	5.43%	7.17%	10.84%	7.65%	63	0.50%	0.80%	1.59%	1.23%	65	10.11%	13.67%	20.13%	11.57%
	Retail - Qualifying Revolving	11	0.15%	0.39%	0.93%	0.22%	8	28.32%	35.08%	37.67%	36.14%	27	0.55%	1.11%	2.42%	0.86%	29	35.07%	57.75%	65.29%	64.86%
	Retail - Other Retail	24	0.21%	1.40%	6.82%	0.91%	20	25.29%	40.68%	49.84%	48.64%	59	1.07%	2.02%	4.17%	1.90%	57	33.26%	41.29%	56.87%	56.46%
	Corporates	14	0.14%	1.63%	2.40%	1.45%	10	12.78%	24.73%	37.19%	20.08%	68	0.16%	0.36%	1.30%	1.88%	68	31.08%	39.63%	45.00%	26.36%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	9	1.56%	1.93%	2.29%	1.84%	8	9.63%	18.83%	26.61%	14.21%	33	0.26%	1.53%	2.24%	2.46%	35	25.68%	35.00%	45.00%	24.87%
Belgium	Retail	40	0.21%	0.52%	1.06%	0.96%	31	11.92%	18.75%	30.84%	10.75%	71	0.81%	1.23%	1.98%	1.19%	71	15.28%	18.90%	26.05%	17.25%
	Retail - Secured on real estate property	20	0.47%	0.64%	1.76%	0.89%	17	4.43%	6.97%	13.31%	4.30%	66	0.56%	1.11%	1.65%	1.09%	68	11.91%	15.25%	19.36%	13.30%
	Retail - Qualifying Revolving	19	0.31%	1.07%	2.09%	2.14%	16	15.48%	31.91%	59.63%	14.56%	29	0.48%	1.36%	4.09%	0.54%	31	42.22%	48.73%	62.75%	49.07%
	Retail - Other Retail	32	0.22%	0.66%	1.56%	1.19%	25	27.28%	31.17%	38.48%	29.51%	64	0.96%	1.66%	2.41%	1.79%	63	26.25%	35.64%	51.01%	32.94%
	Corporates	5	0.00%	0.00%	1.73%	1.74%						37	0.50%	0.88%	3.61%	2.08%	35	35.00%	41.20%	45.00%	42.17%
	Corporates - Of Which: Specialised Lending																				
.	Corporates - Of Which: SME											22	0.36%	1.93%	4.53%	2.76%	21	33.02%	41.98%	45.00%	40.46%
Bulgaria	Retail	22	0.42%	1.87%	8.22%	2.44%	19	15.82%	45.71%	59.26%	51.18%	60	0.58%	1.66%	2.82%	2.43%	61	15.19%	25.92%	34.94%	33.15%
	Retail - Secured on real estate property	7	0.00%	1.69%	65.28%	1.84%	5	10.65%	23.41%	23.41%	30.53%	45	0.25%	0.58%	1.80%	2.00%	47	10.46%	13.98%	17.82%	23.32%
	Retail - Qualifying Revolving	9	1.61%	2.19%	12.07%	1.70%	7	29.14%	66.88%	89.72%	87.32%	23	0.93%	1.86%	4.62%	2.87%	24	31.97%	51.24%	68.38%	42.24%
	Retail - Other Retail	17	1.17%	3.33%	8.35%	4.07%	17	42.63%	59.26%	65.71%	67.47%	52	0.84%	2.14%	5.11%	3.50%	52	33.36%	50.39%	60.23%	56.76%
	Corporates	5	0.00%	0.00%	1.95%	2.95%						29	0.54%	0.84%	2.50%	2.58%	27	25.68%	43.00%	45.00%	39.33%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											9	1.02%	3.26%	6.24%	4.11%	8	41.09%	44.00%	55.57%	41.37%
Croatia	Retail	15	0.31%	2.10%	2.70%	2.44%	14	17.18%	31.72%	41.44%	17.27%	56	0.71%	1.10%	2.91%	2.15%	56	18.86%	33.95%	50.57%	35.07%
	Retail - Secured on real estate property											37	0.22%	0.52%	1.05%	1.64%	37	10.96%	16.49%	27.80%	29.46%
	Retail - Qualifying Revolving	4	0.24%	0.58%	2.22%	0.37%						25	1.01%	1.49%	3.54%	1.53%	26	35.77%	60.80%	73.69%	62.13%
	Retail - Other Retail	14	0.55%	2.55%	6.01%	2.80%	13	17.74%	32.03%	50.05%	17.90%	49	0.85%	2.72%	4.85%	2.43%	47	31.70%	39.80%	56.40%	38.18%
	Corporates	5	0.00%	0.00%	0.00%	1.19%						47	0.52%	0.94%	2.73%	4.09%	48	25.06%	34.12%	45.00%	33.90%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											20	0.53%	2.24%	5.05%	3.10%	19	16.80%	36.00%	45.00%	23.36%
Cyprus	Retail	16	0.12%	0.29%	2.73%	2.63%	13	26.39%	44.39%	85.59%	8.90%	62	0.53%	1.19%	2.48%	1.31%	61	15.96%	25.70%	36.25%	25.58%
	Retail - Secured on real estate property											43	0.22%	0.59%	1.91%	1.48%	44	12.06%	13.96%	19.55%	14.09%
	Retail - Qualifying Revolving	5	0.95%	1.34%	1.83%	1.28%	6	35.44%	47.93%	50.94%	25.79%	24	0.19%	0.61%	3.08%	1.36%	26	42.09%	59.42%	68.53%	67.69%
	Retail - Other Retail	13	0.06%	1.01%	3.39%	0.95%	10	27.02%	48.45%	85.59%	47.75%	54	0.54%	1.49%	3.66%	1.48%	51	33.09%	39.29%	50.02%	27.17%
	Corporates	11	0.00%	0.42%	0.57%	0.51%	7	11.61%	24.27%	48.66%	34.21%	52	0.21%	0.72%	1.73%	2.08%	49	36.95%	44.00%	45.10%	32.85%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	8	0.43%	0.90%	1.05%	0.98%	5	27.35%	50.99%	53.29%	44.44%	22	0.52%	2.64%	4.93%	2.66%	21	28.17%	38.39%	44.99%	29.16%
Czech	Retail	24	0.20%	0.76%	1.02%	1.10%	22	27.10%	32.47%	40.00%	38.08%	65	0.40%	1.00%	1.83%	1.61%	64	14.04%	25.28%	36.35%	27.09%
	Retail - Secured on real estate property	11	0.41%	0.49%	0.80%	0.82%	8	11.42%	20.48%	22.86%	27.72%	53	0.25%	0.53%	1.23%	1.19%	54	10.00%	14.12%	20.68%	20.34%
	Retail - Qualifying Revolving	11	0.65%	1.19%	3.43%	1.46%	11	24.64%	40.00%	58.87%	29.68%	28	0.96%	1.57%	2.65%	3.30%	27	36.16%	52.39%	64.17%	51.46%
	Retail - Other Retail	17	1.45%	1.64%	3.33%	1.86%	16	31.02%	45.42%	54.17%	51.07%	52	1.09%	2.76%	5.93%	2.82%	50	30.79%	40.02%	54.44%	44.05%



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2020 Q1

(Source COREP C 9.02)

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

PD - adjusted

Loss rate

		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%	0.17%	0.77%	0.66%	4	9.84%	14.74%	31.03%	15.42%	62	0.27%	0.50%	1.18%	1.31%	64	31.32%	44.19%	45.00%	22.47%
	Corporates - Of Which: Specialised Lending																				1
	Corporates - Of Which: SME	5	0.00%	0.34%	0.97%	0.63%						25	0.71%	1.27%	3.22%	1.73%	26	17.83%	28.36%	44.96%	19.55%
Denmark	Retail	35	0.13%	0.40%	1.82%	0.63%	30	20.86%	28.72%	46.15%	12.41%	69	0.73%	1.28%	2.41%	0.91%	70	15.04%	21.54%	31.13%	18.34%
	Retail - Secured on real estate property	12	0.19%	0.48%	1.53%	0.61%	9	7.28%	10.00%	14.51%	8.64%	58	0.48%	0.99%	1.52%	0.85%	60	10.94%	14.46%	19.11%	16.46%
	Retail - Qualifying Revolving	11	0.60%	3.11%	7.04%	1.28%	11	26.06%	36.19%	54.72%	32.78%	24	0.55%	1.58%	4.12%	1.49%	26	34.22%	53.78%	67.85%	66.83%
	Retail - Other Retail	26	0.18%	0.76%	3.26%	0.76%	26	25.00%	41.10%	62.39%	40.92%	54	1.16%	2.57%	4.69%	1.98%	56	30.46%	41.35%	53.39%	41.05%
	Corporates	5	0.14%	0.15%	0.37%	0.26%	4	13.45%	19.68%	25.92%	22.48%	39	0.21%	0.93%	1.24%	1.05%	37	37.47%	44.88%	45.00%	41.24%
	Corporates - Of Which: Specialised Lending																				1
	Corporates - Of Which: SME	5	0.30%	0.30%	0.39%	0.38%	4	13.39%	15.01%	16.62%	13.83%	17	1.25%	1.70%	3.26%	1.53%	16	41.45%	45.00%	45.00%	39.73%
Estonia	Retail	16	0.16%	0.27%	1.42%	0.25%	14	18.46%	30.74%	53.81%	15.62%	53	0.68%	1.23%	4.19%	1.48%	54	14.25%	20.73%	36.38%	15.93%
	Retail - Secured on real estate property	6	0.10%	0.14%	0.18%	0.14%	5	5.85%	7.31%	7.31%	6.87%	38	0.37%	0.87%	1.80%	1.13%	38	10.00%	12.95%	18.58%	12.58%
	Retail - Qualifying Revolving	4	2.13%	8.97%	32.04%	3.20%						22	0.55%	0.85%	3.59%	1.30%	21	37.85%	59.90%	66.44%	56.08%
	Retail - Other Retail	13	0.67%	1.49%	1.80%	0.65%	12	22.67%	29.79%	56.57%	22.20%	44	1.27%	2.75%	7.57%	2.94%	44	28.86%	47.22%	57.82%	30.31%
	Corporates	10	0.00%	0.25%	1.13%	1.02%	6	9.11%	16.76%	39.44%	20.31%	59	0.30%	0.52%	0.83%	1.07%	61	32.02%	38.46%	45.00%	35.42%
	Corporates - Of Which: Specialised Lending																				
Eleteral Control	Corporates - Of Which: SME	5	0.07%	0.91%	1.07%	1.22%	4	6.62%	9.98%	13.54%	11.57%	20	0.27%	0.97%	2.73%	1.50%	20	25.38%	39.51%	45.00%	32.58%
Finland	Retail	23	0.17%	0.65%	2.39%	1.11%	20	9.64%	20.03%	41.93%	2.34%	63	0.53%	1.19%	2.69%	1.32%	65	15.79%	20.21%	33.72%	22.99%
	Retail - Secured on real estate property	12	0.16%	0.90%	1.56%	1.08%	8	3.27%	4.89%	8.95%	1.62%	50	0.35%	0.72%	1.38%	0.97%	52	11.37%	14.81%	17.80%	20.51%
	Retail - Qualifying Revolving	5	1.13%	1.40%	2.58%	1.72%	5	29.42%	41.97%	43.41%	32.19%	26	0.33%	1.34%	3.30%	1.71%	27	31.51%	56.63%	72.60%	68.68%
	Retail - Other Retail	17	0.91%	1.34%	2.79%	1.19%	16	16.79%	27.24%	49.01%	5.65%	50	0.61%	1.86%	3.73%	3.07%	51	25.04%	40.00%	55.90%	33.07%
	Corporates	23	0.04%	0.74%	1.13%	1.10%	20	9.24%	21.03%	34.18%	26.34%	76	0.30%	0.59%	1.51%	1.59%	76	32.83%	41.05%	45.00%	35.20%
	Corporates - Of Which: Specialised Lending	40	0.040/	0.99%	2.39%	0.000/	-	19.96%	04.000/	56.92%	36.42%	41	0.500/	2.25%	3.33%	2.58%	40	00.000/	36.73%	44.16%	35.21%
France	Corporates - Of Which: SME	10	0.64%	0.99%		2.08%	10		21.00%		36.42% 23.97%	72	0.58%				43 70	26.02%	36.73% 19.20%	24.42%	
Flance	Retail	4/	0.27%		1.38% 1.85%	0.69% 0.47%	43	12.42%	21.48%	30.24%	23.97% 11.13%		0.76%	1.51%	2.13% 1.79%	1.68%	69	14.13%	15.14%		17.90%
	Retail - Secured on real estate property	28	0.58%	1.21%			25	4.21%	12.51%	21.00%	46.27%	68	0.52%	1.07%		1.26%		11.55%		19.26%	13.13%
	Retail - Qualifying Revolving Retail - Other Retail	23	0.40% 0.61%	0.87% 1.13%	2.51% 2.44%	0.97% 1.05%	21 37	29.26% 21.06%	38.73% 32.79%	49.64% 44.78%	31.89%	31 62	1.01% 1.46%	3.03% 2.35%	5.42% 3.85%	3.06% 2.15%	31 61	35.60% 26.69%	48.47% 39.59%	67.85% 49.49%	40.37% 23.71%
	Corporates	28	0.01%	0.65%	0.97%	0.80%	21	14.41%	18.25%	34.77%	29.13%	79	0.27%	0.64%	1.28%	1.00%	78	33.50%	41.14%	44.94%	36.94%
	Corporates - Of Which: Specialised Lending	20	0.29 /6	0.05 /6	0.51 /6	0.00 /6	21	14.41/0	10.23 /6	34.11/0	29.13/0	13	0.27 /6	0.04 /6	1.20 /6	1.00 /6	70	33.30 /6	41.14/0	44.34 /0	30.34 /0
	Corporates - Of Which: SME	15	0.53%	0.81%	2.93%	0.80%	13	15.12%	31.89%	39.07%	34.40%	53	0.91%	1.94%	3.07%	1.16%	53	24.79%	37.50%	41.73%	32.58%
Germany	Retail	52	0.34%	0.74%	1.42%	0.64%	44	12.84%	23.69%	39.07 % 32.45%	23.72%	77	0.84%	1.44%	2.31%	1.04%	76	15.99%	20.51%	29.82%	27.71%
Germany	Retail - Secured on real estate property	29	0.34 %	0.74%	1.42 %	0.47%	26	6.24%	10.49%	13.50%	8.56%	71	0.54%	1.01%	1.97%	0.80%	72	12.55%	16.13%	19.99%	17.03%
	Retail - Qualifying Revolving	25	0.26%	0.87%	1.50%	0.53%	22	32.43%	42.22%	50.54%	39.37%	34	0.73%	1.14%	2.65%	0.64%	35	39.08%	50.63%	66.30%	65.07%
	Retail - Other Retail	42	0.20%	1.21%	2.20%	1.23%	33	24.17%	31.54%	51.70%	38.57%	66	1.12%	2.35%	4.69%	1.96%	64	32.45%	37.79%	50.72%	46.12%
	Corporates		0.00%	0.91%	2.67%	2.12%	1	10.23%	25.52%	33.81%	15.71%	38	0.72%	2.06%	8.58%	8.05%	37	30.74%	41.59%	45.00%	40.33%
	Corporates - Of Which: Specialised Lending		0.0078	0.3176	2.07 /6	2.12/0	7	10.23 /6	23.32 /6	33.01 /6	13.7176	30	0.12/0	2.00 /8	0.50 /6	0.03 /8	37	30.7476	41.55/6	45.00 /6	40.3376
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME											12	0.58%	1.93%	8.19%	9.03%	13	37.07%	44.88%	48.83%	40.84%
Greece	Retail	25	0.16%	1.28%	3.95%	3.69%	20	19.85%	32.15%	56.92%	29.93%	60	0.55%	1.21%	3.61%	16.21%	65	16.45%	24.00%	44.12%	36.72%
- Olococ	Retail - Secured on real estate property	5	0.00%	0.00%	2.33%	4.61%	20	13.0376	JZ. 10 /0	JU.JE /6	20.00 /6	45	0.22%	0.53%	1.11%	16.37%	45	10.43%	12.49%	19.80%	27.97%
	Retail - Qualifying Revolving	11	0.74%	1.63%	8.17%	1.09%	Q	37.55%	42.13%	66.05%	75.56%	26	0.73%	1.91%	4.03%	6.10%	28	42.97%	59.20%	74.56%	74.89%
	Retail - Other Retail	17	0.40%	1.53%	5.01%	3.05%	13	40.31%	44.85%	58.26%	45.43%	52	0.73%	2.18%	5.99%	19.16%	55	21.73%	44.67%	56.56%	47.60%
	TOTAL OTHER ROLL	- 17	0.4070	1.0070	0.0170	0.0076	7.5	40.0170	77.00/0	00.2070	70.70	O.L	0.01 /0	2.10/0	0.0070	13.1070	00	21.70/0	44.07 /0	00.0070	77.0070



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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%	0.11%	0.51%	0.50%						49	0.53%	1.16%	2.53%	1.93%	47	30.49%	45.00%	46.11%	42.55%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	6	0.00%	0.12%	0.47%	0.33%						23	1.52%	2.44%	4.93%	3.23%	22	31.39%	45.00%	50.05%	46.71%
Hungary	Retail	30	0.16%	0.71%	2.25%	2.45%	26	24.01%	43.29%	58.86%	45.44%	59	0.60%	1.07%	2.52%	3.29%	62	16.32%	29.70%	42.70%	41.63%
	Retail - Secured on real estate property	10	0.00%	1.05%	14.10%	2.42%	5	9.08%	21.50%	35.37%	54.93%	48	0.24%	0.66%	1.28%	2.47%	51	10.00%	14.40%	26.04%	34.22%
	Retail - Qualifying Revolving	10	0.41%	1.09%	3.60%	3.78%	10	31.26%	47.07%	58.62%	28.18%	27	0.59%	1.83%	3.60%	5.05%	29	34.21%	58.99%	64.79%	30.74%
	Retail - Other Retail	22	0.68%	1.60%	4.29%	2.46%	21	39.74%	48.85%	70.11%	44.14%	52	0.93%	2.58%	4.57%	4.38%	50	38.82%	47.18%	58.25%	56.15%
	Corporates	14	0.00%	0.55%	1.75%	3.42%	8	8.90%	20.59%	28.42%	58.64%	65	0.26%	0.59%	1.27%	0.90%	69	27.25%	40.32%	45.00%	33.03%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	6	0.24%	0.73%	1.47%	2.25%	4	17.84%	18.97%	27.67%	18.85%	29	0.37%	1.04%	3.21%	2.74%	32	16.75%	36.45%	47.32%	35.89%
Ireland	Retail	35	0.32%	1.91%	2.63%	1.56%	33	9.87%	21.62%	32.67%	27.08%	71	0.75%	1.68%	3.36%	2.32%	74	16.53%	19.51%	26.75%	26.27%
	Retail - Secured on real estate property	18	1.88%	2.23%	5.15%	1.58%	17	8.19%	20.68%	23.28%	17.28%	67	0.50%	1.26%	2.19%	2.16%	69	12.98%	17.81%	21.40%	23.66%
	Retail - Qualifying Revolving	13	0.89%	1.11%	1.53%	0.67%	10	25.17%	30.52%	47.99%	30.60%	26	0.83%	1.62%	4.52%	2.67%	27	33.99%	57.24%	72.93%	61.59%
	Retail - Other Retail	25	0.49%	1.41%	3.04%	2.04%	21	32.51%	44.54%	60.52%	69.50%	64	0.95%	2.12%	4.62%	4.32%	62	30.85%	42.73%	55.66%	62.37%
	Corporates	22	0.10%	0.56%	1.10%	1.18%	16	13.91%	26.48%	31.13%	27.37%	68	0.46%	1.03%	2.44%	5.28%	67	33.06%	40.14%	45.00%	38.39%
	Corporates - Of Which: Specialised Lending																				
10.0	Corporates - Of Which: SME	13	0.74%	1.39%	2.55%	2.33%	12	23.11%	28.41%	35.26%	30.17%	32	1.08%	3.27%	9.48%	8.83%	32	24.00%	35.99%	45.00%	40.19%
Italy	Retail	45	0.35%	0.68%	1.46%	4.49%	37	17.49%	29.05%	51.01%	45.91%	71	0.70%	1.44%	2.38%	2.24%	72	17.00%	22.18%	31.78%	26.40%
	Retail - Secured on real estate property	24	0.47%	0.91%	1.36%	3.64%	19	10.31%	12.50%	17.18%	38.00%	65	0.47%	0.91%	1.46%	1.52%	67	12.24%	15.31%	22.12%	18.81%
	Retail - Qualifying Revolving	21	0.76%	1.65%	3.96%	0.58%	17	26.88%	30.83%	55.14%	25.92%	31	1.01%	2.37%	4.72%	3.85%	33	40.60%	59.10%	70.08%	57.74%
	Retail - Other Retail	33	0.52%	1.10%	2.57%	6.18%	27	24.57%	42.15%	56.05%	54.60%	65	1.58%	2.46%	4.73%	5.30%	64	32.32%	42.52%	56.09%	42.43%
	Corporates											32	0.28%	1.21%	2.52%	1.61%	31	39.73%	45.00%	55.28%	42.82%
	Corporates - Of Which: Specialised Lending												0.040/	4 7 40/	4.470/	4 700/		07.070/	44 500/	45.000/	00 500/
Lotvio	Corporates - Of Which: SME		0.540/	0 4504		0.540/	10	00 -00/	10 100/	04.040/	00 400/	15	0.61%	1.74%	4.17%	1.79%	15	37.27%	41.53%	45.00%	39.58%
Latvia	Retail	19	0.51%	2.45%	9.09%	0.54%	18	20.70%	43.12%	61.94%	20.10%	52	0.52%	1.38%	3.46%	2.84%	52	18.57%	27.99%	44.90%	24.88%
	Retail - Secured on real estate property	5	0.40%	0.40%	0.59%	0.52%	4	11.82%	14.32%	16.83%	15.32%	34	0.12%	0.50%	1.44%	2.28%	35	12.82%	16.59%	22.32%	18.63%
	Retail - Qualifying Revolving Retail - Other Retail	15	2.00% 0.55%	12.88% 10.10%	21.63% 16.88%	9.96% 0.57%	11	33.28% 27.97%	53.66% 43.12%	63.26% 59.60%	59.68% 28.24%	22 46	0.42% 0.46%	2.01% 2.39%	8.33% 4.87%	3.91% 4.36%	22	43.70% 34.75%	60.24% 45.79%	71.95% 58.03%	58.47% 42.62%
		15	0.55%	10.10%	10.00%	0.57%	14	21.91%	43.12%	59.60%	20.24%	36	0.46%	0.96%	2.75%	4.36% 1.25%	34	40.01%	45.79%	45.00%	41.73%
	Corporates											30	0.34%	0.96%	2.75%	1.25%	34	40.01%	44.45%	45.00%	41.73%
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME											14	0.61%	1.42%	2.66%	1.60%	4.4	44.26%	45.00%	45.00%	39.29%
Lithuania	Retail	20	0.16%	0.49%	2.06%	1.04%	18	21.07%	34.88%	51.41%	29.55%	56	0.51%	1.42%	3.77%	1.47%	53	17.56%	24.37%	45.00% 45.90%	18.55%
Lilliualila	Retail - Secured on real estate property	20	0.16%	0.49%	2.00%	1.04%	10	8.39%	20.79%	33.20%	29.48%	33	0.32%	0.96%	2.26%	1.47%	35	9.98%	14.79%	22.16%	15.68%
	Retail - Qualifying Revolving	6	0.00%	2.27%	7.09%	4.82%	6	28.52%	37.97%	44.83%	40.47%	21	0.32 %	1.55%	2.53%	2.27%	21	35.72%	60.94%	69.80%	56.12%
	Retail - Qualifying Revolving Retail - Other Retail	15	0.53%	2.38%	6.99%	0.76%	13	20.71%	39.27%	51.41%	30.07%	47	0.83%	1.90%	5.67%	2.76%	42	30.57%	43.73%	57.88%	37.69%
	Corporates	19	0.00%	0.10%	0.94%	0.70%	10	2.75%	7.68%	19.71%	5.05%	72	0.33%	0.59%	1.04%	0.97%	73	29.22%	38.56%	44.45%	33.91%
	Corporates Corporates - Of Which: Specialised Lending	19	0.00 /8	0.1076	0.54 /6	0.51/6	0	2.13/0	7.00 /6	19.7176	3.03 /6	12	0.33 /6	0.55 /6	1.04 /6	0.31 /6	/3	29.22 /6	30.30 /6	44.45 /6	33.31/0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	10	0.00%	0.44%	1.00%	0.77%						46	0.44%	0.86%	2.36%	2.34%	46	20.68%	38.50%	45.00%	30.21%
Luxemboura	Retail	27	0.00%	0.64%	1.43%	0.47%	23	10.02%	29.07%	37.93%	12.13%	64	0.44%	1.33%	2.54%	1.20%	67	14.10%	18.85%	28.64%	16.36%
Luxembourg	Retail - Secured on real estate property	16	0.24%	0.67%	1.24%	0.47 %	10	1.69%	6.55%	11.52%	2.46%	59	0.41%	0.74%	1.44%	1.07%	62	11.33%	15.39%	20.78%	14.72%
	Retail - Qualifying Revolving	10	0.17 %	0.53%	2.29%	0.31%	2	23.41%	48.45%	55.57%	31.72%	29	0.40%	1.07%	3.64%	0.74%	30	33.58%	47.89%	64.83%	6.50%
	Retail - Other Retail	25	0.10%	1.14%	3.27%	1.20%	20	29.27%	38.17%	52.44%	20.47%	56	0.88%	2.13%	3.68%	2.06%	59	24.09%	37.46%	49.72%	24.10%
	Total Offici Rotali	20	0.0070	1.1770	J.L.1 /0	1.20/0	20	20.21 /0	50.17 /6	UZ.77/0	20.71 /0	00	0.0076	2.10/0	0.0070	2.0070	00	24.0070	01.4070	40.1 € /0	27.10/0



Table 1

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

2020 Q1

(Source COREP C 9.02)

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

Loss rate

PD - adjusted

		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	5	0.00%	0.00%	4.33%	4.38%						46	0.26%	0.96%	3.07%	5.59%	47	14.20%	35.00%	45.00%	24.07%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											21	0.49%	1.13%	3.07%	0.77%	21	30.40%	44.99%	47.59%	28.26%
Malta	Retail	14	0.05%	0.30%	1.95%	1.27%	13	6.41%	23.12%	41.25%	10.12%	62	0.38%	0.95%	2.11%	1.49%	62	15.09%	21.99%	37.62%	9.77%
	Retail - Secured on real estate property											51	0.28%	0.43%	1.49%	2.14%	52	10.00%	16.28%	21.39%	15.45%
	Retail - Qualifying Revolving											24	0.27%	0.70%	2.19%	1.31%	26	34.83%	50.72%	71.02%	69.90%
	Retail - Other Retail	12	0.08%	0.47%	2.99%	0.63%	11	23.12%	41.25%	59.75%	31.49%	56	0.76%	1.64%	2.86%	1.22%	55	23.52%	38.03%	59.45%	5.91%
	Corporates	19	0.02%	0.93%	2.08%	1.68%	10	10.00%	14.68%	52.82%	14.59%	73	0.27%	0.55%	1.03%	1.39%	74	34.04%	41.35%	45.00%	27.30%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	10	0.20%	2.29%	3.59%	3.16%						43	0.42%	1.20%	3.67%	2.65%	41	28.40%	40.10%	45.00%	19.12%
Netherlands	Retail	41	0.11%	0.37%	1.02%	0.67%	33	8.97%	16.80%	33.04%	10.29%	73	0.83%	1.41%	2.11%	0.75%	73	14.51%	18.97%	23.52%	12.90%
	Retail - Secured on real estate property	20	0.27%	0.65%	1.48%	0.61%	15	4.88%	7.17%	12.17%	5.82%	69	0.54%	1.05%	1.72%	0.67%	69	11.56%	15.35%	19.55%	11.14%
	Retail - Qualifying Revolving	15	0.48%	0.92%	2.36%	0.46%	14	30.33%	46.40%	55.91%	60.25%	28	1.04%	1.80%	3.61%	3.02%	30	40.68%	56.82%	70.44%	59.40%
	Retail - Other Retail	26	0.28%	0.72%	1.80%	1.73%	21	34.14%	48.46%	64.87%	35.13%	64	1.25%	2.19%	3.68%	2.48%	65	27.36%	35.65%	51.89%	43.88%
	Corporates	14	0.04%	1.00%	4.52%	1.27%	8	7.07%	19.94%	27.01%	22.02%	59	0.16%	0.52%	1.20%	1.41%	61	24.85%	35.00%	45.00%	27.13%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	7	0.04%	0.15%	1.38%	0.84%	5	18.78%	23.00%	24.18%	18.68%	18	0.46%	0.93%	2.70%	1.11%	18	18.68%	26.50%	35.00%	24.12%
Norway	Retail	28	0.06%	0.23%	0.65%	0.33%	22	13.70%	22.24%	46.97%	16.78%	64	0.44%	1.23%	2.12%	0.98%	67	14.41%	20.25%	31.92%	21.39%
	Retail - Secured on real estate property	11	0.12%	0.21%	5.57%	0.19%	8	6.04%	7.61%	12.38%	6.09%	55	0.37%	0.95%	1.73%	0.76%	58	10.95%	15.05%	20.12%	19.70%
	Retail - Qualifying Revolving	11	0.48%	1.08%	1.94%	1.13%	7	31.02%	44.06%	51.29%	36.49%	25	0.31%	1.03%	2.68%	1.17%	27	39.83%	57.07%	76.71%	63.01%
	Retail - Other Retail	17	0.10%	0.25%	1.85%	1.07%	14	21.36%	25.87%	46.97%	24.43%	56	0.57%	2.11%	3.77%	2.31%	57	28.10%	37.89%	47.27%	31.70%
	Corporates	9	0.00%	0.22%	1.13%	1.27%	5	14.23%	20.40%	38.98%	27.16%	55	0.32%	0.66%	1.49%	1.49%	55	30.26%	40.61%	45.00%	37.64%
	Corporates - Of Which: Specialised Lending																				
Deleval	Corporates - Of Which: SME	4	0.71%	1.81%	10.39%	1.75%						29	0.55%	1.17%	2.73%	1.95%	30	25.79%	37.33%	45.00%	33.10%
Poland	Retail	32	0.38%	1.33%	2.71%	1.24%	29	20.08%	38.83%	59.29%	33.61%	66	0.73%	1.54%	3.60%	1.65%	66	16.51%	25.88%	37.01%	35.89%
	Retail - Secured on real estate property	6	0.29%	0.64%	0.99%	0.63%	5	10.97%	17.90%	23.51%	27.63%	53	0.30%	0.79%	1.59%	0.80%	54	11.91%	16.06%	23.04%	30.62%
	Retail - Qualifying Revolving	13	1.29%	1.80%	6.57%	1.80%	12	26.32%	47.69%	55.20%	53.46%	30	1.16%	1.85%	4.42%	2.56%	31	38.30%	58.48%	68.01%	64.34%
	Retail - Other Retail	24	0.83%	3.26%	6.96%	2.47%	22	36.74%	45.85%	60.12%	34.90%	61	1.49%	3.83%	5.92%	3.73%	57	33.01%	44.71%	57.11%	44.99%
	Corporates	8	0.06%	0.86%	2.70%	2.23%	5	15.24%	28.40%	28.73%	25.05%	54	0.32%	0.67%	1.66%	3.23%	55	30.94%	41.38%	45.00%	41.08%
	Corporates - Of Which: Specialised Lending	_	0.070/	0.700/	0.000/	0.400/	,	04.040/	00.440/	04.040/	00.040/	0.7	0.040/	4.000/	4.000/	E 400/	0.0	00.000/	07.770/	45.000/	40.000/
Portugal	Corporates - Of Which: SME	5	2.67%	2.73%	2.82%	3.48%	4	21.64%	22.11%	24.01%	22.31%	27	0.31%	1.26%	4.00%	5.40%	28	20.60%	37.77%	45.00%	40.09%
Portugai	Retail	30	0.15%	0.65%	1.56% 3.78%	1.21%	26	14.70%	32.76% 7.11%	44.63%	16.13% 6.24%	69	0.39%	1.30%	2.36%	1.66%	69	15.34%	22.00% 14.44%	33.57%	20.50% 17.72%
	Retail - Secured on real estate property	8	0.39%	1.44%	3.78%	0.92% 0.85%	10	1.55%		15.68%	25.73%	57 30	0.24%	0.72% 2.39%	1.54%	1.33%	60	10.55% 30.52%	47.69%	18.56% 67.12%	
	Retail - Qualifying Revolving Retail - Other Retail	19 27	1.00% 0.18%	2.01% 1.69%	3.93% 2.47%	2.56%	22	25.95% 30.89%	39.88% 36.67%	57.71% 50.54%	25.73% 30.49%	59	0.60% 0.66%	1.43%	3.84% 3.83%	4.66% 3.26%	31 58	30.52% 27.26%	47.69% 36.39%	50.44%	38.11% 32.52%
		- 27		0.00%	0.25%	3.48%	22	30.0376	30.07 /6	30.34 /6	30.4970	42		0.77%	2.96%	2.60%	00	35.42%	44.75%	48.04%	40.19%
	Corporates Corporates - Of Which: Specialised Lending	/	0.00%	0.00%	0.25%	3.46%						42	0.32%	0.77%	2.90%	2.00%	39	33.42%	44.75%	40.04%	40.19%
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	1	0.00%	0.64%	4.45%	6.42%						24	0.48%	1.33%	3.68%	3.51%	25	31.26%	43.19%	45.68%	41.47%
Romania	Retail	33	0.00%	2.23%	6.29%	6.78%	29	27.33%	43.42%	56.96%	56.83%	63	0.46%	1.07%	3.82%	1.78%	67	14.11%	25.83%	41.47%	48.37%
Romania	Retail - Secured on real estate property	7	0.72%	8.89%	14.64%	8.94%	29	21.33%	43.42%	30.30%	30.03%	52	0.60%	0.49%	1.00%	0.86%	52	10.28%	13.52%	19.30%	35.63%
	1 1 1	40	2.12%	3.94%	9.18%	1.56%	12	26.45%	49.96%	61.11%	66.82%	26	1.11%	2.42%	9.58%	1.26%	27	37.58%	60.71%	68.69%	50.78%
	Retail - Qualifying Revolving Retail - Other Retail	26	2.12%	6.89%	9.18%	7.95%	25	26.45%	49.96%	63.29%	74.04%	26 57	1.11%	3.77%	7.99%	2.34%	27 58	27.70%	46.94%	60.18%	50.78%
	Retail * Other Retail	20	2.11/0	0.03%	20.20%	1.50%	20	21.33%	42.30%	03.23%	74.0470	37	1.00%	3.11%	1.55%	2.34%	50	21.10%	40.34%	00.10%	J3.ZJ%



Table 1

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

2020 Q1

(Source COREP C 9.02)

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

Loss rate

PD - adjusted

Corporates	6 17.75% 22.45% 0 38.01% 53.29% 47.82% 47.82% 47.71% 35.85% 32.33% 37.45%	84.87% 78.48% 84.51% 75.75% 49.19% 45.50% 30.39% 30.57% 57.45% 53.42% 57.90% 67.30% 58.10% 49.37% 58.10% 49.47% 21.05% 33.67%	24 0.5 0.3 0.3 0.3 0.3 0.5 0.5 0.2 0.4 0.6 0.5 0.5 0.2 0.6 0.6 0.6 0.6 0.6 0.6 0.6 0.6 0.6 0.6	2.78% 0.87% 0.41% 0.88% 0.41% 0.88% 0.97% 0.97% 0.97% 0.97% 0.97% 1.11% 0.88% 1.11% 0.28% 1.11% 1.41% 1.41% 0.41%	2.15% 3.39% 2.47% 0.93% 2.23% 4.82% 2.60% 3.94% 3.14% 1.37% 3.98% 3.68%	1.64% 3.55% 1.27% 0.94% 2.94% 3.26% 4.03% 4.50% 2.42% 2.10% 2.16%	23 56 39 24 44 28	35.95% 35.15% 19.67% 10.35% 44.30% 34.93% 34.81% 35.00% 14.37% 10.20%	43.47% 42.23% 30.38% 17.18% 59.95% 48.51% 41.54% 40.96% 27.66%	45.06% 45.00% 47.44% 21.53% 66.57% 58.52% 45.00% 42.92% 40.77%	40.65% 41.37% 24.48% 20.71% 54.84% 44.59% 40.09% 42.26% 24.71%
Corporates - Of Which: SME 9 0.01% 0.32% 1.88% 6.35% 5	0 26.08% 34.83% 6 17.75% 22.45% 0 38.01% 53.29% 4 32.81% 47.82% 4 27.71% 35.85% 3 32.33% 37.45% 3 9.88% 13.46%	49.19% 45.50% 30.39% 30.57% 57.45% 53.42% 57.90% 67.30% 58.10% 49.37%	58 0.3 38 0.7 23 0.3 49 0.8 29 0.4 9 1.5 55 0.2 35 0.7 27 0.4 42 0.8	99% 0.87% 0.41% 0.88% 15% 2.47% 13% 0.97% 12% 2.90% 11% 0.88% 17% 1.11% 1.41% 1.41%	2.47% 0.93% 2.23% 4.82% 2.60% 3.94% 3.14% 1.37% 3.98%	1.27% 0.94% 2.94% 3.26% 4.03% 4.50% 2.42% 2.10%	56 39 24 44 28 10 55 35	19.67% 10.35% 44.30% 34.93% 34.81% 35.00% 14.37%	30.38% 17.18% 59.95% 48.51% 41.54% 40.96% 27.66%	47.44% 21.53% 66.57% 58.52% 45.00%	24.48% 20.71% 54.84% 44.59% 40.09%
Slovakia Retail Retail Secured on real estate property 8 0.19% 0.60% 0.66% 0.66% 6 6 6 6 6 6 6 6 6	0 26.08% 34.83% 6 17.75% 22.45% 0 38.01% 53.29% 4 32.81% 47.82% 4 27.71% 35.85% 3 32.33% 37.45% 3 9.88% 13.46%	49.19% 45.50% 30.39% 30.57% 57.45% 53.42% 57.90% 67.30% 58.10% 49.37%	58 0.3 38 0.7 23 0.3 49 0.8 29 0.4 9 1.5 55 0.2 35 0.7 27 0.4 42 0.8	99% 0.87% 0.41% 0.88% 15% 2.47% 13% 0.97% 12% 2.90% 11% 0.88% 17% 1.11% 1.41% 1.41%	2.47% 0.93% 2.23% 4.82% 2.60% 3.94% 3.14% 1.37% 3.98%	1.27% 0.94% 2.94% 3.26% 4.03% 4.50% 2.42% 2.10%	56 39 24 44 28 10 55 35	19.67% 10.35% 44.30% 34.93% 34.81% 35.00% 14.37%	30.38% 17.18% 59.95% 48.51% 41.54% 40.96% 27.66%	47.44% 21.53% 66.57% 58.52% 45.00%	24.48% 20.71% 54.84% 44.59% 40.09%
Retail - Secured on real estate property 8 0.19% 0.60% 0.86% 0.66% 6 Retail - Qualifying Revolving 10 0.38% 1.28% 5.40% 0.97% 10 10 10 10 10 10 10 1	6 17.75% 22.45% 38.01% 53.29% 47.82% 47.82% 47.82% 47.71% 35.85% 3 32.33% 37.45% 3 9.88% 13.46%	30.39% 30.57% 57.45% 53.42% 57.90% 67.30% 58.10% 49.37% 58.10% 49.47%	38 0.49 0.8 29 0.4 29 0.4 20 0.5 35 0.4 27 0.4 42 0.5	6% 0.41% 0.88% 2.47% 13% 0.97% 12% 2.90% 11% 0.88% 1.11% 1.11% 1.41% 1.41%	0.93% 2.23% 4.82% 2.60% 3.94% 3.14% 1.37% 3.98%	0.94% 2.94% 3.26% 4.03% 4.50% 2.42% 2.10%	39 24 44 28 10 55 35	10.35% 44.30% 34.93% 34.81% 35.00% 14.37%	17.18% 59.95% 48.51% 41.54% 40.96% 27.66%	21.53% 66.57% 58.52% 45.00% 42.92%	20.71% 54.84% 44.59% 40.09 % 42.26%
Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail 10 0.38% 1.28% 5.40% 0.97% 10 16 2.44% 2.81% 6.84% 2.65% 14 16 2.44% 2.81% 6.84% 2.65% 14 17 1.25% 2.12% 2.95% 14 1.25% 2.12% 2.95% 14 1.25% 2.12% 2.95% 14 1.25% 2.01% 2.30% 14 1.25% 2.01% 2.30% 14 1.25% 2.01% 2.30% 14 1.25% 2.01% 2.30% 1.30% 1.25% 2.30% 1.30% 1.25% 2.30% 1.30% 1.30% 1.23% 2.39% 1.30%	0 38.01% 53.29% 47.82% 47.82% 47.82% 35.85% 35.85% 37.45% 3 9.88% 13.46%	57.45% 53.42% 57.90% 67.30% 58.10% 49.37% 58.10% 49.47%	23 0.3 49 0.8 29 0.4 9 1.5 55 0.2 35 0.4 27 0.4 42 0.8	0.88% 2.47% 2.47% 0.97% 2.90% 2.90% 0.28% 0.28% 1.11% 0.28% 1.11% 1.11% 1.14% 1.41%	2.23% 4.82% 2.60% 3.94% 5.3.14% 6.3.7% 3.98%	2.94% 3.26% 4.03% 4.50% 2.42% 2.10%	24 44 28 10 55 35	44.30% 34.93% 34.81% 35.00% 14.37%	59.95% 48.51% 41.54% 40.96% 27.66 %	66.57% 58.52% 45.00% 42.92%	54.84% 44.59% 40.09 % 42.26%
Retail - Other Retail 16 2.44% 2.81% 6.84% 2.65% 14	4 27.71% 35.85% 3 32.33% 37.45% 3 9.88% 13.46%	57.90% 67.30% 58.10% 49.37% 58.10% 49.47%	49 0.8 29 0.4 9 1.9 55 0.2 35 0.7 27 0.4 42 0.8	2.47% 33% 0.97% 2.90% 2.90% 2.90% 1% 0.88% 1% 0.28% 1.11% 2.2% 1.41%	4.82% 2.60% 3.94% 3.14% 1.37% 3.98%	3.26% 4.03% 4.50% 2.42% 2.10%	28 10 55 35	34.93% 34.81% 35.00% 14.37%	48.51% 41.54% 40.96% 27.66%	58.52% 45.00% 42.92%	44.59% 40.09% 42.26%
Corporates Cor	4 27.71% 35.85% 3 32.33% 37.45% 3 9.88% 13.46%	58.10% 49.37% 58.10% 49.47%	29 0.4 9 1.5 55 0.2 35 0.4 27 0.4 42 0.5	0.97% 22% 2.90% 21% 0.88% 1% 0.28% 17% 1.11% 12% 1.41%	2.60% 3.94% 3.14% 1.37% 3.98%	4.03% 4.50% 2.42% 2.10%	10 55 35	34.81% 35.00% 14.37%	41.54% 40.96% 27.66%	45.00% 42.92%	40.09 % 42.26%
Corporates - Of Which: Specialised Lending Corporates - Of Which: SME 5 0.00% 2.11% 2.12% 2.95%	3 32.33% 37.45% 3 9.88% 13.46%	58.10% 49.47%	9 1.9 55 0.2 35 0.4 27 0.4 42 0.9	2.90% 2.90% 11% 0.88% 1% 0.28% 1.11% 52% 1.41%	3.94% 3.14% 1.37% 3.98%	4.50% 2.42% 2.10%	10 55 35	35.00% 14.37%	40.96% 27.66%	42.92%	42.26%
Corporates - Of Which: SME 5 0.00% 2.11% 2.12% 2.95%	3 32.33% 37.45% 3 9.88% 13.46%	58.10% 49.47%	55 0.2 35 0.2 27 0.4 42 0.5	1% 0.88% 1% 0.28% 17% 1.11% 52% 1.41%	3.14% 1.37% 3.98%	2.42% 2.10%	55	14.37%	27.66%		
Slovenia Retail Retail Secured on real estate property Retail - Qualifying Revolving Retail - Other Retail 12 1.76% 3.95% 6.90% 2.93% 13 Corporates 17 0.11% 1.23% 2.39% 1.92% 13 Corporates	3 32.33% 37.45% 3 9.88% 13.46%	58.10% 49.47%	55 0.2 35 0.2 27 0.4 42 0.5	1% 0.88% 1% 0.28% 17% 1.11% 52% 1.41%	3.14% 1.37% 3.98%	2.42% 2.10%	55	14.37%	27.66%		
Retail - Secured on real estate property Retail - Qualifying Revolving 12 1.76% 3.95% 6.90% 2.93% 13	3 32.33% 37.45% 3 9.88% 13.46%	58.10% 49.47%	35 0.2 27 0.4 42 0.5	1% 0.28% 17% 1.11% 52% 1.41%	1.37% 3.98%	2.10%	35			40.77%	24 740
Retail - Qualifying Revolving 12 1.76% 3.95% 6.90% 2.93% 13	3 9.88% 13.46%		27 0.4 42 0.5	1.11% 52% 1.41%	3.98%			10 20%			24.71%
Retail - Other Retail 12 1.76% 3.95% 6.90% 2.93% 13	3 9.88% 13.46%		42 0.5	1.41%	1	2.16%		10.2070	13.78%	24.00%	17.65%
Corporates 17 0.11% 1.23% 2.39% 1.92% 13	3 9.88% 13.46%				3 680/		27	33.80%	62.74%	71.89%	60.90%
Corporates - Of Which: Specialised Lending		21.05% 33.67%	69 0.6			2.46%	42	15.63%	38.85%	51.87%	29.22%
, , , , , , , , , , , , , , , , , , ,	7 46 540/ 20 600/			1.04%	2.27%	2.12%	70	30.82%	40.27%	45.00%	38.88%
	7 46 540/ 20 600/	1 1									
Corporates - Of Which: SME 8 0.90% 1.74% 2.34% 1.99% 7		38.41% 36.12%	41 0.5		3.58%	2.55%	42	21.39%	38.71%	45.00%	40.40%
Spain Retail 46 0.19% 0.67% 1.85% 1.35% 41		45.73% 35.75%	73 0.7		2.83%	1.87%	74	16.66%	22.85%	30.71%	29.09%
Retail - Secured on real estate property 19 0.49% 0.91% 2.44% 0.95% 16		23.70% 18.47%	66 0.4		2.12%	1.34%	67	11.11%	15.52%	20.80%	20.69%
Retail - Qualifying Revolving 19 0.56% 0.94% 1.89% 1.00% 17		47.47% 56.24%	28 1.0		3.57%	2.76%	30	41.17%	55.68%	68.67%	61.19%
Retail - Other Retail 37 0.61% 2.83% 5.06% 3.15% 34		52.35% 53.24%	60 1.6		4.69%	3.01%	63	30.10%	42.40%	54.77%	53.26%
Corporates 12 0.03% 0.39% 1.36% 0.37% 8	8 14.37% 33.67%	45.52% 27.57%	68 0.3	0.53%	1.27%	0.70%	67	29.39%	41.97%	45.00%	24.89%
Corporates - Of Which: Specialised Lending											
Corporates - Of Which: SME 8 0.15% 0.32% 3.13% 0.40% 6 Sweden Retail 36 0.06% 0.20% 0.61% 0.14% 30	6 15.46% 24.92%	28.20% 25.09%	27 0.4		1.75%	0.72%	27	18.84%	35.31%	45.00%	17.61%
		45.41% 14.07%	71 0.4		2.32%	0.36%	72	13.75%	19.30%	29.33%	12.57%
Retail - Secured on real estate property 11 0.06% 0.11% 0.44% 0.09% 9	4.0070 4.0070	13.22% 4.25%	62 0.3		1.24%	0.29%	63	10.26%	14.17%	19.59%	10.92%
Retail - Qualifying Revolving 14 0.13% 1.01% 2.97% 1.18% 10		51.35% 29.98% 52.69% 27.91%	25 0.6 60 0.8		3.51%	1.50%	27 62	35.99% 25.41%	56.35% 39.65%	68.31% 52.79%	59.43%
					4.47%	1.47%			35.98%	44.93%	34.36% 35.65%
	0 6.65% 14.51%	26.10% 11.50%	77 0.3	0.73%	1.27%	1.21%	78	27.63%	35.98%	44.93%	35.65%
Corporates - Of Which: Specialised Lending	6 3.31% 9.61%	23.29% 10.71%	56 0.6	0% 1.76%	4.22%	2.33%	55	28.83%	42.08%	45.00%	28.19%
United Kingdom Retail 57 0.30% 0.68% 1.21% 0.62% 52		29.62% 23.08%	74 1.0		3.13%	2.33% 1.54%	75	26.63% 1 5.00 %	42.06% 18.39%	45.00% 25.00 %	20.63%
Retail - Secured on real estate property 30 0.42% 0.83% 1.78% 0.41% 28		18.39% 5.95%	70 0.8		2.64%	1.34%	73	11.15%	15.02%	19.55%	10.48%
Retail - Qualifying Revolving 27 0.73% 1.04% 2.50% 1.06% 24		51.85% 43.91%	33 1.0		3.36%	1.98%	35	33.63%	56.52%	72.85%	71.28%
Retail - Qualifying Revivining 2.7 0.73 n. 1.04 n 2.30 n 1.00 n 2.4 Retail - Other Retail 48 0.36% 1.67% 3.31% 2.28% 42		49.57% 35.63%	67 1.3		4.85%	3.15%	67	21.66%	36.21%	51.28%	59.78%
Corporates 5 0.13% 0.85% 0.96% 0.74%		.5.0.70 55.0070	50 0.1		0.98%	0.90%	50	25.97%	38.96%	45.00%	29.94%
Corporates - Of Which: Specialised Lending			00 0.	0.4370	0.3078	0.30 /6	30	20.31 /6	33.30 /6	40.0078	23.347
Corporates - of Which: SME			17 0.3	32% 0.78%	1.87%	1.00%	16	15.66%	28.64%	45.00%	11.86%
Australia Retail 30 0.08% 0.24% 0.68% 0.53% 26	6 15.87% 25.66%	55.30% 8.54%	66 0.3			0.65%	68	13.24%	18.40%	28.77%	11.68%
Retail - Secured on real estate property 7 0.00% 0.57% 4	4 4.97% 9.67%	16.99% 7.27%	60 0.3		1.44%	0.61%	61	10.50%	13.61%	18.51%	11.12%
Retail - Qualifying Revolving 13 0.18% 0.80% 0.85% 0.34% 12		43.25% 30.84%	27 0.3		3.29%	1.08%	27	34.29%	52.13%	70.14%	62.72%
Retail - Other Retail 21 0.22% 1.33% 2.29% 3.10% 19		63.95% 22.71%	59 0.4		2.62%	1.75%	61	28.80%	40.90%	60.40%	24.45%



Table 1

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

2020 Q1

(Source COREP C 9.02)

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

PD - adjusted

				Jelauli la					LUSSIA				<u>'</u>	D - auju	otou				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	4	0.01%	0.17%	0.41%	0.47%						59	0.21%	0.60%	1.19%	1.06%	59	28.56%	38.04%	45.00%	35.78%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											15	0.16%	1.81%	3.56%	2.09%	15	21.78%	32.97%	45.00%	21.38%
Canada	Retail	28	0.07%	0.28%	1.61%	0.38%	23	14.90%	21.76%	35.80%	7.88%	70	0.36%	0.97%	2.00%	0.66%	70	15.33%	20.08%	33.03%	19.33%
	Retail - Secured on real estate property	5	0.00%	0.21%	1.89%	0.21%						60	0.30%	0.76%	1.26%	0.47%	61	10.63%	14.40%	19.47%	17.45%
	Retail - Qualifying Revolving	16	0.61%	0.87%	1.56%	0.76%	14	18.97%	28.34%	41.34%	12.47%	27	0.52%	1.77%	3.35%	1.81%	28	37.64%	53.75%	67.95%	68.06%
	Retail - Other Retail	19	0.10%	0.35%	4.70%	1.62%	16	23.34%	33.48%	51.52%	15.30%	60	0.68%	1.91%	4.17%	2.13%	59	25.61%	42.85%	56.02%	29.34%
	Corporates	4	0.35%	2.81%	5.38%	2.48%						45	0.13%	0.41%	1.00%	0.72%	41	38.34%	44.91%	45.01%	48.23%
	Corporates - Of Which: Specialised Lending																				
OL :	Corporates - Of Which: SME											19	0.17%	1.20%	3.99%	3.46%	18	31.00%	37.59%	45.00%	32.92%
China	Retail	25	0.04%	0.30%	0.62%	0.06%	20	5.84%	29.50%	46.03%	19.18%	63	0.34%	0.68%	1.26%	1.01%	65	13.10%	17.95%	26.78%	24.76%
	Retail - Secured on real estate property	6	0.00%	1.58%	2.35%	1.84%						57	0.30%	0.57%	1.09%	0.62%	59	10.00%	14.42%	20.00%	11.76%
	Retail - Qualifying Revolving	11	0.49%	1.41%	3.89%	1.20%	10	12.67%	29.73%	50.82%	26.23%	28 54	0.27%	0.95%	2.62%	0.83%	28 55	33.33%	49.50%	66.68%	83.47%
	Retail - Other Retail	18	0.05%	0.26%	1.88% 1.22%	0.15% 0.23%	14	20.83%	34.34%	42.52% 15.62%	36.40% 10.03%		0.39%	1.01% 0.50%	2.30% 1.10%	1.82%	55	21.84% 33.55%	43.47% 40.57%	55.42% 45.00%	14.54% 36.19%
	Corporates Corporates - Of Which: Specialised Lending	10	0.06%	0.81%	1.22%	0.23%	5	8.36%	13.58%	15.02%	10.03%	49	0.15%	0.50%	1.10%	0.92%	40	33.55%	40.57%	45.00%	30.19%
	Corporates - Of Which: SME	1	0.53%	9.07%	26.01%	0.87%						21	0.20%	1.00%	3.99%	4.74%	22	20.69%	38.39%	45.00%	19.53%
Hong Kong		- 4						0.400/	40.000/	40.070/	0.040/										
Hong Kong	Retail	11	0.03% 0.00%	0.49% 0.03%	1.67% 1.27%	0.03% 0.03%	8	3.10%	10.03%	18.07%	6.04%	60 53	0.31% 0.22%	0.65% 0.44%	1.61% 0.86%	0.71% 0.41%	61 54	13.23% 10.12%	16.62% 13.87%	24.09% 17.81%	33.64% 10.11%
	Retail - Secured on real estate property Retail - Qualifying Revolving	7	0.00%	0.03%	0.25%	0.03%	1	15.59%	39.88%	49.98%	6.04%	25	0.22%	0.44%	0.89%	0.41%	25	35.17%	55.26%	64.25%	96.11%
	Retail - Other Retail	8	0.03%	0.05%	1.42%	0.04%	6	0.18%	27.30%	48.70%	15.42%	50	0.56%	1.36%	3.39%	1.48%	51	16.23%	42.04%	52.84%	22.57%
	Corporates	5	0.00%	2.16%	2.23%	2.32%	U	0.1070	27.0070	40.7070	10.4270	41	0.33%	0.66%	1.43%	1.68%	44	33.11%	42.00%	45.00%	45.17%
	Corporates - Of Which: Specialised Lending		0.0070	2.1070	2.2070	2.02 /0							0.0070	0.0070	1.4070	1.0070	77	33.1170	42.0070	40.0070	40.1170
	Corporates - Of Which: SME											12	0.91%	1.98%	2.60%	1.08%	13	37.15%	45.00%	45.00%	35.13%
India	Retail	25	0.26%	0.49%	1.81%	0.99%	23	28.17%	42.31%	59.02%	89.50%	57	0.34%	1.04%	2.95%	6.19%	58	15.20%	23.85%	39.39%	53.17%
	Retail - Secured on real estate property	4	0.00%	0.14%	0.45%	0.62%						44	0.14%	0.51%	1.78%	2.24%	45	10.80%	15.43%	26.35%	36.35%
	Retail - Qualifying Revolving	10	1.38%	2.96%	6.59%	0.04%	9	29.54%	40.20%	54.01%	40.58%	24	0.54%	2.04%	5.59%	11.28%	28	36.37%	58.27%	71.55%	79.51%
	Retail - Other Retail	15	0.29%	3.01%	5.97%	2.96%	16	29.47%	50.93%	63.98%	98.19%	48	1.12%	3.23%	6.21%	4.73%	47	28.72%	48.15%	56.28%	56.97%
	Corporates	4	0.00%	0.07%	0.17%	0.14%						41	0.09%	0.24%	0.71%	0.57%	41	32.31%	43.19%	45.00%	37.62%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											8	0.19%	1.28%	2.47%	3.22%	8	30.03%	46.30%	48.83%	16.55%
Korea, Republic Of	Retail	16	0.02%	0.06%	0.77%	0.08%	14	26.14%	46.85%	60.80%	74.50%	51	0.24%	0.55%	1.57%	0.92%	50	14.78%	24.20%	33.50%	36.92%
	Retail - Secured on real estate property											38	0.15%	0.36%	0.60%	0.21%	39	10.00%	14.20%	20.50%	9.98%
	Retail - Qualifying Revolving	4	0.06%	0.76%	1.99%	0.62%	4	13.41%	41.04%	73.22%	58.02%	22	0.17%	0.74%	1.83%	0.49%	25	39.69%	59.26%	72.19%	75.18%
	Retail - Other Retail	9	0.05%	0.38%	1.42%	0.18%	10	26.14%	51.77%	91.44%	91.83%	44	0.42%	0.91%	2.07%	2.22%	41	25.68%	37.59%	54.58%	77.84%
	Corporates	5	0.00%	0.00%	0.10%	0.53%						55	0.36%	0.65%	1.79%	0.59%	54	32.41%	43.19%	45.00%	39.23%
	Corporates - Of Which: Specialised Lending											16	0.59%	1.96%	11.07%	2.38%	10	8.62%	41.45%	45.00%	43.44%
Russian Federation	Corporates - Of Which: SME Retail	24	0.15%	0.86%	3.94%	1.91%	28	11.55%	19.11%	40.85%	22.38%	65	0.59%	1.96%	3.13%	2.38% 2.78%	66	8.62% 16.02%	41.45% 19.77%	45.00% 25.72%	43.44% 19.39%
Russian Federation	Retail - Secured on real estate property	15	2.18%	3.79%	6.22%	2.85%	12	7.36%	10.98%	23.54%	17.03%	55	0.74%	1.23%	3.04%	2.76%	56	13.31%	16.26%	21.46%	18.81%
	Retail - Secured on real estate property Retail - Qualifying Revolving	13	0.46%	1.13%	2.77%	1.16%	12	38.66%	53.18%	60.68%	53.89%	26	0.45%	1.25%	3.12%	1.90%	28	37.13%	59.80%	74.64%	61.36%
	Retail - Other Retail	20	0.46%	0.72%	4.65%	2.84%	19	19.19%	42.32%	64.76%	57.98%	57	0.86%	1.77%	6.55%	5.32%	57	27.96%	40.58%	54.54%	19.40%
	Total Office Rotal	20	U.LL /0	0.12/0	7.00/0	2.04/0	13	10.1070	72.02 /0	04.7070	37.3376	07	0.0070	1.7770	0.0070	0.02 /0	07	21.00/0	70.0070	J4.U4/0	10.40/0



Table 1

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

2020 Q1

(Source COREP C 9.02)

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

				ciauli la	10				LUSSIA	ic				D - auju	Jicu				LOD		
		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	0.24%	0.29%	2.92%	1.20%	6	14.54%	41.34%	78.31%	55.52%	47	0.19%	0.59%	1.36%	1.63%	47	25.82%	36.75%	45.00%	32.00%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											18	0.39%	0.71%	1.31%	2.93%	19	13.86%	35.01%	45.00%	25.78%
Singapore	Retail	17	0.00%	0.03%	0.22%	0.05%	11	22.43%	32.83%	42.31%	17.74%	66	0.32%	0.60%	1.10%	1.02%	67	13.01%	16.07%	25.17%	22.02%
	Retail - Secured on real estate property	7	0.00%	0.12%	2.18%	0.14%						56	0.23%	0.44%	0.89%	0.30%	57	11.33%	14.75%	17.65%	15.72%
	Retail - Qualifying Revolving	7	0.36%	1.65%	6.13%	0.51%	4	23.16%	26.52%	28.57%	26.56%	26	0.20%	0.45%	1.05%	3.24%	26	32.74%	53.39%	67.23%	72.11%
	Retail - Other Retail	12	0.00%	0.05%	0.58%	0.04%	9	30.81%	42.31%	47.28%	62.39%	54	0.37%	1.07%	2.38%	2.78%	54	19.19%	35.85%	50.44%	16.49%
	Corporates	14	0.00%	0.16%	2.83%	1.76%	7	11.07%	40.24%	56.63%	3.14%	76	0.29%	0.57%	0.88%	0.66%	74	32.78%	39.95%	45.00%	32.58%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											42	0.58%	1.14%	2.83%	1.07%	41	24.68%	35.99%	44.24%	29.55%
Switzerland	Retail	39	0.20%	0.52%	1.08%	0.38%	32	9.65%	15.92%	28.68%	13.90%	74	0.70%	1.45%	2.95%	1.59%	73	14.97%	18.51%	23.39%	19.45%
	Retail - Secured on real estate property	24	0.36%	0.93%	1.50%	0.43%	20	6.12%	9.41%	14.00%	11.23%	69	0.66%	1.33%	1.84%	0.86%	70	12.32%	15.70%	20.80%	19.49%
	Retail - Qualifying Revolving	18	0.14%	0.54%	1.46%	0.85%	15	30.77%	32.97%	38.09%	34.14%	31	0.55%	1.18%	2.75%	1.79%	32	31.98%	44.87%	65.79%	54.14%
	Retail - Other Retail	31	0.35%	0.73%	1.70%	0.55%	25	21.79%	31.86%	46.03%	26.96%	63	1.11%	2.36%	4.57%	3.78%	62	25.28%	35.35%	49.85%	18.57%
	Corporates	21	0.00%	0.22%	0.80%	0.54%	13	4.11%	12.93%	25.74%	27.23%	74	0.33%	0.68%	1.12%	0.99%	75	29.12%	40.33%	45.00%	30.20%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	5	0.00%	0.19%	24.99%	0.17%						43	0.93%	1.74%	11.50%	2.87%	44	23.18%	43.47%	45.01%	20.72%
United States	Retail	45	0.09%	0.37%	1.41%	1.11%	38	9.39%	18.34%	28.54%	12.12%	72	0.70%	1.26%	2.40%	1.87%	73	15.37%	21.24%	29.39%	49.04%
	Retail - Secured on real estate property	23	0.19%	0.64%	1.94%	0.31%	17	4.83%	7.44%	8.76%	6.25%	68	0.54%	1.03%	2.19%	0.90%	69	11.79%	17.73%	24.79%	45.99%
	Retail - Qualifying Revolving	20	0.41%	1.26%	2.00%	0.04%	17	27.69%	32.59%	49.05%	17.57%	26	0.55%	1.56%	3.74%	2.70%	29	36.90%	57.86%	67.85%	92.99%
	Retail - Other Retail	34	0.07%	0.62%	2.47%	3.21%	28	24.51%	36.85%	56.03%	13.70%	63	1.15%	1.95%	4.04%	2.34%	62	27.58%	37.00%	52.74%	35.71%

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:

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

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:

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

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

• Loss rate

$$\text{To express it on yearly basis we apply:} = \frac{\sum_{i=0}^{3} \text{"Credit risk adjustments "}_{Q-i}}{\sum_{i=0}^{3} \text{Obser.new defaults}_{Q-i}}$$