



### Table 1

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

EU and main non-EU countries

2021 Q1

(Source COREP C 9.02)

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

PD - adjusted

Lossrate

		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	13	0.00%	0.50%	1.43%	1.36%	8	4.77%	21.51%	33.91%	37.88%	51	0.30%	0.61%	1.23%	1.22%		33.39%	41.55%	45.00%	33.76%
	Corporates - Of Which: Specialised Lendin																				
	Corporates - Of Which: SME	5	1.20%	1.45%	1.85%	1.51%	4	10.38%	16.47%	22.60%	21.45%	25	0.23%	0.71%	2.65%	2.50%	26	25.77%	36.93%	45.00%	30.94%
Austria	Retail	27	0.07%	0.57%	0.97%	0.79%	20	25.89%	28.70%	37.38%	27.43%	60	0.46%	1.05%	1.95%	1.28%	61	15.20%	20.11%	29.90%	26.77%
	Retail - Secured on real estate property	7	0.00%	0.61%	0.67%	0.64%	5	6.08%	6.18%	10.36%	8.27%	57	0.25%	0.63%	1.31%	1.11%	58	10.95%	14.96%	21.38%	10.62%
	Retail - Qualifying Revolving	12	0.10%	0.64%	1.72%	0.68%	9	30.55%	41.34%	57.11%	58.75%	23	0.44%	0.91%	1.81%	1.80%	25	32.51%	52.07%	64.49%	64.85%
	Retail - Other Retail	22	0.29%	0.99%	3.35%	1.07%	16	32.51%	48.06%	53.90%	44.32%	50	1.27%	1.97%	3.53%	1.75%	50	31.89%	39.15%	50.93%	45.36%
	Corporates	13	0.06%	0.92%	1.90%	1.50%	9	18.19%	22.96%	25.14%	21.36%	58	0.27%	0.45%	1.89%	2.43%	58	31.16%	38.81%	45.00%	26.85%
	Corporates - Of Which: Specialised Lendin																				
	Corporates - Of Which: SME	9	1.44%	1.69%	1.73%	1.65%	6	9.62%	16.74%	23.52%	14.74%	32	0.38%	1.78%	2.65%	2.68%	32	23.44%	35.67%	45.00%	24.22%
Belgium	Retail	35	0.27%	0.63%	2.50%	0.95%	30	8.90%	14.32%	40.17%	8.93%	62	0.67%	1.09%	1.66%	0.99%	63	13.85%	18.41%	23.67%	17.08%
	Retail - Secured on real estate property	19	0.27%	0.38%	2.39%	0.84%	17	2.94%	5.08%	8.34%	3.51%	59	0.58%	0.97%	1.42%	0.88%	62	12.27%	14.93%	19.41%	13.12%
	Retail - Qualifying Revolving	19	0.19%	0.86%	2.70%	1.33%	17	17.28%	37.31%	58.57%	17.15%	25	0.52%	0.98%	3.43%	0.68%	27	32.61%	49.25%	62.57%	49.29%
	Retail - Other Retail	28	0.31%	0.93%	3.20%	1.37%	26	15.76%	26.34%	45.74%	22.04%	55	0.79%	1.43%	2.75%	1.60%	54	27.19%	35.68%	49.32%	33.06%
	Corporates	5	0.00%	0.00%	2.61%	2.63%						30	0.50%	1.35%	2.93%	1.89%	31	35.00%	40.20%	45.00%	43.36%
	Corporates - Of Which: Specialised Lendin																				
	Corporates - Of Which: SME											16	0.47%	1.36%	3.62%	3.33%	17	11.53%	40.08%	45.00%	40.54%
Bulgaria	Retail	21	0.61%	1.64%	9.08%	3.39%	15	21.41%	40.40%	52.81%	53.55%	56	0.44%	0.85%	3.11%	2.37%	58	17.82%	24.20%	36.25%	32.83%
	Retail - Secured on real estate property	4	0.84%	2.41%	3.14%	2.74%	4	29.70%	37.00%	39.26%	37.74%	41	0.18%	0.47%	1.08%	1.88%	43	10.72%	14.35%	17.32%	24.00%
	Retail - Qualifying Revolving	10	1.43%	3.11%	8.01%	2.83%	8	31.56%	54.02%	79.02%	80.57%	23	0.39%	1.48%	4.07%	3.04%	25	33.16%	61.11%	67.68%	42.75%
	Retail - Other Retail	16	2.03%	4.00%	31.74%	5.17%	13	26.02%	47.60%	65.14%	69.66%	48	0.90%	2.30%	5.49%	3.85%	48	32.88%	46.41%	57.43%	56.00%
	Corporates											24	0.65%	0.90%	3.69%	3.80%	24	22.62%	37.23%	43.97%	40.77%
	Corporates - Of Which: Specialised Lendin																				
	Corporates - Of Which: SME											7	1.69%	6.65%	10.30%	6.08%	7	22.30%	41.91%	49.24%	41.65%
Croatia	Retail	11	0.38%	0.48%	2.88%	2.86%	9	29.83%	59.16%	63.49%	16.52%	45	0.30%	1.32%	3.12%	2.54%	46	19.59%	28.33%	42.87%	34.93%
	Retail - Secured on real estate property											31	0.17%	0.32%	0.78%	1.77%	32	9.97%	17.05%	26.52%	29.29%
	Retail - Qualifying Revolving	6	0.41%	0.92%	1.63%	0.57%	5	58.36%	59.16%	68.71%	65.81%	19	0.34%	1.70%	4.28%	1.37%	23	32.08%	62.68%	73.62%	65.23%
	Retail - Other Retail	7	1.13%	3.62%	8.64%	3.61%	5	26.43%	29.83%	81.66%	16.43%	38	0.62%	3.00%	6.59%	3.03%	39	27.38%	39.02%	54.62%	38.28%
	Corporates											35	0.56%	1.21%	3.47%	1.72%	38	28.19%	36.07%	45.00%	31.40%
	Corporates - Of Which: Specialised Lendin																				
0.00	Corporates - Of Which: SME											14	0.42%	2.37%	7.22%	3.70%	14	13.92%	31.19%	43.13%	14.05%
Cyprus	Retail	12	0.01%	0.14%	1.86%	1.48%	8	32.18%	44.76%	71.48%	53.40%	53	0.38%	0.71%	1.68%	1.17%	53	13.25%	22.71%	36.22%	18.86%
	Retail - Secured on real estate property	_					_					40	0.18%	0.49%	0.98%	0.65%	40	10.16%	13.31%	18.11%	14.97%
	Retail - Qualifying Revolving	7	1.40%	2.30%	48.80%	6.55%	6	26.84%	46.46%	67.28%	34.01%	21	0.27%	1.07%	3.03%	1.35%	22	38.10%	58.59%	64.68%	59.67%
	Retail - Other Retail	8	0.00%	0.05%	5.07%	1.12%	4	35.10%	46.87%	59.08%	59.26%	40	0.40%	1.80%	3.93%	1.44%	40	27.66%	36.57%	47.42%	19.68%
	Corporates	12	0.02%	1.07%	1.25%	1.16%	9	32.29%	43.27%	50.60%	41.10%	45	0.26%	0.77%	2.37%	2.31%	46	35.45%	39.34%	45.00%	31.91%
	Corporates - Of Which: Specialised Lendin	_	4 0000				_					0.0					0.1		10.05	4.5.00	
O- 1 - 1	Corporates - Of Which: SME	6	1.63%	2.10%	2.66%	2.28%	5	22.10%	39.77%	40.90%	29.89%	23	0.58%	3.35%	4.93%	3.34%	24	32.21%	43.22%	45.00%	32.26%
Czech	Retail	25	0.08%	0.61%	0.96%	1.08%	21	22.66%	38.17%	55.67%	30.42%	60	0.37%	0.97%	1.79%	1.56%	62	13.73%	22.17%	32.19%	27.81%
	Retail - Secured on real estate property	10	0.00%	0.52%	0.73%	0.64%	7	8.03%	13.31%	23.94%	16.63%	50	0.18%	0.35%	0.85%	1.12%	50	10.00%	14.26%	19.16%	21.00%
	Retail - Qualifying Revolving	12	0.70%	1.57%	2.70%	1.77%	11	24.53%	45.43%	51.91%	30.51%	23	0.71%	1.92%	4.72%	4.15%	25	32.86%	53.19%	64.18%	53.62%
	Retail - Other Retail	20	0.44%	1.50%	2.28%	2.19%	17	29.90%	42.33%	59.99%	40.77%	50	1.01%	2.35%	3.92%	2.68%	52	29.96%	39.30%	53.69%	45.08%



### Table 1

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

EU and main non-EU countries

2021 Q1

(Source COREP C 9.02)

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

PD - adjusted

Lossrate

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		N	25t h	50th	75t h	W.A	N	25t h	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
	Corporates	9	0.00%	0.34%	0.86%	0.79%	6	9.71%	19.63%	46.79%	18.93%	53	0.32%	0.61%	1.08%	1.15%	56	28.67%	37.85%	45.00%	21.59%
	Corporates - Of Which: Specialised Lendin																				
	Corporates - Of Which: SME	4	0.50%	0.73%	5.41%	0.47%	4	7.26%	17.76%	35.51%	24.73%	24	0.50%	1.42%	2.83%	1.39%	24	16.83%	24.60%	39.85%	19.04%
Denmark	Retail	22	0.05%	0.25%	1.08%	0.57%	18	10.72%	27.17%	37.50%	13.01%	59	0.55%	1.14%	2.25%	0.86%	62	14.94%	22.40%	30.00%	18.30%
	Retail - Secured on real estate property	10	0.00%	0.21%	0.56%	0.56%	7	7.29%	8.79%	16.38%	9.70%	51	0.42%	0.90%	1.72%	0.81%	53	12.27%	15.07%	19.96%	16.59%
	Retail - Qualifying Revolving	4	0.56%	1.23%	2.88%	2.31%						21	0.33%	1.61%	3.10%	1.94%	21	30.92%	51.62%	64.83%	57.75%
	Retail - Other Retail	19	0.20%	0.92%	2.67%	0.69%	16	28.16%	40.74%	51.14%	38.59%	45	1.16%	2.26%	4.11%	1.93%	49	30.00%	41.23%	53.26%	40.58%
	Corporates											28	0.25%	1.14%	2.36%	1.58%	28	37.45%	44.64%	45.00%	41.35%
	Corporates - Of Which: Specialised Lendin																				
	Corporates - Of Which: SME											12	1.20%	1.52%	3.16%	1.81%	11	38.91%	43.97%	45.00%	39.25%
Estonia	Retail	15	0.15%	0.48%	3.34%	0.81%	12	16.62%	36.82%	62.78%	27.83%	48	0.37%	0.76%	2.50%	1.41%	48	14.03%	19.49%	37.65%	15.69%
	Retail - Secured on real estate property	7	0.14%	3.28%	12.52%	0.79%	6	6.25%	6.38%	31.11%	27.83%	36	0.22%	0.53%	1.44%	1.11%	36	10.79%	13.50%	21.75%	12.71%
	Retail - Qualifying Revolving											17	0.54%	1.85%	3.17%	3.31%	17	49.71%	62.59%	70.93%	54.41%
	Retail - Other Retail	12	0.51%	2.08%	9.29%	0.88%	9	22.42%	40.51%	65.18%	27.79%	42	0.97%	2.73%	5.04%	2.81%	41	29.77%	40.10%	55.06%	29.79%
	Corporates	10	0.00%	0.02%	0.59%	1.54%	4	15.48%	18.13%	45.99%	16.44%	54	0.30%	0.48%	1.52%	1.23%	56	29.08%	38.81%	45.00%	35.15%
	Corporates - Of Which: Specialised Lendin																				
	Corporates - Of Which: SME	5	0.05%	0.59%	0.92%	2.20%						20	0.24%	0.81%	1.92%	1.64%	20	19.04%	33.63%	44.98%	32.01%
Finland	Retail	19	0.01%	0.76%	2.47%	1.28%	16	11.60%	14.38%	30.97%	1.76%	56	0.50%	1.09%	2.77%	1.46%	57	15.75%	21.01%	34.00%	21.02%
	Retail - Secured on real estate property	10	0.01%	1.19%	1.83%	1.29%	7	3.27%	6.47%	8.35%	1.36%	43	0.33%	0.70%	1.59%	1.09%	44	11.66%	15.36%	19.24%	16.65%
	Retail - Qualifying Revolving	5	0.35%	0.90%	3.19%	3.13%	4	35.83%	57.83%	63.51%	27.83%	19	0.21%	0.90%	1.82%	2.45%	22	39.87%	60.36%	70.21%	57.63%
	Retail - Other Retail	16	0.19%	1.37%	2.92%	1.24%	14	16.03%	29.45%	39.42%	4.10%	48	0.75%	2.15%	3.83%	3.18%	48	25.58%	41.16%	55.15%	35.34%
	Corporates	20	0.39%	0.71%	1.09%	0.82%	15	7.14%	18.05%	25.42%	19.12%	62	0.23%	0.63%	1.78%	1.86%	64	32.39%	39.88%	44.89%	35.03%
	Corporates - Of Which: Specialised Lendin																				
	Corporates - Of Which: SME	11	0.59%	1.65%	3.22%	1.46%	10	8.18%	18.94%	35.93%	24.45%	43	0.46%	2.61%	4.21%	3.01%	43	28.88%	35.83%	43.80%	34.84%
France	Retail	42	0.27%	0.97%	2.28%	0.53%	37	12.99%	19.54%	28.23%	19.28%	63	0.68%	1.35%	2.45%	1.42%	63	14.06%	19.37%	24.15%	17.02%
	Retail - Secured on real estate property	26	0.51%	0.93%	1.52%	0.36%	20	3.17%	9.03%	14.54%	9.93%	63	0.49%	0.97%	1.70%	1.04%	64	11.30%	15.68%	20.74%	12.52%
	Retail - Qualifying Revolving	21	0.47%	0.81%	1.89%	0.77%	19	20.86%	35.09%	52.07%	37.13%	28	0.79%	2.08%	4.94%	2.90%	28	38.08%	48.49%	66.39%	36.40%
	Retail - Other Retail	39	1.04%	1.95%	4.83%	0.83%	35	21.79%	32.60%	53.33%	25.19%	55	1.46%	2.28%	3.88%	1.84%	56	27.49%	40.94%	47.84%	22.75%
	Corporates	23	0.03%	0.30%	0.87%	0.68%	16	11.59%	23.99%	42.02%	31.30%	64	0.29%	0.75%	1.39%	1.01%	68	31.62%	41.08%	44.94%	36.16%
	Corporates - Of Which: Specialised Lendin																				
0	Corporates - Of Which: SME	16	0.47%	0.95%	2.39%	0.81%	12	13.95%	32.22%	41.93%	34.44%	49	0.69%	1.67%	2.96%	1.26%	51	24.82%	36.54%	41.91%	31.95%
Germany	Retail	50	0.41%	0.84%	1.88%	0.50%	44	8.63%	17.04%	30.78%	28.21%	65	0.71%	1.51%	2.44%	0.78%	68	16.86%	19.76%	29.78%	32.51%
	Retail - Secured on real estate property	28	0.34%	0.88%	1.67%	0.28%	24	6.12%	10.72%	16.04%	10.69%	62	0.49%	0.79%	1.69%	0.54%	65	12.58%	16.03%	21.43%	19.98%
	Retail - Qualifying Revolving	24	0.29%	0.88%	2.55%	0.51%	23	25.09%	38.89%	53.75%	31.16%	28	0.67%	1.21%	3.38%	0.59%	31	38.84%	51.74%	64.68%	66.38%
	Retail - Other Retail	40	0.49%	1.02%	2.06%	0.93%	33	26.15%	33.73%	61.44%	38.62%	56	0.93%	2.78%	4.15%	1.36%	58	30.73%	36.15%	47.46%	47.80%
	Corporates	6	1.20%	2.99%	14.40%	2.74%	5	28.78%	29.07%	45.65%	37.98%	32	0.29%	1.52%	7.49%	7.30%	33	30.26%	40.07%	45.00%	40.25%
	Corporates - Of Which: Specialised Lendin													_							
	Corporates - Of Which: SME											14	0.61%	2.56%	5.51%	13.76%	15	30.81%	42.04%	45.00%	39.19%
Greece	Retail	25	0.24%	3.05%	5.57%	7.13%	20	17.00%	39.55%	62.65%	78.56%	56	0.69%	1.85%	3.59%	11.26%	60	16.21%	27.57%	42.35%	32.06%
	Retail - Secured on real estate property	4	0.00%	4.20%	29.64%	8.40%						41	0.14%	0.47%	1.49%	11.94%	41	9.91%	14.21%	20.26%	20.73%
	Retail - Qualifying Revolving	14	0.29%	2.01%	23.53%	2.31%	11	27.94%	58.52%	81.34%	81.33%	24	0.39%	1.44%	3.95%	3.33%	25	36.69%	57.73%	68.19%	72.10%
	Retail - Other Retail	16	0.89%	4.91%	21.82%	7.44%	11	26.06%	40.57%	64.68%	86.09%	51	0.84%	2.33%	5.45%	12.04%	53	28.69%	42.62%	53.26%	43.92%



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

EU and main non-EU countries

2021 Q1

(Source COREP C 9.02)

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

PD - adjusted

Lossrate

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		N	25t h	50th	75th	W.A	N	25t h	50t h	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
	Corporates	8	0.00%	0.60%	2.80%	2.14%	4	33.36%	66.43%	70.65%	63.05%	38	0.39%	0.78%	1.87%	1.74%	37	35.00%	39.13%	45.00%	42.93%
	Corporates - Of Which: Specialised Lendin																				
	Corporates - Of Which: SME	5	0.14%	2.36%	7.68%	2.86%						17	1.43%	3.05%	4.93%	2.67%	16	32.51%	41.24%	47.07%	46.48%
Hungary	Retail	23	0.10%	0.40%	1.75%	0.98%	18	24.02%	43.93%	54.12%	53.07%	53	0.61%	1.04%	1.87%	2.76%	56	15.33%	24.51%	36.94%	43.56%
J ,	Retail - Secured on real estate property	7	0.00%	0.12%	0.47%	0.93%						45	0.21%	0.60%	1.09%	1.99%	47	10.34%	15.06%	26.49%	33.70%
	Retail - Qualifying Revolving	7	0.34%	1.39%	5.62%	4.47%	6	28.98%	37.53%	48.84%	41.09%	23	0.38%	1.06%	5.39%	1.82%	25	30.55%	52.79%	69.94%	62.79%
	Retail - Other Retail	19	0.40%	4.28%	7.24%	1.10%	15	34.06%	51.29%	61.82%	58.11%	48	0.95%	2.30%	5.14%	4.49%	48	33.30%	46.30%	57.62%	67.39%
	Corporates	10	0.00%	1.11%	3.06%	2.81%	5	14.50%	17.17%	26.43%	21.79%	51	0.22%	0.68%	1.75%	1.73%	58	28.24%	36.29%	44.56%	28.70%
	Corporates - Of Which: Specialised Lendin																				
	Corporates - Of Which: SME											26	0.51%	0.92%	3.72%	3.38%	26	23.34%	36.73%	43.57%	35.39%
Ireland	Retail	29	0.36%	1.39%	3.09%	1.16%	22	8.66%	13.06%	23.88%	13.75%	62	0.55%	1.27%	3.91%	2.85%	63	14.03%	19.38%	26.85%	26.42%
	Retail - Secured on real estate property	14	0.63%	1.20%	4.55%	1.01%	9	3.72%	10.71%	23.82%	12.07%	58	0.44%	1.02%	3.57%	2.72%	59	12.18%	16.49%	25.23%	23.82%
	Retail - Qualifying Revolving	11	0.21%	0.95%	1.46%	1.37%	9	10.20%	19.09%	35.16%	10.27%	24	0.51%	1.60%	3.74%	2.57%	24	33.46%	58.76%	65.62%	59.78%
	Retail - Other Retail	21	0.24%	1.48%	3.30%	3.78%	17	14.99%	31.32%	51.93%	23.25%	54	0.93%	1.80%	4.98%	4.47%	53	26.36%	39.89%	50.74%	60.24%
	Corporates	15	0.00%	0.38%	0.81%	0.58%	10	22.58%	28.25%	36.98%	27.07%	55	0.40%	1.00%	2.60%	4.87%	56	33.30%	39.77%	45.00%	36.74%
	Corporates - Of Which: Specialised Lendin																				
	Corporates - Of Which: SME	10	0.88%	1.12%	1.34%	0.97%	9	21.84%	27.93%	31.46%	26.74%	31	0.90%	3.14%	8.53%	9.90%	31	26.12%	39.13%	45.72%	39.09%
lt aly	Retail	41	0.37%	0.79%	2.09%	3.46%	35	14.61%	23.27%	32.88%	41.20%	60	0.50%	1.28%	2.48%	2.16%	64	16.28%	22.72%	30.81%	25.85%
	Retail - Secured on real estate property	20	0.41%	1.09%	2.09%	3.12%	16	10.08%	13.77%	21.23%	34.92%	59	0.31%	0.62%	1.18%	1.37%	61	11.94%	16.89%	22.49%	19.84%
	Retail - Qualifying Revolving	23	0.59%	1.27%	4.17%	0.41%	22	22.89%	35.55%	45.06%	26.54%	25	1.08%	2.70%	4.83%	3.15%	27	36.41%	51.70%	69.67%	57.27%
	Retail - Other Retail	30	0.32%	1.21%	2.11%	4.21%	26	22.16%	28.75%	41.21%	49.57%	56	1.29%	2.53%	4.60%	5.52%	58	32.54%	39.97%	52.86%	39.46%
Latvia	Corporates	4	1.48%	6.31%	11.35%	7.99%	4	15.66%	20.10%	57.03%	21.35%	27	0.30%	0.81%	3.14%	1.76%	27	38.32%	44.59%	45.00%	41.69%
	Corporates - Of Which: Specialised Lendin	1										4.5	0.000/	0.440/	4.000/	0.000/		07.040/	40.700/	45.000/	00.070/
Latinia	Corporates - Of Which: SME	40	0.400/	0.000/	4.050/	4 000/		00 040/	44 5 40/	04.050/	00.750/	15	0.33%	2.11%	4.39%	2.06%	14	37.64%	42.78%	45.00%	38.87%
Latvia	Retail	12	0.40%	0.90%	4.95%	1.62%	77	22.21%	41.54%	64.85%	36.75%	<b>48</b> 34	0.40%	1.31%	3.43%	2.69%	<b>48</b> 34	16.49%	27.21%	42.95%	24.66%
	Retail - Secured on real estate property	5	0.32%	0.37%	0.37%	1.73%	4	13.81%	19.05%	28.35%	34.13%	19	0.15%	0.59%	1.38%	2.12%	20	11.55%	14.39% 61.15%	21.28%	18.65%
	Retail - Qualifying Revolving Retail - Other Retail	9	0.72% 0.42%	9.30% 0.64%	19.79% 8.79%	9.11% 1.30%	8	46.96% 25.73%	69.38% 39.83%	85.76% 57.37%	72.35% 45.88%	43	0.26% 0.59%	1.85% 2.72%	10.15% 6.85%	5.31% 4.37%	13	39.62% 34.06%	45.12%	72.54% 57.28%	60.96% 43.36%
	Corporates	9	0.42 /0	0.04 /6	0.1970	1.30 /6	0	23.7370	39.03 /6	31.31/0	43.00 /0	30	0.18%	0.76%	1.87%	1.47%	30		44.63%	45.00%	41.70%
	Corporates - Of Which: Specialised Lendin											30	0.10 /6	0.70 /8	1.07 /6	1.47 /0	30	40.20 /6	44.03 /6	43.00 /6	41.70 /0
	Corporates - Of Which: SME											Q	0.30%	2.45%	3.41%	2.54%	Q	39.43%	44.19%	49.40%	40.16%
Lithuania	Retail	20	0.20%	1.01%	6.76%	1.38%	14	7.60%	18.32%	39.68%	35.35%	46	0.36%	1.11%	3.07%	1.45%	48	17.44%	24.25%	37.27%	18.21%
Littidama	Retail - Secured on real estate property	9	0.24%	0.32%	18.03%	1.48%	6	3.50%	7.64%	8.49%	35.18%	33	0.14%	0.35%	1.44%	1.23%	33	11.86%	15.86%	21.81%	15.62%
	Retail - Qualifying Revolving	4	0.29%	1.32%	5.03%	4.26%	U	0.0070	7.0470	0.4070	00.1070	18	0.40%	1.15%	2.23%	2.63%	18	30.30%	61.98%	70.92%	56.66%
	Retail - Other Retail	13	0.40%	1.11%	6.76%	0.81%	12	22.08%	30.79%	48.23%	37.43%	41	0.69%	2.30%	4.80%	2.83%	41	30.05%	38.68%	51.57%	36.88%
	Corporates	16	0.00%	0.09%	0.62%	0.67%	9	4.08%	29.61%	31.32%	7.03%	59	0.41%	0.59%	1.11%	1.13%	60	27.59%	36.50%	43.02%	31.30%
	Corporates - Of Which: Specialised Lendin		/0	2.2270		2.2.70			2.2.70				211176					/	3 70	1 /	1
	Corporates - Of Which: SME	10	0.00%	0.16%	4.88%	2.40%	5	9.13%	29.72%	29.72%	9.36%	41	0.44%	0.84%	2.30%	2.05%	41	24.29%	36.89%	43.56%	29.29%
Luxembourg	Retail	22	0.10%	0.26%	0.90%	0.40%	17	5.33%	17.85%	31.70%	9.52%	60	0.53%	0.80%	1.83%	1.01%	60	15.26%	19.36%	27.67%	16.56%
_3.7.3.1.2.3.1.9	4	4			0.700/		0		0.040/	0.000/	4 770/	56	0.50%	0.78%	1.26%	0.91%	58	12.65%	16.05%	22.99%	15.43%
	Retail - Secured on real estate property	13	0.01%	0.32%	0.76%	0.25%	8	1.61%	2.61%	6.68%	1.77%	50	0.50%	0.7070	1.20%	0.91%	50	12.05%	10.05%	22.33/0	
	Retail - Secured on real estate property Retail - Qualifying Revolving	13 11	0.01% 0.29%	0.32% 0.71%	1.69%	0.25%	9	1.61%	32.91%	37.46%	33.77%	23	0.57%	1.39%	2.84%	0.61%	25	32.59%	47.04%	63.65%	6.73%



### Table 1

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

EU and main non-EU countries

2021 Q1

(Source COREP C 9.02)

Lossrate

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

PD - adjusted

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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											36	0.42%	0.78%	2.07%	2.29%	38	15.41%	35.90%	45.00%	23.27%
	Corporates - Of Which: Specialised Lendin																				
	Corporates - Of Which: SME											19	0.41%	1.11%	1.68%	0.88%	19	30.40%	44.79%	54.90%	37.66%
Malta	Retail	10	0.01%	0.48%	3.20%	1.07%	8	3.68%	18.73%	47.81%	4.77%	56	0.30%	0.68%	2.24%	1.59%	58	15.00%	20.30%	37.31%	19.09%
ar	Retail - Secured on real estate property											49	0.27%	0.38%	1.01%	1.58%	50	11.76%	16.97%	23.53%	16.77%
	Retail - Qualifying Revolving	4	0.09%	0.48%	3.73%	1.13%						21	0.36%	0.53%	1.23%	1.67%	20	27.78%	53.08%	65.61%	52.34%
	Retail - Other Retail	6	0.03%	0.28%	0.90%	0.65%	5	33.58%	45.55%	50.18%	47.18%	49	0.44%	1.45%	3.08%	1.68%	48	28.58%	42.16%	53.37%	23.23%
	Corporates	11	0.00%	0.05%	2.01%	1.77%	6	13.03%	43.11%	86.20%	13.31%	60	0.27%	0.51%	1.14%	1.55%	62	32.07%	39.16%	45.00%	26.10%
	Corporates - Of Which: Specialised Lendin																				
	Corporates - Of Which: SME	5	0.11%	1.97%	2.68%	3.20%	4	12.12%	15.03%	44.73%	12.43%	36	0.39%	1.19%	2.44%	2.78%	37	22.01%	33.28%	40.36%	18.51%
Netherlands	Retail	33	0.14%	0.43%	0.96%	0.60%	28	8.08%	16.25%	32.95%	10.32%	65	0.60%	1.26%	1.95%	0.64%	66	15.01%	19.03%	25.49%	12.13%
	Retail - Secured on real estate property	16	0.26%	0.46%	1.56%	0.52%	11	2.63%	7.07%	9.40%	5.58%	62	0.46%	0.81%	1.66%	0.59%	63	12.24%	14.33%	20.66%	10.79%
	Retail - Qualifying Revolving	14	0.89%	1.91%	3.85%	1.27%	13	35.44%	40.14%	50.51%	36.58%	24	0.76%	1.55%	3.25%	2.83%	25	42.26%	51.74%	66.36%	50.01%
	Retail - Other Retail	24	0.30%	1.08%	3.20%	1.99%	19	26.71%	40.37%	55.79%	29.53%	57	1.05%	2.13%	4.27%	1.95%	58	26.99%	35.98%	49.24%	40.84%
	Corporates	11	0.06%	0.46%	2.06%	1.53%	5	17.59%	32.01%	37.28%	26.00%	51	0.10%	0.37%	1.28%	1.51%	52	26.47%	36.00%	45.00%	26.28%
	Corporates - Of Which: Specialised Lendin																				
	Corporates - Of Which: SME	6	0.13%	1.25%	3.57%	0.85%	4	3.55%	9.27%	33.56%	17.13%	18	0.31%	1.13%	2.74%	1.28%	18	18.84%	30.71%	43.76%	23.12%
Norway	Retail	30	0.04%	0.32%	1.85%	0.39%	26	7.85%	23.45%	43.04%	15.30%	58	0.44%	1.25%	2.77%	0.93%	59	14.58%	20.62%	33.00%	21.27%
	Retail - Secured on real estate property	12	0.14%	1.18%	5.92%	0.24%	9	4.57%	5.82%	18.86%	3.24%	51	0.40%	1.14%	2.40%	0.90%	53	12.38%	16.93%	20.22%	19.81%
	Retail - Qualifying Revolving	9	0.18%	1.34%	2.96%	2.08%	8	21.28%	40.45%	60.94%	29.30%	21	0.65%	1.22%	3.77%	2.19%	20	28.02%	52.54%	64.52%	57.78%
	Retail - Other Retail	21	0.15%	0.39%	3.41%	1.24%	17	19.61%	29.83%	43.04%	27.23%	48	0.52%	1.72%	3.81%	1.90%	48	26.76%	37.75%	53.09%	31.74%
	Corporates	12	0.11%	0.46%	0.92%	0.63%	5	8.84%	26.43%	45.61%	36.82%	47	0.40%	0.88%	1.69%	1.64%	48	32.87%	37.56%	45.00%	35.12%
	Corporates - Of Which: Specialised Lendin																				
5.1.1	Corporates - Of Which: SME											34	0.30%	0.79%	2.62%	2.33%	35	33.46%	40.11%	45.00%	32.08%
Poland	Retail	30	0.17%	0.89%	4.75%	1.31%	25	18.89%	35.19%	52.29%	35.59%	58	0.66%	1.66%	2.91%	1.74%	61	15.45%	23.94%	35.91%	37.35%
	Retail - Secured on real estate property	9	0.00%	0.59%	0.77%	0.67%	6	11.11%	24.36%	31.25%	25.68%	51	0.31%	0.81%	1.90%	0.80%	53	10.65%	16.31%	23.01%	31.44%
	Retail - Qualifying Revolving	9	0.81%	1.69%	2.20%	1.19%	8	15.02%	49.62%	53.79%	50.08%	25	0.72%	1.67%	3.37%	2.50%	26	31.36%	50.64%	67.85%	64.38%
	Retail - Other Retail	24	0.65%	2.82%	9.06%	2.61%	18	29.25%	40.67%	56.71%	39.69%	52	0.85%	3.26%	5.42%	3.71%	55	26.09%	39.70%	55.26%	46.11%
	Corporates	7	0.02%	0.61%	1.67%	0.95%	4	31.77%	40.21%	52.29%	37.07%	40	0.43%	0.71%	2.06%	3.56%	44	32.09%	37.27%	45.00%	39.96%
	Corporates - Of Which: Specialised Lendin	_	0.0464	0.0001	4.0.407	4 740		00.0001	00.0424	44.0004	00.4004	0.1	0.0004	0.4001	4.000	5.0001	00	04.4001	00.052/	44.000	00.0001
Dortugal	Corporates - Of Which: SME	5	0.81%	0.98%	1.34%	1.74%	4	32.93%	38.24%	44.80%	33.10%	21	0.88%	2.46%	4.32%	5.33%	22	21.18%	38.25%	44.33%	39.88%
Portugal	Retail	25	0.18%	0.86%	1.82%	0.94%	18	16.29%	25.20%	39.75%	20.84%	60	0.44%	1.26%	2.59%	1.32%	61	15.29%	21.48%	36.41%	20.56%
	Retail - Secured on real estate property	10	0.15%	1.45%	4.92%	0.61%	9	0.53%	3.34%	13.14%	8.29%	50	0.20%	0.76%	1.32%	0.95%	51	10.93%	15.56%	19.28%	17.77%
	Retail - Qualifying Revolving Retail - Other Retail	13	0.87% 0.36%	0.92% 1.37%	2.18% 3.40%	0.90% 2.24%	11	19.69% 27.01%	28.48% 40.39%	56.79% 44.59%	24.18% 33.74%	25 52	0.65% 1.10%	2.13% 1.97%	4.31% 3.64%	4.52% 3.40%	25	31.73% 29.00%	50.52% 39.23%	64.16% 52.06%	37.62% 32.11%
		18					12	21.01%	40.39%	44.59%	33.14%						23				
	Corporates	7	0.00%	0.12%	1.87%	1.17%						40	0.40%	1.00%	2.89%	2.99%	39	32.53%	42.68%	45.00%	40.94%
	Corporates - Of Which: Specialised Lendin Corporates - Of Which: SME	1										22	0.669/	1 210/	4 200/	4 4 9 9 /	21	20.710/	25.020/	43.00%	44 000/
Pomonio	·	2.4	0.240/	4.020/	6 600/	2.070/	26	20 400/	44 200/	E2 640/	E2 460/	22	0.66%	1.31%	4.28%	4.18%	21	20.71%	35.02%		41.98%
Romania	Retail Secured on real estate property	31	0.34%	1.92%	6.69%	2.07%	26	28.49%	41.38%	53.64%	52.46%	<b>53</b> 46	0.74%	1.29%	3.27%	2.33%	57 47	16.46%	25.85%	38.42%	48.50%
	Retail - Secured on real estate property	5	0.00%	0.00%	0.91%	0.94%	11	24 5 40/	46 400/	EC 000/	E4 430/		0.26%	0.70% 1.54%	1.46%	0.93%	4/	10.97%	16.84% 58.74%	22.13%	37.28%
	Retail - Qualifying Revolving Retail - Other Retail	13	3.27% 0.64%	6.38% 3.92%	10.80% 10.14%	1.10% 3.68%	17	34.54% 36.68%	46.40% 44.18%	56.99% 58.11%	51.43% 57.99%	21	0.76% 1.08%	3.26%	9.49% 7.23%	0.99% 3.63%	Z4 50	37.28% 26.80%	58.74% 40.77%	69.95% 57.35%	49.04% 59.28%
	Retail - Other Retail	21	0.04%	3.92%	10.14%	3.08%	17	J0.08%	44.18%	58.11%	57.99%	48	1.08%	პ.∠ხ%	1.23%	3.03%	50	∠0.80%	40.77%	57.35%	ეყ.∠გ%



### Table 1

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

EU and main non-EU countries

2021 Q1

(Source COREP C 9.02)

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

PD - adjusted

Lossrate

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		N	25th	50th	75t h	W.A	N	25t h	50t h	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
	Corporates	8	0.10%	0.40%	1.52%	2.31%	5	44.08%	44.08%	51.72%	71.45%	38	0.36%	1.27%	2.34%	2.21%	38	35.00%	42.51%	45.00%	40.62%
	Corporates - Of Which: Specialised Lendin																				
	Corporates - Of Which: SME	7	0.40%	0.83%	0.98%	4.66%	5	22.82%	44.08%	44.08%	68.84%	24	0.75%	2.24%	4.36%	3.58%	23	27.86%	41.70%	45.01%	41.70%
Slovakia	Retail	17	0.37%	0.70%	3.01%	0.60%	14	27.90%	38.92%	49.03%	41.72%	51	0.24%	0.65%	1.91%	1.17%	53	18.15%	26.58%	40.02%	23.78%
	Retail - Secured on real estate property	7	0.00%	0.46%	0.48%	0.46%	5	19.83%	24.28%	24.28%	28.33%	40	0.11%	0.33%	0.87%	0.89%	41	13.40%	18.62%	23.17%	20.37%
	Retail - Qualifying Revolving	6	0.12%	0.41%	0.98%	0.82%	5	50.36%	52.67%	55.67%	52.01%	22	0.56%	1.30%	3.06%	2.75%	22	45.81%	60.22%	69.34%	55.43%
	Retail - Other Retail	14	1.11%	2.28%	8.21%	1.42%	13	49.03%	56.22%	62.02%	66.92%	39	0.94%	2.93%	4.47%	3.03%	41	33.60%	48.08%	54.55%	44.02%
	Corporates	5	0.00%	0.13%	0.13%	1.18%						26	0.40%	1.46%	2.12%	3.59%	26	35.00%	41.25%	45.00%	40.50%
	Corporates - Of Which: Specialised Lendin																				
	Corporates - Of Which: SME	4	0.19%	0.39%	5.02%	4.36%						10	0.97%	3.66%	4.93%	4.95%	10	40.10%	42.18%	45.00%	42.16%
Slovenia	Retail	10	0.04%	0.39%	1.38%	9.41%	8	30.72%	42.95%	56.70%	47.82%	44	0.19%	0.65%	1.86%	3.47%	47	13.56%	27.37%	37.50%	22.30%
	Retail - Secured on real estate property											28	0.14%	0.25%	0.97%	1.75%	29	10.00%	13.44%	22.79%	16.46%
	Retail - Qualifying Revolving											19	0.16%	1.19%	5.38%	2.37%	22	38.56%	66.38%	72.00%	64.45%
	Retail - Other Retail	7	0.11%	0.34%	3.66%	4.28%	6	30.44%	42.95%	68.69%	59.89%	35	0.22%	1.07%	4.83%	4.07%	37	17.52%	38.62%	52.89%	23.72%
	Corporates	15	0.01%	1.34%	2.24%	1.54%	12	6.27%	17.44%	31.18%	23.32%	54	0.64%	1.14%	2.06%	2.42%	59	31.24%	38.30%	45.00%	40.16%
	Corporates - Of Which: Specialised Lendin																				
	Corporates - Of Which: SME	7	0.02%	1.48%	1.81%	1.89%	5	22.19%	22.76%	27.63%	21.15%	43	0.59%	2.04%	4.99%	4.59%	43	17.17%	35.47%	44.87%	40.46%
Spain	Retail	37	0.27%	1.03%	2.25%	1.26%	29	13.74%	25.24%	33.24%	28.36%	63	0.47%	1.10%	2.29%	1.90%	66	16.12%	23.89%	30.92%	28.74%
	Retail - Secured on real estate property	16	0.82%	1.84%	4.05%	0.95%	11	8.00%	9.98%	17.45%	15.56%	58	0.42%	0.78%	1.36%	1.21%	60	11.05%	16.16%	21.02%	21.14%
	Retail - Qualifying Revolving	17	0.35%	0.83%	1.87%	0.99%	15	16.76%	33.96%	52.91%	49.95%	24	0.52%	1.77%	4.34%	2.48%	25	41.11%	51.83%	62.55%	59.65%
	Retail - Other Retail	33	0.49%	1.78%	3.96%	2.60%	27	19.84%	36.32%	53.28%	39.45%	54	1.00%	2.59%	5.72%	4.73%	55	29.31%	42.70%	53.40%	52.56%
Sweden	Corporates	12	0.02%	0.13%	0.75%	0.20%	8	22.08%	31.73%	48.27%	35.10%	58	0.32%	0.57%	1.38%	0.64%	60	30.40%	41.09%	45.00%	24.19%
	Corporates - Of Which: Specialised Lendin	_			4.450																4====
0	Corporates - Of Which: SME	6	0.14%	0.29%	1.17%	0.30%	6	21.63%	27.92%	30.93%	27.24%	27	0.37%	0.81%	2.00%	0.73%	26		36.23%	45.07%	17.55%
Sweden	Retail	29	0.11%	0.24%	1.25%	0.12%	24	14.08%	24.05%	37.77%	15.01%	59	0.32%	1.01%	1.80%	0.44%	63		18.58%	28.15%	12.58%
	Retail - Secured on real estate property	13	0.05%	0.13%	1.22%	0.08%	10	5.09%	5.85%	9.07%	4.94%	55	0.26%	0.58%	1.34%	0.30%	58	10.00%	14.09%	18.46%	10.89%
	Retail - Qualifying Revolving Retail - Other Retail	10	0.62%	1.10%	5.56%	0.95%	9	29.38%	36.63%	57.93%	41.00%	24 50	0.68%	1.74%	4.26%	1.78%	26	39.10%	57.09%	69.22%	59.30%
		20	0.53%	0.86%	1.95%	0.67%	1/	26.96%	29.12%	44.21%	28.11%	<b>67</b>	1.07%	1.91%	3.57%	1.45%	51	25.38% 31.08%	37.48%	49.05%	35.02%
	Corporates Corporates Corporates Corporates Corporates	22	0.03%	1.22%	6.47%	1.58%	75	9.37%	16.24%	23.88%	18.74%	67	0.28%	0.66%	1.57%	0.91%	67	31.08%	38.82%	45.00%	33.88%
	Corporates - Of Which: Specialised Lendin Corporates - Of Which: SME	7	0.010/	6.47%	11.31%	14 600/	F	14 000/	24.060/	22.070/	20.76%	44	0.710/	1.29%	3.64%	2.16%	1F	26.67%	41.21%	45.00%	20 220/
United Kingdom	Retail	15	0.01% <b>0.40%</b>	1.00%	11.31% 1.82%	14.60% <b>1.41%</b>	39	14.80% <b>5.96%</b>	21.06% <b>15.75%</b>	22.07% <b>27.76%</b>	20.76% <b>5.26%</b>	64	0.71% <b>1.06%</b>	1.29%	3.64% 2.75%	2.16% 2.27%	45 <b>67</b>	13.67%	41.21% 18.38%	45.00% <b>26.31%</b>	28.23% 13.16%
omited Kingdom	Retail - Secured on real estate property	24	0.40%	1.43%	4.36%	1.41%	24	4.80%	11.47%	22.07%	2.10%	62	0.67%	1.45%	2.75%	2.27%	64	11.82%	15.23%	19.71%	9.19%
	Retail - Secured on real estate property  Retail - Qualifying Revolving	18	0.77%	1.43%	1.72%	0.90%	24 1F	22.96%	38.47%	52.67%	50.59%	27	0.67%	1.45%	3.47%	1.64%	28	31.51%	50.36%	66.72%	72.93%
	Retail - Qualifying Revolving Retail - Other Retail	37	0.86%	1.14%	2.71%	2.34%	34	20.91%	42.93%	59.04%	39.19%	56	1.05%	2.10%	3.47%	2.51%	60	22.17%	34.93%	48.28%	72.93% 56.50%
	Corporates	31 A	0.06%	0.26%	6.46%	0.63%	J+	20.01/0	72.33/0	JJ.U4 /0	33.13/0	40	0.21%	0.54%	1.41%	0.90%	12	23.73%	36.25%	45.00%	20.44%
	Corporates - Of Which: Specialised Lendin	4	0.00%	0.20%	0.40 %	0.03%						40	0.2170	J.J4 /0	1.41/0	0.30%	42	23.13%	30.23%	73.00%	20.44 %
	Corporates - Of Which: SME											17	0.19%	0.72%	1.37%	0.98%	17	17.02%	35.00%	45.00%	10.53%
Australia	Retail	25	0.03%	0.37%	1.28%	2.24%	20	8.84%	15.70%	27.33%	5.80%	57	0.19%	0.72%	1.44%	0.56%	60	12.65%	16.11%	29.03%	14.29%
Australia	Retail - Secured on real estate property	23	0.03%	1.39%	2.23%	2.24%	5	1.08%	5.34%	7.31%	5.34%	54	0.34%	0.74%	1.31%	0.51%	55	10.00%	13.53%	19.02%	13.81%
	Retail - Qualifying Revolving	Q Q	0.00%	1.20%	2.76%	1.33%	6	11.59%	15.35%	17.66%	15.19%	23	0.26%	1.29%	2.95%	1.14%	26	34.33%	50.32%	66.84%	59.19%
	Retail - Qualifying Revolving Retail - Other Retail	17	0.16%	1.02%	1.45%	3.27%	13	20.22%	30.41%	51.56%	16.67%	51	0.35%	1.29%	3.39%	2.13%	51	21.35%	33.50%	52.01%	28.98%
	Notan - Other Netan	17	0.3170	1.0270	1.45%	3.2170	13	20.2270	30.41%	31.30%	10.07%	JI	0.55%	1.2470	J.J5/0	2.1370	JI	21.00%	33.30%	JZ.U170	20.30%



### Table 1

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

EU and main non-EU countries

2021 Q1

(Source COREP C 9.02)

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

PD - adjusted

Lossrate

Corporates - Of Which: Specialised Lendin Corporates - Of Which: SME  Retail  Corporates - Of Which: SME  26 0.03% 0.49% 1.35% 2.62% 19 9.69% 17.22% 29.30% 13.43% 60 0.43% 1.02% 1.94% 2.53% 62 15.19% 2	th 75th W./ 05% 45.00% 29.9
Corporates - Of Which: Specialised Lendin Corporates - Of Which: SME  Can ad a Retail 26 0.03% 0.49% 1.35% 2.62% 19 9.69% 17.22% 29.30% 13.43% 60 0.43% 1.02% 1.94% 2.53% 62 15.19% 2	05% 45.00% 29.9
Can ad a Retail 26 0.03% 0.49% 1.35% 2.62% 19 9.69% 17.22% 29.30% 13.43% 60 0.43% 1.02% 1.94% 2.53% 62 15.19% 2	
Can ad a Retail 26 0.03% 0.49% 1.35% 2.62% 19 9.69% 17.22% 29.30% 13.43% 60 0.43% 1.02% 1.94% 2.53% 62 15.19% 2	
Canada Retail 26 0.03% 0.49% 1.35% 2.62% 19 9.69% 17.22% 29.30% 13.43% 60 0.43% 1.02% 1.94% 2.53% 62 15.19% 2	.00% 40.10% 25.2
	62% 31.65% 17.8
	.10% 21.45% 14.7
	.01% 65.07% 52.1
	.73% 54.31% 18.1
	62% 45.00% 44.4
Corporates - Of Which: Specialised Lendin	02 /0   40.00 /0   44.4
	.97% 45.00% 40.9
	20% 22.06% 15.0
	.72% 19.61% 14.3
	.72% 66.47% 57.3
	.41% 50.73% 14.9
	97% 45.00% 33.7
Corporates - Of Which: Specialised Lendin	
	.00% 49.90% 42.0
	10% 25.33% 8.5
	.50% 18.38% 14.3
	.44% 62.36% 52.1
	.09% 49.71% 6.2
	98% 45.00% 41.8
Corporates - Of Which: Specialised Lendin	3070 40.0070 41.0
	.00% 51.55% 41.2
	77% 30.90% 17.8
	.85% 22.74% 15.8
	.74% 68.99% 65.0
	.62% 55.65% 14.9
	00% 45.00% 39.7
Corporates - Of Which: Specialised Lendin	
Korea, Republic Corporates - Of Which: SME 5 1.98% 2.60% 5.00% 2.23% 5 45.00%	.00% 45.00% 45.7
Rotea, Republic Retail 11 0.00% 0.03% 3.14% 0.60% 8 39.43% 51.31% 63.53% 66.40% 48 0.22% 0.58% 1.42% 1.07% 49 13.53% 2	41% 38.57% 69.2
Of Retail - Secured on real estate property 33 0.13% 0.27% 0.60% 0.74% 34 10.79%	.50% 20.97% 15.6
	.08% 68.59% 61.4
	.35% 55.59% 70.6
Corporates 44 0.44% 0.92% 1.79% 0.75% 44 35.00% 4	16% 45.00% 38.9
Corporates - Of Which: Specialised Lendin	
	.25% 44.38% 43.8
Russian Federation Retail 29 0.21% 0.99% 4.09% 2.76% 26 11.81% 20.60% 27.83% 17.15% 56 0.61% 1.41% 2.73% 2.30% 59 13.44% 1	93% 25.91% 18.1
	.32% 19.71% 17.5
	.58% 65.81% 58.9
Retail - Other Retail 17 0.19% 0.80% 4.77% 2.06% 14 18.76% 31.72% 78.83% 16.25% 48 0.52% 1.74% 7.11% 1.05% 50 21.46%	.93% 50.05% 18.2



### Table 1

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

EU and main non-EU countries

2021 Q1

(Source COREP C 9.02)

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

		U	eraun ra	ıı e				Loss ra	te -			_ P	<i>J -</i> ad ju	stea				LGD		
	N	25th	50th	75th	W.A	N	25t h	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
Corporates Corporates - Of Which: Specialised Lendin											34	0.29%	0.89%	2.58%	1.79%	37	32.39%	38.17%	43.84%	27.75%
Corporates - Of Which: SME											12	0.26%	0.54%	1.25%	2.20%	13	32.15%	41.03%	46.06%	25.79%
Retail	10	0.00%	0.04%	0.20%		6	12.10%	23.29%	59.21%	16.89%	58	0.26%	0.58%			58				11.44%
	5	0.00%	0.00%	0.49%	1.16%						52	0.23%	0.49%			53				14.27%
, , ,				4 4 200					==		21					20				54.12%
	6					4	15.69%	27.45%	52.40%	25.63%	47					_				10.10%
	9	0.00%	0.02%	0.44%	0.96%						59	0.31%	0.78%	1.24%	1.07%	60	29.90%	38.80%	44.71%	31.34%
· · · · · · · · · · · · · · · · · · ·											07						.=			
				/																21.46%
	36					29					64					66				19.87%
	18				-	14					03					00				19.13% 50.88%
·	26					20					20 51					29 56				20.80%
						4.4					0.5					50				28.50%
•	25	0.05%	0.73%	0.97%	0.84%	14	7.91%	16.04%	23.33%	22.94%	0.5	0.36%	0.71%	1.58%	1.02%	00	29.74%	39.24%	45.00%	28.50%
· · · · · · · · · · · · · · · · · · ·	6	0.00%	1 00%	1 110/	0.35%						29	0.90%	2.46%	4 27%	2 1 / 10/	20	27 1 / 10/	39 00%	45.00%	17.61%
•	27					22	6 00%	1/1 220/	22 25%	15 56%	62									24.35%
	16					12					63									16.19%
	10					18										25				57.88%
Retail - Other Retail	29		0.62%			24						1.11%				55				26.21%
	Corporates - Of Which: Specialised Lendin Corporates - Of Which: SME Retail - Retail - Secured on real estate property Retail - Qualifying Revolving Retail - Other Retail Corporates Corporates - Of Which: Specialised Lendin Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Qualifying Revolving Retail - Other Retail Corporates Corporates - Of Which: Specialised Lendin Corporates - Of Which: Specialised Lendin Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Qualifying Revolving	Corporates - Of Which: Specialised Lendin Corporates - Of Which: SME  Retail - Retail - Secured on real estate property Retail - Qualifying Revolving Retail - Other Retail 6  Corporates Corporates - Of Which: Specialised Lendin Corporates - Of Which: SME  Retail - Retail - Secured on real estate property Retail - Qualifying Revolving Retail - Qualifying Revolving Corporates - Of Which: Specialised Lendin Corporates - Of Which: Specialised Lendin Corporates - Of Which: Specialised Lendin Corporates - Of Which: SME  Retail - Retail - Secured on real estate property Retail - Qualifying Revolving Retail - Qualifying Revolving	N   25th	N   25th   50th	Corporates   Corporates   Corporates   Of Which: Specialised Lendin   Corporates   Of Which: SME	N   25th   50th   75th   W.A	N   25th   50th   75th   W.A   N	N   25th   50th   75th   W.A   N   25th	N   25th   50th   75th   W.A   N   25th   50th	Corporates	Corporates	Corporates	Corporates	N   25th   50th   75th   W.A   N   25th   50th   75th   W.A   N   25th   50th   25th   50th   25th   50th   25th   25th	N   25th   50th   75th   W.A   N   25th   50th   75th   W.A   N   25th   50th   75th   W.A   N   25th   50th   75th   Corporates - Of Which: Specialised Lendin Corporates - Of Which: SME   10   0.00%   0.04%   0.20%   2.27%   6   12.10%   23.29%   59.21%   16.89%   58   0.26%   0.58%   1.50%   1.50%   1.25%   Retail - Secured on real estate property Retail - Qualifying Revolving Retail - Corporates - Of Which: Specialised Lendin Corporates - Of Which: SME   1.99%   1.99%   1.99%   1.99%   1.99%   1.99%   1.41%   1.91	N   25th   50th   75th   W.A   N   25th   50th   75th   25th   50th   25th   25t	Corporates - Of Which: Specialised Lendin Corporates - Of Which: Specialised Lendin Corporates - Of Which: Specialised Lendin Corporates - Of Which: SME Retail - Secured on real estate property Retail - Other Retail	N	Corporates - Of Which: Specialised Lendin Corporates - Of Which: SME Retail - Outlifying Revolving Retail - Other Retail - Outlifying Revolving Corporates - Of Which: SME Retail - Outlifying Revolving Retail - Other Retail - Outlifying Revolving Retail - Outlify Revolving Retail - Outlifying Revolving Retail - Outlifying Revolving Retail - Outlify Revolving Retail - Outlifying Revolving Retail - Outlify Revolving Retail - Outlify Revolving Retail - Outlifying Revolving Revolving Revolving Retail - Outlifying Revolving Revo	N   25th   50th   75th   W.A   N   25th   50th   75th   Corporates - Of Which: Specialised Lendin Corporates - Of Which: SME Retail - Secured on real estate property Retail - Outlying Revolving Retail - Outlying Rev

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

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

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

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