



***RISK DASHBOARD ANNEX
CREDIT RISK PARAMETERS
Q2 2020***

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

Table 1
Risk Parameters statistics by country of the counterparty for IRB banks
 EU and main non-EU countries
2020 Q2
 (Source COREP C9.02)

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

		Default rate					Loss rate					PD - adjusted					LGD				
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
		Austria	Corporates	13	0.00%	0.60%	1.25%	0.83%	8	0.41%	4.93%	21.26%	21.09%	58	0.27%	0.57%	1.09%	1.14%	59	32.80%	41.97%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	6	0.81%	1.23%	2.35%	1.57%	4	9.10%	18.19%	27.11%	22.61%	26	0.39%	1.97%	2.45%	2.30%	25	28.04%	37.59%	40.22%	30.63%
	Retail	31	0.12%	0.80%	1.64%	0.79%	25	20.70%	30.46%	42.70%	26.43%	71	0.61%	1.21%	1.80%	1.37%	70	15.26%	21.09%	30.26%	27.55%
	Retail - Secured on real estate property	10	0.00%	0.53%	0.86%	0.72%	7	5.33%	5.73%	11.41%	7.52%	64	0.41%	0.69%	1.53%	1.20%	64	10.61%	14.06%	21.30%	11.50%
	Retail - Qualifying Revolving	12	0.11%	0.23%	0.51%	0.24%	9	32.94%	46.45%	65.01%	46.44%	28	0.58%	1.10%	1.73%	0.83%	30	33.13%	49.55%	64.88%	64.66%
	Retail - Other Retail	29	0.77%	2.26%	8.42%	0.95%	24	26.48%	38.31%	55.54%	49.11%	59	1.18%	1.98%	5.15%	1.87%	56	27.64%	40.04%	54.88%	56.73%
Belgium	Corporates	16	0.17%	1.72%	2.47%	1.56%	14	18.52%	27.97%	51.95%	24.28%	66	0.26%	0.50%	2.10%	2.01%	66	30.91%	38.02%	45.00%	26.64%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	8	1.51%	1.76%	2.13%	1.85%	7	7.49%	19.27%	22.34%	13.28%	34	0.35%	2.06%	2.74%	2.45%	33	25.72%	35.82%	44.97%	25.41%
	Retail	38	0.31%	0.63%	1.23%	0.97%	32	9.26%	15.53%	23.79%	10.41%	69	0.80%	1.22%	1.88%	1.12%	70	14.27%	18.43%	25.03%	17.31%
	Retail - Secured on real estate property	22	0.40%	0.64%	1.23%	0.86%	19	4.22%	6.61%	11.00%	4.00%	64	0.55%	1.03%	1.54%	1.03%	67	11.39%	15.54%	19.73%	13.34%
	Retail - Qualifying Revolving	19	0.42%	0.99%	2.32%	2.48%	18	15.72%	32.63%	58.47%	13.00%	29	0.46%	1.21%	3.75%	0.50%	31	34.99%	48.36%	62.75%	48.81%
	Retail - Other Retail	28	0.31%	0.77%	1.99%	1.36%	24	20.37%	29.61%	37.60%	26.30%	62	0.85%	1.67%	2.79%	1.69%	61	25.47%	37.04%	51.24%	33.12%
Bulgaria	Corporates	5	0.00%	0.00%	1.21%	1.22%						34	0.34%	1.03%	2.32%	2.20%	34	31.78%	38.93%	45.00%	41.80%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME																				
	Retail	26	0.34%	1.41%	5.33%	2.64%	23	23.97%	45.94%	60.61%	50.18%	20	0.80%	2.48%	4.73%	3.24%	20	11.57%	41.01%	45.00%	40.08%
	Retail - Secured on real estate property	5	0.00%	1.75%	1.75%	1.92%						45	0.26%	0.48%	2.70%	2.41%	47	10.96%	13.98%	18.30%	23.54%
	Retail - Qualifying Revolving	11	1.80%	2.18%	8.05%	1.93%	9	54.98%	56.45%	75.31%	77.04%	25	0.48%	1.38%	4.26%	3.40%	27	30.30%	54.38%	67.59%	42.09%
	Retail - Other Retail	21	0.76%	3.31%	5.57%	4.48%	20	30.61%	55.79%	70.05%	66.62%	53	0.81%	2.26%	5.77%	3.93%	52	32.80%	46.51%	59.49%	56.17%
Croatia	Corporates	5	0.00%	0.00%	2.09%	2.27%						28	0.60%	0.96%	2.24%	2.39%	27	28.10%	38.00%	45.00%	39.77%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											8	0.54%	3.90%	10.72%	4.18%	8	41.26%	44.00%	66.00%	41.57%
	Retail	19	0.92%	1.54%	6.73%	3.48%	17	20.99%	38.12%	55.85%	16.71%	56	0.53%	1.16%	2.63%	2.49%	55	17.17%	31.89%	51.96%	35.01%
	Retail - Secured on real estate property											35	0.14%	0.50%	0.86%	2.03%	35	10.00%	13.48%	26.11%	29.34%
	Retail - Qualifying Revolving	4	0.47%	4.85%	15.36%	1.48%						23	0.74%	1.08%	3.66%	1.34%	25	37.75%	61.12%	73.63%	61.97%
	Retail - Other Retail	17	1.03%	4.10%	9.01%	4.09%	16	19.08%	39.15%	55.46%	17.05%	46	1.05%	2.51%	3.78%	2.77%	45	31.42%	42.93%	56.07%	38.22%
Cyprus	Corporates	6	0.00%	1.83%	17.01%	9.39%						43	0.77%	1.18%	3.00%	2.69%	45	22.56%	35.00%	45.00%	33.53%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											16	1.11%	2.32%	3.37%	3.14%	15	17.93%	35.00%	45.00%	22.71%
	Retail	16	0.15%	0.50%	2.84%	3.20%	11	8.35%	28.49%	44.44%	6.82%	61	0.48%	0.99%	1.80%	1.15%	60	13.61%	22.41%	35.96%	22.24%
	Retail - Secured on real estate property											45	0.26%	0.61%	1.27%	1.09%	45	11.59%	14.76%	19.73%	14.21%
	Retail - Qualifying Revolving	5	1.23%	1.54%	1.90%	1.30%						27	0.20%	0.63%	2.65%	0.69%	27	32.86%	53.71%	65.01%	58.57%
	Retail - Other Retail	13	0.23%	0.80%	3.83%	0.84%	9	25.03%	44.44%	62.92%	34.14%	53	0.65%	1.54%	2.80%	1.27%	51	31.06%	39.60%	49.31%	22.42%
Czech	Corporates	12	0.00%	0.52%	0.77%	0.64%	6	26.64%	37.06%	48.82%	35.76%	51	0.21%	0.70%	1.64%	2.26%	51	36.04%	42.54%	45.00%	32.18%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	9	0.80%	0.90%	1.36%	1.12%	6	21.88%	37.87%	50.28%	41.22%	23	0.63%	2.64%	4.00%	3.09%	23	29.71%	37.63%	45.00%	30.47%
	Retail	30	0.20%	0.66%	1.03%	0.86%	25	17.32%	31.88%	43.40%	33.30%	67	0.42%	0.93%	1.64%	1.57%	67	14.79%	24.69%	37.73%	27.80%
	Retail - Secured on real estate property	13	0.42%	0.47%	0.58%	0.49%	9	6.85%	19.09%	21.31%	18.13%	54	0.22%	0.49%	0.99%	1.12%	55	10.00%	14.04%	19.55%	21.20%
	Retail - Qualifying Revolving	12	0.66%	0.93%	1.40%	1.55%	10	31.32%	47.47%	62.12%	29.41%	29	0.80%	1.56%	2.70%	3.16%	30	36.58%	53.94%	65.70%	52.33%
	Retail - Other Retail	24	1.49%	1.93%	4.33%	1.81%	19	27.01%	35.47%	55.04%	44.17%	52	1.22%	2.51%	3.79%	2.79%	52	30.87%	42.59%	55.89%	45.72%

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

Table 1
Risk Parameters statistics by country of the counterparty for IRB banks
 EU and main non-EU countries
2020 Q2
 (Source COREP C.9.02)

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

		Default rate					Loss rate					PD - adjusted					LGD				
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
Denmark	Corporates	11	0.00%	0.49%	1.10%	0.68%	8	5.52%	10.12%	32.42%	17.25%	59	0.24%	0.58%	1.15%	1.23%	61	30.43%	40.04%	45.00%	23.00%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	6	0.00%	0.61%	1.16%	0.62%						26	0.83%	1.33%	2.21%	1.58%	27	15.62%	27.11%	43.76%	19.25%
	Retail	35	0.05%	0.40%	1.39%	0.61%	29	13.26%	21.95%	36.90%	12.74%	67	0.67%	1.23%	2.51%	0.89%	69	15.08%	23.00%	31.56%	18.15%
	Retail - Secured on real estate property	13	0.13%	0.33%	0.98%	0.59%	10	7.43%	9.47%	14.53%	8.88%	56	0.36%	0.92%	1.80%	0.83%	58	11.62%	14.74%	19.25%	16.49%
Estonia	Corporates	6	0.04%	0.58%	0.63%	0.56%	4	19.40%	19.84%	30.10%	26.94%	32	0.40%	0.99%	1.73%	1.26%	32	38.32%	44.79%	46.17%	41.35%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	5	0.10%	0.46%	0.46%	0.66%	4	14.11%	16.70%	25.34%	28.57%	14	1.23%	1.49%	2.94%	1.67%	14	39.06%	44.39%	45.00%	39.67%
	Retail	20	0.32%	1.09%	2.83%	0.44%	18	17.27%	26.85%	59.46%	21.35%	54	0.69%	1.57%	2.85%	1.37%	54	15.16%	25.33%	36.36%	15.82%
	Retail - Secured on real estate property	9	0.16%	1.05%	1.82%	0.35%	8	4.22%	6.83%	22.28%	20.05%	35	0.37%	0.72%	1.61%	1.04%	36	10.19%	13.01%	20.00%	12.50%
Finland	Corporates	10	0.00%	0.02%	0.75%	1.33%	5	6.54%	11.04%	17.50%	16.13%	58	0.34%	0.53%	0.81%	0.93%	59	29.66%	38.17%	45.00%	35.26%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	5	0.06%	0.91%	1.08%	1.64%	4	8.36%	9.52%	11.61%	11.35%	18	0.36%	1.38%	3.26%	1.42%	18	23.79%	34.26%	45.00%	32.30%
	Retail	26	0.05%	0.82%	2.11%	1.17%	22	12.09%	16.05%	53.38%	2.34%	62	0.48%	0.89%	1.96%	1.35%	64	15.48%	21.38%	36.18%	22.91%
	Retail - Secured on real estate property	12	0.02%	1.35%	2.43%	1.14%	8	3.81%	7.53%	11.57%	1.63%	50	0.33%	0.62%	1.12%	0.95%	51	11.10%	14.68%	20.92%	20.58%
France	Corporates	25	0.10%	0.63%	1.29%	0.89%	21	10.24%	28.69%	43.05%	29.27%	72	0.41%	0.67%	1.85%	1.71%	73	30.75%	39.10%	45.00%	34.99%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	10	0.34%	1.37%	1.83%	1.91%	7	16.66%	22.58%	52.66%	32.29%	41	0.66%	2.33%	3.85%	2.73%	43	23.77%	37.07%	45.00%	35.79%
	Retail	48	0.38%	1.00%	1.59%	0.68%	42	11.18%	20.73%	28.27%	23.65%	72	0.82%	1.33%	2.29%	1.56%	71	14.58%	19.15%	24.81%	17.67%
	Retail - Secured on real estate property	30	0.65%	1.61%	2.03%	0.47%	27	2.62%	8.59%	17.91%	11.35%	66	0.59%	1.08%	1.66%	1.14%	68	11.42%	14.41%	19.15%	13.04%
Germany	Corporates	38	0.15%	0.91%	1.53%	1.00%	28	17.92%	27.70%	50.26%	35.66%	72	0.29%	0.77%	1.44%	1.14%	75	33.04%	41.15%	44.90%	36.21%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	17	0.57%	0.87%	2.93%	0.79%	15	18.25%	30.76%	52.56%	35.75%	49	0.94%	1.84%	3.70%	1.25%	51	24.54%	37.42%	44.80%	31.58%
	Retail	60	0.41%	0.84%	1.75%	0.60%	53	13.02%	22.71%	32.87%	25.52%	76	0.78%	1.40%	2.44%	0.94%	75	16.84%	20.91%	30.56%	29.20%
	Retail - Secured on real estate property	36	0.44%	0.85%	1.94%	0.37%	31	7.84%	10.79%	15.56%	10.04%	70	0.54%	0.92%	1.52%	0.68%	71	11.98%	16.30%	19.66%	18.19%
Greece	Corporates	4	4.62%	6.93%	25.10%	3.75%						34	0.59%	3.31%	9.52%	7.24%	35	29.37%	44.07%	45.28%	40.22%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											10	0.65%	3.50%	8.56%	8.61%	11	37.08%	44.88%	52.53%	40.50%
	Retail	27	0.10%	0.64%	4.10%	4.10%	23	23.96%	35.43%	59.22%	35.38%	59	0.46%	1.20%	3.83%	14.88%	64	15.82%	28.20%	45.80%	36.42%
	Retail - Secured on real estate property	5	0.00%	0.00%	5.13%	5.13%						44	0.20%	0.47%	2.76%	14.44%	45	10.00%	12.88%	20.08%	27.63%

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

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		Default rate					Loss rate					PD - adjusted					LGD					
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	
Hungary	Corporates	9	0.16%	0.69%	0.89%	0.65%	5	14.56%	77.23%	78.39%	62.79%	45	0.52%	1.14%	1.97%	1.88%	43	30.84%	44.99%	45.00%	42.36%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	7	0.00%	0.22%	0.36%	0.36%						22	1.55%	2.16%	4.49%	3.15%	21	33.94%	45.00%	47.20%	47.32%	
	Retail	29	0.06%	0.96%	2.31%	2.29%	21	28.77%	43.03%	52.15%	52.61%	60	0.57%	1.12%	2.59%	3.29%	62	16.27%	29.61%	39.40%	42.06%	
	Retail - Secured on real estate property	9	0.00%	0.91%	1.05%	2.38%						49	0.24%	0.53%	1.38%	2.67%	51	11.02%	15.10%	26.79%	33.72%	
	Retail - Qualifying Revolving	13	0.68%	1.59%	5.32%	3.10%	9	35.09%	45.79%	57.23%	39.66%	27	0.34%	1.98%	3.89%	1.55%	29	34.29%	58.95%	69.01%	63.20%	
Retail - Other Retail	23	1.08%	1.77%	5.50%	2.05%	18	42.62%	46.99%	57.69%	49.97%	52	1.29%	2.81%	4.93%	4.31%	50	34.05%	45.29%	57.24%	59.12%		
Ireland	Corporates	15	0.60%	1.46%	2.59%	1.83%	10	0.28%	14.41%	22.27%	19.55%	60	0.29%	0.77%	1.99%	1.20%	64	26.83%	39.88%	45.00%	32.04%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	6	0.98%	1.36%	6.43%	3.05%	6	12.11%	16.59%	21.01%	20.12%	31	0.75%	1.97%	4.85%	2.90%	32	15.26%	35.03%	45.00%	35.09%	
	Retail	34	0.85%	1.83%	4.52%	1.55%	32	10.84%	18.13%	33.42%	18.40%	70	0.59%	2.03%	3.76%	2.26%	73	16.43%	19.55%	28.61%	26.13%	
	Retail - Secured on real estate property	20	1.66%	2.65%	5.08%	1.50%	20	9.69%	15.59%	29.22%	17.66%	65	0.62%	1.26%	2.40%	2.10%	67	12.16%	18.23%	24.43%	23.57%	
	Retail - Qualifying Revolving	13	1.10%	1.43%	2.73%	1.33%	12	16.42%	22.99%	44.46%	14.97%	26	0.41%	1.41%	3.35%	2.37%	27	33.67%	55.60%	71.76%	61.57%	
Retail - Other Retail	26	0.21%	1.03%	2.81%	2.77%	21	26.85%	42.15%	48.97%	30.54%	64	0.80%	2.18%	6.24%	4.24%	61	27.17%	44.57%	54.23%	61.30%		
Italy	Corporates	20	0.18%	0.60%	1.07%	1.01%	15	18.97%	27.68%	34.31%	25.51%	65	0.57%	1.20%	2.68%	5.17%	65	33.34%	40.28%	45.00%	38.23%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	13	1.25%	1.43%	2.24%	1.79%	12	23.33%	27.48%	33.56%	26.32%	31	1.09%	3.27%	8.74%	9.37%	32	26.08%	38.71%	45.00%	39.92%	
	Retail	48	0.28%	0.88%	1.76%	4.37%	41	16.12%	25.98%	43.30%	43.95%	70	0.84%	1.43%	2.62%	2.62%	72	17.51%	22.35%	31.74%	26.16%	
	Retail - Secured on real estate property	26	0.64%	1.06%	1.69%	3.57%	22	9.69%	13.72%	19.19%	35.94%	65	0.43%	0.96%	1.45%	1.79%	66	12.37%	14.87%	22.06%	18.79%	
	Retail - Qualifying Revolving	23	0.60%	1.75%	2.89%	0.63%	21	23.99%	32.44%	51.72%	24.71%	31	1.13%	2.33%	3.76%	3.82%	33	37.99%	58.52%	70.10%	57.82%	
Retail - Other Retail	40	0.34%	1.61%	2.71%	5.94%	34	22.19%	32.44%	52.66%	52.88%	64	1.40%	2.65%	5.23%	6.28%	65	31.57%	42.75%	58.20%	41.97%		
Latvia	Corporates	6	0.02%	0.80%	2.86%	2.68%	5	6.73%	14.27%	20.11%	16.64%	31	0.34%	1.73%	4.53%	1.75%	30	39.78%	44.58%	45.00%	42.07%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	20	0.58%	2.25%	8.04%	0.89%	17	20.46%	42.80%	54.02%	27.55%	15	0.56%	1.86%	4.53%	1.80%	15	37.18%	41.53%	45.00%	39.10%	
	Retail	6	0.00%	0.50%	0.57%	0.90%	4	13.39%	16.94%	25.45%	25.08%	52	0.60%	1.49%	3.13%	2.71%	52	17.70%	27.27%	42.72%	24.84%	
	Retail - Secured on real estate property	6	2.33%	9.48%	24.24%	8.90%	4	32.85%	42.80%	70.37%	48.68%	37	0.13%	0.59%	1.47%	2.17%	37	13.40%	16.77%	22.25%	18.66%	
	Retail - Qualifying Revolving	17	0.64%	11.15%	27.29%	0.85%	14	26.22%	50.00%	61.88%	34.17%	21	0.56%	1.89%	5.28%	4.88%	22	41.45%	62.15%	70.45%	60.73%	
Retail - Other Retail	17	0.64%	11.15%	27.29%	0.85%	14	26.22%	50.00%	61.88%	34.17%	48	0.60%	2.53%	4.51%	4.20%	45	27.76%	42.25%	57.43%	42.58%		
Lithuania	Corporates	5	0.13%	0.13%	1.79%	1.67%						33	0.44%	1.09%	1.99%	1.42%	31	40.01%	44.56%	45.70%	41.50%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	5	0.83%	0.83%	2.97%	3.79%						12	0.55%	1.49%	3.54%	1.81%	12	41.27%	44.83%	47.20%	38.97%	
	Retail	20	0.21%	0.75%	2.58%	1.35%	18	28.29%	38.33%	51.08%	32.33%	55	0.50%	1.52%	3.62%	1.43%	53	17.83%	26.48%	38.91%	18.42%	
	Retail - Secured on real estate property	8	0.00%	0.40%	2.69%	1.44%	5	8.46%	10.62%	34.22%	32.27%	34	0.25%	0.74%	2.40%	1.21%	35	10.00%	16.70%	23.27%	15.65%	
	Retail - Qualifying Revolving	6	0.13%	1.16%	8.26%	4.45%	5	28.29%	40.78%	55.76%	47.67%	21	0.39%	1.03%	2.51%	2.02%	21	34.22%	57.01%	70.05%	55.79%	
Retail - Other Retail	15	0.52%	2.85%	7.15%	0.85%	15	29.31%	48.34%	53.49%	32.86%	44	0.50%	2.04%	4.00%	2.78%	43	30.00%	40.94%	55.31%	37.33%		
Luxembourg	Corporates	25	0.03%	0.19%	0.63%	0.43%	11	3.39%	10.95%	23.94%	9.54%	70	0.36%	0.70%	1.24%	1.00%	71	30.75%	38.05%	44.33%	33.38%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	9	0.00%	0.66%	1.25%	1.82%						40	0.42%	0.99%	2.95%	2.34%	41	18.84%	39.47%	45.00%	29.26%	
	Retail	26	0.22%	0.51%	1.06%	0.43%	28	6.26%	24.77%	34.35%	11.50%	63	0.55%	1.31%	2.48%	1.08%	65	14.18%	18.67%	26.04%	16.04%	
	Retail - Secured on real estate property	13	0.28%	0.58%	1.27%	0.29%	15	1.79%	7.12%	29.95%	2.02%	58	0.50%	0.78%	1.68%	0.98%	60	11.16%	15.46%	19.94%	14.34%	
	Retail - Qualifying Revolving	14	0.30%	0.75%	2.06%	0.28%	14	22.25%	36.19%	47.65%	33.67%	28	0.48%	1.23%	3.78%	0.63%	29	32.38%	48.35%	64.59%	6.49%	
Retail - Other Retail	22	0.36%	1.37%	3.34%	1.16%	19	10.00%	38.23%	47.27%	19.51%	53	0.81%	1.83%	3.47%	1.95%	57	24.38%	36.10%	48.38%	23.44%		

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

Table 1
Risk Parameters statistics by country of the counterparty for IRB banks
 EU and main non-EU countries
2020 Q2
 (Source COREP C9.02)

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

		Default rate					Loss rate					PD - adjusted					LGD				
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
Malta	Corporates	6	0.00%	0.06%	16.28%	15.99%	5	37.71%	46.28%	59.43%	48.63%	43	0.45%	1.32%	2.67%	6.17%	44	17.27%	38.01%	45.00%	25.20%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME																				
	Retail	17	0.03%	0.23%	1.07%	1.63%	16	6.13%	14.34%	65.93%	8.92%	62	0.45%	0.92%	2.09%	1.23%	64	14.49%	20.88%	36.37%	10.73%
	Retail - Secured on real estate property	6	0.00%	7.99%	22.69%	11.90%	5	0.10%	6.00%	6.67%	3.56%	49	0.31%	0.54%	1.23%	1.21%	50	10.12%	16.65%	20.55%	15.16%
Netherlands	Corporates	18	0.00%	0.54%	2.30%	1.85%	14	9.31%	13.23%	68.96%	13.42%	70	0.24%	0.64%	1.09%	1.48%	71	31.55%	39.67%	45.00%	26.82%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	6	1.89%	2.87%	4.51%	3.57%	4	11.01%	14.34%	44.65%	11.44%	37	0.43%	1.07%	2.58%	2.72%	37	29.74%	37.64%	45.00%	17.85%
	Retail	43	0.12%	0.45%	1.12%	0.69%	39	8.97%	17.95%	32.66%	9.91%	72	0.77%	1.42%	2.14%	0.74%	72	14.64%	18.13%	25.14%	12.84%
	Retail - Secured on real estate property	21	0.35%	0.53%	1.25%	0.62%	17	3.99%	7.93%	12.91%	5.34%	67	0.56%	0.91%	1.61%	0.67%	67	11.86%	14.92%	19.55%	11.13%
Norway	Corporates	11	0.00%	1.10%	2.70%	1.16%	7	1.72%	17.51%	36.40%	23.59%	59	0.18%	0.52%	1.54%	1.57%	60	25.96%	35.00%	45.00%	27.14%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	6	0.08%	0.23%	1.42%	0.91%	4	10.41%	18.44%	33.48%	18.76%	19	0.54%	1.00%	2.96%	1.11%	19	21.44%	29.78%	44.87%	23.86%
	Retail	31	0.17%	0.34%	1.56%	0.36%	25	16.23%	24.00%	44.28%	19.30%	65	0.61%	1.34%	2.34%	0.95%	66	14.02%	20.40%	31.43%	21.51%
	Retail - Secured on real estate property	12	0.09%	0.21%	1.51%	0.20%	6	2.96%	7.41%	17.57%	6.38%	56	0.40%	0.91%	2.11%	0.75%	57	12.14%	15.76%	20.15%	19.86%
Poland	Corporates	12	0.00%	0.72%	1.24%	1.17%	8	14.32%	31.42%	68.61%	29.50%	51	0.32%	0.71%	2.22%	1.65%	53	32.89%	40.25%	45.00%	37.65%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	6	0.08%	0.23%	1.42%	0.91%	4	10.41%	18.44%	33.48%	18.76%	19	0.54%	1.00%	2.96%	1.11%	19	21.44%	29.78%	44.87%	23.86%
	Retail	38	0.12%	1.19%	4.79%	1.33%	31	12.98%	32.46%	56.57%	33.08%	65	0.70%	1.39%	3.02%	1.55%	66	15.39%	25.26%	36.76%	35.99%
	Retail - Secured on real estate property	10	0.34%	0.74%	7.01%	0.66%	7	7.32%	18.75%	32.90%	26.70%	55	0.35%	0.70%	1.43%	0.68%	55	11.36%	16.36%	24.00%	30.83%
Portugal	Corporates	9	0.12%	0.94%	2.46%	2.32%	6	2.04%	21.22%	34.74%	24.62%	49	0.36%	0.72%	1.90%	3.50%	51	31.23%	40.27%	45.00%	41.29%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	5	2.61%	2.97%	3.26%	3.58%	4	21.77%	24.74%	27.54%	23.47%	23	0.30%	1.14%	4.45%	5.62%	24	18.95%	39.26%	44.59%	40.58%
	Retail	31	0.32%	0.90%	2.40%	1.35%	27	12.37%	26.14%	41.27%	18.36%	65	0.43%	1.28%	1.84%	1.52%	66	15.14%	21.50%	37.48%	20.40%
	Retail - Secured on real estate property	14	1.21%	1.81%	3.49%	1.07%	11	3.98%	7.88%	20.02%	10.73%	55	0.20%	0.74%	1.47%	1.18%	57	10.82%	14.87%	18.45%	17.70%
Romania	Corporates	7	0.00%	0.00%	0.43%	2.93%	4	21.02%	51.06%	70.44%	72.34%	42	0.34%	0.93%	3.10%	2.52%	41	36.63%	44.87%	45.14%	40.84%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	4	0.00%	0.65%	4.49%	6.47%						26	0.58%	1.26%	3.56%	3.15%	25	24.74%	42.07%	45.00%	41.86%
	Retail	37	0.68%	2.00%	5.43%	6.97%	33	33.40%	50.98%	61.30%	56.25%	62	0.54%	1.14%	3.43%	2.13%	66	17.06%	27.97%	39.41%	48.20%
	Retail - Secured on real estate property	6	0.00%	0.00%	8.69%	8.69%						51	0.22%	0.44%	1.20%	1.06%	51	10.58%	14.81%	19.32%	35.97%

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

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 EU and main non-EU countries
2020 Q2
 (Source COREP C9.02)

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

		Default rate					Loss rate					PD - adjusted					LGD					
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	
Slovakia	Corporates	11	0.00%	0.42%	0.69%	2.37%	7	38.47%	43.64%	83.34%	75.67%	44	0.25%	1.14%	2.48%	1.91%	42	35.00%	41.56%	45.00%	40.61%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	9	0.01%	0.39%	1.65%	6.34%	6	34.66%	44.79%	82.19%	73.33%	24	0.70%	2.69%	3.52%	3.60%	24	28.89%	42.05%	45.00%	41.65%	
	Retail	19	0.20%	0.82%	2.21%	0.89%	14	29.54%	39.20%	50.78%	44.56%	57	0.29%	0.95%	1.86%	1.30%	55	18.15%	25.66%	41.92%	24.26%	
	Retail - Secured on real estate property	10	0.00%	0.60%	0.77%	0.64%	6	18.26%	21.83%	40.20%	30.35%	40	0.14%	0.36%	0.94%	0.99%	40	11.73%	18.01%	21.74%	20.61%	
	Retail - Qualifying Revolving	8	0.42%	0.73%	1.39%	0.96%	7	40.46%	53.29%	59.44%	53.20%	23	0.35%	0.84%	2.11%	2.79%	24	39.06%	60.89%	67.70%	55.40%	
Retail - Other Retail	14	2.08%	2.79%	6.77%	2.32%	11	48.27%	52.00%	62.45%	66.99%	44	0.82%	1.89%	3.89%	3.20%	43	30.68%	43.63%	57.99%	44.03%		
Slovenia	Corporates	7	0.00%	0.64%	1.12%	0.69%	4	10.73%	28.23%	35.12%	28.99%	26	0.73%	1.56%	3.21%	4.79%	25	35.00%	42.22%	45.00%	40.09%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	5	0.00%	1.78%	2.29%	2.08%						9	1.33%	2.90%	4.36%	5.06%	10	37.24%	41.62%	45.00%	42.07%	
	Retail	13	0.32%	0.84%	1.50%	1.86%	13	29.69%	46.85%	58.12%	57.06%	53	0.20%	0.70%	2.65%	2.52%	54	14.39%	28.08%	40.80%	25.00%	
	Retail - Secured on real estate property											34	0.11%	0.24%	1.36%	2.22%	34	10.68%	13.88%	24.00%	17.12%	
	Retail - Qualifying Revolving	5	0.63%	1.28%	3.26%	2.63%	5	29.15%	36.38%	40.96%	45.52%	26	0.38%	1.04%	3.23%	2.26%	27	32.20%	62.73%	72.61%	66.15%	
Retail - Other Retail	10	1.30%	3.58%	12.12%	2.64%	10	29.69%	52.48%	60.39%	57.48%	42	0.39%	1.53%	3.56%	2.62%	41	15.94%	39.58%	52.65%	28.40%		
Spain	Corporates	22	0.06%	0.91%	2.67%	1.94%	16	9.41%	16.74%	33.35%	31.22%	66	0.59%	1.00%	2.40%	2.50%	67	30.00%	39.08%	45.00%	38.54%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	9	0.32%	1.78%	2.31%	2.12%	8	20.78%	30.95%	41.00%	31.00%	42	0.59%	2.04%	5.73%	3.64%	43	20.27%	37.92%	45.00%	39.92%	
	Retail	41	0.30%	0.76%	1.70%	1.53%	37	16.21%	27.97%	39.31%	32.38%	71	0.71%	1.47%	3.04%	1.96%	72	16.76%	22.75%	31.69%	28.76%	
	Retail - Secured on real estate property	18	0.61%	1.22%	1.90%	1.07%	15	6.55%	9.43%	17.65%	15.84%	64	0.48%	0.97%	1.94%	1.29%	65	11.09%	15.47%	20.56%	20.64%	
	Retail - Qualifying Revolving	19	0.33%	0.93%	1.61%	1.11%	17	24.93%	32.92%	47.65%	54.29%	27	0.43%	2.40%	3.48%	2.74%	29	42.80%	57.29%	69.02%	61.32%	
Retail - Other Retail	35	0.85%	2.65%	6.16%	3.51%	34	20.86%	38.36%	50.95%	48.47%	58	1.22%	2.63%	5.08%	4.03%	61	30.54%	40.65%	52.74%	52.99%		
Sweden	Corporates	17	0.01%	0.29%	0.78%	0.40%	10	6.84%	38.24%	48.53%	35.82%	66	0.34%	0.58%	1.47%	0.73%	66	28.65%	41.10%	45.00%	24.75%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	8	0.13%	0.40%	3.33%	0.45%	6	20.25%	23.69%	32.93%	28.55%	27	0.44%	0.63%	1.75%	0.72%	28	18.90%	31.48%	45.00%	17.79%	
	Retail	38	0.09%	0.20%	1.27%	0.14%	31	15.22%	26.46%	44.46%	15.38%	69	0.44%	1.12%	2.13%	0.36%	71	14.02%	20.17%	32.96%	12.57%	
	Retail - Secured on real estate property	13	0.06%	0.08%	0.99%	0.09%	10	4.50%	5.60%	19.16%	4.75%	59	0.28%	0.60%	1.39%	0.29%	62	10.29%	14.08%	20.01%	10.94%	
	Retail - Qualifying Revolving	14	0.87%	1.36%	3.31%	1.37%	12	20.74%	37.22%	54.25%	35.21%	26	0.48%	1.70%	2.90%	1.39%	27	35.99%	53.48%	68.70%	58.36%	
Retail - Other Retail	27	0.22%	1.05%	2.46%	0.69%	24	26.11%	34.81%	49.95%	29.26%	59	1.02%	2.15%	4.52%	1.47%	60	25.12%	37.44%	55.76%	34.12%		
United Kingdom	Corporates	27	0.28%	0.76%	1.87%	1.07%	22	4.39%	10.30%	23.05%	10.90%	73	0.46%	0.83%	1.68%	1.37%	74	27.36%	35.05%	44.31%	35.63%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	11	0.00%	2.43%	7.66%	3.45%	8	4.06%	6.73%	16.23%	10.82%	49	0.78%	2.08%	3.84%	2.10%	50	23.52%	38.48%	45.00%	27.88%	
	Retail	59	0.41%	0.93%	2.10%	0.66%	53	8.82%	15.09%	27.40%	23.09%	72	0.93%	1.51%	2.96%	1.60%	74	14.99%	18.65%	26.39%	20.33%	
	Retail - Secured on real estate property	37	0.60%	1.34%	4.78%	0.45%	36	4.30%	10.55%	13.91%	6.22%	69	0.97%	1.36%	2.57%	1.36%	70	11.21%	15.14%	19.79%	10.46%	
	Retail - Qualifying Revolving	25	0.81%	1.04%	2.06%	1.06%	23	27.25%	39.90%	49.06%	44.51%	33	0.91%	1.60%	3.39%	1.96%	35	31.24%	57.60%	73.51%	71.30%	
Retail - Other Retail	48	0.39%	1.51%	2.72%	2.34%	42	23.04%	32.88%	53.24%	37.40%	65	1.08%	2.20%	3.79%	4.47%	66	22.98%	38.10%	51.13%	55.68%		
Australia	Corporates	7	0.31%	1.73%	6.31%	1.88%	7	10.24%	12.01%	14.64%	19.38%	48	0.20%	0.61%	1.39%	1.05%	47	22.74%	36.55%	45.00%	28.48%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME											19	0.33%	1.19%	2.11%	0.99%	18	15.82%	32.16%	47.02%	10.68%	
	Retail	27	0.10%	0.26%	1.18%	0.61%	19	14.59%	24.82%	31.77%	7.32%	67	0.34%	0.71%	1.57%	0.90%	68	12.98%	18.50%	26.97%	12.90%	
	Retail - Secured on real estate property	9	0.00%	0.73%	2.17%	0.74%	4	5.26%	7.55%	16.56%	6.14%	60	0.30%	0.69%	1.52%	0.88%	61	10.33%	13.43%	18.51%	12.41%	
	Retail - Qualifying Revolving	13	0.23%	0.97%	1.62%	1.16%	9	24.82%	28.75%	32.50%	32.04%	27	0.49%	1.32%	2.47%	1.13%	28	31.19%	50.56%	66.99%	61.89%	
Retail - Other Retail	21	0.39%	1.25%	3.76%	3.10%	15	23.30%	31.81%	53.07%	18.68%	59	0.49%	1.20%	3.83%	1.79%	61	26.81%	41.49%	60.95%	24.99%		

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

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		Default rate					Loss rate					PD - adjusted					LGD					
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	
Canada	Corporates	8	0.00%	0.01%	0.17%	0.45%	6	5.62%	25.32%	31.05%	22.35%	55	0.24%	0.91%	1.50%	1.40%	55	28.24%	37.37%	45.00%	34.88%	
	Corporates - Of Which: Specialised Lending										15	0.16%	1.62%	3.56%	2.23%	15	22.11%	30.99%	40.10%	20.55%		
	Corporates - Of Which: SME																					
	Retail	35	0.08%	0.35%	0.94%	0.38%	30	13.09%	21.16%	34.94%	8.14%	68	0.45%	1.06%	2.06%	0.72%	68	14.75%	20.07%	31.84%	19.14%	
	Retail - Secured on real estate property	9	0.00%	0.90%	1.90%	0.18%	4	2.63%	5.90%	8.43%	6.30%	58	0.32%	0.88%	1.31%	0.54%	58	11.35%	14.48%	19.98%	17.35%	
	Retail - Qualifying Revolving	15	0.52%	0.82%	1.18%	0.83%	14	12.53%	25.09%	33.77%	8.40%	26	0.51%	1.51%	3.08%	1.96%	28	33.44%	53.04%	67.24%	67.05%	
Retail - Other Retail	27	0.16%	1.29%	3.80%	1.88%	23	18.55%	28.75%	38.39%	13.96%	59	0.74%	1.96%	4.26%	2.21%	58	25.69%	42.93%	55.98%	29.30%		
China	Corporates	6	0.13%	0.31%	5.00%	0.53%						36	0.22%	0.47%	1.09%	0.77%	39	37.38%	41.51%	45.00%	47.35%	
	Corporates - Of Which: Specialised Lending										18	0.22%	1.12%	3.26%	1.73%	18	20.21%	37.57%	45.00%	21.44%		
	Corporates - Of Which: SME																					
	Retail	32	0.07%	0.39%	0.94%	0.06%	25	9.43%	19.64%	38.57%	23.14%	62	0.41%	0.69%	1.40%	0.86%	63	13.26%	17.99%	25.32%	23.28%	
	Retail - Secured on real estate property	6	0.00%	0.92%	1.89%	1.27%	4	5.92%	8.08%	13.71%	11.68%	55	0.36%	0.59%	1.07%	0.87%	57	10.63%	13.68%	19.18%	11.67%	
	Retail - Qualifying Revolving	12	0.28%	1.17%	4.76%	0.27%	12	19.20%	31.74%	48.37%	32.92%	26	0.27%	0.75%	1.48%	0.79%	27	30.45%	51.13%	66.90%	83.17%	
Retail - Other Retail	23	0.08%	0.80%	2.43%	0.13%	16	28.52%	36.74%	52.12%	37.29%	53	0.51%	1.15%	2.64%	0.84%	54	24.58%	41.64%	53.68%	12.10%		
Hong Kong	Corporates	13	0.23%	0.71%	2.31%	0.45%	7	11.69%	19.12%	31.14%	16.94%	45	0.15%	0.58%	1.66%	1.12%	45	32.01%	40.06%	45.00%	35.78%	
	Corporates - Of Which: Specialised Lending										21	0.22%	0.88%	3.99%	4.70%	22	27.47%	41.74%	45.00%	21.50%		
	Corporates - Of Which: SME																					
	Retail	19	0.02%	0.12%	1.30%	0.03%	14	12.37%	17.69%	32.63%	9.26%	60	0.36%	0.71%	1.51%	0.63%	60	13.13%	16.31%	24.46%	33.24%	
	Retail - Secured on real estate property	7	0.00%	0.03%	1.10%	0.03%	4	0.94%	2.73%	18.08%	1.35%	52	0.22%	0.61%	1.14%	0.42%	53	10.15%	13.81%	17.92%	10.10%	
	Retail - Qualifying Revolving	7	0.00%	0.09%	1.26%	0.03%	5	23.21%	29.47%	49.92%	13.56%	25	0.30%	0.52%	0.96%	0.97%	25	32.40%	52.54%	64.25%	95.87%	
Retail - Other Retail	14	0.00%	0.18%	0.55%	0.04%	11	14.52%	37.67%	47.12%	17.47%	49	0.47%	1.00%	2.32%	0.90%	49	16.20%	37.77%	53.24%	22.38%		
India	Corporates	9	0.00%	1.22%	2.44%	1.39%						37	0.33%	0.81%	2.11%	2.31%	39	31.50%	42.11%	45.00%	44.70%	
	Corporates - Of Which: Specialised Lending										13	0.86%	2.11%	2.56%	0.54%	14	28.37%	44.21%	45.00%	31.93%		
	Corporates - Of Which: SME																					
	Retail	29	0.18%	0.58%	1.77%	1.74%	26	30.73%	48.35%	58.92%	67.84%	60	0.40%	0.96%	2.41%	7.68%	59	13.79%	21.68%	38.17%	53.40%	
	Retail - Secured on real estate property	6	0.00%	0.00%	2.23%	2.27%						47	0.13%	0.52%	1.61%	2.62%	46	10.80%	14.92%	24.50%	36.87%	
	Retail - Qualifying Revolving	13	0.24%	1.29%	3.91%	0.14%	11	35.53%	48.87%	54.04%	48.80%	24	0.37%	1.44%	3.86%	13.13%	27	37.36%	57.93%	72.05%	79.40%	
Retail - Other Retail	13	2.81%	4.17%	4.54%	4.11%	19	30.83%	47.68%	64.86%	89.49%	48	1.23%	3.00%	7.23%	6.41%	47	33.68%	47.38%	56.09%	57.92%		
Korea Republic Of	Corporates										33	0.10%	0.32%	1.12%	0.71%	33	35.64%	40.19%	45.00%	35.84%		
	Corporates - Of Which: Specialised Lending										7	0.46%	1.32%	3.07%	2.96%	7	45.00%	45.00%	48.29%	18.76%		
	Corporates - Of Which: SME																					
	Retail	12	0.02%	0.29%	0.59%	0.07%	10	38.24%	57.89%	61.55%	72.90%	52	0.22%	0.53%	1.05%	0.86%	52	13.92%	23.80%	34.39%	36.64%	
	Retail - Secured on real estate property	4	0.00%	0.00%	0.02%	0.04%						38	0.14%	0.36%	0.73%	0.20%	39	10.00%	13.98%	22.11%	9.98%	
	Retail - Qualifying Revolving											22	0.11%	0.72%	1.65%	0.48%	25	41.70%	57.32%	72.76%	75.17%	
Retail - Other Retail	8	0.43%	1.09%	1.98%	0.18%	7	31.39%	61.55%	86.80%	87.57%	45	0.45%	0.96%	2.25%	2.14%	44	23.91%	38.14%	56.01%	77.94%		
Russian Federation	Corporates	5	0.00%	0.00%	0.10%	3.17%						53	0.36%	0.75%	1.84%	0.52%	52	32.32%	41.60%	45.00%	39.00%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail	35	0.15%	0.96%	5.12%	2.35%	29	12.11%	23.75%	37.28%	22.69%	61	0.56%	1.39%	2.81%	2.40%	13	7.58%	37.10%	45.00%	43.84%	
	Retail - Secured on real estate property	14	0.95%	3.67%	6.72%	2.97%	12	7.27%	20.32%	29.79%	17.81%	54	0.56%	1.24%	2.91%	2.23%	55	11.99%	15.39%	22.19%	18.42%	
	Retail - Qualifying Revolving	13	0.61%	1.18%	3.33%	1.37%	11	30.03%	54.23%	61.76%	51.65%	25	0.33%	0.92%	3.23%	2.03%	27	31.65%	59.01%	72.98%	60.99%	
Retail - Other Retail	25	0.23%	0.64%	6.76%	2.33%	21	25.53%	35.52%	63.84%	65.08%	55	0.76%	2.22%	7.01%	1.87%	56	27.78%	38.89%	53.95%	17.61%		



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

Table 1
Risk Parameters statistics by country of the counterparty for IRB banks
 EU and main non-EU countries
2020 Q2
 (Source COREP C9.02)

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

		Default rate					Loss rate					PD - adjusted					LGD				
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
Singapore	Corporates	12	0.94%	2.42%	4.27%	2.37%	9	30.18%	33.82%	65.14%	51.64%	41	0.25%	1.11%	2.33%	2.68%	43	29.35%	36.72%	43.94%	31.69%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											16	0.44%	0.72%	1.17%	4.25%	17	17.25%	38.62%	46.00%	28.79%
	Retail	20	0.02%	0.14%	0.59%	0.07%	15	7.56%	26.38%	37.10%	20.35%	66	0.32%	0.61%	1.21%	0.82%	66	12.97%	16.53%	24.20%	22.19%
	Retail - Secured on real estate property	8	0.00%	0.03%	1.12%	0.07%	4	5.20%	5.78%	6.34%	6.40%	57	0.23%	0.40%	1.04%	0.42%	57	12.97%	15.26%	18.06%	16.08%
	Retail - Qualifying Revolving	7	0.02%	0.15%	7.63%	0.08%	5	26.07%	31.36%	32.22%	32.27%	25	0.15%	0.63%	1.19%	3.16%	25	32.29%	51.46%	65.83%	71.26%
Retail - Other Retail	15	0.02%	0.37%	2.03%	0.05%	12	30.94%	45.01%	63.48%	63.83%	54	0.36%	0.64%	2.62%	1.22%	54	17.84%	36.69%	50.44%	16.92%	
Switzerland	Corporates	11	0.00%	0.02%	0.78%	1.54%	5	7.20%	16.09%	39.01%	2.06%	73	0.32%	0.68%	1.21%	0.80%	72	30.71%	39.80%	45.00%	32.62%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	4	0.00%	0.00%	0.14%	0.05%						40	0.62%	1.34%	3.54%	2.04%	40	26.12%	36.47%	41.93%	27.26%
	Retail	45	0.28%	0.63%	1.29%	0.36%	37	14.16%	20.97%	28.67%	15.71%	72	0.82%	1.56%	2.92%	0.88%	72	15.20%	18.74%	22.68%	19.12%
	Retail - Secured on real estate property	26	0.52%	0.93%	3.57%	0.38%	21	7.97%	12.13%	20.25%	11.42%	68	0.67%	1.32%	2.12%	0.82%	69	12.52%	16.00%	21.14%	19.35%
	Retail - Qualifying Revolving	18	0.56%	0.79%	1.85%	0.89%	16	27.69%	33.05%	44.78%	33.54%	32	0.53%	1.05%	2.07%	1.84%	33	31.82%	46.14%	68.70%	52.82%
Retail - Other Retail	35	0.28%	1.17%	3.41%	0.63%	30	23.98%	38.81%	49.49%	28.80%	62	1.05%	2.11%	3.83%	1.10%	61	25.51%	35.53%	48.26%	16.64%	
United States	Corporates	26	0.11%	0.73%	1.40%	0.92%	17	7.51%	13.92%	21.29%	18.80%	73	0.35%	0.69%	1.34%	1.20%	72	29.58%	40.21%	45.00%	29.80%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME										42	1.00%	1.96%	8.35%	2.78%	42	24.40%	39.87%	45.00%	21.91%	
	Retail	45	0.11%	0.51%	1.49%	1.22%	38	11.21%	19.38%	35.13%	12.92%	70	0.64%	1.15%	2.45%	2.01%	72	15.61%	20.89%	28.09%	48.09%
	Retail - Secured on real estate property	22	0.22%	0.77%	3.73%	0.34%	16	6.58%	11.22%	15.76%	7.02%	67	0.50%	0.99%	2.34%	0.98%	68	11.73%	16.66%	23.54%	46.01%
	Retail - Qualifying Revolving	20	0.71%	1.19%	2.12%	0.03%	19	21.62%	34.12%	45.49%	19.74%	25	0.47%	1.43%	2.97%	2.52%	29	31.63%	56.00%	68.65%	92.95%
Retail - Other Retail	36	0.21%	0.72%	2.81%	3.62%	30	18.80%	34.62%	54.53%	14.46%	62	1.04%	2.22%	4.33%	2.75%	61	29.55%	37.33%	51.64%	33.49%	

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

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

- **Scope (COREP 9.02)**

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

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

- **PD_Adjusted (on non defaulted)**

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

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

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

where $PD_{default}=1$;

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

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

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

- **LGD**

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

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

- **Default rate**

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

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

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

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

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

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

- **Loss rate**

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

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

To express it on yearly basis we apply:

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