



**RISK DASHBOARD ANNEX**  
**CREDIT RISK PARAMETERS**  
**Q1 2023**

**EBA**

EUROPEAN  
BANKING  
AUTHORITY

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

Table 8  
Risk Parameters statistics by country of the counterparty for IRB banks

EU and main non-EU countries

2023 Q1

(Source COREP C 9.02)

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

		Default rate					Loss rate					PD - adjusted					LGD					
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	
Austria	Corporates	6	0.08%	0.51%	0.55%	0.51%	5	9.38%	24.56%	24.56%	25.49%	53	0.22%	0.56%	1.13%	1.36%	49	32.85%	38.70%	44.94%	33.54%	
	Corporates - Of Which: Specialised Lending											15	0.16%	0.41%	4.27%	0.82%	16	15.57%	25.99%	36.10%	25.36%	
	Corporates - Of Which: SME	5	0.56%	1.38%	1.39%	0.93%	4	8.37%	11.49%	21.12%	17.71%	32	0.19%	0.64%	2.82%	2.19%	34	23.73%	36.68%	45.00%	30.24%	
	Retail	24	0.32%	0.72%	2.56%	0.47%	23	15.59%	34.10%	58.46%	28.18%	62	0.46%	1.16%	2.83%	1.69%	64	15.20%	22.72%	27.48%	32.45%	
	Retail - Secured on real estate property	8	0.34%	0.41%	2.08%	0.29%	8	6.57%	8.96%	9.84%	9.52%	56	0.26%	0.77%	2.18%	1.23%	57	13.04%	16.36%	22.22%	19.80%	
	Retail - Qualifying Revolving	12	0.46%	0.64%	0.79%	0.62%	11	33.84%	45.62%	61.73%	55.20%	22	0.50%	1.26%	3.18%	1.99%	25	50.00%	62.00%	74.64%	82.11%	
Retail - Other Retail	20	0.45%	1.26%	3.43%	0.87%	19	28.05%	46.11%	62.58%	38.00%	53	1.08%	2.40%	3.68%	3.28%	55	27.93%	47.36%	57.60%	55.03%		
Belgium	Corporates	11	0.57%	1.00%	1.44%	1.06%	10	6.39%	17.06%	31.05%	26.27%	56	0.20%	0.41%	1.01%	2.10%	46	27.31%	37.36%	44.61%	27.29%	
	Corporates - Of Which: Specialised Lending	4	0.40%	0.61%	2.19%	1.62%						22	0.17%	0.44%	0.92%	1.24%	20	16.59%	26.30%	36.74%	24.37%	
	Corporates - Of Which: SME	8	0.89%	1.59%	1.78%	1.32%	7	8.21%	19.89%	20.86%	17.57%	29	0.59%	1.25%	2.62%	2.79%	27	20.41%	28.31%	42.15%	26.89%	
	Retail	31	0.24%	0.52%	1.19%	1.03%	30	12.88%	18.10%	47.65%	15.37%	62	0.51%	1.06%	2.11%	0.94%	64	16.19%	20.11%	27.20%	16.66%	
	Retail - Secured on real estate property	17	0.26%	0.46%	1.01%	0.90%	16	5.96%	9.54%	12.86%	7.88%	59	0.41%	0.90%	1.59%	0.97%	61	13.80%	18.31%	22.47%	13.32%	
	Retail - Qualifying Revolving	14	0.15%	0.83%	1.83%	0.63%	13	27.41%	35.53%	58.21%	25.32%	24	0.35%	0.94%	2.24%	0.53%	23	43.39%	63.51%	75.26%	54.36%	
Retail - Other Retail	22	0.33%	0.89%	2.49%	1.63%	22	20.04%	27.50%	65.22%	32.79%	56	1.07%	1.87%	4.20%	1.79%	54	29.52%	37.55%	48.70%	32.27%		
Bulgaria	Corporates											24	0.70%	1.75%	3.05%	2.04%	22	29.91%	35.92%	44.99%	23.06%	
	Corporates - Of Which: Specialised Lending											15	1.76%	2.29%	4.11%	3.90%	14	25.03%	37.01%	59.04%	21.44%	
	Corporates - Of Which: SME																					
	Retail	20	0.33%	1.16%	2.38%	1.42%	18	36.34%	52.76%	64.01%	66.25%	52	0.58%	1.24%	3.30%	2.19%	56	15.65%	26.42%	37.28%	10.26%	
	Retail - Secured on real estate property											35	0.23%	0.57%	1.58%	1.57%	38	12.05%	18.92%	22.90%	6.25%	
	Retail - Qualifying Revolving	12	1.30%	3.35%	12.18%	1.34%	12	28.59%	52.62%	74.93%	94.70%	18	1.19%	3.55%	8.30%	2.44%	22	45.79%	57.72%	72.07%	17.57%	
Retail - Other Retail	15	0.71%	1.44%	6.83%	2.71%	12	48.79%	61.99%	76.80%	82.13%	45	1.03%	2.97%	8.23%	6.38%	46	27.34%	41.85%	56.95%	29.40%		
Croatia	Corporates	4	0.24%	0.54%	0.64%	0.57%	4	36.07%	48.75%	57.20%	45.15%	17	0.63%	1.76%	4.50%	2.92%	16	16.60%	33.31%	44.65%	41.42%	
	Corporates - Of Which: Specialised Lending											5	0.58%	0.63%	1.18%	3.49%	5	16.94%	23.74%	23.74%	17.02%	
	Corporates - Of Which: SME											7	2.37%	4.60%	18.96%	4.19%	7	31.81%	40.82%	42.04%	41.17%	
	Retail	14	0.66%	1.27%	8.71%	0.64%	15	19.98%	42.73%	69.13%	19.16%	38	0.69%	1.96%	4.94%	1.97%	45	20.37%	31.33%	40.29%	42.14%	
	Retail - Secured on real estate property											20	0.11%	0.28%	1.40%	1.40%	23	12.99%	18.49%	24.13%	33.28%	
	Retail - Qualifying Revolving	7	2.52%	3.99%	6.09%	3.12%	6	44.90%	59.97%	69.13%	45.74%	17	0.73%	1.31%	8.59%	2.06%	16	50.15%	66.34%	72.65%	68.63%	
Retail - Other Retail	9	2.70%	4.52%	11.63%	0.87%	10	15.56%	39.33%	52.50%	19.24%	34	1.45%	3.26%	7.34%	2.39%	34	33.20%	45.13%	56.62%	48.25%		
Cyprus	Corporates											32	0.45%	1.01%	1.83%	1.64%	31	25.98%	36.00%	41.33%	25.59%	
	Corporates - Of Which: Specialised Lending											10	0.53%	3.12%	5.71%	1.30%	9	7.70%	26.50%	36.41%	21.44%	
	Corporates - Of Which: SME											13	0.95%	1.97%	15.01%	0.66%	12	32.05%	39.42%	47.80%	7.69%	
	Retail	8	0.13%	0.30%	1.25%	0.74%	6	45.38%	48.89%	57.46%	42.54%	50	0.50%	1.11%	2.31%	1.06%	50	13.38%	22.28%	36.42%	25.99%	
	Retail - Secured on real estate property											38	0.27%	0.73%	1.71%	1.54%	32	12.66%	15.54%	20.10%	18.72%	
	Retail - Qualifying Revolving											16	0.88%	1.51%	3.51%	1.95%	18	53.70%	66.07%	73.71%	67.41%	
Retail - Other Retail	5	0.32%	0.63%	0.68%	4.15%	6	46.80%	54.24%	75.10%	42.69%	42	0.64%	2.17%	3.84%	1.49%	40	21.19%	37.26%	49.84%	26.53%		
Czech	Corporates	8	0.36%	0.41%	0.70%	0.67%	8	22.13%	30.50%	44.44%	35.78%	41	0.29%	0.77%	1.90%	1.93%	33	29.02%	34.86%	39.59%	31.35%	
	Corporates - Of Which: Specialised Lending	6	0.00%	0.03%	0.15%	0.15%	4	10.07%	27.14%	43.43%	44.37%	10	0.13%	0.35%	1.14%	1.92%	7	17.17%	26.44%	35.71%	26.03%	
	Corporates - Of Which: SME	7	0.53%	0.95%	1.94%	1.14%	7	26.03%	27.86%	42.19%	33.05%	19	0.44%	1.83%	3.23%	3.03%	19	29.89%	36.88%	44.86%	31.63%	
	Retail	22	0.14%	0.42%	3.19%	0.45%	22	26.10%	33.76%	44.30%	36.03%	53	0.54%	1.03%	2.63%	1.33%	57	13.83%	20.79%	31.36%	25.51%	
	Retail - Secured on real estate property	6	0.21%	0.29%	0.32%	0.24%	6	10.68%	15.41%	23.20%	17.49%	41	0.16%	0.54%	1.10%	1.00%	44	12.68%	17.01%	25.40%	19.71%	
	Retail - Qualifying Revolving	11	0.16%	0.55%	3.20%	0.50%	11	29.60%	54.67%	56.54%	55.37%	20	0.59%	1.26%	2.27%	1.18%	19	46.71%	62.56%	76.06%	54.62%	
Retail - Other Retail	17	0.37%	1.04%	1.85%	1.11%	17	33.77%	46.54%	54.13%	48.39%	46	1.26%	2.23%	4.41%	2.56%	44	24.37%	38.18%	47.91%	43.85%		

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

**Table 8**  
**Risk Parameters statistics by country of the counterparty for IRB banks**  
 EU and main non-EU countries  
**2023 Q1**  
 (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	<b>Corporates</b>	5	0.31%	0.45%	0.54%	0.35%	5	17.26%	18.25%	23.72%	19.81%	53	0.25%	0.41%	0.89%	0.86%	37	26.88%	34.37%	41.60%	22.68%
	Corporates - Of Which: Specialised Lending											17	0.19%	0.59%	1.00%	0.96%	18	14.93%	26.06%	40.31%	24.89%
	Corporates - Of Which: SME	4	0.22%	0.50%	0.80%	0.54%						30	0.51%	1.28%	2.05%	1.43%	25	20.44%	35.00%	42.48%	18.22%
	<b>Retail</b>	25	0.30%	0.80%	2.26%	0.54%	22	11.53%	15.98%	34.73%	11.30%	57	0.70%	1.24%	2.67%	0.92%	63	17.14%	23.44%	30.39%	16.64%
	Retail - Secured on real estate property	8	0.33%	0.72%	1.43%	0.51%	7	5.96%	8.74%	13.08%	8.40%						50	13.05%	16.76%	20.70%	14.89%
	Retail - Qualifying Revolving	8	0.26%	0.99%	3.37%	0.77%	5	45.27%	49.72%	64.40%	49.27%						20	52.43%	64.99%	76.09%	65.64%
Retail - Other Retail	21	0.41%	1.17%	2.27%	0.82%	19	15.00%	23.55%	52.56%	28.18%						44	31.36%	42.18%	57.91%	41.63%	
Estonia	<b>Corporates</b>						4	16.24%	16.25%	23.90%	16.25%	26	0.28%	0.99%	2.72%	1.99%	19	29.76%	41.96%	44.60%	42.59%
	Corporates - Of Which: Specialised Lending											4	0.56%	1.01%	2.49%	1.79%	4	12.47%	28.55%	72.04%	12.93%
	Corporates - Of Which: SME											7	1.56%	1.71%	3.15%	2.04%	9	39.76%	43.23%	49.50%	40.34%
	<b>Retail</b>	14	0.14%	0.21%	1.82%	0.18%	13	11.06%	18.82%	42.48%	17.86%	44	0.52%	0.80%	1.96%	1.57%	46	15.68%	20.05%	30.88%	15.97%
	Retail - Secured on real estate property	6	0.06%	0.10%	0.10%	0.09%	6	7.58%	8.19%	8.79%	8.45%	30	0.41%	0.72%	1.20%	1.24%	29	14.63%	19.19%	25.15%	13.83%
	Retail - Qualifying Revolving	6	2.18%	6.35%	14.05%	6.85%	6	42.48%	53.43%	61.56%	57.45%	13	0.54%	1.95%	5.18%	5.04%	14	50.04%	63.90%	73.87%	66.36%
Retail - Other Retail	8	0.41%	0.53%	1.91%	0.52%	7	20.36%	24.51%	24.51%	24.27%	34	1.15%	2.90%	4.91%	3.09%	33	24.47%	33.78%	54.37%	25.70%	
Finland	<b>Corporates</b>	7	0.03%	0.28%	0.35%	0.31%	6	3.95%	16.88%	39.74%	20.61%	54	0.34%	0.48%	1.32%	0.70%	35	26.12%	35.03%	44.27%	30.40%
	Corporates - Of Which: Specialised Lending											21	0.31%	0.48%	1.10%	0.72%	15	12.96%	25.02%	32.35%	21.69%
	Corporates - Of Which: SME						4	6.23%	19.56%	58.18%	13.30%	17	0.23%	1.26%	3.39%	1.18%	13	11.75%	29.61%	36.08%	23.62%
	<b>Retail</b>	21	0.18%	0.64%	1.00%	0.69%	19	12.78%	17.05%	35.97%	3.43%	50	0.58%	1.29%	2.81%	1.37%	55	16.39%	21.76%	36.04%	18.95%
	Retail - Secured on real estate property	5	0.50%	0.72%	3.32%	0.54%						33	0.49%	1.16%	2.12%	0.93%	35	12.46%	16.49%	22.56%	15.88%
	Retail - Qualifying Revolving	5	0.20%	0.54%	2.58%	1.09%	5	50.40%	53.75%	54.52%	74.69%	21	0.27%	1.25%	1.75%	2.11%	19	41.85%	63.30%	74.47%	67.20%
Retail - Other Retail	18	0.83%	2.61%	3.28%	1.03%	15	16.05%	29.75%	33.11%	44.51%	43	1.04%	2.40%	3.82%	3.27%	41	31.42%	42.19%	50.12%	29.38%	
France	<b>Corporates</b>	16	0.51%	1.01%	1.31%	1.00%	13	14.35%	19.08%	26.80%	21.59%	61	0.29%	0.71%	1.80%	1.43%	55	29.39%	37.18%	43.27%	35.99%
	Corporates - Of Which: Specialised Lending	5	0.61%	1.04%	10.67%	1.54%						28	0.41%	0.63%	1.55%	1.32%	25	18.83%	32.24%	38.42%	22.87%
	Corporates - Of Which: SME	9	0.75%	0.95%	2.26%	1.22%	8	13.04%	19.10%	27.55%	21.16%	46	0.59%	1.90%	3.08%	1.99%	42	21.05%	33.57%	40.41%	35.38%
	<b>Retail</b>	41	0.64%	1.09%	2.10%	0.71%	39	10.01%	22.48%	34.87%	28.04%	60	0.78%	1.41%	2.26%	1.40%	64	16.42%	20.34%	26.12%	18.21%
	Retail - Secured on real estate property	27	0.46%	1.09%	1.99%	0.33%	25	3.64%	7.11%	17.79%	10.84%	59	0.49%	1.13%	2.10%	1.05%	59	11.97%	17.05%	21.33%	13.15%
	Retail - Qualifying Revolving	17	0.44%	0.68%	1.20%	1.69%	17	37.75%	40.43%	50.35%	48.55%	23	0.57%	2.39%	3.94%	2.59%	23	47.23%	57.61%	74.03%	37.69%
Retail - Other Retail	33	0.96%	1.66%	3.17%	1.43%	31	23.43%	31.75%	53.86%	34.07%	52	1.42%	2.21%	3.55%	1.84%	55	26.68%	37.86%	44.26%	23.89%	
Germany	<b>Corporates</b>	25	0.14%	0.33%	0.58%	0.42%	21	12.01%	23.28%	39.88%	31.24%	68	0.28%	0.58%	1.23%	1.28%	63	29.90%	40.07%	43.28%	36.82%
	Corporates - Of Which: Specialised Lending	7	0.25%	0.46%	0.57%	0.40%	4	1.45%	15.39%	63.05%	32.01%	29	0.41%	0.68%	1.36%	1.40%	27	16.14%	21.88%	39.77%	33.99%
	Corporates - Of Which: SME	19	0.26%	0.73%	1.98%	0.65%	12	21.00%	32.78%	45.84%	39.87%	49	0.48%	1.25%	2.58%	1.42%	46	24.67%	36.34%	40.13%	32.51%
	<b>Retail</b>	47	0.32%	0.63%	1.30%	0.54%	45	15.74%	22.29%	34.26%	25.05%	63	0.81%	1.55%	2.76%	1.81%	65	17.13%	21.48%	28.30%	26.58%
	Retail - Secured on real estate property	30	0.30%	0.58%	1.28%	0.34%	27	6.18%	11.50%	21.67%	9.26%	59	0.62%	0.94%	2.07%	1.73%	61	14.86%	18.18%	21.16%	18.69%
	Retail - Qualifying Revolving	21	0.36%	0.64%	1.32%	0.27%	20	29.91%	37.56%	50.76%	42.77%	25	0.38%	1.01%	2.12%	0.68%	27	41.37%	53.40%	73.91%	66.63%
Retail - Other Retail	37	0.89%	1.43%	2.36%	1.25%	37	26.20%	30.46%	42.23%	36.11%	56	1.28%	2.65%	3.99%	2.57%	58	27.63%	38.23%	50.05%	43.75%	
Greece	<b>Corporates</b>	4	0.00%	3.49%	7.79%	3.12%						31	0.52%	1.00%	4.23%	2.32%	24	34.14%	39.88%	44.59%	37.52%
	Corporates - Of Which: Specialised Lending											6	0.49%	2.87%	7.75%	3.34%	5	10.43%	12.01%	12.29%	27.91%
	Corporates - Of Which: SME											11	0.39%	1.08%	8.61%	1.06%	11	14.07%	39.12%	45.00%	16.25%
	<b>Retail</b>	23	0.24%	0.52%	5.09%	1.84%	20	24.96%	47.33%	62.79%	23.27%	45	0.91%	1.20%	3.92%	1.48%	53	17.70%	26.09%	38.98%	27.17%
	Retail - Secured on real estate property											34	0.34%	0.67%	1.46%	0.76%	38	11.50%	16.33%	21.18%	17.99%
	Retail - Qualifying Revolving	11	0.90%	2.42%	3.61%	1.62%	11	24.19%	49.79%	63.23%	63.63%	17	0.58%	1.63%	3.20%	1.03%	23	31.42%	62.34%	72.72%	67.18%
Retail - Other Retail	14	0.12%	4.69%	8.62%	2.41%	11	28.88%	49.71%	62.58%	40.32%	40	0.59%	2.30%	4.87%	2.06%	43	29.23%	40.36%	49.88%	26.03%	



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	<b>Corporates</b>	7	0.23%	0.48%	2.75%	0.54%	5	14.44%	27.70%	33.13%	28.48%	38	0.42%	0.73%	1.63%	1.54%	32	25.80%	36.81%	44.16%	42.64%
	Corporates - Of Which: Specialised Lending										10	0.75%	1.34%	2.13%	1.80%	9	17.82%	22.14%	45.44%	46.42%	
	Corporates - Of Which: SME	7	0.62%	0.75%	1.92%	0.94%	5	14.02%	26.77%	27.85%	22.67%	14	0.23%	1.89%	4.48%	2.47%	13	35.90%	40.35%	45.93%	40.90%
	<b>Retail</b>	19	0.26%	1.33%	2.75%	1.40%	16	40.68%	54.09%	59.89%	42.32%	51	0.55%	1.28%	3.55%	3.13%	56	15.14%	21.45%	32.81%	46.49%
	Retail - Secured on real estate property											37	0.32%	0.57%	1.70%	1.95%	40	13.52%	15.98%	22.55%	30.54%
Retail - Qualifying Revolving	8	1.24%	2.86%	13.07%	3.39%	8	35.05%	42.57%	50.35%	31.25%	18	0.51%	1.21%	3.39%	1.80%	21	48.06%	64.78%	73.93%	67.17%	
Retail - Other Retail	15	1.11%	2.61%	24.42%	2.31%	12	43.92%	54.18%	63.80%	55.17%	45	1.07%	2.26%	6.51%	5.72%	46	26.09%	47.32%	59.27%	61.45%	
Ireland	<b>Corporates</b>	9	1.17%	1.59%	3.00%	2.10%	6	12.85%	19.27%	38.91%	26.33%	44	0.20%	0.33%	1.00%	1.48%	42	28.31%	37.43%	43.83%	26.12%
	Corporates - Of Which: Specialised Lending										23	0.62%	0.85%	3.90%	3.12%	22	15.44%	21.78%	44.17%	20.88%	
	Corporates - Of Which: SME										27	0.71%	1.79%	3.64%	3.64%	25	27.79%	38.62%	45.00%	38.63%	
	<b>Retail</b>	24	0.24%	1.07%	2.61%	0.64%	21	15.83%	21.61%	38.24%	21.28%	54	0.64%	1.18%	3.54%	1.31%	60	15.83%	19.80%	27.34%	27.98%
	Retail - Secured on real estate property	7	0.47%	1.53%	3.49%	0.46%	7	9.35%	18.04%	67.26%	8.82%	44	0.63%	1.10%	2.85%	1.02%	52	13.61%	18.10%	24.02%	24.97%
Retail - Qualifying Revolving	11	0.43%	1.06%	2.59%	0.57%	11	32.42%	42.74%	55.99%	33.13%	18	0.36%	1.34%	2.63%	2.64%	21	49.24%	64.48%	75.08%	56.68%	
Retail - Other Retail	21	0.61%	1.69%	3.60%	2.50%	18	21.36%	36.36%	60.84%	41.37%	51	0.87%	2.33%	4.40%	5.66%	51	20.61%	41.70%	52.17%	58.37%	
Italy	<b>Corporates</b>	17	0.41%	0.67%	0.99%	0.84%	13	16.09%	20.88%	24.48%	22.73%	51	0.45%	1.21%	3.11%	3.11%	45	29.85%	38.51%	43.02%	36.04%
	Corporates - Of Which: Specialised Lending										18	0.28%	0.64%	1.09%	1.80%	15	16.74%	22.21%	40.22%	19.84%	
	Corporates - Of Which: SME	11	0.78%	1.01%	2.33%	1.31%	11	21.19%	23.54%	32.61%	23.61%	31	0.70%	2.15%	6.71%	6.78%	29	27.99%	33.53%	42.71%	37.49%
	<b>Retail</b>	36	0.33%	0.86%	2.46%	1.27%	34	21.99%	34.01%	60.75%	37.64%	56	0.59%	1.23%	2.20%	1.88%	63	16.41%	22.12%	30.28%	25.93%
	Retail - Secured on real estate property	17	0.32%	0.70%	0.94%	0.89%	16	13.94%	22.05%	34.16%	32.98%	50	0.43%	0.92%	1.33%	1.33%	53	11.58%	16.20%	21.56%	20.37%
Retail - Qualifying Revolving	20	0.78%	2.67%	4.32%	0.39%	16	40.56%	48.49%	64.36%	38.53%	22	0.78%	2.18%	3.88%	4.62%	24	44.55%	59.62%	71.28%	48.22%	
Retail - Other Retail	29	0.45%	1.15%	2.37%	1.90%	28	26.43%	43.95%	62.64%	41.13%	50	1.65%	2.90%	4.68%	3.23%	58	27.88%	39.04%	50.30%	36.55%	
Latvia	<b>Corporates</b>										21	0.43%	1.22%	2.34%	1.49%	15	30.39%	39.99%	43.08%	41.76%	
	Corporates - Of Which: Specialised Lending										9	1.78%	2.32%	2.52%	2.25%	7	34.43%	37.93%	43.83%	38.66%	
	Corporates - Of Which: SME										41	0.57%	1.31%	3.27%	2.68%	45	20.88%	33.26%	46.22%	28.56%	
	<b>Retail</b>	13	0.25%	0.46%	5.37%	0.22%	11	23.31%	30.28%	54.41%	23.79%	41	0.57%	1.31%	3.27%	2.68%	45	20.88%	33.26%	46.22%	28.56%
	Retail - Secured on real estate property	4	0.09%	0.15%	0.21%	0.17%	4	16.55%	17.87%	19.19%	18.66%	22	0.23%	0.79%	1.97%	2.06%	24	11.96%	13.40%	29.25%	23.75%
Retail - Qualifying Revolving						4	42.15%	50.63%	63.60%	70.55%	15	0.37%	3.74%	8.74%	4.44%	16	55.76%	69.25%	75.52%	68.70%	
Retail - Other Retail	10	0.59%	1.56%	3.21%	0.35%	8	26.72%	30.72%	38.03%	29.80%	39	0.69%	2.38%	6.25%	4.47%	37	29.51%	46.22%	56.09%	42.75%	
Lithuania	<b>Corporates</b>	5	0.25%	0.30%	0.32%	0.26%	5	26.94%	29.69%	50.61%	35.68%	25	0.47%	1.01%	3.16%	2.21%	16	35.49%	40.93%	44.15%	41.74%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											14	0.66%	2.30%	3.60%	2.24%	12	38.31%	44.27%	53.23%	39.57%
	<b>Retail</b>	16	0.19%	0.31%	3.31%	0.15%	14	12.36%	16.46%	45.79%	13.36%	41	0.60%	1.46%	4.55%	1.42%	44	16.93%	23.32%	37.55%	20.93%
	Retail - Secured on real estate property	6	0.03%	0.16%	0.16%	0.12%	6	6.92%	7.35%	7.73%	7.61%	24	0.40%	0.74%	1.35%	1.12%	25	15.01%	19.60%	22.00%	18.21%
Retail - Qualifying Revolving											13	0.81%	1.92%	2.30%	3.00%	15	46.65%	60.78%	74.94%	70.86%	
Retail - Other Retail	13	0.30%	0.86%	1.97%	0.30%	12	23.87%	25.32%	40.24%	23.96%	39	1.39%	3.94%	10.00%	3.13%	33	26.37%	41.30%	58.05%	36.80%	
Luxembourg	<b>Corporates</b>	12	0.07%	0.17%	2.16%	0.30%	6	6.04%	15.96%	50.93%	16.20%	58	0.38%	0.61%	0.98%	1.05%	54	28.18%	37.24%	42.02%	31.10%
	Corporates - Of Which: Specialised Lending										28	0.47%	0.81%	1.16%	1.20%	26	19.05%	24.89%	38.27%	26.09%	
	Corporates - Of Which: SME										41	0.40%	1.09%	1.91%	1.78%	37	24.94%	35.00%	42.31%	28.76%	
	<b>Retail</b>	23	0.21%	0.88%	1.27%	0.82%	20	6.28%	17.01%	30.71%	23.16%	55	0.66%	1.25%	2.00%	1.01%	61	15.79%	23.04%	29.79%	17.53%
	Retail - Secured on real estate property	12	0.77%	0.97%	3.55%	0.60%	11	3.61%	8.12%	15.28%	12.04%	51	0.66%	1.03%	1.71%	0.83%	54	14.08%	17.53%	21.64%	16.62%
Retail - Qualifying Revolving	7	0.39%	1.27%	2.33%	2.10%	7	26.79%	40.57%	49.49%	42.67%	17	0.46%	0.93%	2.49%	2.49%	21	42.41%	63.89%	75.48%	49.70%	
Retail - Other Retail	20	0.72%	1.56%	2.90%	1.96%	19	10.40%	33.54%	48.70%	40.79%	46	1.25%	1.79%	3.06%	1.79%	48	25.41%	34.66%	52.53%	22.18%	

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

Table 8  
**Risk Parameters statistics by country of the counterparty for IRB banks**  
 EU and main non-EU countries  
**2023 Q1**

(Source COREP C 9.02)

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

		Default rate					Loss rate					PD - adjusted					LGD				
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
Malta	<b>Corporates</b>										31	<b>0.37%</b>	<b>0.91%</b>	<b>3.80%</b>	<b>2.52%</b>	27	<b>13.56%</b>	<b>26.74%</b>	<b>35.80%</b>	<b>20.08%</b>	
	Corporates - Of Which: Specialised Lending										5	1.46%	2.34%	3.73%	3.14%	5	11.37%	13.76%	16.50%	12.67%	
	Corporates - Of Which: SME										21	0.53%	1.36%	4.84%	1.76%	15	23.21%	30.04%	40.98%	29.65%	
	<b>Retail</b>	7	<b>0.10%</b>	<b>0.26%</b>	<b>0.57%</b>	<b>0.29%</b>	5	<b>44.29%</b>	<b>71.79%</b>	<b>96.82%</b>	<b>19.15%</b>	44	<b>0.50%</b>	<b>1.12%</b>	<b>2.65%</b>	<b>1.66%</b>	55	<b>17.34%</b>	<b>24.02%</b>	<b>31.86%</b>	<b>21.97%</b>
	Retail - Secured on real estate property										36	0.34%	0.84%	2.84%	2.11%	38	15.43%	18.98%	22.07%	16.64%	
	Retail - Qualifying Revolving										16	0.50%	1.33%	3.71%	2.54%	17	46.31%	68.88%	74.30%	64.57%	
	Retail - Other Retail	5	0.36%	0.70%	1.60%	0.82%					35	0.69%	3.36%	6.00%	1.29%	39	26.27%	40.90%	50.82%	29.16%	
Netherlands	<b>Corporates</b>	11	<b>0.21%</b>	<b>0.80%</b>	<b>1.66%</b>	<b>1.10%</b>	6	<b>6.57%</b>	<b>15.31%</b>	<b>17.31%</b>	<b>11.79%</b>	52	<b>0.29%</b>	<b>0.44%</b>	<b>1.20%</b>	<b>1.08%</b>	57	<b>28.42%</b>	<b>38.41%</b>	<b>43.66%</b>	<b>26.37%</b>
	Corporates - Of Which: Specialised Lending										28	0.36%	0.62%	1.13%	1.03%	28	14.92%	21.79%	38.26%	15.92%	
	Corporates - Of Which: SME	4	0.96%	2.07%	2.61%	2.44%	4	8.69%	13.64%	21.62%	12.77%	36	0.81%	1.78%	3.04%	2.37%	34	23.67%	34.97%	43.36%	19.90%
	<b>Retail</b>	35	<b>0.12%</b>	<b>0.52%</b>	<b>0.85%</b>	<b>0.46%</b>	30	<b>9.73%</b>	<b>20.20%</b>	<b>34.26%</b>	<b>8.73%</b>	60	<b>0.74%</b>	<b>1.34%</b>	<b>2.88%</b>	<b>0.69%</b>	66	<b>15.33%</b>	<b>20.28%</b>	<b>25.38%</b>	<b>14.95%</b>
	Retail - Secured on real estate property	11	0.40%	0.52%	0.67%	0.42%	11	6.40%	9.73%	16.73%	6.28%	59	0.47%	0.94%	1.84%	0.62%	59	13.35%	16.90%	21.51%	13.94%
	Retail - Qualifying Revolving	13	0.34%	1.02%	3.48%	0.96%	12	41.25%	51.77%	66.11%	60.63%	21	0.46%	1.55%	2.80%	1.77%	19	50.62%	66.85%	77.35%	43.50%
	Retail - Other Retail	28	0.62%	1.94%	3.87%	1.28%	23	21.41%	31.07%	59.28%	28.23%	53	1.43%	2.61%	4.91%	2.46%	57	30.32%	39.90%	52.86%	41.41%
Norway	<b>Corporates</b>	10	<b>0.09%</b>	<b>0.44%</b>	<b>1.43%</b>	<b>2.97%</b>	7	<b>7.52%</b>	<b>11.58%</b>	<b>31.57%</b>	<b>27.69%</b>	43	<b>0.13%</b>	<b>0.37%</b>	<b>1.23%</b>	<b>1.28%</b>	31	<b>24.16%</b>	<b>26.32%</b>	<b>38.01%</b>	<b>26.60%</b>
	Corporates - Of Which: Specialised Lending										15	0.54%	0.71%	2.17%	1.97%	15	9.44%	15.81%	24.42%	21.53%	
	Corporates - Of Which: SME	5	0.09%	0.39%	0.56%	2.86%						21	0.67%	1.10%	2.23%	1.66%	18	22.01%	26.38%	30.96%	24.62%
	<b>Retail</b>	24	<b>0.19%</b>	<b>1.10%</b>	<b>2.42%</b>	<b>0.67%</b>	23	<b>10.30%</b>	<b>25.20%</b>	<b>53.40%</b>	<b>8.36%</b>	56	<b>0.63%</b>	<b>1.29%</b>	<b>2.66%</b>	<b>0.89%</b>	58	<b>16.77%</b>	<b>22.15%</b>	<b>28.94%</b>	<b>21.28%</b>
	Retail - Secured on real estate property	8	0.14%	1.11%	3.34%	0.43%	6	4.08%	8.85%	15.77%	4.24%	46	0.72%	1.35%	2.38%	0.70%	51	13.44%	19.44%	23.81%	19.97%
	Retail - Qualifying Revolving	7	0.15%	0.32%	0.65%	0.42%	7	46.37%	57.24%	60.42%	55.75%	18	0.37%	1.36%	2.47%	1.74%	18	49.54%	66.18%	75.26%	69.32%
	Retail - Other Retail	20	0.41%	1.08%	3.87%	2.13%	18	14.75%	29.22%	63.78%	13.13%	43	0.94%	2.06%	4.25%	2.04%	45	25.34%	39.08%	50.86%	30.87%
Poland	<b>Corporates</b>	11	<b>0.25%</b>	<b>0.54%</b>	<b>3.69%</b>	<b>1.24%</b>	9	<b>12.48%</b>	<b>26.01%</b>	<b>33.10%</b>	<b>24.94%</b>	43	<b>0.37%</b>	<b>1.00%</b>	<b>1.90%</b>	<b>1.50%</b>	41	<b>30.23%</b>	<b>37.86%</b>	<b>45.00%</b>	<b>33.16%</b>
	Corporates - Of Which: Specialised Lending										10	0.47%	0.71%	1.50%	0.99%	11	21.39%	35.57%	40.97%	32.72%	
	Corporates - Of Which: SME	4	0.62%	1.93%	2.97%	1.62%	5	31.21%	31.22%	47.32%	29.79%	23	0.34%	0.69%	2.92%	2.85%	22	24.38%	36.06%	41.59%	28.87%
	<b>Retail</b>	25	<b>0.70%</b>	<b>2.08%</b>	<b>4.68%</b>	<b>2.93%</b>	24	<b>27.93%</b>	<b>40.28%</b>	<b>55.33%</b>	<b>41.09%</b>	55	<b>0.64%</b>	<b>1.62%</b>	<b>3.94%</b>	<b>1.71%</b>	59	<b>15.26%</b>	<b>25.33%</b>	<b>34.17%</b>	<b>42.62%</b>
	Retail - Secured on real estate property											40	0.32%	0.80%	1.42%	0.76%	46	13.49%	19.94%	24.51%	34.51%
	Retail - Qualifying Revolving	11	1.17%	4.60%	11.17%	2.30%	10	41.41%	52.31%	74.74%	50.62%	20	0.73%	2.33%	4.12%	2.92%	20	47.20%	65.13%	73.50%	66.74%
	Retail - Other Retail	21	1.49%	3.62%	12.91%	5.31%	18	30.31%	48.13%	50.02%	45	1.99%	4.10%	6.27%	3.94%	50	21.53%	45.04%	53.64%	54.43%	
Portugal	<b>Corporates</b>	10	<b>0.40%</b>	<b>1.25%</b>	<b>3.23%</b>	<b>2.78%</b>	7	<b>41.63%</b>	<b>47.72%</b>	<b>53.90%</b>	<b>42.78%</b>	34	<b>0.38%</b>	<b>0.70%</b>	<b>1.82%</b>	<b>3.36%</b>	32	<b>21.60%</b>	<b>34.24%</b>	<b>43.66%</b>	<b>41.82%</b>
	Corporates - Of Which: Specialised Lending										16	0.33%	0.62%	1.00%	1.77%	11	10.53%	16.59%	39.03%	30.66%	
	Corporates - Of Which: SME	5	0.84%	1.29%	5.55%	2.84%	5	30.67%	39.51%	41.50%	40.80%	24	0.51%	1.78%	4.77%	8.52%	20	21.57%	38.73%	44.31%	45.17%
	<b>Retail</b>	28	<b>0.46%</b>	<b>0.92%</b>	<b>2.52%</b>	<b>1.15%</b>	24	<b>19.86%</b>	<b>29.22%</b>	<b>42.04%</b>	<b>28.40%</b>	50	<b>0.50%</b>	<b>1.04%</b>	<b>2.04%</b>	<b>1.31%</b>	60	<b>15.75%</b>	<b>22.19%</b>	<b>28.06%</b>	<b>25.12%</b>
	Retail - Secured on real estate property	10	0.23%	0.41%	0.78%	0.61%	8	6.19%	12.28%	18.54%	13.53%	50	0.25%	0.69%	1.26%	1.04%	45	13.30%	17.89%	22.96%	23.30%
	Retail - Qualifying Revolving	13	1.12%	2.71%	4.64%	1.44%	12	38.32%	46.11%	65.58%	40.51%	19	0.53%	2.21%	4.90%	3.48%	21	44.74%	61.61%	72.06%	64.11%
	Retail - Other Retail	23	0.87%	2.92%	4.52%	3.44%	21	27.71%	36.96%	46.97%	39.09%	48	0.92%	2.42%	3.92%	4.07%	51	28.78%	35.92%	49.17%	41.97%
Romania	<b>Corporates</b>	4	<b>0.15%</b>	<b>0.59%</b>	<b>1.07%</b>	<b>0.49%</b>	4	<b>30.18%</b>	<b>50.45%</b>	<b>62.37%</b>	<b>51.64%</b>	29	<b>0.40%</b>	<b>0.97%</b>	<b>3.02%</b>	<b>1.89%</b>	22	<b>34.31%</b>	<b>42.30%</b>	<b>45.00%</b>	<b>42.36%</b>
	Corporates - Of Which: Specialised Lending										12	0.36%	0.86%	2.67%	3.09%	11	17.61%	36.22%	44.35%	43.14%	
	Corporates - Of Which: SME																				
	<b>Retail</b>	28	<b>0.71%</b>	<b>1.52%</b>	<b>4.07%</b>	<b>2.05%</b>	25	<b>38.42%</b>	<b>50.28%</b>	<b>58.59%</b>	<b>57.15%</b>	48	<b>0.66%</b>	<b>2.08%</b>	<b>4.26%</b>	<b>4.37%</b>	55	<b>16.16%</b>	<b>25.70%</b>	<b>35.82%</b>	<b>38.54%</b>
	Retail - Secured on real estate property											31	0.26%	0.70%	2.06%	2.10%	36	11.92%	16.84%	22.93%	20.31%
	Retail - Qualifying Revolving	14	2.42%	5.16%	14.28%	0.89%	12	38.93%	51.07%	57.32%	58.25%	16	1.58%	5.52%	10.26%	6.80%	22	48.00%	61.84%	72.73%	48.06%
	Retail - Other Retail	20	1.58%	3.67%	7.79%	4.02%	20	32.93%	53.22%	61.90%	61.28%	37	1.08%	3.00%	8.80%	6.20%	44	24.50%	39.86%	55.99%	50.61%

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

**Table 8**  
**Risk Parameters statistics by country of the counterparty for IRB banks**  
 EU and main non-EU countries  
**2023 Q1**  
 (Source COREP C 9.02)  
*Only statistics for countries having more than 3 banks reporting in that particular country are shown*

		Default rate					Loss rate					PD - adjusted					LGD				
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
Slovakia	<b>Corporates</b>	7	0.16%	0.29%	0.64%	0.29%	6	13.90%	35.12%	42.99%	35.83%	32	0.38%	1.64%	3.32%	2.34%	25	28.37%	37.91%	44.48%	38.52%
	Corporates - Of Which: Specialised Lending										5	0.41%	2.17%	2.21%	7.09%	4	12.53%	23.98%	33.12%	31.49%	
	Corporates - Of Which: SME	6	0.31%	0.35%	0.99%	0.57%	6	16.88%	35.27%	42.53%	35.10%	14	1.04%	2.07%	3.69%	3.57%	14	31.64%	39.87%	44.77%	41.78%
	<b>Retail</b>	16	0.27%	0.39%	0.67%	0.30%	15	40.91%	51.68%	59.74%	49.28%	35	0.48%	0.94%	3.00%	1.36%	47	17.91%	26.23%	38.93%	29.31%
	Retail - Secured on real estate property	6	0.15%	0.21%	0.27%	0.19%	6	16.29%	30.56%	36.23%	34.04%	22	0.19%	0.60%	1.51%	0.76%	29	12.32%	19.08%	23.62%	26.41%
	Retail - Qualifying Revolving	8	0.03%	0.53%	3.79%	0.29%	9	47.46%	55.23%	70.62%	49.94%	16	0.79%	1.48%	6.03%	4.81%	18	47.92%	64.10%	73.87%	41.00%
Retail - Other Retail	12	0.85%	1.39%	2.34%	1.08%	11	47.74%	58.86%	76.41%	67.55%	36	0.77%	3.32%	7.41%	4.34%	33	27.00%	42.91%	57.39%	48.72%	
Slovenia	<b>Corporates</b>										18	0.57%	1.08%	1.35%	1.25%	14	35.03%	39.99%	43.82%	40.94%	
	Corporates - Of Which: Specialised Lending									9	0.72%	1.07%	1.59%	1.53%	7	17.22%	39.90%	42.72%	40.92%		
	Corporates - Of Which: SME									32	0.78%	2.01%	3.72%	3.19%	39	18.20%	29.19%	47.38%	33.38%		
	<b>Retail</b>	12	0.25%	1.54%	8.32%	1.03%	10	37.05%	48.62%	65.14%	46.85%	14	0.27%	0.80%	0.94%	1.11%	16	12.93%	18.39%	21.42%	22.86%
	Retail - Secured on real estate property						4	29.27%	46.48%	61.34%	43.51%	14	0.30%	3.86%	5.45%	1.60%	17	62.12%	66.85%	72.58%	71.29%
	Retail - Qualifying Revolving						7	37.05%	44.05%	69.78%	48.12%	23	1.87%	3.28%	6.61%	4.12%	30	35.38%	46.51%	54.54%	40.19%
Retail - Other Retail	9	0.61%	1.42%	10.68%	1.34%																
Spain	<b>Corporates</b>	11	0.09%	2.26%	3.13%	2.14%	9	13.82%	20.77%	30.73%	17.26%	56	0.61%	0.99%	1.91%	1.85%	52	33.02%	39.70%	44.93%	40.91%
	Corporates - Of Which: Specialised Lending	4	0.00%	0.52%	2.28%	1.25%						26	0.45%	0.85%	1.57%	1.30%	21	18.90%	24.61%	43.20%	23.10%
	Corporates - Of Which: SME	9	0.65%	1.34%	3.37%	2.99%	7	5.84%	20.91%	30.53%	19.77%	35	0.44%	2.57%	4.07%	3.03%	31	25.07%	35.05%	39.98%	39.23%
	<b>Retail</b>	40	0.30%	1.06%	2.92%	1.27%	37	9.75%	26.61%	43.62%	26.25%	59	0.67%	1.34%	3.01%	1.52%	66	16.33%	21.96%	29.38%	32.17%
	Retail - Secured on real estate property	18	0.67%	1.47%	5.43%	0.73%	16	8.44%	11.69%	16.72%	15.58%	59	0.42%	0.90%	1.71%	1.26%	55	12.99%	16.45%	21.20%	25.63%
	Retail - Qualifying Revolving	17	0.50%	0.64%	1.42%	0.68%	18	40.97%	44.15%	50.60%	51.56%	19	0.28%	1.85%	2.89%	2.48%	22	45.60%	59.19%	69.10%	67.28%
Retail - Other Retail	36	0.69%	2.84%	4.58%	3.42%	33	20.14%	35.56%	51.38%	31.55%	49	1.59%	2.84%	4.52%	2.68%	56	25.19%	39.79%	53.52%	52.13%	
Sweden	<b>Corporates</b>	12	0.03%	0.17%	2.20%	0.31%	11	6.91%	14.06%	21.33%	8.02%	51	0.31%	0.47%	1.20%	0.59%	36	30.24%	34.91%	41.18%	24.43%
	Corporates - Of Which: Specialised Lending										20	0.55%	2.05%	3.91%	2.03%	18	14.57%	27.07%	39.06%	23.69%	
	Corporates - Of Which: SME	5	0.07%	0.14%	0.33%	0.18%	5	9.31%	11.45%	14.23%	13.56%	23	0.29%	0.89%	1.37%	0.69%	19	16.40%	28.52%	45.00%	17.36%
	<b>Retail</b>	30	0.25%	0.48%	1.86%	0.12%	28	13.44%	26.13%	57.87%	16.64%	54	0.47%	1.39%	3.09%	0.44%	62	15.87%	24.11%	30.37%	12.31%
	Retail - Secured on real estate property	10	0.07%	0.18%	0.67%	0.07%	9	3.56%	5.87%	9.19%	4.66%	43	0.38%	0.70%	3.06%	0.38%	50	11.39%	15.40%	19.81%	10.71%
	Retail - Qualifying Revolving	8	0.37%	0.72%	1.76%	0.64%	8	33.78%	47.23%	64.66%	69.19%	16	0.50%	1.31%	2.88%	1.53%	20	45.19%	65.37%	75.56%	68.50%
Retail - Other Retail	26	0.50%	1.76%	7.40%	0.70%	24	24.51%	37.24%	67.74%	32.37%	51	1.32%	2.64%	4.60%	1.46%	52	29.70%	40.29%	49.82%	36.44%	
United Kingdom	<b>Corporates</b>	17	0.06%	0.76%	1.18%	0.57%	12	4.43%	18.65%	29.80%	24.63%	62	0.30%	0.58%	1.22%	0.93%	55	29.81%	39.80%	43.93%	33.78%
	Corporates - Of Which: Specialised Lending	4	2.30%	5.04%	8.48%	4.22%						29	0.41%	0.90%	1.46%	1.60%	27	17.11%	27.87%	42.07%	26.06%
	Corporates - Of Which: SME										42	0.66%	1.31%	2.96%	2.83%	35	18.51%	35.00%	42.75%	31.68%	
	<b>Retail</b>	41	0.20%	0.83%	1.78%	3.05%	38	8.24%	17.88%	31.42%	7.04%	65	0.90%	1.53%	3.00%	2.67%	67	15.45%	19.64%	26.74%	11.68%
	Retail - Secured on real estate property	23	0.28%	1.40%	3.79%	3.17%	21	6.84%	9.05%	21.20%	5.02%	57	0.68%	1.24%	2.91%	2.67%	58	13.88%	16.15%	21.15%	7.76%
	Retail - Qualifying Revolving	16	0.49%	1.22%	3.49%	1.70%	16	29.76%	35.75%	59.11%	40.60%	19	0.45%	1.57%	3.11%	2.45%	21	42.80%	64.60%	76.74%	71.93%
Retail - Other Retail	35	0.44%	1.43%	3.05%	1.76%	30	20.20%	37.66%	68.05%	68.94%	57	1.41%	2.67%	5.21%	3.01%	60	24.73%	38.61%	51.22%	49.62%	
Australia	<b>Corporates</b>										35	0.19%	0.62%	1.14%	1.01%	29	23.42%	31.97%	39.87%	21.80%	
	Corporates - Of Which: Specialised Lending										14	0.55%	0.70%	1.05%	0.87%	13	13.37%	19.10%	21.26%	15.95%	
	Corporates - Of Which: SME										13	0.15%	0.83%	3.27%	0.77%	11	19.35%	30.13%	54.00%	10.01%	
	<b>Retail</b>	22	0.09%	0.48%	1.74%	0.54%	19	13.67%	27.43%	55.44%	5.04%	58	0.40%	1.01%	2.05%	0.59%	58	13.88%	19.27%	28.50%	10.96%
	Retail - Secured on real estate property										51	0.34%	0.76%	1.66%	0.53%	53	11.56%	15.08%	22.24%	10.15%	
	Retail - Qualifying Revolving	10	0.16%	1.54%	4.36%	0.97%	10	28.08%	42.91%	50.42%	45.72%	20	0.46%	1.47%	3.00%	1.01%	22	41.97%	65.24%	80.51%	60.65%
Retail - Other Retail	14	0.72%	1.35%	10.59%	1.76%	12	24.83%	46.90%	78.80%	25.33%	52	0.86%	2.47%	5.59%	2.25%	47	21.82%	33.86%	56.81%	31.68%	



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

**Table 8**  
**Risk Parameters statistics by country of the counterparty for IRB banks**  
 EU and main non-EU countries  
**2023 Q1**  
 (Source COREP C 9.02)

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

		Default rate					Loss rate					PD - adjusted					LGD				
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
Canada	<b>Corporates</b>											40	<b>0.34%</b>	<b>0.80%</b>	<b>1.12%</b>	<b>0.93%</b>	33	<b>24.04%</b>	<b>32.73%</b>	<b>39.60%</b>	<b>27.84%</b>
	Corporates - Of Which: Specialised Lending											17	0.27%	0.69%	1.76%	1.27%	15	9.11%	21.00%	34.81%	23.13%
	Corporates - Of Which: SME											12	1.01%	1.87%	4.16%	3.64%	11	17.19%	30.99%	41.71%	18.07%
	<b>Retail</b>	26	<b>0.08%</b>	<b>0.24%</b>	<b>1.41%</b>	<b>1.90%</b>	21	<b>20.70%</b>	<b>42.61%</b>	<b>56.41%</b>	<b>21.76%</b>	56	<b>0.60%</b>	<b>1.04%</b>	<b>2.07%</b>	<b>2.34%</b>	58	<b>15.24%</b>	<b>21.23%</b>	<b>29.58%</b>	<b>18.34%</b>
	Retail - Secured on real estate property											45	0.40%	0.88%	1.97%	1.06%	45	12.44%	16.07%	21.16%	16.40%
	Retail - Qualifying Revolving	9	0.56%	0.97%	8.35%	2.78%	7	24.61%	37.78%	56.41%	54.14%	20	0.31%	1.23%	2.31%	2.17%	20	47.55%	64.84%	80.74%	61.01%
Retail - Other Retail	21	0.57%	1.48%	4.00%	2.06%	18	25.33%	42.40%	63.97%	22.40%	47	0.68%	2.19%	3.86%	2.62%	49	24.76%	36.32%	54.67%	18.41%	
China	<b>Corporates</b>	4	<b>0.18%</b>	<b>0.66%</b>	<b>1.47%</b>	<b>0.28%</b>						36	<b>0.22%</b>	<b>0.41%</b>	<b>0.85%</b>	<b>1.49%</b>	27	<b>30.47%</b>	<b>37.41%</b>	<b>45.00%</b>	<b>45.99%</b>
	Corporates - Of Which: Specialised Lending											10	0.19%	0.55%	1.41%	1.10%	9	30.47%	37.16%	40.14%	30.22%
	Corporates - Of Which: SME											12	0.29%	1.35%	2.69%	1.14%	12	35.07%	43.04%	46.16%	38.62%
	<b>Retail</b>	22	<b>0.03%</b>	<b>0.13%</b>	<b>0.65%</b>	<b>0.81%</b>	17	<b>5.59%</b>	<b>33.88%</b>	<b>61.50%</b>	<b>4.24%</b>	46	<b>0.31%</b>	<b>0.84%</b>	<b>2.07%</b>	<b>0.72%</b>	54	<b>14.05%</b>	<b>18.20%</b>	<b>25.53%</b>	<b>14.97%</b>
	Retail - Secured on real estate property											44	0.24%	0.51%	1.40%	0.74%	42	12.45%	15.71%	22.51%	16.50%
	Retail - Qualifying Revolving	8	0.23%	0.71%	1.46%	0.97%	8	40.19%	49.04%	63.35%	60.93%	16	0.41%	1.11%	2.61%	0.86%	21	51.04%	62.80%	76.01%	65.75%
Retail - Other Retail	14	0.25%	1.42%	5.76%	6.24%	10	13.52%	55.37%	79.74%	2.90%	41	0.46%	1.54%	3.37%	2.20%	42	22.65%	40.91%	55.30%	13.02%	
Hong Kong	<b>Corporates</b>											36	<b>0.20%</b>	<b>0.38%</b>	<b>2.97%</b>	<b>1.77%</b>	28	<b>29.79%</b>	<b>37.39%</b>	<b>43.82%</b>	<b>33.00%</b>
	Corporates - Of Which: Specialised Lending											8	0.39%	1.29%	6.09%	6.06%	9	2.71%	12.06%	28.25%	21.26%
	Corporates - Of Which: SME											20	0.60%	1.55%	4.15%	11.90%	17	21.82%	29.35%	41.33%	27.33%
	<b>Retail</b>	4	<b>0.00%</b>	<b>0.69%</b>	<b>1.56%</b>	<b>0.42%</b>						46	<b>0.28%</b>	<b>0.68%</b>	<b>1.40%</b>	<b>0.86%</b>	51	<b>13.99%</b>	<b>19.49%</b>	<b>25.36%</b>	<b>8.85%</b>
	Retail - Secured on real estate property											45	0.22%	0.68%	0.87%	0.75%	41	13.87%	17.28%	22.29%	15.84%
	Retail - Qualifying Revolving											13	0.26%	0.49%	0.99%	2.24%	12	37.37%	57.60%	66.37%	52.40%
Retail - Other Retail											33	0.48%	0.85%	3.56%	1.02%	38	19.37%	35.34%	53.71%	6.23%	
India	<b>Corporates</b>											25	<b>0.60%</b>	<b>0.85%</b>	<b>2.51%</b>	<b>2.43%</b>	18	<b>24.03%</b>	<b>32.26%</b>	<b>44.41%</b>	<b>35.91%</b>
	Corporates - Of Which: Specialised Lending											8	0.77%	1.05%	1.83%	1.54%	8	18.52%	23.71%	31.51%	21.01%
	Corporates - Of Which: SME											10	0.68%	2.50%	7.90%	3.06%	7	13.88%	33.65%	42.32%	36.12%
	<b>Retail</b>	17	<b>0.43%</b>	<b>0.79%</b>	<b>7.88%</b>	<b>1.59%</b>	15	<b>29.35%</b>	<b>61.75%</b>	<b>83.03%</b>	<b>43.21%</b>	48	<b>0.48%</b>	<b>1.04%</b>	<b>2.56%</b>	<b>1.22%</b>	52	<b>15.77%</b>	<b>26.19%</b>	<b>34.05%</b>	<b>44.83%</b>
	Retail - Secured on real estate property											31	0.27%	0.53%	1.54%	0.68%	36	12.01%	19.40%	23.76%	22.29%
	Retail - Qualifying Revolving	6	0.96%	8.99%	13.00%	1.74%	6	46.89%	59.55%	69.79%	58.27%	17	0.57%	1.55%	2.64%	1.91%	18	51.52%	64.87%	74.37%	73.41%
Retail - Other Retail	12	0.85%	3.24%	6.06%	0.98%	11	38.54%	65.58%	88.25%	57.42%	36	0.62%	2.79%	5.02%	1.55%	31	23.06%	51.43%	60.61%	63.07%	
Korea, Republic Of	<b>Corporates</b>											22	<b>0.13%</b>	<b>0.21%</b>	<b>0.56%</b>	<b>0.29%</b>	14	<b>36.83%</b>	<b>38.89%</b>	<b>44.98%</b>	<b>39.73%</b>
	Corporates - Of Which: Specialised Lending											4	0.35%	0.83%	1.09%	0.74%	5	9.39%	13.30%	31.91%	19.88%
	Corporates - Of Which: SME											4	0.31%	0.62%	7.26%	0.79%	4	27.55%	36.26%	46.35%	42.89%
	<b>Retail</b>	14	<b>0.10%</b>	<b>0.37%</b>	<b>0.98%</b>	<b>0.77%</b>	11	<b>43.98%</b>	<b>57.82%</b>	<b>73.12%</b>	<b>69.26%</b>	32	<b>0.20%</b>	<b>0.45%</b>	<b>1.54%</b>	<b>1.12%</b>	39	<b>14.15%</b>	<b>21.77%</b>	<b>36.54%</b>	<b>41.00%</b>
	Retail - Secured on real estate property											24	0.16%	0.26%	0.52%	0.40%	25	11.68%	16.84%	23.91%	19.89%
	Retail - Qualifying Revolving	6	0.23%	2.71%	9.56%	4.62%	5	52.72%	58.14%	73.43%	63.15%	15	0.10%	0.52%	1.58%	0.78%	19	52.00%	63.35%	73.69%	68.90%
Retail - Other Retail	8	0.63%	2.46%	9.16%	0.77%	6	57.58%	62.02%	73.12%	73.11%	25	0.44%	1.32%	3.64%	1.14%	26	19.71%	37.80%	48.91%	41.87%	
Russian Federation	<b>Corporates</b>											27	<b>6.98%</b>	<b>17.46%</b>	<b>30.00%</b>	<b>14.47%</b>	21	<b>35.40%</b>	<b>41.10%</b>	<b>46.73%</b>	<b>42.36%</b>
	Corporates - Of Which: Specialised Lending											6	20.00%	26.55%	35.79%	30.47%	7	27.78%	32.18%	39.42%	37.63%
	Corporates - Of Which: SME											6	0.63%	3.16%	20.00%	5.11%	8	26.09%	43.83%	57.74%	57.99%
	<b>Retail</b>	24	<b>0.39%</b>	<b>1.54%</b>	<b>8.98%</b>	<b>15.95%</b>	24	<b>18.00%</b>	<b>25.81%</b>	<b>35.41%</b>	<b>11.89%</b>	44	<b>0.73%</b>	<b>1.72%</b>	<b>8.18%</b>	<b>3.51%</b>	45	<b>15.85%</b>	<b>24.91%</b>	<b>31.71%</b>	<b>22.88%</b>
	Retail - Secured on real estate property											34	0.42%	1.98%	7.44%	3.44%	40	13.25%	17.35%	25.64%	20.67%
	Retail - Qualifying Revolving	11	0.91%	3.37%	47.81%	24.45%	10	29.70%	42.76%	83.99%	34.50%	14	1.24%	3.07%	8.63%	2.47%	18	52.68%	67.09%	74.18%	63.19%
Retail - Other Retail	15	1.69%	3.93%	5.74%	4.77%	17	25.87%	35.55%	75.36%	22.15%	40	1.20%	4.86%	8.32%	4.48%	38	27.95%	37.87%	57.99%	28.43%	



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

**Table 8**  
**Risk Parameters statistics by country of the counterparty for IRB banks**  
 EU and main non-EU countries  
**2023 Q1**  
 (Source COREP C 9.02)  
*Only statistics for countries having more than 3 banks reporting in that particular country are shown*

		Default rate					Loss rate					PD - adjusted					LGD				
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
Singapore	<b>Corporates</b>											38	<b>0.33%</b>	<b>0.63%</b>	<b>1.25%</b>	<b>1.09%</b>	30	<b>30.18%</b>	<b>35.28%</b>	<b>41.67%</b>	<b>30.90%</b>
	Corporates - Of Which: Specialised Lending											11	0.37%	1.04%	1.32%	1.60%	10	17.60%	23.32%	40.15%	22.89%
	Corporates - Of Which: SME											14	0.68%	0.82%	2.59%	1.59%	11	16.86%	39.63%	46.94%	33.72%
	<b>Retail</b>	7	<b>0.01%</b>	<b>0.16%</b>	<b>1.24%</b>	<b>0.47%</b>	6	<b>1.08%</b>	<b>26.26%</b>	<b>56.21%</b>	<b>18.45%</b>	47	<b>0.40%</b>	<b>0.64%</b>	<b>2.00%</b>	<b>0.70%</b>	50	<b>14.75%</b>	<b>19.17%</b>	<b>26.62%</b>	<b>10.52%</b>
	Retail - Secured on real estate property											38	0.41%	0.58%	1.57%	0.76%	43	13.67%	16.64%	23.49%	15.03%
Retail - Qualifying Revolving											15	0.35%	0.85%	3.43%	1.37%	15	52.50%	64.00%	76.92%	60.90%	
Retail - Other Retail	5	0.22%	0.51%	0.68%	0.36%	4	23.11%	42.67%	49.92%	51.45%	38	0.48%	0.81%	2.37%	0.93%	41	22.85%	34.32%	46.82%	8.47%	
Switzerland	<b>Corporates</b>	9	<b>0.07%</b>	<b>1.17%</b>	<b>1.86%</b>	<b>0.77%</b>	6	<b>1.98%</b>	<b>5.61%</b>	<b>12.46%</b>	<b>6.30%</b>	57	<b>0.24%</b>	<b>0.61%</b>	<b>1.22%</b>	<b>1.57%</b>	52	<b>29.92%</b>	<b>36.95%</b>	<b>44.03%</b>	<b>29.44%</b>
	Corporates - Of Which: Specialised Lending											16	0.24%	0.74%	1.44%	1.03%	17	14.33%	21.00%	36.49%	28.82%
	Corporates - Of Which: SME											37	0.56%	1.32%	2.90%	1.55%	39	23.14%	34.71%	44.48%	33.21%
	<b>Retail</b>	43	<b>0.18%</b>	<b>0.47%</b>	<b>1.05%</b>	<b>0.35%</b>	38	<b>15.35%</b>	<b>22.58%</b>	<b>32.98%</b>	<b>20.42%</b>	63	<b>0.72%</b>	<b>1.31%</b>	<b>2.41%</b>	<b>0.94%</b>	62	<b>16.45%</b>	<b>20.54%</b>	<b>26.93%</b>	<b>21.26%</b>
	Retail - Secured on real estate property	21	0.40%	0.76%	1.37%	0.41%	18	7.22%	11.95%	23.06%	13.14%	63	0.62%	1.19%	2.07%	0.91%	63	14.60%	17.62%	23.72%	20.90%
Retail - Qualifying Revolving	18	0.37%	0.92%	1.35%	1.08%	18	28.45%	34.86%	41.86%	47.09%	24	0.44%	1.33%	2.26%	1.71%	25	46.00%	60.76%	72.65%	60.25%	
Retail - Other Retail	33	0.28%	0.65%	2.91%	0.74%	28	26.01%	37.59%	45.32%	32.71%	52	1.14%	1.95%	4.59%	1.30%	56	26.36%	35.86%	50.55%	21.75%	
United States	<b>Corporates</b>	16	<b>0.15%</b>	<b>0.84%</b>	<b>2.21%</b>	<b>0.87%</b>	13	<b>2.30%</b>	<b>6.98%</b>	<b>22.40%</b>	<b>12.69%</b>	54	<b>0.26%</b>	<b>0.74%</b>	<b>1.38%</b>	<b>1.28%</b>	50	<b>26.58%</b>	<b>36.52%</b>	<b>44.02%</b>	<b>27.46%</b>
	Corporates - Of Which: Specialised Lending	9	1.49%	2.52%	4.91%	2.57%	8	3.22%	6.55%	20.66%	7.05%	23	0.74%	1.15%	2.84%	2.17%	21	16.36%	25.36%	40.22%	21.55%
	Corporates - Of Which: SME											32	0.60%	1.79%	3.13%	2.23%	30	29.87%	38.94%	44.99%	21.72%
	<b>Retail</b>	35	<b>0.17%</b>	<b>0.43%</b>	<b>1.07%</b>	<b>4.17%</b>	33	<b>9.96%</b>	<b>18.91%</b>	<b>31.36%</b>	<b>18.03%</b>	56	<b>0.70%</b>	<b>1.04%</b>	<b>2.14%</b>	<b>2.07%</b>	60	<b>15.91%</b>	<b>21.74%</b>	<b>29.21%</b>	<b>25.43%</b>
	Retail - Secured on real estate property	12	0.47%	1.17%	3.03%	1.22%	9	4.04%	6.26%	12.64%	4.94%	53	0.56%	0.97%	1.92%	1.06%	58	12.90%	16.83%	21.51%	18.06%
Retail - Qualifying Revolving	19	0.24%	0.80%	2.32%	1.14%	18	28.11%	42.81%	61.16%	54.63%	17	0.36%	2.02%	4.34%	1.53%	19	42.87%	63.11%	74.95%	65.27%	
Retail - Other Retail	28	0.19%	0.75%	3.67%	4.95%	26	24.26%	37.99%	71.41%	18.27%	50	0.80%	1.58%	3.61%	2.34%	55	23.65%	36.21%	49.75%	26.73%	



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, 25<sup>th</sup>, 50<sup>th</sup>, 75<sup>th</sup> 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  $\text{No defaulted exp} = (\text{Original exposure} - \text{Defaulted exposure})$   
and  $(Q-i)$  = Quarter expressed as a lag of the actual one.

- **Loss rate**

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

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

To express it on yearly basis we apply:

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

Where the *Observed new defaulted* of the periods are the ones at the end of the period.  
and  $(Q-i)$  = Quarter expressed as a lag of the actual one.