

Default rate



Table 1

Risk Parameters statistics by country of the counterparty for IRB banks

EU and main non-EU countries

2019 Q3

(Source COREP C 9.02)

Loss rate

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

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
	Corporates	12	0.00%	0.14%	0.82%	0.91%	9	22.83%	33.38%	53.80%	29.59%	56	0.23%	0.39%	0.82%	1.15%	55	32.36%	42.83%	44.97%	30.96%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	5	0.00%	0.93%	2.37%	1.68%	4	22.95%	26.86%	42.28%	25.09%	29	0.34%	0.88%	2.27%	2.15%	29	26.25%	37.28%	43.42%	30.75%
Austria	Retail	29	0.19%	0.64%	1.34%	0.80%	25	10.51%	24.85%	31.81%	22.83%	71	0.46%	1.11%	1.72%	1.49%	71	15.87%	23.27%	30.99%	27.80%
	Retail - Secured on real estate property	11	0.30%	0.61%	1.02%	0.76%	9	4.55%	10.47%	16.99%	7.21%	62	0.29%	0.64%	1.30%	1.32%	63	10.34%	14.10%	19.73%	11.83%
	Retail - Qualifying Revolving	9	0.25%	0.60%	1.62%	0.25%	7	17.89%	31.79%	58.69%	23.08%	29	0.54%	1.10%	1.95%	0.85%	29	41.72%	56.50%	65.14%	65.08%
	Retail - Other Retail	25	0.68%	1.21%	3.69%	0.92%	21	20.63%	42.14%	60.06%	44.57%	61	1.13%	2.02%	3.73%	2.01%	58	29.93%	39.11%	53.67%	55.96%
	Corporates	17	0.00%	0.35%	1.17%	1.32%	10	11.20%	18.69%	26.05%	20.04%	72	0.18%	0.43%	1.50%	1.96%	71	29.83%	42.15%	45.00%	26.42%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	10	1.28%	2.05%	3.15%	1.69%	9	9.34%	19.32%	21.46%	15.19%	31	0.83%	1.53%	2.64%	2.59%	31	21.71%	31.95%	45.00%	25.99%
Belgium	Retail	42	0.14%	0.63%	1.35%	0.83%	35	9.96%	16.65%	29.36%	10.93%	70	0.70%	1.28%	2.06%	1.27%	71	14.48%	18.51%	24.56%	17.54%
	Retail - Secured on real estate property	25	0.63%	0.86%	1.57%	0.80%	21	4.74%	5.65%	10.62%	4.36%	66	0.60%	1.06%	1.53%	1.15%	68	12.30%	14.48%	19.55%	13.67%
	Retail - Qualifying Revolving	20	0.19%	0.74%	1.07%	0.58%	15	32.93%	56.77%	61.50%	47.13%	31	0.54%	1.63%	3.65%	1.04%	31	43.61%	50.46%	62.77%	48.78%
	Retail - Other Retail	33	0.20%	0.54%	0.92%	0.95%	28	32.13%	43.24%	55.96%	31.73%	63	1.19%	1.76%	3.23%	1.87%	62	26.24%	36.22%	50.86%	32.87%
	Corporates	6	0.00%	0.46%	3.62%	3.43%						34	0.49%	1.18%	2.93%	2.78%	35	30.32%	40.65%	45.00%	41.34%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											18	0.36%	1.92%	3.64%	3.51%	18	31.00%	42.24%	45.00%	39.03%
Bulgaria	Retail	22	0.37%	1.32%	5.29%	2.09%	21	33.09%	47.01%	58.75%	48.66%	58	0.71%	1.71%	3.59%	2.75%	57	18.20%	26.56%	36.25%	33.52%
	Retail - Secured on real estate property	5	0.92%	1.10%	1.85%	1.62%	4	13.68%	24.27%	40.19%	28.77%	41	0.30%	0.79%	2.34%	2.42%	43	10.00%	13.98%	17.82%	23.30%
	Retail - Qualifying Revolving	6	1.56%	1.65%	1.96%	1.63%	6	55.29%	64.75%	87.61%	83.31%	25	0.70%	2.01%	3.12%	2.83%	24	34.00%	57.10%	66.96%	42.44%
	Retail - Other Retail	19	0.79%	2.82%	16.84%	3.22%	18	38.77%	50.42%	62.43%	65.89%	51	0.80%	3.07%	9.07%	3.59%	50	34.21%	47.81%	57.57%	56.56%
	Corporates	5	0.00%	0.00%	1.69%	3.02%						28	0.53%	0.84%	2.01%	2.76%	27	23.00%	37.80%	45.00%	39.03%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											10	0.76%	1.82%	2.65%	4.25%	10	11.30%	33.69%	43.13%	41.83%
Croatia	Retail	18	0.33%	1.23%	5.25%	1.71%	14	13.78%	33.90%	51.89%	17.91%	58	0.56%	1.22%	2.36%	1.74%	56	20.35%	34.39%	52.63%	35.26%
	Retail - Secured on real estate property											36	0.28%	0.53%	1.21%	1.23%	36	9.95%	16.75%	29.60%	29.53%
	Retail - Qualifying Revolving	4	1.27%	4.97%	20.67%	1.45%	4	39.09%	49.61%	63.99%	51.11%	25	0.98%	1.85%	3.26%	1.81%	26	41.74%	62.27%	71.80%	63.00%
	Retail - Other Retail	17	0.33%	2.35%	5.57%	2.06%	13	13.78%	35.85%	58.96%	18.72%	51	0.90%	1.71%	3.39%	2.00%	48	25.97%	40.24%	60.49%	38.30%
	Corporates											44	0.58%	1.28%	3.37%	3.82%	44	23.33%	31.93%	45.00%	33.80%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											19	0.64%	2.19%	3.07%	2.18%	19	13.21%	27.41%	45.00%	20.70%
Cyprus	Retail	15	0.04%	0.21%	2.93%	4.08%	11	9.26%	25.09%	44.32%	6.23%	59	0.32%	1.18%	2.53%	1.20%	60	13.86%	25.30%	39.38%	32.78%
	Retail - Secured on real estate property	4	0.00%	4.37%	14.98%	7.05%						44	0.17%	0.66%	2.14%	1.02%	46	10.00%	12.96%	20.39%	12.61%
	Retail - Qualifying Revolving	6	0.02%	1.42%	2.27%	2.03%						24	0.16%	0.84%	1.96%	0.69%	25	44.55%	60.98%	68.17%	67.42%
	Retail - Other Retail	11	0.02%	0.38%	6.20%	1.06%	9	40.00%	42.51%	44.32%	49.72%	53	0.46%	0.93%	2.61%	1.28%	51	34.51%	46.14%	53.07%	37.02%
	Corporates	15	0.00%	0.64%	1.40%	1.03%	8	20.53%	35.02%	52.59%	46.63%	50	0.25%	0.80%	1.66%	1.78%	51	35.31%	44.86%	45.00%	33.06%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	9	0.86%	1.04%	2.18%	1.82%	6	30.15%	39.37%	51.53%	44.91%	20	0.79%	2.23%	4.51%	2.19%	22	21.17%	36.30%	45.00%	32.16%
Czech	Retail	27	0.02%	0.33%	0.96%	1.26%	19	26.71%	38.40%	45.29%	44.30%	63	0.40%	0.88%	1.73%	1.81%	64	14.28%	25.87%	38.31%	28.25%
	Retail - Secured on real estate property	11	0.00%	0.36%	0.72%	0.89%	6	21.48%	24.88%	33.35%	33.00%	55	0.21%	0.40%	1.28%	1.28%	56	10.00%	14.65%	22.14%	21.49%
	Retail - Qualifying Revolving	12	0.60%	0.67%	1.58%	1.45%	8	24.11%	47.32%	56.74%	31.86%	29	0.70%	1.70%	2.72%	3.68%	30	41.69%	56.17%	62.56%	53.90%
	Retail - Other Retail	22	0.81%	1.78%	3.10%	2.26%	17	29.20%	44.79%	52.84%	56.71%	50	1.38%	2.91%	4.61%	3.26%	50	32.73%	42.63%	50.64%	46.21%



Risk Parameters statistics by country of the counterparty for IRB banks

EU and main non-EU countries

2019 Q3

(Source COREP C 9.02)

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		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
	Corporates	12	0.00%	0.26%	0.76%	0.59%	8	18.65%	20.66%	31.13%	21.84%	62	0.30%	0.57%	1.14%	1.39%	63	29.72%	41.28%	45.00%	22.389
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	7	0.00%	0.47%	1.37%	0.67%	5	18.60%	24.45%	30.01%	23.18%	31	0.58%	1.21%	1.79%	1.95%	32	16.94%	28.32%	38.20%	19.759
Denmark	Retail	34	0.10%	0.32%	1.41%	0.53%	27	11.20%	18.98%	45.48%	13.94%	68	0.73%	1.29%	2.56%	0.95%	69	15.11%	20.42%	29.19%	18.289
	Retail - Secured on real estate property	11	0.10%	0.45%	1.22%	0.51%	9	7.99%	11.30%	13.84%	9.72%	57	0.51%	0.85%	1.95%	0.90%	59	10.98%	14.52%	19.48%	16.469
	Retail - Qualifying Revolving	12	0.49%	1.64%	4.76%	1.43%	10	32.96%	52.91%	71.43%	58.26%	24	0.53%	1.33%	4.89%	1.73%	26	38.25%	58.16%	72.18%	66.699
	Retail - Other Retail	25	0.35%	1.09%	2.70%	0.78%	20	12.32%	29.26%	58.39%	39.07%	54	1.10%	2.63%	4.03%	1.98%	57	30.88%	41.59%	53.78%	41.299
	Corporates	4	0.00%	0.08%	0.17%	0.17%						35	0.27%	0.98%	1.67%	0.98%	33	39.82%	45.00%	47.07%	41.47
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											16	0.78%	1.46%	3.65%	1.54%	16	39.35%	44.99%	45.00%	38.93
Estonia	Retail	12	0.13%	0.23%	0.70%	0.23%	12	12.99%	30.08%	48.28%	15.69%	54	0.35%	1.24%	3.61%	1.50%	55	14.90%	24.47%	43.93%	16.23
	Retail - Secured on real estate property	5	0.12%	0.12%	0.22%	0.16%	4	7.98%	9.34%	10.71%	9.22%	37	0.28%	0.55%	2.69%	1.16%	37	10.00%	13.40%	18.22%	12.74
	Retail - Qualifying Revolving											22	0.34%	0.79%	5.51%	1.64%	21	46.69%	59.26%	70.85%	56.05
	Retail - Other Retail	10	0.33%	0.43%	1.42%	0.46%	10	19.30%	34.56%	49.10%	23.65%	45	0.95%	2.52%	4.70%	2.84%	46	29.37%	45.04%	57.48%	30.55
	Corporates	11	0.00%	0.00%	0.22%	0.50%						59	0.27%	0.53%	0.93%	1.12%	61	29.58%	39.27%	45.00%	35.48
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	5	0.15%	0.42%	1.04%	0.76%						23	0.36%	1.10%	2.02%	1.55%	23	22.58%	36.22%	45.00%	33.04
Finland	Retail	22	0.05%	0.47%	1.02%	1.18%	18	8.54%	20.95%	43.61%	2.47%	61	0.62%	1.19%	2.28%	1.34%	63	15.83%	20.71%	38.55%	23.49
	Retail - Secured on real estate property	11	0.00%	0.52%	1.09%	1.18%	7	0.78%	6.23%	8.08%	2.14%	50	0.45%	0.72%	1.29%	0.97%	52	11.45%	15.07%	18.70%	20.68
	Retail - Qualifying Revolving	7	0.87%	2.11%	5.58%	1.73%	5	32.64%	39.72%	45.86%	37.00%	25	0.50%	1.74%	3.89%	1.45%	26	41.97%	58.86%	72.09%	67.53
	Retail - Other Retail	1/	0.26%	1.02%	4.54%	1.18%	16	13.82%	27.28%	37.99%	5.49%	50	0.89%	2.61%	3.62%	3.09%	50	25.98%	42.75%	50.74%	34.47
	Corporates	28	0.11%	0.68%	1.44%	1.07%	20	6.36%	18.01%	32.56%	27.83%	76	0.33%	0.76%	1.56%	1.65%	77	31.86%	40.35%	44.99%	35.07
	Corporates - Of Which: Specialised Lending																				
Гиолог	Corporates - Of Which: SME	15	0.00%	0.68%	2.58%	2.18%	11	21.13%	25.90%	59.39%	39.23%	45	0.66%	2.31%	3.68%	2.64%	45	23.32%	36.95%	45.00%	34.91
France	Retail	51	0.19%	0.66%	1.47%	0.68%	45	13.71%	20.39%	31.98%	24.05%	74	0.84%	1.51%	2.23%	1.77%	73	15.14%	19.51%	26.45%	18.06
	Retail - Secured on real estate property	27	0.54%	0.84%	2.09%	0.45%	18	3.80%	6.76%	11.80%	11.03%	69	0.60%	1.18%	2.20%	1.37%	70	12.21%	15.45%	20.10%	13.27
	Retail - Qualifying Revolving Retail - Other Retail	22	0.18% 0.52%	0.89%	1.53% 3.29%	0.99%	19 39	24.65% 22.25%	49.42% 30.12%	54.79% 60.09%	47.21% 31.80%	33 65	0.71% 1.32%	2.13% 2.23%	4.20% 3.82%	3.40% 2.12%	33	40.10% 25.71%	51.90% 40.36%	64.53% 47.40%	43.04 23.01
		30		1.24%	0.81%	1.04% 0.97%	19	3.07%	15.86%		39.04%		0.33%	0.70%	1.83%		70	32.79%	41.13%	44.93%	36.68
	Corporates Of Which Considered Londing	30	0.07%	0.40%	0.81%	0.97%	19	3.07%	15.86%	36.64%	39.04%	75	0.33%	0.70%	1.83%	1.06%	79	32.79%	41.13%	44.93%	36.68
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	16	0.59%	1.12%	4.23%	0.79%	1.1	24.68%	30.90%	32.19%	34.29%	49	0.94%	1.29%	3.09%	1.16%	50	26.06%	35.15%	40.60%	32.29
Germany	Retail	62	0.59%	0.65%	4.23% 1.58%	0.79% 0.57%	52	24.68% 13.02%	30.90% 23.59%	32.19% 43.32%	34.29% 25.71%	77	0.94%	1.60%	2.35%	1.16%	76	26.06% 15.43%	35.15% 19.90%	40.60% 28.70%	32.29 26.82
Germany	Retail - Secured on real estate property	33	0.29%	0.82%	1.56%	0.42%	26	5.64%	10.24%	13.88%	9.36%	70	0.59%	1.25%	1.88%	1.05%	70	12.20%	15.97%	19.40%	16.53
	Retail - Secured on real estate property Retail - Qualifying Revolving	26	0.32%	0.82%	1.41%	0.42%	24	26.25%	37.57%	51.11%	41.18%	35	0.59%	1.09%	2.14%	0.68%	35	37.91%	49.30%	65.92%	64.05
	Retail - Other Retail	51	0.46%	1.13%	2.42%	1.14%	12	23.76%	41.50%	63.01%	42.04%	66	1.43%	2.94%	5.12%	2.04%	65	26.92%	35.98%	47.31%	43.97
	Corporates	5	0.40%	0.00%	2.34%	2.26%	72	25.7070	41.5076	03.0176	42.0470	37	0.67%	2.74%	10.38%	8.99%	38	20.47%	39.02%	45.00%	37.78
	Corporates Corporates - Of Which: Specialised Lending	5	0.00%	0.00%	2.34%	2.20%						37	0.07%	2.74%	10.36%	0.99%	30	20.47%	33.02%	45.00%	31.10
	Corporates - Of Which: SME											17	0.51%	2.67%	8.77%	8.83%	18	18.98%	37.21%	45.00%	40.75
Greece	Retail	28	0.08%	1.05%	4.28%	5.19%	22	25.18%	52.12%	72.17%	30.56%	65	0.47%	1.11%	3.00%	15.99%	66	14.91%	25.90%	45.00 %	37.94
Gleece	Retail - Secured on real estate property	20	0.00%	1.51%	6.66%	6.66%	22	25.10%	32.1270	12.1170	30.30%	45	0.47%	0.51%	2.18%	16.19%	15	10.00%	13.30%	18.69%	29.19
	Retail - Secured on real estate property Retail - Qualifying Revolving	0	0.00%	2.00%	4.67%	1.39%	7	42.71%	65.11%	74.47%	74.36%	29	0.20%	1.46%	3.03%	6.13%	29	41.12%	59.03%	74.63%	75.57
	Retail - Qualifying Revolving Retail - Other Retail	20	0.96%	2.00%	12.63%	3.93%	18	42.71% 39.00%	45.26%	74.47%	43.21%	56 56	0.51%	1.46%	5.39%	18.75%	56	21.65%	59.03% 42.23%	74.63% 56.14%	48.93
	Netali - Other Netali	20	0.04 /6	2.00 /0	12.03/0	5.85/0	10	33.00 /6	₹5.20 /0	7 0.00 /0	73.21/0	50	0.7370	1.79/0	5.53/0	10.75/0	50	21.00/0	72.23/0	30.1470	+0.93



Risk Parameters statistics by country of the counterparty for IRB banks

EU and main non-EU countries

2019 Q3

(Source COREP C 9.02)

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		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
	Corporates	10	0.00%	0.51%	0.88%	1.23%	6	37.34%	55.77%	70.98%	54.73%	49	0.44%	1.10%	2.36%	1.90%	47	32.76%	43.40%	45.00%	42.07%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	9	0.00%	0.53%	2.48%	1.58%	4	57.25%	61.02%	66.45%	60.60%	23	0.77%	2.37%	3.73%	3.09%	22	35.00%	44.53%	45.00%	46.39%
Hungary	Retail	27	0.06%	1.00%	3.27%	2.26%	21	31.96%	43.07%	54.33%	43.98%	60	0.53%	1.07%	2.72%	2.95%	63	14.21%	29.70%	41.83%	42.81%
	Retail - Secured on real estate property	8	0.00%	0.34%	0.85%	1.98%						49	0.25%	0.47%	1.07%	2.36%	51	10.00%	14.17%	26.71%	34.64%
	Retail - Qualifying Revolving	9	0.88%	0.94%	2.85%	3.71%	8	27.85%	41.65%	55.42%	27.93%	28	0.56%	1.88%	4.37%	4.97%	30	31.38%	54.89%	65.53%	33.38%
	Retail - Other Retail	21	1.52%	2.92%	5.70%	2.80%	17	38.72%	45.16%	54.33%	41.87%	53	1.41%	3.05%	7.31%	3.64%	52	29.19%	46.55%	60.77%	58.54%
	Corporates	17	0.00%	0.52%	2.01%	3.91%	8	7.38%	18.06%	40.48%	47.21%	65	0.26%	0.61%	1.36%	1.15%	67	26.19%	38.33%	44.98%	33.88%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	8	0.24%	0.87%	2.92%	2.48%	6	10.03%	13.98%	32.21%	13.84%	32	0.29%	0.99%	3.09%	2.80%	33	26.20%	35.39%	45.00%	35.01%
Ireland	Retail	38	0.53%	1.70%	5.51%	1.45%	33	6.27%	15.87%	25.02%	25.58%	73	0.66%	1.91%	3.85%	2.40%	74	16.56%	20.20%	28.40%	26.41%
	Retail - Secured on real estate property	23	1.49%	2.22%	8.09%	1.43%	21	5.70%	8.48%	17.87%	13.12%	67	0.49%	1.03%	2.53%	2.27%	68	12.50%	16.65%	21.78%	23.90%
	Retail - Qualifying Revolving	15	0.56%	1.16%	2.37%	0.70%	13	17.24%	30.09%	48.27%	27.86%	26	1.23%	1.99%	5.27%	2.77%	27	39.34%	56.41%	72.91%	58.41%
	Retail - Other Retail	25	0.16%	0.92%	2.99%	2.52%	21	24.63%	42.64%	60.16%	71.74%	63	0.88%	1.93%	5.19%	3.82%	61	30.49%	46.14%	55.23%	62.01%
	Corporates	22	0.00%	0.43%	1.43%	3.16%	16	22.38%	26.06%	38.90%	41.41%	66	0.51%	1.10%	2.53%	6.04%	69	32.58%	40.69%	45.00%	38.24%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	17	0.29%	1.96%	12.45%	6.91%	14	20.05%	28.12%	33.36%	48.76%	32	2.39%	4.25%	10.19%	9.73%	32	28.17%	37.58%	45.00%	40.10%
Italy	Retail	49	0.28%	0.68%	1.68%	5.38%	39	20.37%	34.98%	51.63%	48.43%	73	0.71%	1.34%	2.27%	2.53%	73	17.17%	20.84%	30.38%	26.45%
	Retail - Secured on real estate property	22	0.41%	0.67%	1.06%	4.47%	18	11.63%	12.66%	18.26%	41.30%	64	0.57%	0.97%	1.52%	1.64%	67	11.68%	14.67%	22.03%	18.83%
	Retail - Qualifying Revolving	23	0.92%	1.69%	3.11%	0.68%	20	20.88%	33.21%	56.86%	27.17%	32	1.44%	2.69%	4.72%	4.16%	33	40.74%	58.83%	68.61%	55.80%
	Retail - Other Retail	39	0.24%	1.33%	3.61%	7.18%	31	29.05%	42.60%	55.94%	56.52%	66	1.17%	2.69%	4.85%	6.30%	65	31.45%	41.64%	53.67%	42.13%
	Corporates											29	0.33%	1.25%	3.26%	1.82%	28	40.94%	45.00%	48.60%	42.71%
	Corporates - Of Which: Specialised Lending																				
1 - 6 - 5 -	Corporates - Of Which: SME											14	0.43%	1.66%	2.33%	2.07%	14	37.10%	42.94%	45.00%	39.66%
Latvia	Retail	20	0.47%	1.24%	5.43%	0.56%	15	20.89%	42.58%	57.78%	19.98%	54	0.39%	1.38%	3.12%	2.90%	54	18.48%	27.14%	45.57%	25.24%
	Retail - Secured on real estate property	6	0.00%	0.47%	0.58%	0.54%	4	11.66%	14.22%	16.79%	15.05%	35	0.12%	0.38%	1.45%	2.38%	36	12.07%	17.23%	22.59%	18.80%
	Retail - Qualifying Revolving Retail - Other Retail	5	0.94% 0.48%	2.11% 2.42%	11.46% 30.88%	8.93% 0.59%	12	24.73%	41.98%	51.42%	28.14%	24 43	0.59% 0.54%	2.44%	8.20% 4.73%	6.89% 4.26%	24 42	43.16% 30.41%	61.93% 47.61%	72.73% 58.73%	67.23% 42.63%
		10			0.69%	0.59%	12	24.73%	41.98%	51.42%	28.14%			3.12% 0.97%	1.84%	4.26% 1.16%	72	39.61%	44.36%	58.73% 45.00%	42.63% 41.60%
	Corporates	4	0.06%	0.13%	0.69%	0.13%						33	0.44%	0.97%	1.84%	1.16%	33	39.61%	44.36%	45.00%	41.60%
	Corporates - Of Which: Specialised Lending											40	0.470/	4 440/	0.400/	4 470/	40	41.54%	44.90%	45.00%	39.27%
Lithuania	Corporates - Of Which: SME	20	0.000/	0.500/	4 270/	0.550/	16	40.040/	29.79%	47.000/	10.70%	12 56	0.47%	1.44% 1.17%	3.10%	1.47%	12 54		24.32%	45.00% 44.07%	
Littiuatila	Retail	20	0.06% 0.00%	0.56% 0.22%	1.37% 0.52%	0.55% 0.52%	76	12.81% 6.39%	7.53%	47.66% 8.67%	7.41%	35	0.66% 0.30%	0.62%	3.13% 1.52%	1.66% 1.47%	34	16.99% 10.00%	24.32% 14.15%	20.74%	18.11% 15.02%
	Retail - Secured on real estate property	0	0.00%	2.61%	5.96%	7.30%	4	28.68%	32.81%	45.48%	44.09%	22	0.30%	1.52%	3.75%	1.56%	22	47.44%	62.22%	70.03%	57.50%
	Retail - Qualifying Revolving Retail - Other Retail	15	0.00%	1.26%	3.46%	0.70%	12	21.55%	28.88%	55.49%	23.07%	45	0.74%	2.51%	3.85%	2.76%	42	31.13%	41.21%	59.02%	37.50%
		26	0.00%	0.11%	0.40%	0.70%	14	2.68%	16.86%	48.68%	11.36%	71	0.33%	0.68%	1.10%	1.05%	73	29.77%	38.16%	44.26%	33.44%
	Corporates Corporates - Of Which: Specialised Lending	20	0.00%	0.11%	0.40%	0.21%	14	2.00%	10.00%	40.00%	11.30%	/1	0.33%	0.00%	1.10%	1.05%	13	29.11%	30.10%	44.20%	33.44%
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	10	0.00%	0.29%	0.77%	0.49%	4	3.53%	7.35%	50.03%	27.80%	44	0.47%	1.07%	2.38%	1.86%	45	22.22%	38.15%	44.22%	32.17%
Luxembourg	Retail	29	0.00%	0.29%	1.88%	0.49%	23	5.78%	15.81%	29.15%	12.94%	66	0.50%	0.95%	2.59%	1.29%	67	12.85%	19.00%	28.75%	16.19%
Euxembourg	Retail - Secured on real estate property	16	0.26%	0.64%	0.98%	0.38%	13	1.45%	7.29%	7.78%	3.44%	62	0.37%	0.78%	1.67%	1.13%	64	10.77%	15.74%	19.93%	14.54%
	Retail - Qualifying Revolving	10	0.20%	0.52%	2.57%	0.36%	10	19.23%	43.16%	55.32%	37.09%	28	0.37 %	1.09%	3.22%	0.76%	29	41.24%	47.42%	66.61%	6.49%
	Retail - Other Retail	25	0.20%	0.32 %	2.25%	0.10%	21	15.10%	20.52%	47.04%	27.08%	56	0.32 %	1.93%	3.82%	2.42%	57	21.25%	34.50%	47.15%	23.65%
	Total Offici Retail	20	0.07 /0	0.7070	2.20/0	0.0070	21	10.1070	20.02 /0	47.0470	27.0070	00	0.0170	1.00/0	0.02/0	2.72/0	07	21.2070	04.0070	47.1070	20.0070



Risk Parameters statistics by country of the counterparty for IRB banks

EU and main non-EU countries

2019 Q3

(Source COREP C 9.02)

Malta Ma					roidant ra					L033 141					D aaju	otou						
Malta Malta Corporates - Of Which: SME Retail - Secured no real estate property 4 0.00% 0.15% 0.97% 0.88% 6 19.33% 33.06% 46.05% 42.19% 63 0.40% 0.85% 2.00% 1.07% 62 14.29% 23.44% 38.25% 8.1 Retail - Secured no real estate property 4 0.00% 0.00% 0.00% 15.11% 7.08% 6 19.33% 33.06% 46.05% 42.19% 63 0.40% 0.85% 2.00% 1.07% 62 14.29% 23.44% 38.25% 8.1 Retail - Outsilying Revolving Retail - Outsilying Revolving Corporates - Of Which: Specialized Lending			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 Retail - Secured on real catatale property Retail - Outher Retail - Outh		•	9	0.00%	0.04%	7.89%	4.92%						50	0.45%	2.22%	5.39%	5.62%	49	14.80%	31.59%	45.00%	24.05%
Malta Retail Causifying Revolving Alta																						
Retail - Secured on real estate property Retail - Countrying Revolving Retail - Countrying Revol		•																				24.94%
Retail - Cualifying Revolving 6 0.00% 0.62% 1.77% 1.68% 0.73% 0.73% 0.63% 0.73%	Malta		11					6	19.33%	33.06%	46.05%	42.19%										8.23%
Retail - Other Retail 8 0 0.00% 0.29% 0.64% 0.73% 50.44% 5.70 0.52% 1.65% 0.29% 1.84% 5.04% 5.70 0.54% 1.65% 0.61% 1.57% 0.22% 1.22% 5.4 23.71% 33.14% 50.44% 5.54% 5.04% 5.10% 5.04% 5.10% 5.04% 5.10% 5.04% 5.10% 5.04% 5.10% 5.04% 5.10% 5.04% 5.10% 5.04% 5.10% 5.04% 5.10% 5.04% 5.10% 5.04% 5.10% 5.04% 5.10			4															-				15.84%
Netherlands Nethe		, ,	6															26				69.41%
Netherlands Nethe			8															54				5.52%
Netherlands Retail - Secured on real estate property Retail - Corporates - Of Which: SME Oction - Order - Orde			21	0.00%	0.29%	2.16%	1.84%	14	6.21%	9.80%	26.38%	14.69%	72	0.26%	0.61%	1.01%	1.81%	76	30.95%	40.13%	45.00%	27.38%
Netherlands Retail - Secured on real estate property Retail - Secured on real estate property Retail - Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Retail - Coultrying Revolving Retail - Coultrying Revolving Retail - Coultrying Revolving Retail - Coultrying Revolving Retail - Other Retail 41 0.14% 0.38% 0.65% 1.47% 0.52% 12 6.45% 8.91% 10.87% 8.29% 69 0.52% 0.93% 1.55% 0.66% 69 11.55% 15.04% 19.69% 11.5% 15.04% 19.69% 11.5% 15.04% 19.69% 11.5% 15.04% 19.69% 11.5% 15.04% 19.69% 11.5% 15.04% 19.69% 11.5% 15.04% 19.69% 11.5% 15.04% 19.69% 11.5% 15.04% 19.69% 11.5% 15.04% 19.69% 11.5% 15.04% 10.65% 15.04% 19.69% 11.5% 15.04% 10.65% 15.04% 19.69% 11.5% 15.04% 10.65% 15.04% 19.69% 11.5% 15.04% 10.65% 15.04% 19.69% 11.5% 15.04% 10.65% 15.04% 19.69% 11.5% 15.04% 10.65% 15.04% 19.69% 11.5% 15.04% 10.65% 15.04% 19.69% 11.5% 15.04% 10.65% 15.04% 19.69% 11.5% 15.04% 10.65% 15.04% 19.69% 11.5% 15.04% 10.65% 15.0			_																			
Retail - Secured on real estate property Retail - Qualifying Revolving 15 0.79% 0.94% 2.69% 0.40% 13 30.68% 46.78% 62.76% 64.03% 29 0.86% 1.50% 3.27% 3.27% 3.27% 3.25% 55.08% 36.26% 49.38% 45.00% 63.05% 45.00% 63.05% 45.00% 63.05% 45.00% 63.05% 64.03% 29 0.86% 1.50% 3.27% 3.27% 3.27% 3.27% 3.25% 55.08% 36.26% 49.38% 49.38% 46.78% 62.76% 64.03% 29 0.86% 1.50% 3.27% 3.27% 3.27% 3.25% 55.08% 36.26% 49.38% 49.38% 46.78% 62.76% 64.03% 29 0.86% 1.50% 3.27% 3.27% 3.27% 3.27% 3.25% 3.25% 55.08% 36.26% 49.38%	Madaadaada	•	/																			18.01%
Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail 15 0.79% 0.94% 2.69% 0.40% 13 30.68% 46.78% 62.76% 64.03% 29 0.86% 1.50% 3.27% 3.15% 31 41.12% 54.13% 68.35% 58.18%	Netherlands		41																			13.46%
Retail - Other Retail 29 0.15% 1.17% 2.46% 1.75% 23 32.05% 45.20% 63.15% 36.25% 64 1.15% 1.91% 3.51% 2.22% 63 25.80% 36.26% 49.38% 44.4 Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: SME			18																			11.57%
Norway 10		, , ,	15																			58.96%
Norway Norway								23										00				44.01%
Norway Corporates - Of Which: SME 6 0.14% 0.18% 1.16% 0.82% 4 10.27% 17.45% 31.49% 15.17% 20 0.58% 1.72% 2.52% 1.37% 20 21.11% 25.51% 36.86% 23.4			7.7	0.00%	0.47%	1.24%	0.61%	5	1.70%	13.99%	20.85%	14.60%	60	0.21%	0.48%	1.78%	1.30%	60	24.66%	34.54%	45.00%	26.36%
Norway Retail - Secured on real estate property 13 0.08% 0.22% 2.93% 0.19% 7 6.23% 8.24% 9.45% 5.45% 57 0.39% 0.83% 2.03% 0.76% 60 10.90% 15.55% 20.00% 19.20%				0.440/	0.400/	4.400/	0.000/		40.070/	47.450/	04 400/	45 470/	0.0	0.500/	4 700/	0.500/	4.070/	0.0	04.440/	05 540/	00.000/	00.400/
Retail - Secured on real estate property Retail - Qualifying Revolving Retail - Qualifying Revol	Norway		37					20										-				23.42% 21.52%
Retail - Qualifying Revolving Retail	INUIWay		10					20														19.72%
Retail - Other Retail 19 0.13% 0.36% 3.39% 0.89% 14 17.21% 29.86% 41.95% 26.76% 54 1.01% 2.05% 3.84% 2.14% 56 29.91% 38.84% 54.05% 31.5% 31.5% 5.00% 33.48% 2.14% 56 29.91% 38.84% 54.05% 31.5% 33.11% 39.98% 45.00% 33.48% 2.14			73					,														
Corporates		, ,	10					11														31.92%
Poland Retail - Secured on real estate property 7 0.00% 0.41% 0.54% 0.66% 1.66% 1.66% 1.06% 5.18% 63.16% 51.40% 35.05% 59 1.32% 35.75% 59 1.32% 3.25% 5.15% 3.85% 55 33.10% 43.08% 58.84% 44.35% 59.26% 32 0.40% 1.06% 2.12% 1.75% 36 27.08% 38.97% 45.00% 33.57% 45.00% 33.57% 45.00% 33.57% 47.15% 66 0.66% 1.70% 3.01% 1.75% 36 27.08% 38.97% 45.00% 33.57% 47.15% 66 0.66% 1.70% 3.01% 1.75% 36 17.55% 27.15% 39.52% 35.10% 35.00%			15					6														33.46%
Poland Corporates - Of Which: SME 6 0.00% 0.02% 1.49% 1.80% 5 4.58% 21.39% 25.58% 29.26% 32 0.40% 1.06% 2.12% 1.75% 36 27.08% 38.97% 45.00% 33.5 27.00% 38.97% 45.00% 33.5 27.00% 38.97% 45.00% 33.5 27.00% 39.52% 35.00% 39.52% 35.00% 39.52% 35.00% 39.52% 3		•		0.0070	311170				22.00 /0	0011070	0111070	2.101,0		0.0070	011 0 70				0011170	00.0070	1010070	0011070
Poland Retail Retail - Secured on real estate property 33 0.17% 0.89% 2.05% 1.12% 27 31.72% 47.15% 64.32% 34.21% 66 0.66% 1.70% 3.01% 1.78% 66 17.55% 27.15% 39.52% 35.4 Retail - Secured on real estate property 7 0.00% 0.41% 0.54% 0.63% 56 0.36% 0.62% 1.47% 0.89% 56 11.07% 16.68% 25.02% 30.1 Retail - Qualifying Revolving 13 1.60% 2.14% 2.86% 1.66% 10 35.05% 53.18% 63.16% 51.40% 31 0.77% 1.53% 2.98% 2.32% 31 38.30% 58.09% 67.79% 64.3 Retail - Other Retail 24 0.66% 3.74% 10.00% 2.15% 20 32.69% 52.73% 67.47% 35.75% 59 1.32% 3.25% 5.15% 38.30% 58.84% 44.3			6	0.00%	0.02%	1.49%	1.80%	5	4.58%	21.39%	25.58%	29.26%	32	0.40%	1.06%	2.12%	1.75%	36	27.08%	38.97%	45.00%	33.92%
Retail - Secured on real estate property 7 0.00% 0.41% 0.54% 0.63% 1 56 0.36% 0.62% 1.47% 0.89% 56 11.07% 16.68% 25.02% 30.1 Retail - Qualifying Revolving 13 1.60% 2.14% 2.86% 1.66% 10 35.05% 53.18% 63.16% 51.40% 31 0.77% 1.53% 2.98% 2.32% 31 38.30% 58.09% 67.79% 64. Retail - Other Retail 24 0.66% 3.74% 10.00% 2.15% 20 32.69% 52.73% 67.47% 35.75% 59 1.32% 3.25% 5.15% 3.85% 55 33.10% 43.08% 58.84% 44.1	Poland	•	33	0.17%		2.05%		27						0.66%			1.78%	66			39.52%	35.67%
Retail - Qualifying Revolving 13 1.60% 2.14% 2.86% 1.66% 10 35.05% 53.18% 63.16% 51.40% 31 0.77% 1.53% 2.98% 2.32% 31 38.30% 58.09% 67.79% 64. Retail - Other Retail 24 0.66% 3.74% 10.00% 2.15% 20 32.69% 52.73% 67.47% 35.75% 59 1.32% 3.25% 5.15% 3.85% 55 33.10% 43.08% 58.84% 44.1	i Giaria		7						• =													30.08%
Retail - Other Retail 24 0.66% 3.74% 10.00% 2.15% 20 32.69% 52.73% 67.47% 35.75% 59 1.32% 3.25% 5.15% 3.85% 55 33.10% 43.08% 58.84% 44.35%			13					10	35.05%	53.18%	63.16%	51.40%										64.18%
Corporates 11 0.00% 1.17% 3.63% 1.81% 6 7.04% 20.74% 45.54% 28.04% 5.5 0.33% 0.61% 2.07% 4.51% 5.4 30.48% 35.70% 45.00% 41.			24			10.00%		20		52.73%		35.75%		1.32%				55			58.84%	44.79%
11 0.0070		Corporates	11	0.00%	1.17%	3.63%	1.81%	6	7.04%	20.74%	45.54%	28.04%	55	0.33%	0.61%	2.07%	4.51%	54	30.48%	35.70%	45.00%	41.29%
Corporates - Of Which: Specialised Lending		Corporates - Of Which: Specialised Lending																				
Corporates - Of Which: SME 5 1.77% 2.49% 2.62% 2.38% 4 18.61% 21.44% 27.83% 22.26% 23 0.70% 1.41% 5.12% 6.81% 24 15.25% 35.95% 43.82% 39.50%		Corporates - Of Which: SME	5	1.77%	2.49%	2.62%	2.38%	4	18.61%	21.44%	27.83%	22.26%	23	0.70%	1.41%	5.12%	6.81%	24	15.25%	35.95%	43.82%	39.91%
Portugal Retail 35 0.07% 0.66% 1.73% 1.28% 29 19.16% 30.65% 43.21% 15.88% 70 0.62% 1.46% 2.43% 1.72% 69 14.98% 21.34% 32.94% 20.4	Portugal	Retail	35	0.07%	0.66%	1.73%	1.28%	29	19.16%	30.65%	43.21%	15.88%	70	0.62%	1.46%	2.43%	1.72%	69	14.98%	21.34%	32.94%	20.66%
Retail - Secured on real estate property 8 0.43% 0.84% 2.17% 1.06% 7 2.23% 11.08% 18.81% 6.47% 58 0.24% 0.91% 1.63% 1.40% 59 10.14% 12.93% 18.55% 17.5		Retail - Secured on real estate property	8	0.43%	0.84%	2.17%	1.06%	7	2.23%	11.08%	18.81%	6.47%	58	0.24%	0.91%	1.63%	1.40%	59	10.14%	12.93%	18.55%	17.99%
Retail - Qualifying Revolving 15 0.94% 1.92% 3.05% 0.79% 11 29.49% 32.44% 58.75% 27.08% 31 0.83% 1.77% 4.39% 4.24% 31 30.92% 49.70% 66.27% 38.4		Retail - Qualifying Revolving	15	0.94%	1.92%	3.05%	0.79%	11	29.49%	32.44%	58.75%	27.08%	31	0.83%	1.77%	4.39%	4.24%	31	30.92%	49.70%	66.27%	38.63%
Retail - Other Retail 28 0.36% 1.57% 2.71% 2.35% 26 28.57% 38.32% 50.00% 32.97% 58 1.03% 1.91% 3.78% 3.28% 58 28.20% 37.79% 50.44% 32.5		Retail - Other Retail	28	0.36%	1.57%	2.71%	2.35%	26	28.57%	38.32%	50.00%	32.97%	58	1.03%	1.91%	3.78%	3.28%	58	28.20%	37.79%	50.44%	32.50%
Corporates 9 0.00% 0.00% 0.76% 1.22% 4 13.07% 16.70% 35.13% 43.12% 39 0.39% 0.77% 2.25% 2.64% 38 34.80% 41.88% 45.00% 39.00%		Corporates	9	0.00%	0.00%	0.76%	1.22%	4	13.07%	16.70%	35.13%	43.12%	39	0.39%	0.77%	2.25%	2.64%	38	34.80%	41.88%	45.00%	39.06%
Corporates - Of Which: Specialised Lending		Corporates - Of Which: Specialised Lending																				
		Corporates - Of Which: SME	5																			41.24%
Romania Retail 32 0.36% 1.49% 4.91% 5.62% 29 30.74% 52.20% 65.32% 56.68% 65 0.76% 1.46% 3.58% 1.96% 66 14.55% 28.70% 40.31% 47.7	Romania	Retail	32	0.36%	1.49%	4.91%	5.62%	29	30.74%	52.20%	65.32%	56.68%	65	0.76%	1.46%	3.58%	1.96%	66	14.55%	28.70%	40.31%	47.74%
Retail - Secured on real estate property 5 0.00% 0.00% 0.00% 8.36% 49 0.25% 0.64% 1.57% 1.00% 49 10.00% 13.22% 18.27% 32.1		Retail - Secured on real estate property	5	0.00%	0.00%	0.00%	8.36%						49	0.25%	0.64%	1.57%	1.00%	49	10.00%	13.22%	18.27%	32.88%
		, ,	12																			50.46%
Retail - Other Retail 24 1.07% 5.68% 17.33% 5.96% 23 26.52% 58.54% 71.33% 79.87% 59 1.16% 4.21% 8.95% 2.92% 58 27.88% 46.02% 60.41% 59.6		Retail - Other Retail	24	1.07%	5.68%	17.33%	5.96%	23	26.52%	58.54%	71.33%	79.87%	59	1.16%	4.21%	8.95%	2.92%	58	27.88%	46.02%	60.41%	59.62%



Risk Parameters statistics by country of the counterparty for IRB banks

EU and main non-EU countries

2019 Q3

(Source COREP C 9.02)

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		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
	Corporates	9	0.00%	0.35%	0.37%	2.16%	7	63.33%	79.42%	83.15%	80.10%	45	0.25%	0.75%	2.02%	1.61%	43	31.02%	40.06%	45.00%	40.06%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	8	0.01%	0.54%	1.06%	5.08%	6	34.91%	63.33%	81.70%	77.19%	22	0.63%	1.20%	3.54%	3.46%	22	30.81%	40.63%	44.99%	41.03%
Slovakia	Retail	24	0.24%	0.85%	3.32%	0.88%	20	24.45%	36.72%	57.03%	49.14%	57	0.53%	1.21%	3.02%	1.18%	59	18.46%	29.59%	42.98%	24.70%
	Retail - Secured on real estate property	9	0.27%	0.46%	0.66%	0.59%	7	16.48%	25.26%	35.82%	33.82%	38	0.13%	0.36%	0.81%	0.91%	39	9.78%	15.48%	21.73%	20.74%
	Retail - Qualifying Revolving	12	0.79%	1.57%	9.25%	1.05%	9	38.29%	48.98%	57.25%	52.57%	25	0.71%	1.76%	3.59%	2.87%	25	45.39%	57.43%	64.72%	54.67%
	Retail - Other Retail	16	0.38%	2.31%	4.68%	2.59%	15	11.76%	55.97%	62.67%	70.12%	49	1.21%	2.51%	4.28%	2.98%	48	31.95%	40.93%	53.17%	47.97%
	Corporates	6	0.00%	0.17%	1.56%	0.82%						29	0.39%	0.91%	2.33%	4.32%	28	27.82%	43.47%	45.00%	40.60%
	Corporates - Of Which: Specialised Lending																				
. .	Corporates - Of Which: SME	5	0.00%	0.61%	0.62%	2.22%						10	1.40%	2.49%	5.48%	4.37%	10	40.10%	44.18%	45.00%	43.95%
Slovenia	Retail	14	0.13%	0.65%	2.47%	1.79%	13	20.00%	44.11%	52.08%	48.33%	54	0.28%	0.53%	1.76%	2.33%	53	13.77%	24.51%	38.65%	22.46%
	Retail - Secured on real estate property											35	0.12%	0.25%	1.04%	2.32%	35	9.33%	13.50%	21.25%	18.01%
	Retail - Qualifying Revolving	6	0.02%	1.35%	2.57%	1.69%	5	20.00%	30.42%	52.77%	49.52%	27	0.71%	1.17%	3.67%	2.23%	26	41.66%	57.18%	69.80%	62.55%
	Retail - Other Retail	8	0.13%	0.82%	2.04%	1.32%	10	19.82%	44.98%	54.91%	48.70%	43	0.41%	1.39%	3.00%	2.21%	42	15.79%	38.83%	55.13%	24.31%
	Corporates	21	0.00%	0.80%	1.73%	1.97%	11	7.06%	9.18%	34.51%	34.20%	71	0.51%	1.30%	2.97%	2.55%	72	32.63%	39.03%	45.00%	39.13%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	11	0.00%	1.55%	2.27%	2.04%	7	8.74%	27.62%	33.80%	28.19%	43	0.69%	2.01%	5.04%	2.64%	43	19.80%	38.85%	45.00%	40.24%
Spain	Retail	43	0.28%	0.94%	1.92%	1.40%	35	12.31%	26.78%	38.77%	31.41%	71	0.63%	1.33%	2.78%	1.90%	74	15.16%	23.03%	30.42%	27.81%
	Retail - Secured on real estate property	19	0.44%	1.05%	2.55%	1.09%	17	5.67%	13.87%	16.28%	16.39%	63	0.53%	1.12%	1.92%	1.38%	66	10.97%	15.88%	20.85%	19.32%
	Retail - Qualifying Revolving	17	0.60%	1.11%	1.55%	0.89%	15	24.42%	40.04%	53.67%	59.03%	28	0.54%	1.70%	3.56%	2.61%	29	41.57%	56.62%	67.95%	60.86%
	Retail - Other Retail	35	0.52%	1.60%	3.37%	2.91%	31	19.06%	43.23%	55.50%	50.36%	62	1.10%	2.59%	4.29%	3.08%	63	29.18%	41.86%	55.06%	52.82%
	Corporates	15	0.00%	0.19%	1.47%	0.39%	7	13.85%	17.22%	32.40%	25.78%	71	0.29%	0.55%	1.48%	0.67%	71	30.23%	41.13%	45.00%	24.97%
	Corporates - Of Which: Specialised Lending																				
Curadan	Corporates - Of Which: SME	8	0.07%	0.35%	3.91%	0.42%	4	18.15%	30.63%	45.93%	24.50%	28	0.53%	1.13%	2.75%	0.72%	28	18.54%	29.61%	42.27%	17.92%
Sweden	Retail	41	0.04%	0.19%	0.75%	0.13%	34	12.22%	21.43%	44.50%	12.53%	72	0.51%	1.10%	2.15%	0.36%	72	14.55%	20.13%	29.50%	12.81%
	Retail - Secured on real estate property	14	0.05%	0.12%	0.46%	0.09%	10	4.58%	5.57%	13.74%	4.03%	62	0.28%	0.87%	1.58%	0.29%	63	11.33%	15.10%	20.18%	10.96%
	Retail - Qualifying Revolving	15	0.14% 0.27%	0.79%	1.70% 5.05%	0.92%	12 27	22.43%	28.07%	53.69% 56.22%	25.75% 26.40%	27 60	0.42%	1.38% 1.99%	2.19% 4.42%	1.38% 1.37%	28	37.26%	53.24%	64.94%	59.33%
	Retail - Other Retail	33		0.68%		0.48%	-	25.41%	44.50%				0.91%			1.37%	03	26.31%	40.01%	52.83%	33.84% 35.84%
	Corporates	34	0.06%	0.76%	2.42%	1.18%	25	6.46%	19.28%	27.81%	14.50%	75	0.32%	0.69%	1.28%	1.20%	//	27.13%	35.87%	44.99%	35.84%
	Corporates - Of Which: Specialised Lending	40	0.000/	4.050/	4.050/	0.700/	0	E E00/	45.070/	00.000/	4.4.000/		0.070/	4.050/	0.000/	0.000/		00.040/	20 500/	45 000/	00.400
United Kingdom	Corporates - Of Which: SME	13	0.00%	1.85%	4.35%	2.78%	50	5.56%	15.07%	22.06%	14.88%	56 74	0.67%	1.25%	3.68%	2.20%	57	23.61%	39.59%	45.00%	29.49%
United Kingdom	Retail	61 33	0.29% 0.44%	0.81%	2.14% 2.59%	0.65%	53	10.36%	18.21%	33.67%	22.53%	74	0.96%	1.63% 1.39%	3.49%	1.54%	75	14.31% 10.67%	19.43%	26.13%	21.00%
	Retail - Secured on real estate property			0.80%		0.45%	29	3.15%	9.97%	17.50%	6.55%		0.91%		2.82%	1.37%	71		14.67%	19.71%	10.59%
	Retail - Qualifying Revolving Retail - Other Retail	25 50	0.38% 0.35%	1.03% 1.82%	1.44% 4.48%	1.04% 2.28%	22 42	25.23% 20.95%	46.19% 36.77%	52.93% 54.25%	42.22% 37.74%	34 65	0.99%	1.55% 2.64%	3.08% 5.60%	2.05% 2.91%	35	39.76% 20.72%	57.68% 36.93%	74.29% 50.70%	73.26% 59.92%
		50			0.84%	0.47%	42	20.95%	30.77%	34.23%	31.14%		1.59%	0.56%	1.02%	0.87%	57	27.25%		45.00%	28.67%
	Corporates	5	0.09%	0.11%	0.84%	0.47%						53	0.21%	ს. ၁ ხ %	1.02%	0.87%	52	21.25%	41.21%	45.00%	28.67%
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME											21	0.87%	1.37%	3.51%	1.00%	20	18.68%	34.36%	45.00%	11.23%
Australia	Retail	28	0.04%	0.34%	0.80%	0.60%	23	6.85%	30.85%	48.31%	7.81%	66	0.87%	0.69%	3.51% 1.46%	0.44%	67	13.42%	34.36% 19.16%	45.00% 28.78%	10.66%
Australia		28					23														
	Retail - Secured on real estate property	9	0.00%	0.60%	1.31%	0.57%	0	2.26%	5.29%	6.46%	6.45%	59	0.33%	0.63%	1.42%	0.42%	60	10.25%	13.60%	18.14%	10.05%
	Retail - Qualifying Revolving Retail - Other Retail	17	0.24% 0.17%	1.03% 0.67%	2.62% 2.21%	1.28% 2.22%	19	22.70% 16.60%	27.70% 45.90%	48.31% 58.25%	32.86% 36.85%	27 57	0.58% 0.39%	1.21% 1.29%	2.66% 2.87%	0.95% 1.25%	27 59	38.30% 26.90%	55.37% 39.07%	68.64% 59.12%	62.79% 26.78%
	Retail - Other Retail	19	0.17%	0.07%	2.21%	2.22%	10	10.00%	45.90%	36.23%	ან.ბე%	5/	0.39%	1.29%	2.01%	1.25%	59	20.90%	39.07%	39.12%	20.78%



Risk Parameters statistics by country of the counterparty for IRB banks

EU and main non-EU countries

2019 Q3

(Source COREP C 9.02)

Canada Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Other Retail Corporates Corporates - Of Which: Specialised Lending Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property Retail - Other Retail Corporates Corporates - Of Which: Specialised Lending Retail - Secured on real estate property Retail - Secured on real estate proper	6 14.43% 19.95% 17.93 6 54.85% 67.54% 67.95 6 40.30% 54.03% 28.33 6 41.60% 45.20% 48.44 6 42.99% 45.23% 41.75 6 14.45% 19.66% 11.8 6 53.13% 65.43% 83.55 6 41.82% 52.97% 13.73 6 40.11% 45.00% 36.44
Canada Corporates - Of Which: Specialised Lending Corporates - Of Which: SME A 0.00% 0.00% 2.59% 4.57% Retail Retail - Secured on real estate property Retail - Other Retail - Secured on real estate property Retail - Other Retail - Other Retail - Other Retail - Secured on real estate property Retail - Other Retail - O	6 34.39% 45.00% 15.32 6 19.80% 28.41% 19.75 6 54.85% 67.54% 67.95 6 40.30% 54.03% 28.33 6 41.60% 45.20% 48.45 6 42.99% 45.23% 41.75 6 14.45% 19.66% 11.87 6 53.13% 65.43% 83.55 6 41.82% 52.97% 13.75 6 40.11% 45.00% 36.44
Canada Corporates - Of Which: SME Retail	6 19.80% 28.41% 19.75 6 14.43% 19.95% 17.95 6 54.85% 67.54% 67.95 6 40.30% 54.03% 28.35 6 41.60% 45.20% 48.45 6 42.99% 45.23% 41.75 6 14.45% 19.66% 11.8 6 53.13% 65.43% 83.55 6 41.82% 52.97% 13.75 6 40.11% 45.00% 36.44
Canada Retail - Secured on real estate property Retail - Qualifying Revolving Retail - Outleffying Revolving Retail - Outle	6 19.80% 28.41% 19.75 6 14.43% 19.95% 17.95 6 54.85% 67.54% 67.95 6 40.30% 54.03% 28.35 6 41.60% 45.20% 48.45 6 42.99% 45.23% 41.75 6 14.45% 19.66% 11.8 6 53.13% 65.43% 83.55 6 41.82% 52.97% 13.75 6 40.11% 45.00% 36.44
Retail - Secured on real estate property Retail - Qualifying Revolving Retail - Qualifying Revolving 13 0.51% 0.65% 1.13% 0.66% 12 21.40% 31.36% 57.84% 16.72% 27 0.51% 1.55% 2.61% 1.90% 28 41.29% 44.60% 51.00% 0.72% 60.23% 14.73% 58 0.73% 1.63% 2.99% 2.17% 60 20.43% 14.29% 14.75% 12.94% 60.23% 14.73% 58 0.73% 1.63% 2.99% 1.90% 2.17% 60 20.43% 14.73% 58 0.73% 1.63% 2.99% 1.95% 2.17% 60 20.43% 14.73% 58 0.73% 1.63% 2.99% 1.95% 1.95% 2.17% 60 20.43% 14.73%	6 14.43% 19.95% 17.93 6 54.85% 67.54% 67.95 6 40.30% 54.03% 28.33 6 41.60% 45.20% 48.44 6 42.99% 45.23% 41.75 6 14.45% 19.66% 11.8 6 53.13% 65.43% 83.55 6 41.82% 52.97% 13.73 6 40.11% 45.00% 36.44
Retail - Qualifying Revolving Retail - Other Retail 29 0.20% 1.12% 3.65% 1.45% 21 16.79% 25.94% 16.72% 27 0.51% 1.55% 2.61% 1.90% 28 41.29% 42.043% 25.94% 16.79% 25.94% 25.94% 26.94% 27.94%	6 54.85% 67.54% 67.98 6 40.30% 54.03% 28.38 6 41.60% 45.20% 48.48 6 42.99% 45.23% 41.78 6 18.59% 29.24% 26.11 6 14.45% 19.66% 11.8 6 53.13% 65.43% 83.58 6 41.82% 52.97% 13.78 6 40.11% 45.00% 36.44
Retail - Other Retail 29 0.20% 1.12% 3.65% 1.45% 21 16.79% 25.94% 60.23% 14.73% 58 0.73% 1.63% 2.99% 2.17% 60 20.43% 2.4	6 40.30% 54.03% 28.33 6 41.60% 45.20% 48.45 6 42.99% 45.23% 41.75 6 18.59% 29.24% 26.11 6 14.45% 19.66% 11.85 6 53.13% 65.43% 83.55 6 41.82% 52.97% 13.75 6 40.11% 45.00% 36.44
China Corporates Corp	6 41.60% 45.20% 48.45 6 42.99% 45.23% 41.75 6 18.59% 29.24% 26.11 6 14.45% 19.66% 11.81 6 53.13% 65.43% 83.55 6 41.82% 52.97% 13.75 6 40.11% 45.00% 36.44
China Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Other Retail	6 42.99% 45.23% 41.7% 6 18.59% 29.24% 26.11 6 14.45% 19.66% 11.8 6 53.13% 65.43% 83.5 6 41.82% 52.97% 13.7% 6 40.11% 45.00% 36.44
China Corporates - Of Which: SME Retail - Secured on real estate property Retail - Outher Retail - Other Retai	6 18.59% 29.24% 26.11 6 14.45% 19.66% 11.8* 6 53.13% 65.43% 83.5* 6 41.82% 52.97% 13.78 6 40.11% 45.00% 36.44
China Retail Secured on real estate property 31 0.02% 0.13% 0.00% 0.00% 0.39% 0.39% 1.37% 0.01% 0.00% 0.39% 1.37% 0.01% 0.00% 0	6 18.59% 29.24% 26.11 6 14.45% 19.66% 11.8* 6 53.13% 65.43% 83.5* 6 41.82% 52.97% 13.78 6 40.11% 45.00% 36.44
Retail - Secured on real estate property 5 0.00% 0.00% 0.39% 1.37% 8 8.11% 30.04% 49.76% 22.81% 29 0.37% 0.69% 1.23% 0.60% 59 10.28% 1.23% 1.2	6 14.45% 19.66% 11.8° 6 53.13% 65.43% 83.56 6 41.82% 52.97% 13.7° 6 40.11% 45.00% 36.44
Retail - Qualifying Revolving 10 0.43% 1.18% 3.71% 0.01% 8 8.11% 30.04% 49.76% 22.81% 29 0.37% 0.87% 1.84% 0.77% 28 31.35% 84.18% 18.85% 55 0.53% 1.01% 3.33% 1.05% 56 23.98% 1.05%	6 53.13% 65.43% 83.56 6 41.82% 52.97% 13.75 6 40.11% 45.00% 36.44
Retail - Other Retail 25 0.05% 0.46% 1.83% 0.15% 21 18.52% 41.23% 84.18% 18.85% 55 0.53% 1.01% 3.33% 1.05% 56 23.98% 2.076 2.0	6 41.82% 52.97% 13.75 6 40.11% 45.00% 36.44
Corporates	6 40.11% 45.00% 36.44
Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 20 0.01% 0.09% 1.88% 0.04% 13 11.45% 31.24% 47.35% 1.71% 57 0.42% 0.73% 1.20% 0.62% 60 12.29% 1.20% 1.2	
Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Qualifying Revolving 8 0.02% 0.46% 1.39% 0.04% 4 21.92% 44.60% 51.10% 0.13% 26 0.24% 0.41% 0.79% 0.79% 0.97% 26 33.82%	6 38.86% 45.00% 20.87
Retail - Secured on real estate property 7 0.00% 0.04% 4.88% 0.04% 21.92% 44.60% 51.10% 0.13% 26 0.24% 0.41% 0.79% 0.97% 26 34.92% 34.92% 34.92% 34.60%	
Retail - Secured on real estate property 7 0.00% 0.04% 4.88% 0.04% 21.92% 44.60% 51.10% 0.13% 26 0.24% 0.41% 0.79% 0.97% 26 34.92% 34.92% 34.92% 34.60%	6 17.45% 23.98% 35.59
Retail - Qualifying Revolving 8 0.02% 0.46% 1.39% 0.04% 4 21.92% 44.60% 51.10% 0.13% 26 0.24% 0.41% 0.79% 0.97% 26 34.92%	
Retail - Other Retail 16 0.00% 0.10% 1.81% 0.09% 10 2.32% 42.97% 50.59% 6.19% 48 0.69% 1.21% 3.39% 1.35% 51 24.06%	6 41.30% 54.05% 41.14
Corporates 9 0.00% 0.02% 1.59% 0.73% 43 0.32% 0.76% 2.15% 2.37% 45 34.17%	6 40.85% 45.00% 44.55
Corporates - Of Which: Specialised Lending	
Corporates - Of Which: SME 14 1.88% 3.48% 4.93% 6.04% 14 38.229	6 45.00% 45.00% 39.20
India Retail 27 0.18% 0.45% 1.11% 0.22% 22 18.53% 32.38% 61.95% 20.22% 59 0.29% 1.02% 2.06% 4.36% 57 16.77%	6 23.55% 38.98% 52.58
Retail - Secured on real estate property 4 0.00% 0.00% 0.24% 0.48% 40 0.17% 0.43% 1.01% 0.67% 42 11.67%	
Retail - Qualifying Revolving 12 0.21% 0.53% 3.53% 0.05% 10 30.18% 48.77% 62.59% 60.76% 23 0.44% 1.42% 3.19% 11.16% 26 34.87%	
Retail - Other Retail 17 0.19% 2.31% 8.13% 1.69% 15 18.53% 34.55% 62.30% 57.75% 50 0.91% 2.17% 7.19% 3.51% 48 23.069	6 44.47% 56.45% 56.42
Corporates 5 0.00% 0.00% 0.12% 0.12% 40 0.06% 0.22% 0.46% 0.56% 39 31.77%	43.15% 45.00% 39.23
Corporates - Of Which: Specialised Lending	
Corporates - Of Which: SME Corporates - Of Which: SME 17 0.00% 0.03% 0.81% 0.07% 14 21.72% 40.34% 50.00% 71.40% 55 0.23% 0.64% 1.14% 0.85% 55 14.17% 1.14% 0.85% 55 14.17% 1.14% 0.85% 0.85	
Korea, Republic Of Retail 17 0.00% 0.03% 0.81% 0.07% 14 21.72% 40.34% 50.00% 71.40% 55 0.23% 0.64% 1.14% 0.85% 55 14.179 Retail - Secured on real estate property 4 0.00% 0.00% 0.00% 0.02% 0.03% 14 21.72% 40.34% 50.00% 71.40% 55 0.23% 0.64% 1.14% 0.85% 55 14.179 37 0.17% 0.29% 0.71% 0.25% 38 11.919	
Retail - Qualifying Revolving 16 0.11% 0.20% 0.0	
Retail - Other Retail 11 0.00% 0.81% 2.33% 0.16% 9 26.26% 47.70% 35.55.62% 97.95% 43 0.29% 0.91% 2.58% 2.03% 42 24.48%	6 38.30% 54.22% 74.44
Corporates 7 0.00% 0.20% 0.37% 54 0.39% 0.71% 1.67% 0.65% 52 34.90°	
Corporates - Of Which: Specialised Lending	30.70
Corporates - Of Which: SME 15 0.64% 1.20% 4.53% 2.28% 15 7.53%	6 42.72% 45.00% 45.00
Russian Federation Retail 37 0.20% 1.29% 3.87% 1.92% 29 13.69% 27.39% 39.45% 22.22% 61 0.87% 1.41% 2.98% 1.94% 65 15.76%	
Retail - Secured on real estate property 19 1.08% 2.81% 4.42% 2.10% 13 7.57% 19.24% 22.69% 15.58% 56 0.46% 1.34% 2.89% 2.06% 58 13.01%	6 15.50% 20.27% 19.2°
Retail - Qualifying Revolving 13 0.74% 1.19% 2.21% 1.21% 11 29.13% 44.91% 54.76% 42.46% 26 0.71% 1.67% 3.10% 1.80% 27 34.04%	6 58.48% 70.54% 60.69
Retail - Other Retail 26 0.16% 0.55% 5.01% 3.56% 22 22.38% 37.91% 57.70% 48.99% 55 0.71% 1.90% 4.51% 1.24% 56 29.37%	6 42.83% 55.77% 19.05



Risk Parameters statistics by country of the counterparty for IRB banks

EU and main non-EU countries

2019 Q3

(Source COREP C 9.02)

		_	Clault la	i.C				L033 14	.0				D auju	otou				LGD		
	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
Corporates	7	0.00%	0.14%	1.62%	0.40%						48	0.33%	0.78%	2.17%	1.47%	48	27.20%	37.91%	44.98%	32.57%
Corporates - Of Which: Specialised Lending																1				
Corporates - Of Which: SME											20			1.25%		21				32.07%
Retail	13	0.00%	0.04%	0.14%	0.06%	10	7.55%	31.92%	38.90%	13.82%	66	0.27%	0.56%	1.10%	0.85%	66	12.63%	16.69%	23.51%	24.52%
Retail - Secured on real estate property	5	0.00%	0.00%	0.00%	0.14%						59	0.26%	0.39%	0.92%	0.39%	58	10.13%	14.84%	17.00%	16.36%
Retail - Qualifying Revolving											25	0.16%	0.57%	1.06%	3.24%	25	38.88%	52.85%	67.75%	72.07%
Retail - Other Retail	9	0.00%	0.04%	0.30%	0.31%	9	30.95%	40.23%	53.39%	51.51%	53	0.35%	0.92%	2.41%	3.04%	53	20.96%	38.20%	51.15%	39.25%
Corporates	14	0.00%	0.12%	0.94%	1.04%	6	8.43%	13.68%	48.26%	5.78%	74	0.33%	0.61%	1.00%	1.05%	72	29.51%	40.65%	45.00%	33.42%
Corporates - Of Which: Specialised Lending																1				
Corporates - Of Which: SME	6	0.00%	0.00%	1.12%	0.06%						41	0.38%	1.00%	3.04%	0.69%	40	15.86%	32.35%	44.68%	21.11%
Retail	46	0.25%	0.69%	1.23%	0.45%	37	10.00%	16.37%	29.02%	15.76%	75	0.64%	1.42%	2.98%	0.87%	73	14.69%	19.02%	24.71%	18.30%
Retail - Secured on real estate property	26	0.48%	1.03%	2.38%	0.54%	20	6.75%	13.28%	19.45%	12.53%	68	0.61%	1.29%	2.24%	0.92%	70	11.98%	15.73%	21.76%	19.50%
Retail - Qualifying Revolving	17	0.16%	0.52%	1.53%	0.61%	14	25.23%	32.78%	35.87%	31.77%	31	0.54%	1.24%	2.09%	1.69%	32	32.50%	47.21%	65.87%	54.68%
Retail - Other Retail	40	0.22%	0.75%	2.54%	0.42%	32	21.83%	32.61%	48.42%	30.25%	64	0.73%	2.06%	4.29%	0.89%	63	24.71%	35.64%	47.68%	14.85%
Corporates	25	0.15%	0.30%	0.90%	0.49%	17	8.54%	19.09%	33.74%	21.02%	75	0.33%	0.63%	1.02%	1.06%	76	28.89%	39.96%	45.00%	31.46%
Corporates - Of Which: Specialised Lending																1	ı			
Corporates - Of Which: SME	5	0.19%	2.37%	8.13%	0.25%	4	11.82%	26.54%	35.54%	16.36%	47	0.61%	1.21%	2.58%	2.73%	47	19.19%	39.56%	45.00%	15.41%
Retail	45	0.06%	0.48%	1.18%	0.94%	36	8.86%	21.28%	40.67%	14.08%	72	0.76%	1.22%	2.54%	1.88%	73	15.77%	21.71%	28.40%	49.41%
Retail - Secured on real estate property	23	0.19%	0.66%	1.73%	0.27%	17	5.82%	7.44%	15.37%	6.28%	67	0.65%	1.01%	1.80%	0.90%	69	11.00%	16.50%	23.34%	47.18%
	20		0.96%	2.31%		18	21.64%	33.44%			27	0.42%	1.18%	3.04%	2.33%	29		56.88%		92.96%
Retail - Other Retail	34	0.09%	0.37%	0.96%		29	23.86%	40.84%	62.16%	15.87%	64	1.11%	1.81%	4.27%	2.45%	63	28.30%	36.89%	52.73%	34.40%
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Retail - Retail - Secured on real estate property Retail - Qualifying Revolving Retail - Other Retail Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Retail - Secured on real estate property Retail - Qualifying Revolving Retail - Other Retail Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Qualifying Revolving	Corporates	N 25th Corporates	N 25th 50th	Corporates	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	N 25th 50th 75th W.A N 25th 50th 75th W.A N 25th 50th 75th Corporates Corporates Of Which: Specialised Lending Corporates - Of Which: SME Secured on real estate property Retail - Qualifying Revolving Retail - Qualifying Revolving Corporates - Of Which: SME O.00% O.00%	N 25th 50th 75th W.A N 25th 75th N 25th 75th W.A N 25th 75th N 25th 75th N 25th 75th N 25th N N 25th N N 25th N 25th	N 25th 50th 75th W.A N 25th 50th 75th W.A N 25th 50th 75th W.A N N N N N N N N N	N 25th 50th 75th W.A N 25th 50th 75th 75th	N 25th 50th 75th W.A N 25th 50th 75th W.A N 25th 50th 50th	N 25th 50th 75th W.A N 25th 50th 75th W.A N 25th 50th 75th V.A N 25th V.A N 25th 50th 75th V.A N 25th V.A N V.A	N 25th 50th 75th W.A N 25th 50th 75th 4.75th 1.47%	N 25th 50th 75th W.A N 25th 50th 75th 75th	N 25th 50th 75th W.A N 25th 50th 75th 75th	N	N

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

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

• Scope (COREP 9.02)

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

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

• PD Adjusted (on non defaulted)

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

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

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

where $PD_{default}$ =1;

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

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

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

• LGD

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

LGD: "EXPOSURE WEIGHTED AVERAGE LGD (%)" (c. 090)

• Default rate

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

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

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

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

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

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

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

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

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

To express it on yearly basis we apply: