



***RISK DASHBOARD ANNEX
CREDIT RISK PARAMETERS
Q3 2021***

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
2021 Q3
 (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	11	0.00%	0.08%	1.48%	1.10%	5	33.57%	35.89%	40.11%	41.02%	57	0.21%	0.58%	1.29%	1.28%	57	34.14%	42.53%
	Corporates - Of Which: Specialised Lending	17	0.00%	0.00%	0.00%	0.48%						19	0.41%	0.83%	1.90%	1.03%	19	6.29%	14.41%	37.03%	16.69%
	Corporates - Of Which: SME	7	0.00%	0.84%	1.98%	1.42%	4	12.05%	19.92%	33.97%	18.07%	33	0.21%	0.72%	2.44%	2.54%	33	23.57%	38.42%	45.00%	29.37%
	Retail	25	0.16%	0.66%	1.51%	0.72%	22	14.28%	28.06%	41.94%	26.95%	64	0.40%	1.20%	2.74%	1.59%	65	14.75%	21.07%	29.50%	29.83%
	Retail - Secured on real estate property	9	0.00%	0.49%	0.58%	0.54%	6	4.10%	4.81%	8.70%	7.75%	58	0.25%	0.72%	1.72%	1.34%	61	10.86%	14.99%	20.94%	15.78%
	Retail - Qualifying Revolving	11	0.40%	0.70%	1.49%	0.74%	10	27.23%	39.62%	48.43%	55.67%	22	0.57%	1.52%	2.99%	2.29%	25	42.45%	53.09%	67.20%	84.94%
	Retail - Other Retail	23	0.60%	1.13%	4.80%	1.11%	20	28.21%	42.10%	57.44%	40.68%	54	1.22%	2.21%	3.81%	2.24%	54	30.91%	43.62%	53.83%	52.03%
Belgium	Corporates	14	0.59%	1.81%	2.22%	1.76%	11	10.23%	11.47%	21.70%	16.62%	55	0.21%	0.40%	1.38%	2.39%	57	30.96%	38.34%	45.00%	26.73%
	Corporates - Of Which: Specialised Lending	16	0.00%	0.00%	0.00%	0.00%						27	0.18%	0.53%	0.94%	1.32%	27	13.49%	21.35%	38.32%	22.06%
	Corporates - Of Which: SME	11	1.20%	1.74%	1.84%	1.69%	8	10.35%	15.02%	27.66%	15.63%	36	0.37%	1.67%	2.74%	2.55%	37	24.66%	35.85%	45.00%	24.45%
	Retail	28	0.34%	0.51%	1.30%	0.90%	25	9.00%	14.27%	31.07%	8.83%	65	0.63%	1.18%	1.80%	1.00%	66	13.97%	18.44%	25.80%	16.99%
	Retail - Secured on real estate property	20	0.15%	0.35%	2.25%	0.81%	16	3.46%	4.72%	14.29%	3.27%	63	0.52%	0.94%	1.45%	0.90%	64	12.37%	15.70%	20.90%	13.21%
	Retail - Qualifying Revolving	13	0.38%	0.85%	1.76%	1.22%	12	18.43%	25.33%	38.63%	18.06%	24	0.55%	1.24%	3.52%	0.71%	25	47.14%	51.59%	63.50%	49.60%
	Retail - Other Retail	24	0.65%	0.93%	1.84%	1.26%	22	20.58%	24.61%	42.95%	23.06%	57	1.05%	1.54%	2.75%	1.57%	57	25.24%	34.85%	48.79%	32.55%
Bulgaria	Corporates	6	0.00%	0.44%	4.52%	3.94%						31	0.20%	1.15%	1.96%	1.82%	33	33.35%	40.45%	45.00%	44.35%
	Corporates - Of Which: Specialised Lending	18	21.20%	21.39%	21.76%	19.29%						11	1.00%	1.90%	36.17%	79.38%	11	18.39%	33.20%	62.75%	59.10%
	Corporates - Of Which: SME	5	0.00%	1.59%	9.24%	7.94%						20	0.47%	1.52%	4.12%	3.50%	21	34.67%	40.70%	45.00%	41.20%
	Retail	24	0.25%	1.48%	2.30%	3.54%	19	32.17%	51.64%	63.47%	61.16%	56	0.45%	1.28%	3.04%	3.29%	59	17.05%	26.17%	43.34%	33.82%
	Retail - Secured on real estate property	6	1.36%	3.45%	3.67%	3.01%	5	36.29%	47.67%	51.66%	49.86%	41	0.23%	0.43%	1.60%	3.37%	43	11.66%	15.31%	20.21%	25.43%
	Retail - Qualifying Revolving	12	1.34%	2.72%	12.68%	2.69%	10	34.09%	53.91%	71.87%	93.06%	21	0.79%	1.57%	5.92%	2.31%	23	33.59%	58.55%	71.00%	35.59%
	Retail - Other Retail	16	0.76%	2.02%	6.02%	5.09%	13	40.69%	57.51%	75.01%	72.91%	51	1.10%	2.97%	5.38%	3.51%	50	31.78%	47.81%	57.25%	57.45%
Croatia	Corporates	5	0.00%	0.00%	0.50%	0.90%						25	0.79%	1.28%	4.17%	4.01%	25	22.87%	37.00%	45.00%	40.83%
	Corporates - Of Which: Specialised Lending										7	0.30%	0.55%	0.85%	0.68%	7	12.00%	22.65%	23.24%	19.53%	
	Corporates - Of Which: SME										11	2.49%	5.67%	19.87%	5.50%	11	1.47%	40.63%	45.00%	41.14%	
	Retail	18	0.13%	0.69%	2.29%	1.15%	18	38.47%	43.33%	61.15%	15.83%	47	0.32%	1.33%	3.12%	2.42%	48	15.96%	25.59%	45.62%	42.85%
	Retail - Secured on real estate property										34	0.12%	0.27%	0.46%	1.70%	34	9.70%	14.95%	21.87%	33.75%	
	Retail - Qualifying Revolving	8	0.93%	1.74%	2.61%	1.68%	9	41.67%	59.66%	70.25%	60.50%	20	0.85%	3.04%	5.41%	2.35%	22	44.79%	65.18%	69.17%	61.92%
	Retail - Other Retail	11	0.30%	2.34%	8.30%	1.55%	10	37.98%	41.01%	58.54%	15.38%	42	0.68%	3.11%	7.73%	2.90%	42	29.79%	48.66%	57.05%	48.38%
Cyprus	Corporates	5	0.00%	0.00%	0.00%	0.25%						40	0.68%	1.73%	4.58%	4.21%	43	23.88%	37.46%	45.00%	30.65%
	Corporates - Of Which: Specialised Lending	16	0.00%	0.00%	0.00%	0.00%						18	1.11%	4.52%	5.29%	6.00%	18	19.62%	30.75%	45.00%	22.54%
	Corporates - Of Which: SME										17	0.31%	2.26%	7.22%	4.83%	17	13.27%	35.06%	45.00%	16.04%	
	Retail	9	0.10%	2.10%	8.07%	4.19%	6	41.36%	52.70%	63.71%	20.02%	56	0.40%	0.97%	1.60%	1.20%	55	12.95%	21.91%	35.39%	35.75%
	Retail - Secured on real estate property	4	0.00%	0.00%	6.07%	4.31%						45	0.17%	0.60%	1.10%	0.98%	45	10.00%	13.70%	18.78%	14.20%
	Retail - Qualifying Revolving	4	1.08%	5.76%	11.90%	2.50%						22	0.56%	1.04%	3.11%	1.45%	22	44.53%	53.84%	64.77%	61.04%
	Retail - Other Retail	5	0.12%	2.83%	6.45%	1.94%						43	0.43%	1.29%	2.29%	1.28%	43	28.87%	41.79%	54.77%	41.38%
Czech	Corporates	13	0.05%	1.00%	1.14%	1.06%	10	20.77%	44.39%	49.65%	37.19%	48	0.21%	0.70%	2.45%	2.36%	48	35.91%	40.29%	45.00%	33.52%
	Corporates - Of Which: Specialised Lending	21	0.00%	0.00%	0.00%	0.47%	4	21.15%	22.31%	43.09%	30.26%	15	0.13%	0.77%	2.92%	1.72%	15	26.49%	39.78%	45.00%	28.41%
	Corporates - Of Which: SME	9	0.51%	1.66%	2.08%	1.90%	7	3.53%	22.48%	46.27%	31.57%	26	0.39%	2.49%	3.73%	3.21%	26	19.70%	40.00%	45.00%	31.61%
	Retail	20	0.05%	0.77%	1.51%	0.92%	17	24.99%	37.91%	43.04%	33.81%	60	0.36%	0.96%	1.56%	1.31%	62	14.07%	20.44%	32.08%	26.39%
	Retail - Secured on real estate property	10	0.00%	0.44%	0.77%	0.59%	6	13.40%	19.95%	23.57%	18.65%	53	0.22%	0.37%	1.05%	1.01%	54	10.02%	14.86%	20.30%	20.43%
	Retail - Qualifying Revolving	8	0.34%	0.87%	2.36%	0.80%	7	41.16%	45.58%	66.50%	49.24%	22	0.62%	1.57%	3.24%	1.44%	24	45.97%	55.06%	70.96%	54.85%
	Retail - Other Retail	17	0.20%	1.48%	2.40%	1.78%	14	33.18%	38.71%	55.92%	46.37%	55	0.89%	2.09%	4.71%	2.20%	54	33.66%	41.54%	54.48%	40.64%

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 2021 Q3 (Source COREP C 9.02) Only statistics for countries having more than 3 banks reporting in that particular country are shown																			
		Default rate					Loss rate					PD - adjusted					LGD				
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
Denmark	Corporates	10	0.20%	0.66%	0.88%	0.72%	6	7.87%	19.84%	40.61%	16.02%	57	0.38%	0.57%	0.95%	1.04%	58	27.45%	37.76%	45.00%	22.33%
	Corporates - Of Which: Specialised Lending	16	0.00%	0.00%	0.00%	0.00%						27	0.27%	0.72%	5.13%	2.11%	27	11.53%	18.47%	38.38%	21.74%
	Corporates - Of Which: SME	5	0.00%	0.12%	0.35%	0.37%						32	0.44%	1.32%	2.27%	1.35%	32	18.36%	33.51%	44.38%	20.78%
	Retail	22	0.15%	0.25%	0.78%	0.53%	16	12.40%	35.87%	51.85%	10.60%	61	0.47%	1.17%	2.32%	0.82%	63	15.54%	22.99%	32.44%	18.43%
	Retail - Secured on real estate property	9	0.00%	0.18%	0.78%	0.53%	5	4.98%	5.83%	7.95%	8.39%	54	0.29%	0.57%	1.28%	0.77%	56	12.05%	15.58%	20.38%	16.27%
	Retail - Qualifying Revolving	6	0.34%	0.92%	4.92%	1.62%	4	15.04%	26.78%	34.24%	28.34%	19	0.64%	1.70%	4.07%	1.75%	22	34.22%	54.06%	66.86%	60.81%
Retail - Other Retail	17	0.31%	0.79%	2.07%	0.53%	14	21.98%	44.98%	67.11%	29.85%	48	1.13%	2.24%	5.36%	1.83%	50	30.00%	39.25%	53.26%	43.19%	
Estonia	Corporates										29	0.47%	1.14%	1.93%	1.73%	30	38.11%	44.98%	45.00%	41.50%	
	Corporates - Of Which: Specialised Lending										6	1.21%	1.95%	2.35%	1.05%	6	30.00%	35.71%	37.75%	31.16%	
	Corporates - Of Which: SME										14	0.82%	1.66%	2.94%	1.72%	13	43.56%	45.00%	45.00%	39.83%	
	Retail	19	0.08%	0.58%	4.51%	0.68%	15	11.61%	32.49%	64.04%	28.94%	51	0.44%	1.16%	3.00%	1.37%	50	15.81%	24.31%	41.67%	16.08%
	Retail - Secured on real estate property	7	0.00%	0.07%	2.85%	0.65%	5	6.14%	6.40%	7.76%	28.51%	32	0.24%	0.57%	1.44%	1.10%	33	12.92%	14.95%	22.01%	13.29%
	Retail - Qualifying Revolving	4	0.30%	0.61%	1.72%	0.66%	4	68.12%	72.57%	85.95%	66.50%	18	0.60%	1.28%	6.46%	3.05%	18	50.65%	56.17%	68.79%	59.12%
Retail - Other Retail	15	0.28%	1.39%	4.51%	0.70%	11	18.21%	27.37%	33.19%	30.78%	43	0.85%	2.68%	4.80%	2.68%	41	28.82%	38.53%	56.24%	29.58%	
Finland	Corporates	9	0.00%	0.00%	0.60%	1.44%						58	0.26%	0.41%	1.05%	1.04%	58	31.39%	41.75%	45.00%	35.05%
	Corporates - Of Which: Specialised Lending	16	0.00%	0.00%	0.00%	0.00%						24	0.31%	0.41%	0.73%	0.61%	24	16.14%	27.31%	36.58%	27.21%
	Corporates - Of Which: SME	5	0.00%	0.03%	0.74%	2.04%						22	0.20%	0.84%	2.04%	1.53%	21	24.26%	35.74%	45.00%	31.78%
	Retail	17	0.03%	1.05%	3.38%	1.15%	14	5.49%	18.45%	38.97%	3.54%	57	0.39%	1.33%	2.31%	1.53%	59	16.63%	22.23%	39.21%	20.51%
	Retail - Secured on real estate property	8	0.31%	3.99%	7.57%	1.15%	6	2.27%	6.75%	30.09%	2.30%	46	0.36%	0.86%	2.08%	1.16%	47	11.20%	15.24%	18.04%	16.76%
	Retail - Qualifying Revolving	6	0.00%	0.53%	2.45%	1.57%	4	36.52%	63.62%	71.49%	26.83%	20	0.52%	1.21%	2.46%	1.77%	22	37.74%	56.38%	69.52%	61.35%
Retail - Other Retail	13	0.00%	0.93%	3.91%	1.17%	10	13.97%	37.39%	51.21%	7.87%	49	0.80%	1.66%	3.74%	3.28%	49	28.07%	42.62%	64.04%	33.40%	
France	Corporates	21	0.09%	0.67%	0.89%	0.67%	14	7.21%	12.77%	20.43%	21.14%	66	0.27%	0.61%	1.43%	1.73%	67	32.51%	39.98%	45.00%	34.26%
	Corporates - Of Which: Specialised Lending	147	0.00%	0.02%	0.06%	1.68%	13	0.39%	6.09%	14.66%	8.94%	36	0.30%	0.77%	2.17%	1.45%	38	16.02%	18.93%	37.42%	20.50%
	Corporates - Of Which: SME	11	0.67%	1.01%	1.95%	1.40%	7	12.16%	18.54%	37.32%	25.44%	48	0.45%	2.12%	3.48%	2.73%	51	27.76%	37.70%	45.00%	34.56%
	Retail	42	0.51%	0.95%	2.01%	0.48%	38	15.85%	20.57%	27.31%	21.22%	64	0.84%	1.40%	2.56%	1.42%	67	14.63%	19.67%	28.70%	17.10%
	Retail - Secured on real estate property	22	0.32%	0.51%	1.04%	0.29%	18	3.84%	9.02%	14.92%	10.51%	65	0.48%	1.01%	1.84%	1.06%	66	10.86%	16.16%	19.58%	12.62%
	Retail - Qualifying Revolving	18	0.31%	0.52%	0.76%	0.77%	16	28.67%	34.92%	43.49%	40.97%	27	1.02%	1.98%	4.13%	2.71%	27	38.84%	51.08%	68.75%	34.66%
Retail - Other Retail	38	0.86%	2.19%	3.69%	0.83%	34	20.93%	28.94%	43.00%	26.53%	57	1.48%	2.55%	6.38%	1.80%	58	27.80%	40.58%	48.25%	23.17%	
Germany	Corporates	30	0.05%	0.46%	0.79%	0.52%	24	12.27%	27.54%	41.04%	30.20%	70	0.36%	0.64%	1.22%	0.94%	71	32.47%	40.88%	44.97%	36.42%
	Corporates - Of Which: Specialised Lending	70	0.00%	0.00%	0.00%	0.57%	8	0.04%	7.74%	34.77%	30.42%	35	0.38%	0.75%	1.42%	0.84%	40	13.53%	20.77%	39.67%	33.18%
	Corporates - Of Which: SME	18	0.27%	0.69%	3.04%	0.74%	16	25.58%	36.90%	42.35%	36.77%	56	0.64%	1.23%	3.01%	1.11%	56	24.17%	37.63%	44.56%	33.02%
	Retail	43	0.21%	0.47%	1.12%	0.61%	40	11.59%	19.75%	38.86%	24.04%	67	0.70%	1.28%	2.23%	0.92%	69	17.34%	20.37%	30.10%	28.11%
	Retail - Secured on real estate property	21	0.21%	0.40%	0.92%	0.38%	17	4.58%	8.66%	11.43%	8.66%	66	0.60%	0.90%	1.74%	0.72%	67	12.70%	15.99%	21.56%	18.17%
	Retail - Qualifying Revolving	19	0.19%	0.65%	2.26%	0.46%	18	27.74%	39.53%	45.04%	27.64%	27	0.69%	1.43%	3.81%	0.70%	29	42.56%	53.03%	65.99%	64.67%
Retail - Other Retail	35	0.41%	1.22%	2.14%	1.35%	32	23.06%	35.39%	53.49%	35.63%	59	1.12%	2.40%	4.27%	1.68%	60	30.17%	40.98%	48.62%	46.42%	
Greece	Corporates	6	0.00%	0.44%	33.84%	1.04%						28	0.34%	1.36%	8.39%	9.56%	30	23.95%	39.50%	45.00%	38.94%
	Corporates - Of Which: Specialised Lending	80	0.00%	0.00%	0.09%	0.05%	4	11.55%	17.32%	23.09%	17.32%	9	1.03%	1.79%	9.45%	4.92%	9	5.24%	10.02%	37.94%	22.28%
	Corporates - Of Which: SME											18	0.68%	2.60%	5.78%	19.60%	19	29.55%	39.65%	45.00%	39.57%
	Retail	22	0.36%	1.26%	2.45%	7.65%	17	19.32%	46.19%	65.06%	73.13%	57	0.49%	1.16%	2.41%	10.47%	60	15.90%	25.65%	40.17%	28.97%
	Retail - Secured on real estate property	5	0.00%	0.00%	3.01%	9.09%						45	0.19%	0.42%	0.99%	10.30%	45	9.95%	15.21%	21.46%	18.98%
	Retail - Qualifying Revolving	11	0.26%	1.59%	2.45%	1.93%	9	40.94%	60.38%	72.31%	66.61%	24	0.53%	2.10%	3.83%	3.85%	24	40.13%	53.38%	68.21%	63.34%
Retail - Other Retail	17	0.29%	1.12%	2.34%	8.30%	13	34.79%	57.98%	65.06%	79.25%	51	0.70%	2.31%	4.72%	12.71%	54	32.61%	41.40%	54.37%	37.74%	

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
2021 Q3
 (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	
Hungary	Corporates	9	0.00%	0.94%	1.46%	1.10%	4	26.25%	37.05%	41.47%	33.51%	41	0.57%	1.05%	2.80%	2.10%	42	35.00%	40.72%	45.00%	42.83%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	8	0.12%	0.59%	3.03%	1.92%	4	16.45%	35.25%	40.31%	35.72%	15	0.48%	1.22%	1.75%	3.35%	15	12.50%	34.43%	45.00%	32.46%	
	Retail	28	0.16%	0.96%	5.35%	1.06%	24	20.81%	42.75%	58.50%	54.33%	58	0.36%	1.04%	2.39%	2.82%	60	15.52%	24.87%	38.16%	43.14%	
	Retail - Secured on real estate property	7	0.09%	4.27%	8.04%	1.01%	5	29.54%	51.96%	66.39%	50.70%	46	0.23%	0.55%	1.18%	1.92%	48	11.90%	16.63%	22.88%	33.74%	
	Retail - Qualifying Revolving	11	0.03%	1.58%	7.79%	2.85%	9	40.02%	48.78%	56.01%	49.26%	23	0.54%	1.91%	4.05%	3.89%	25	36.08%	57.26%	71.54%	63.16%	
	Retail - Other Retail	20	0.27%	1.10%	6.69%	1.77%	16	27.40%	50.05%	62.21%	58.54%	51	0.92%	2.79%	6.46%	4.97%	51	32.10%	45.00%	56.97%	65.34%	
Ireland	Corporates	9	0.00%	1.91%	3.69%	2.61%	5	10.15%	12.88%	26.93%	23.04%	54	0.23%	0.50%	1.48%	1.33%	57	28.23%	39.05%	44.20%	27.56%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	64	0.00%	0.00%	0.00%	0.00%						23	0.50%	1.36%	2.66%	22.94%	26	14.83%	26.66%	43.74%	33.07%	
	Retail	5	2.10%	4.58%	7.41%	3.56%	4	7.16%	13.43%	17.84%	17.54%	29	0.39%	1.09%	2.97%	3.79%	31	28.16%	38.58%	45.00%	35.90%	
	Retail - Secured on real estate property	33	0.11%	0.63%	1.84%	0.97%	30	11.62%	17.89%	37.04%	15.80%	64	0.60%	1.25%	3.40%	2.14%	65	13.64%	19.37%	26.65%	27.38%	
	Retail - Qualifying Revolving	15	0.57%	1.08%	1.89%	0.89%	13	8.88%	16.35%	20.07%	13.84%	59	0.53%	1.19%	3.24%	1.99%	61	12.29%	16.84%	23.32%	24.78%	
	Retail - Other Retail	11	0.09%	0.70%	4.63%	0.54%	9	11.30%	28.21%	43.46%	22.52%	21	0.98%	1.30%	2.44%	2.16%	22	40.77%	54.66%	65.62%	59.57%	
		24	0.15%	0.76%	2.69%	2.87%	20	16.03%	39.40%	56.72%	26.15%	56	1.01%	2.24%	5.39%	4.46%	56	23.16%	36.73%	52.94%	60.16%	
Italy	Corporates	17	0.18%	0.49%	0.76%	0.60%	12	15.92%	24.42%	34.92%	25.12%	57	0.40%	0.89%	2.69%	4.84%	58	30.76%	40.17%	45.00%	36.40%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	82	0.00%	0.00%	0.00%	2.31%						22	0.32%	1.30%	3.16%	2.64%	25	15.75%	23.91%	43.56%	21.43%	
	Retail	11	0.58%	1.12%	3.92%	1.06%	9	23.51%	26.17%	29.11%	26.13%	31	0.71%	2.90%	7.79%	10.39%	31	27.56%	35.00%	42.68%	38.79%	
	Retail - Secured on real estate property	41	0.26%	0.74%	2.72%	1.83%	36	18.53%	28.29%	46.01%	36.08%	64	0.51%	1.38%	2.56%	2.10%	68	16.07%	23.05%	32.58%	26.15%	
	Retail - Qualifying Revolving	17	0.41%	0.87%	1.24%	1.66%	14	12.76%	17.19%	27.96%	29.91%	63	0.40%	0.88%	1.39%	1.39%	64	11.95%	16.43%	22.35%	19.81%	
	Retail - Other Retail	20	0.42%	1.33%	3.00%	0.19%	18	27.38%	37.08%	50.97%	34.62%	25	1.14%	2.57%	4.39%	3.50%	26	39.38%	59.41%	69.04%	61.66%	
		31	0.33%	1.01%	3.35%	2.17%	27	26.30%	37.59%	50.07%	44.43%	57	1.84%	3.34%	5.56%	5.36%	61	31.85%	45.54%	54.27%	40.03%	
Latvia	Corporates											30	0.34%	0.76%	2.12%	1.66%	30	39.42%	45.00%	45.00%	41.72%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME											15	0.23%	0.58%	3.29%	1.92%	14	37.52%	44.29%	45.00%	38.73%	
	Retail	14	0.19%	0.40%	4.82%	1.30%	11	22.84%	41.29%	65.51%	37.70%	50	0.39%	1.48%	3.43%	2.68%	53	14.11%	27.72%	42.38%	25.87%	
	Retail - Secured on real estate property	6	0.00%	0.22%	0.25%	1.40%	4	13.87%	18.51%	28.33%	35.22%	33	0.13%	0.56%	1.32%	2.10%	34	10.00%	14.04%	23.20%	20.23%	
	Retail - Qualifying Revolving	6	0.00%	5.73%	19.83%	25.40%						20	0.61%	3.24%	10.64%	8.56%	21	48.73%	57.32%	69.00%	62.81%	
	Retail - Other Retail	10	0.33%	0.58%	2.67%	1.02%	9	26.10%	37.93%	47.19%	46.86%	44	0.62%	2.65%	8.36%	4.38%	46	30.33%	44.25%	58.91%	43.05%	
Lithuania	Corporates	4	0.27%	0.27%	2.68%	2.67%	4	33.26%	66.52%	68.49%	70.24%	34	0.21%	0.71%	3.78%	1.26%	35	39.85%	45.00%	45.00%	41.46%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	4	0.27%	0.54%	6.94%	9.95%						15	0.23%	2.03%	3.86%	2.15%	15	38.73%	45.00%	48.95%	39.85%	
	Retail	8	0.04%	0.37%	1.92%	1.00%	14	11.88%	31.21%	47.38%	38.08%	51	0.38%	1.00%	3.00%	1.41%	52	17.62%	28.29%	44.35%	18.45%	
	Retail - Secured on real estate property	6	0.11%	0.12%	4.46%	1.08%	5	7.15%	7.64%	7.65%	37.78%	33	0.24%	0.60%	1.40%	1.18%	34	11.91%	15.93%	20.41%	15.83%	
	Retail - Qualifying Revolving	6	0.00%	1.96%	5.21%	4.49%						19	0.76%	2.93%	5.00%	4.01%	19	30.70%	58.00%	73.78%	63.07%	
	Retail - Other Retail	15	0.19%	3.41%	4.18%	0.51%	13	24.16%	27.53%	47.38%	41.81%	43	0.70%	2.94%	6.39%	2.90%	43	30.73%	42.30%	58.44%	36.54%	
Luxembourg	Corporates	19	0.00%	0.07%	0.88%	0.54%	13	5.07%	14.98%	24.67%	11.69%	61	0.39%	0.86%	1.33%	1.53%	63	27.70%	36.97%	44.49%	29.96%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	70	0.00%	0.00%	0.00%	0.05%	4	0.23%	0.48%	26.38%	22.35%	33	0.56%	0.71%	1.32%	1.03%	33	15.54%	20.23%	36.78%	24.04%	
	Retail	9	0.84%	0.84%	4.87%	2.87%	7	1.87%	20.47%	42.86%	21.51%	43	0.41%	1.12%	2.90%	2.19%	43	25.02%	36.96%	44.25%	30.16%	
	Retail - Secured on real estate property	31	0.03%	0.44%	1.06%	0.51%	27	7.50%	18.90%	31.61%	10.44%	61	0.45%	0.91%	1.99%	1.02%	62	16.25%	22.29%	30.96%	16.24%	
	Retail - Qualifying Revolving	13	0.01%	0.61%	2.16%	0.42%	9	2.49%	5.78%	12.61%	3.74%	58	0.38%	0.71%	1.49%	0.89%	59	13.54%	16.50%	21.87%	15.00%	
	Retail - Other Retail	10	0.21%	0.46%	2.37%	1.36%	10	18.31%	41.14%	46.97%	42.04%	23	0.57%	1.25%	2.72%	2.67%	24	41.09%	50.81%	67.10%	52.30%	
		28	0.20%	1.35%	2.89%	1.69%	24	14.05%	25.55%	37.16%	16.63%	52	1.04%	1.86%	3.34%	1.79%	54	26.05%	35.66%	53.70%	21.69%	

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
2021 Q3
 (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	Corporates	7	0.00%	0.00%	14.62%	20.39%						39	0.44%	0.86%	1.63%	2.38%	41	14.91%	35.00%	45.00%	20.19%	
	Corporates - Of Which: Specialised Lending										8	0.85%	1.34%	3.65%	2.75%	8	10.59%	12.33%	17.57%	12.22%		
	Corporates - Of Which: SME										20	0.56%	1.07%	4.09%	1.19%	20	18.06%	38.47%	50.10%	24.08%		
	Retail	13	0.01%	0.03%	0.38%	0.72%	8	22.77%	46.96%	57.51%	46.17%	59	0.30%	0.63%	1.71%	1.23%	58	15.50%	22.29%	32.50%	22.37%	
	Retail - Secured on real estate property											51	0.23%	0.47%	1.22%	1.33%	52	13.30%	17.47%	23.32%	17.35%	
	Retail - Qualifying Revolving	4	0.00%	0.03%	1.00%	0.68%						20	0.41%	0.80%	1.72%	1.45%	20	38.55%	55.38%	68.85%	54.84%	
	Retail - Other Retail	10	0.07%	0.25%	13.47%	3.22%	7	6.52%	41.12%	53.07%	44.94%	48	0.75%	1.70%	3.69%	1.16%	47	29.06%	45.55%	57.48%	22.08%	
Netherlands	Corporates	18	0.00%	0.58%	2.00%	1.15%	9	9.27%	13.33%	57.59%	12.23%	64	0.28%	0.45%	0.98%	1.26%	66	34.29%	39.78%	45.00%	26.98%	
	Corporates - Of Which: Specialised Lending	70	0.00%	0.00%	0.00%	0.24%						30	0.31%	0.83%	1.37%	1.58%	33	14.34%	21.60%	36.29%	14.74%	
	Corporates - Of Which: SME	5	0.01%	1.59%	1.85%	2.12%	4	11.26%	15.44%	43.50%	11.95%	39	0.43%	1.14%	2.76%	2.57%	40	23.74%	36.75%	44.76%	20.02%	
	Retail	34	0.13%	0.29%	1.00%	0.50%	29	6.36%	18.74%	31.57%	9.39%	67	0.71%	1.15%	2.16%	0.64%	67	14.15%	18.23%	26.16%	12.01%	
	Retail - Secured on real estate property	18	0.21%	0.49%	1.29%	0.44%	12	3.18%	5.68%	6.55%	5.25%	62	0.48%	0.94%	1.74%	0.57%	64	12.43%	15.27%	20.93%	10.72%	
	Retail - Qualifying Revolving	14	0.40%	0.83%	1.46%	0.47%	11	29.11%	40.14%	43.75%	40.63%	24	0.76%	1.52%	4.88%	2.44%	24	46.51%	52.08%	68.36%	49.24%	
	Retail - Other Retail	22	0.09%	0.37%	1.46%	1.79%	19	25.30%	35.77%	61.11%	28.20%	58	1.08%	2.03%	3.85%	2.34%	58	20.74%	35.15%	48.01%	41.99%	
Norway	Corporates	6	0.00%	0.04%	1.08%	1.09%						50	0.14%	0.36%	1.12%	1.20%	52	25.72%	37.12%	45.00%	26.95%	
	Corporates - Of Which: Specialised Lending	64	0.00%	0.00%	0.00%	0.00%						19	0.33%	0.54%	1.86%	2.10%	19	11.56%	17.85%	36.22%	21.21%	
	Corporates - Of Which: SME											21	0.35%	0.75%	2.39%	1.25%	22	18.93%	31.15%	45.00%	23.64%	
	Retail	24	0.06%	0.78%	1.90%	0.33%	19	11.77%	24.70%	43.60%	20.76%	62	0.43%	1.12%	2.41%	0.89%	62	14.38%	20.28%	32.66%	21.74%	
	Retail - Secured on real estate property	9	0.10%	0.93%	2.79%	0.12%	6	8.96%	18.27%	26.03%	6.34%	54	0.35%	1.05%	2.15%	0.63%	56	12.04%	16.32%	20.33%	19.72%	
	Retail - Qualifying Revolving	10	0.01%	0.98%	1.32%	1.20%	7	29.87%	45.48%	45.58%	31.32%	21	0.62%	1.53%	2.08%	1.75%	21	47.11%	54.96%	68.26%	59.75%	
	Retail - Other Retail	17	0.13%	0.45%	3.32%	0.96%	12	26.31%	41.03%	49.53%	23.54%	50	0.67%	1.60%	4.02%	1.98%	50	25.27%	41.83%	54.10%	29.80%	
Poland	Corporates	10	0.00%	0.26%	0.72%	0.56%	4	14.28%	25.97%	40.69%	29.07%	49	0.36%	0.66%	1.50%	1.44%	50	33.08%	40.80%	45.00%	36.50%	
	Corporates - Of Which: Specialised Lending	26	0.00%	0.00%	0.00%	2.23%						22	0.48%	0.92%	1.80%	0.99%	23	16.31%	35.53%	41.93%	38.79%	
	Corporates - Of Which: SME	4	0.29%	0.70%	10.86%	0.68%						36	0.31%	0.94%	3.06%	2.22%	37	24.51%	37.99%	45.00%	30.72%	
	Retail	29	0.26%	0.92%	2.71%	1.50%	26	17.07%	33.14%	52.75%	37.22%	58	0.60%	1.32%	2.55%	1.58%	63	16.27%	24.21%	38.93%	42.56%	
	Retail - Secured on real estate property	8	0.00%	0.76%	1.57%	0.95%	5	5.44%	17.78%	21.97%	24.23%	49	0.29%	0.61%	0.96%	0.71%	51	10.00%	18.13%	24.21%	34.65%	
	Retail - Qualifying Revolving	11	0.39%	1.38%	4.54%	1.33%	10	25.72%	40.99%	44.45%	44.43%	24	0.89%	1.98%	6.14%	2.47%	25	38.30%	58.64%	69.40%	72.22%	
	Retail - Other Retail	23	0.33%	2.13%	5.63%	2.76%	19	20.08%	44.18%	58.18%	46.76%	54	1.50%	3.63%	7.53%	3.72%	56	24.92%	42.99%	57.39%	56.93%	
Portugal	Corporates	8	0.00%	0.86%	1.22%	1.02%	5	29.67%	34.53%	48.64%	38.13%	43	0.35%	0.61%	1.91%	3.88%	46	24.09%	38.36%	45.00%	40.07%	
	Corporates - Of Which: Specialised Lending	18	0.00%	0.00%	0.00%	0.12%						23	0.44%	0.65%	0.82%	1.72%	24	8.64%	23.87%	45.00%	30.70%	
	Corporates - Of Which: SME	5	1.25%	1.30%	2.19%	2.01%	4	30.84%	40.28%	48.74%	35.07%	24	0.53%	1.74%	5.41%	6.35%	24	23.96%	38.59%	45.00%	39.70%	
	Retail	26	0.16%	0.80%	1.66%	0.78%	21	14.71%	23.83%	38.43%	21.57%	64	0.57%	1.41%	2.40%	1.35%	64	14.22%	22.08%	34.03%	20.49%	
	Retail - Secured on real estate property	9	0.18%	0.48%	1.22%	0.46%	7	0.46%	9.92%	18.13%	8.19%	56	0.34%	0.97%	1.78%	1.00%	57	12.75%	16.23%	20.11%	17.72%	
	Retail - Qualifying Revolving	13	0.59%	0.85%	1.36%	0.66%	12	25.09%	29.82%	36.15%	25.49%	25	0.92%	2.15%	3.64%	4.23%	25	33.16%	50.38%	65.54%	38.31%	
	Retail - Other Retail	23	0.28%	1.24%	2.42%	2.02%	18	22.65%	36.84%	57.70%	32.79%	53	0.61%	1.68%	2.89%	3.64%	54	27.26%	37.38%	49.79%	32.50%	
Romania	Corporates	7	0.00%	0.11%	1.33%	0.97%	4	6.61%	23.72%	50.55%	45.16%	39	0.25%	0.72%	2.87%	2.56%	40	32.14%	39.21%	45.00%	40.41%	
	Corporates - Of Which: Specialised Lending											6	0.39%	1.16%	2.54%	4.74%	6	25.10%	37.11%	42.18%	39.49%	
	Corporates - Of Which: SME	5	0.00%	0.56%	1.10%	1.20%						24	0.43%	1.13%	4.08%	3.61%	24	23.95%	36.03%	44.21%	40.52%	
	Retail	30	0.35%	1.75%	5.47%	1.74%	25	32.94%	42.06%	61.92%	59.13%	58	0.60%	1.39%	3.36%	2.81%	60	15.97%	27.41%	43.58%	49.22%	
	Retail - Secured on real estate property	5	0.00%	0.00%	0.59%	0.59%						45	0.31%	0.60%	1.34%	2.35%	46	11.50%	16.14%	21.44%	38.45%	
	Retail - Qualifying Revolving	13	2.19%	4.78%	7.34%	1.29%	11	32.97%	47.07%	68.51%	61.08%	20	1.27%	4.58%	9.82%	1.13%	22	40.18%	58.01%	70.08%	49.05%	
	Retail - Other Retail	22	1.45%	3.59%	6.09%	3.16%	20	35.89%	42.68%	63.90%	62.66%	50	0.88%	3.94%	6.62%	3.47%	51	28.63%	44.35%	58.91%	58.89%	

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
2021 Q3

(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	Corporates	11	0.00%	0.31%	1.21%	1.45%	6	23.29%	30.26%	47.98%	54.62%	42	0.37%	0.80%	2.69%	2.38%	42	33.20%	43.91%	45.00%	39.33%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	8	0.25%	1.31%	7.24%	2.80%	6	22.35%	36.50%	74.57%	61.45%	29	0.57%	1.46%	3.85%	3.39%	29	33.26%	43.40%	45.00%	41.30%
	Retail	18	0.05%	0.49%	1.07%	0.45%	16	31.09%	37.57%	56.41%	40.74%	55	0.22%	0.94%	2.12%	1.01%	57	18.16%	26.16%	42.53%	23.70%
	Retail - Secured on real estate property	7	0.00%	0.36%	0.37%	0.35%	5	17.48%	27.70%	27.70%	28.89%	41	0.13%	0.50%	1.40%	0.80%	43	11.23%	17.55%	22.46%	20.92%
	Retail - Qualifying Revolving	8	0.33%	1.04%	2.53%	0.64%	7	43.80%	52.31%	54.80%	53.72%	20	0.36%	1.71%	3.06%	2.78%	22	50.96%	61.72%	71.37%	55.59%
Retail - Other Retail	12	0.53%	1.81%	2.32%	1.30%	12	39.12%	52.73%	60.53%	63.27%	45	0.78%	2.85%	5.94%	2.63%	45	33.30%	45.00%	52.00%	42.50%	
Slovenia	Corporates	6	0.00%	0.04%	0.07%	0.16%						29	0.31%	1.17%	2.00%	2.04%	30	37.62%	43.83%	45.00%	40.15%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	4	0.16%	0.32%	0.71%	0.67%						15	0.61%	3.00%	5.25%	4.41%	15	37.21%	41.69%	45.00%	38.67%
	Retail	9	0.00%	1.59%	5.83%	10.12%	5	32.95%	47.73%	63.95%	55.03%	47	0.26%	0.72%	2.85%	3.01%	48	14.90%	26.82%	52.46%	37.05%
	Retail - Secured on real estate property											29	0.12%	0.26%	1.44%	3.35%	29	10.00%	13.80%	23.59%	22.79%
	Retail - Qualifying Revolving	4	0.00%	1.67%	9.11%	10.45%						21	0.32%	1.91%	6.55%	6.06%	22	43.31%	61.57%	69.40%	65.08%
Retail - Other Retail	8	0.00%	0.79%	5.22%	1.43%	4	38.96%	55.65%	69.32%	46.71%	41	0.71%	2.23%	5.41%	2.57%	40	16.27%	41.46%	58.82%	47.23%	
Spain	Corporates	16	0.20%	2.16%	5.87%	2.18%	12	4.37%	12.08%	21.36%	20.19%	56	0.43%	1.11%	2.50%	2.64%	60	32.78%	39.34%	45.00%	41.26%
	Corporates - Of Which: Specialised Lending	68	0.00%	0.00%	10.63%	6.14%						28	0.41%	1.04%	2.11%	4.76%	28	17.19%	31.86%	45.00%	23.01%
	Corporates - Of Which: SME	7	0.02%	2.51%	3.34%	2.71%	6	17.22%	22.03%	29.26%	21.03%	44	0.56%	1.98%	4.73%	4.53%	44	20.00%	36.19%	45.00%	40.46%
	Retail	38	0.24%	1.05%	2.33%	1.31%	33	14.23%	28.64%	43.78%	29.29%	65	0.69%	1.11%	2.20%	1.86%	69	15.44%	21.37%	30.83%	28.79%
	Retail - Secured on real estate property	16	0.67%	1.18%	6.62%	0.97%	13	10.54%	13.99%	17.25%	15.57%	61	0.41%	0.89%	1.66%	1.27%	64	11.25%	14.86%	21.00%	21.53%
	Retail - Qualifying Revolving	18	0.37%	0.63%	1.21%	0.83%	17	32.96%	42.36%	53.06%	50.43%	24	1.01%	2.30%	3.53%	2.46%	26	30.00%	50.90%	66.00%	59.31%
Retail - Other Retail	30	0.43%	1.47%	3.18%	2.70%	27	24.35%	43.18%	54.84%	38.34%	55	1.01%	2.40%	4.45%	4.29%	59	27.22%	39.18%	52.64%	52.11%	
Sweden	Corporates	8	0.00%	0.03%	0.13%	0.11%	5	15.28%	16.02%	22.84%	18.67%	65	0.29%	0.70%	1.19%	0.64%	65	32.60%	41.63%	45.00%	24.70%
	Corporates - Of Which: Specialised Lending	16	0.00%	0.00%	0.00%	0.00%						28	0.34%	0.71%	1.71%	1.39%	28	18.87%	30.68%	38.97%	27.25%
	Corporates - Of Which: SME	5	0.04%	0.19%	0.26%	0.23%	4	11.38%	15.81%	24.44%	17.89%	32	0.30%	0.65%	2.10%	0.64%	31	17.21%	35.00%	45.00%	18.04%
	Retail	28	0.10%	0.26%	1.67%	0.12%	22	10.20%	18.32%	44.61%	14.24%	62	0.38%	1.16%	2.28%	0.34%	64	13.88%	18.04%	27.37%	12.52%
	Retail - Secured on real estate property	13	0.06%	0.38%	1.96%	0.08%	10	5.59%	11.53%	22.35%	5.33%	56	0.28%	1.00%	1.60%	0.27%	59	10.14%	14.26%	18.72%	10.82%
	Retail - Qualifying Revolving	9	0.15%	0.50%	1.23%	0.58%	7	10.78%	42.16%	71.15%	38.70%	23	0.49%	1.56%	4.63%	1.54%	24	39.76%	54.12%	66.83%	60.93%
Retail - Other Retail	19	0.27%	0.83%	2.46%	0.62%	13	20.93%	27.26%	66.75%	27.16%	55	1.08%	2.10%	4.10%	1.32%	56	25.09%	39.46%	49.37%	35.77%	
United Kingdom	Corporates	19	0.00%	0.60%	2.16%	1.03%	15	5.29%	12.17%	28.13%	24.01%	68	0.31%	0.60%	1.39%	1.06%	68	29.96%	39.16%	45.00%	34.90%
	Corporates - Of Which: Specialised Lending	68	0.00%	0.00%	0.00%	1.35%	6	2.28%	10.12%	18.29%	15.90%	32	0.43%	0.87%	1.86%	1.94%	33	15.83%	27.82%	42.67%	25.91%
	Corporates - Of Which: SME	4	0.00%	1.42%	9.77%	7.53%						47	0.69%	1.21%	3.10%	2.21%	48	27.33%	38.20%	45.00%	35.51%
	Retail	46	0.26%	0.88%	2.02%	2.51%	42	9.17%	17.89%	33.58%	5.92%	65	0.81%	1.67%	3.07%	2.25%	68	13.86%	18.16%	25.96%	12.95%
	Retail - Secured on real estate property	23	0.60%	1.51%	3.89%	2.60%	20	5.18%	12.79%	19.73%	3.94%	63	0.64%	1.20%	2.27%	2.26%	65	12.33%	15.36%	19.55%	8.98%
	Retail - Qualifying Revolving	19	0.23%	0.85%	1.40%	1.03%	18	23.04%	39.39%	48.86%	49.58%	27	0.73%	1.71%	3.81%	1.70%	27	32.69%	51.79%	68.37%	73.13%
Retail - Other Retail	43	0.23%	1.23%	4.20%	2.09%	39	14.87%	37.63%	67.19%	48.94%	57	1.40%	2.07%	3.64%	2.47%	61	20.63%	35.07%	45.81%	54.82%	
Australia	Corporates	7	0.02%	0.22%	2.65%	1.07%	4	4.57%	8.01%	22.78%	7.51%	39	0.21%	0.58%	1.41%	1.40%	42	26.26%	37.74%	45.00%	20.63%
	Corporates - Of Which: Specialised Lending	65	0.00%	0.00%	3.70%	2.07%						16	0.55%	1.00%	1.69%	1.98%	17	13.71%	17.57%	20.00%	15.77%
	Corporates - Of Which: SME											17	0.16%	0.91%	3.82%	0.89%	18	22.50%	42.13%	45.00%	11.14%
	Retail	21	0.12%	0.24%	0.94%	2.13%	18	8.44%	24.69%	41.07%	5.13%	61	0.34%	0.77%	1.34%	0.50%	60	13.11%	16.88%	27.90%	11.85%
	Retail - Secured on real estate property	4	0.00%	0.00%	1.07%	2.14%						53	0.28%	0.65%	1.32%	0.44%	55	11.55%	13.64%	20.65%	11.20%
	Retail - Qualifying Revolving	8	0.10%	0.88%	1.51%	0.68%	7	20.29%	23.65%	48.81%	34.82%	22	0.23%	1.45%	5.00%	1.13%	23	38.30%	54.37%	68.38%	59.25%
Retail - Other Retail	15	0.14%	2.00%	4.67%	2.00%	13	26.39%	40.35%	58.23%	19.34%	50	0.45%	1.19%	4.00%	2.14%	50	24.10%	38.59%	57.68%	30.37%	



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 2021 Q3 (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	Corporates										49	0.13%	0.50%	0.88%	1.00%	50	25.94%	40.34%	45.00%	28.82%	
	Corporates - Of Which: Specialised Lending	16	0.00%	0.00%	0.00%	0.00%					19	0.17%	0.59%	1.02%	1.32%	20	18.18%	34.49%	45.00%	28.05%	
	Corporates - Of Which: SME										17	0.47%	1.44%	5.67%	1.03%	16	18.32%	34.75%	45.00%	20.71%	
	Retail	30	0.04%	0.18%	1.01%	1.73%	24	12.48%	27.35%	50.84%	14.36%	63	0.38%	0.80%	1.77%	2.22%	64	14.77%	19.42%	30.94%	17.89%
	Retail - Secured on real estate property	6	0.00%	0.00%	0.99%	1.37%						55	0.27%	0.60%	1.30%	0.80%	58	11.25%	14.86%	21.84%	15.12%
Retail - Qualifying Revolving	13	0.39%	0.52%	1.04%	0.97%	10	18.97%	26.32%	42.91%	29.30%	23	0.38%	1.39%	2.60%	1.91%	23	39.52%	51.74%	66.11%	52.16%	
Retail - Other Retail	22	0.28%	0.79%	2.35%	1.87%	18	14.59%	30.33%	49.80%	14.19%	51	0.50%	1.59%	3.51%	2.52%	52	19.67%	35.91%	56.14%	18.09%	
China	Corporates	4	0.00%	0.00%	1.88%	2.03%						32	0.16%	0.27%	0.83%	0.74%	33	35.46%	42.47%	45.00%	44.51%
	Corporates - Of Which: Specialised Lending	64	0.00%	0.00%	0.00%	0.00%						11	0.31%	1.02%	2.59%	2.96%	11	20.22%	30.68%	32.69%	29.84%
	Corporates - Of Which: SME											20	0.36%	0.77%	4.10%	2.78%	20	17.69%	35.64%	45.00%	38.33%
	Retail	17	0.02%	0.17%	0.29%	0.34%	13	35.01%	41.08%	65.47%	13.33%	59	0.38%	0.70%	1.27%	0.76%	60	12.58%	17.95%	26.51%	16.02%
	Retail - Secured on real estate property	5	0.00%	0.00%	0.00%	0.69%						54	0.27%	0.54%	1.13%	0.82%	57	10.66%	14.33%	21.76%	14.91%
Retail - Qualifying Revolving	10	0.15%	0.46%	1.35%	0.79%	7	35.01%	54.76%	60.83%	53.41%	21	0.14%	0.92%	1.94%	1.31%	22	39.49%	54.23%	69.16%	55.66%	
Retail - Other Retail	12	0.28%	0.95%	3.95%	0.82%	9	35.67%	55.56%	85.05%	32.98%	46	0.43%	1.17%	5.99%	1.03%	47	26.37%	39.49%	53.40%	16.23%	
Hong Kong	Corporates	5	0.00%	0.00%	0.00%	0.51%						44	0.30%	0.49%	1.96%	1.32%	46	33.63%	39.97%	45.00%	32.42%
	Corporates - Of Which: Specialised Lending	16	0.00%	0.00%	0.00%	0.00%						14	0.46%	0.96%	1.98%	1.03%	14	11.62%	20.44%	33.29%	16.78%
	Corporates - Of Which: SME											23	0.20%	0.99%	3.49%	5.93%	24	28.83%	41.34%	45.00%	39.46%
	Retail	12	0.00%	0.01%	0.47%	0.40%	9	10.01%	30.18%	49.66%	5.77%	57	0.30%	0.66%	1.21%	0.47%	56	11.96%	18.18%	27.11%	11.81%
	Retail - Secured on real estate property	4	0.00%	0.00%	1.99%	2.52%						50	0.23%	0.54%	1.14%	0.83%	50	10.11%	13.77%	19.55%	14.84%
Retail - Qualifying Revolving	6	0.07%	0.18%	0.27%	0.23%	5	34.31%	65.09%	73.67%	41.30%	19	0.11%	0.68%	1.33%	1.48%	22	37.95%	51.71%	67.77%	50.69%	
Retail - Other Retail	8	0.00%	0.00%	0.08%	0.03%	5	10.01%	43.55%	49.66%	38.91%	47	0.30%	0.79%	1.87%	0.28%	44	21.10%	39.90%	52.96%	9.49%	
India	Corporates										30	0.53%	0.90%	2.95%	2.08%	33	37.00%	45.00%	45.00%	40.03%	
	Corporates - Of Which: Specialised Lending	64	0.00%	0.00%	0.00%	0.00%						8	0.66%	1.65%	3.17%	3.21%	8	16.25%	20.53%	23.18%	18.43%
	Corporates - Of Which: SME											10	2.58%	3.66%	13.76%	3.96%	10	31.65%	43.31%	45.00%	35.02%
	Retail	22	0.06%	0.25%	1.07%	0.68%	15	32.93%	39.83%	51.62%	52.06%	56	0.29%	0.78%	1.75%	1.19%	55	14.08%	23.59%	37.17%	33.01%
	Retail - Secured on real estate property	5	0.00%	0.00%	0.00%	0.00%						43	0.18%	0.35%	1.30%	1.20%	44	11.84%	16.77%	25.07%	19.76%
Retail - Qualifying Revolving	8	0.81%	1.38%	10.09%	3.76%	6	32.75%	45.78%	60.20%	47.24%	19	0.87%	2.12%	5.24%	3.17%	22	33.24%	58.04%	67.88%	55.75%	
Retail - Other Retail	14	0.36%	1.08%	2.45%	0.95%	12	37.95%	44.84%	63.28%	55.34%	43	0.96%	2.44%	7.40%	1.37%	41	30.02%	44.36%	58.75%	43.45%	
Korea, Republic Of	Corporates										28	0.07%	0.26%	0.50%	0.48%	30	37.00%	43.86%	45.00%	40.40%	
	Corporates - Of Which: Specialised Lending	16	0.00%	0.00%	0.00%	0.00%						5	0.21%	1.02%	1.07%	0.75%	5	1.78%	4.36%	14.82%	17.84%
	Corporates - Of Which: SME											7	0.59%	4.09%	4.71%	2.49%	7	36.07%	45.00%	45.00%	25.38%
	Retail	12	0.03%	0.26%	6.41%	0.55%	9	22.74%	43.99%	62.74%	66.58%	48	0.23%	0.41%	1.32%	1.07%	49	12.93%	23.41%	37.59%	68.51%
	Retail - Secured on real estate property											33	0.14%	0.22%	0.49%	0.35%	34	10.88%	13.27%	20.01%	15.30%
Retail - Qualifying Revolving											20	0.12%	0.68%	1.84%	1.28%	22	37.90%	53.31%	69.08%	57.95%	
Retail - Other Retail	10	0.18%	0.43%	0.88%	0.51%	8	32.45%	56.00%	78.00%	71.55%	38	0.61%	1.20%	3.38%	1.10%	38	27.01%	41.53%	55.00%	70.03%	
Russian Federation	Corporates	6	0.00%	0.05%	0.11%	0.14%						47	0.35%	0.86%	1.69%	0.57%	47	37.01%	45.00%	45.00%	39.06%
	Corporates - Of Which: Specialised Lending	21	0.00%	0.00%	0.00%	0.19%						13	0.44%	0.82%	2.03%	1.20%	13	17.66%	21.84%	28.96%	22.89%
	Corporates - Of Which: SME											12	1.11%	3.18%	6.08%	3.28%	11	35.00%	42.61%	44.74%	43.92%
	Retail	27	0.07%	1.63%	2.97%	2.88%	24	10.41%	20.90%	42.17%	17.33%	60	0.62%	1.46%	2.83%	2.34%	60	15.08%	21.39%	28.65%	20.70%
	Retail - Secured on real estate property	12	2.87%	5.49%	8.84%	3.76%	11	7.39%	17.26%	34.00%	17.01%	52	0.36%	1.22%	2.83%	2.52%	52	13.06%	16.33%	21.86%	19.19%
Retail - Qualifying Revolving	9	0.80%	1.70%	8.55%	1.98%	7	19.19%	37.55%	40.07%	27.27%	21	0.85%	1.71%	2.84%	2.10%	21	39.39%	57.39%	67.39%	58.65%	
Retail - Other Retail	18	0.13%	0.42%	4.29%	1.23%	13	26.46%	42.95%	52.85%	27.52%	48	0.73%	1.54%	7.84%	1.08%	50	24.91%	39.93%	54.16%	17.41%	

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
2021 Q3
 (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	Corporates										42	0.31%	0.96%	2.81%	1.53%	43	27.73%	38.09%	44.00%	27.82%	
	Corporates - Of Which: Specialised Lending	40	0.00%	0.00%	0.00%	16.43%					16	0.60%	1.74%	3.31%	2.39%	16	13.43%	20.29%	33.95%	18.69%	
	Corporates - Of Which: SME										15	0.21%	1.01%	3.59%	6.21%	16	16.57%	34.10%	45.00%	22.09%	
	Retail	13	0.00%	0.14%	0.97%	0.78%	7	9.38%	23.93%	24.51%	10.38%	62	0.34%	0.77%	1.63%	0.56%	62	13.15%	17.76%	27.96%	10.91%
	Retail - Secured on real estate property	7	0.00%	0.00%	1.43%	1.67%						54	0.28%	0.50%	1.35%	0.79%	55	12.50%	15.52%	19.23%	14.58%
Retail - Qualifying Revolving											21	0.32%	0.99%	2.99%	1.19%	22	36.22%	54.97%	66.70%	53.62%	
Retail - Other Retail	11	0.00%	0.00%	0.32%	0.08%	5	21.26%	28.75%	33.97%	19.46%	46	0.46%	0.82%	2.30%	0.44%	46	24.46%	33.22%	50.27%	9.02%	
Switzerland	Corporates	10	0.00%	0.01%	1.03%	0.44%	4	0.02%	13.53%	39.50%	8.44%	60	0.28%	0.56%	1.56%	1.10%	62	31.76%	39.53%	44.92%	30.63%
	Corporates - Of Which: Specialised Lending	16	0.00%	0.00%	0.00%	0.00%					28	0.24%	0.76%	2.07%	0.74%	28	6.52%	18.81%	36.87%	22.75%	
	Corporates - Of Which: SME	6	0.00%	0.01%	0.04%	0.43%					39	0.48%	2.09%	4.73%	2.41%	39	18.77%	32.75%	39.25%	29.82%	
	Retail	35	0.17%	0.56%	1.44%	0.49%	27	9.42%	16.33%	29.40%	12.09%	66	0.60%	1.45%	2.42%	0.97%	67	15.23%	20.45%	26.28%	20.88%
	Retail - Secured on real estate property	23	0.21%	0.54%	1.79%	0.40%	18	2.24%	11.38%	20.70%	14.60%	65	0.49%	1.17%	2.07%	0.73%	66	12.72%	15.70%	21.71%	19.27%
Retail - Qualifying Revolving	15	0.19%	0.39%	0.85%	0.60%	13	24.11%	31.24%	44.56%	31.45%	25	0.82%	1.15%	3.12%	1.85%	28	32.08%	47.29%	66.36%	51.93%	
Retail - Other Retail	27	0.26%	1.22%	1.71%	1.73%	22	15.83%	30.70%	41.75%	8.54%	57	0.86%	1.85%	3.81%	1.07%	57	27.41%	34.58%	45.56%	21.39%	
United States	Corporates	21	0.00%	0.61%	1.40%	0.77%	11	10.01%	19.86%	30.00%	19.80%	63	0.41%	0.90%	2.06%	1.34%	66	30.60%	40.74%	45.00%	27.02%
	Corporates - Of Which: Specialised Lending	70	0.00%	2.22%	4.43%	2.47%	13	7.79%	8.04%	9.70%	10.29%	26	0.37%	1.59%	3.27%	3.41%	26	14.17%	21.13%	39.58%	17.83%
	Corporates - Of Which: SME	5	0.00%	0.32%	0.44%	0.45%						42	0.41%	1.10%	3.87%	2.90%	44	28.66%	39.42%	44.98%	22.37%
	Retail	39	0.07%	0.42%	0.88%	2.25%	31	11.84%	16.59%	45.60%	16.10%	65	0.68%	1.22%	1.90%	2.07%	66	15.24%	20.14%	29.04%	24.24%
	Retail - Secured on real estate property	16	0.05%	0.40%	0.97%	0.75%	9	8.11%	11.02%	12.94%	10.87%	64	0.58%	1.07%	1.84%	1.08%	66	12.47%	17.29%	22.02%	16.27%
Retail - Qualifying Revolving	18	0.19%	0.65%	1.47%	0.59%	17	28.25%	40.55%	57.51%	33.97%	22	0.39%	1.22%	4.04%	1.58%	24	33.74%	57.56%	67.87%	57.17%	
Retail - Other Retail	29	0.06%	0.37%	2.24%	2.64%	21	16.86%	25.31%	52.89%	16.21%	58	0.90%	2.08%	3.97%	2.32%	57	25.54%	39.70%	51.58%	25.92%	

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

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

- **Scope (COREP 9.02)**

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

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

- **PD_Adjusted (on non defaulted)**

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

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

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

where $PD_{default}=1$;

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

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

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

- **LGD**

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

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

- **Default rate**

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

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

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

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

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

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

- **Loss rate**

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

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

To express it on yearly basis we apply:

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