



***RISK DASHBOARD ANNEX  
CREDIT RISK PARAMETERS  
Q4 2020***



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

**Table 1**  
**Risk Parameters statistics by country of the counterparty for IRB banks**  
 EU and main non-EU countries  
**2020 Q4**  
 (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	<b>Corporates</b>	11	0.00%	0.50%	1.48%	1.29%	6	0.61%	23.56%	34.76%	40.84%	62	0.23%	0.78%	1.14%	1.20%	63	32.19%	42.63%	45.00%	33.69%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	6	1.38%	1.50%	2.04%	1.70%	4	8.20%	15.60%	23.18%	21.87%	30	0.48%	0.87%	2.24%	2.24%	31	20.02%	38.03%	44.95%	31.19%
	<b>Retail</b>	26	0.27%	0.70%	1.07%	0.78%	21	25.68%	29.12%	38.66%	27.60%	65	0.38%	0.95%	1.61%	1.25%	65	15.29%	21.59%	30.48%	27.11%
	Retail - Secured on real estate property	12	0.46%	0.60%	1.06%	0.67%	9	5.31%	6.34%	11.92%	8.56%	59	0.24%	0.55%	1.21%	1.09%	61	10.31%	13.58%	19.42%	10.92%
Belgium	<b>Corporates</b>	16	0.00%	0.10%	1.79%	1.53%	9	15.50%	22.36%	42.57%	20.03%	68	0.28%	0.58%	2.01%	2.47%	68	31.77%	38.92%	45.00%	26.95%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	10	0.02%	1.50%	2.19%	1.76%	6	8.97%	17.69%	21.08%	14.10%	34	0.35%	1.90%	2.99%	2.64%	35	24.47%	35.84%	45.00%	24.57%
	<b>Retail</b>	40	0.22%	0.52%	1.42%	0.99%	33	11.93%	16.15%	26.82%	9.63%	66	0.67%	1.12%	1.80%	1.03%	67	14.54%	18.80%	25.67%	17.17%
	Retail - Secured on real estate property	22	0.16%	0.40%	2.17%	0.86%	19	3.54%	5.02%	16.15%	3.86%	64	0.52%	1.04%	1.52%	0.91%	66	11.64%	14.84%	19.49%	13.27%
Bulgaria	<b>Corporates</b>	6	0.00%	0.00%	1.69%	1.69%						33	0.38%	0.84%	1.97%	1.91%	34	31.76%	37.90%	45.00%	44.34%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME										18	0.35%	1.54%	3.69%	3.46%	19	12.29%	43.43%	45.00%	41.79%	
	<b>Retail</b>	27	0.21%	1.16%	10.17%	2.94%	19	21.23%	40.07%	56.78%	49.39%	59	0.39%	0.79%	3.17%	2.59%	61	18.78%	26.30%	37.22%	23.91%
	Retail - Secured on real estate property	5	1.70%	2.58%	2.59%	2.35%	4	28.59%	34.67%	44.21%	31.00%	42	0.21%	0.45%	1.01%	2.13%	44	10.63%	14.52%	18.33%	14.44%
Croatia	<b>Corporates</b>	6	0.00%	0.49%	1.60%	1.64%						27	0.65%	1.72%	4.00%	3.92%	27	22.78%	38.00%	45.00%	40.49%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME										10	1.02%	2.98%	6.65%	5.77%	10	41.13%	44.02%	65.66%	41.90%	
	<b>Retail</b>	17	0.46%	1.76%	3.58%	3.24%	16	25.82%	39.73%	53.05%	16.59%	48	0.27%	0.84%	2.67%	2.63%	48	19.19%	28.78%	47.44%	35.00%
	Retail - Secured on real estate property											30	0.18%	0.35%	0.55%	1.83%	31	10.00%	16.89%	27.00%	29.30%
Cyprus	<b>Corporates</b>	5	0.00%	0.00%	4.13%	5.05%						45	0.58%	1.38%	4.39%	3.67%	47	23.49%	35.91%	45.00%	33.54%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME										18	0.56%	1.04%	7.22%	3.44%	17	15.17%	35.00%	43.05%	19.20%	
	<b>Retail</b>	11	0.00%	0.07%	0.31%	0.26%	5	37.95%	37.96%	43.72%	24.35%	60	0.31%	0.67%	1.62%	1.27%	60	12.83%	23.44%	35.33%	17.78%
	Retail - Secured on real estate property											43	0.19%	0.43%	1.18%	1.56%	43	10.00%	12.87%	19.57%	12.96%
Czech	<b>Corporates</b>	11	0.00%	0.98%	1.07%	1.08%	6	38.17%	47.67%	84.75%	52.20%	52	0.21%	0.58%	1.88%	2.39%	53	36.14%	41.46%	45.00%	32.90%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	8	0.72%	1.76%	2.22%	2.01%	5	38.11%	43.29%	50.81%	41.55%	25	0.59%	3.22%	4.09%	3.28%	25	30.00%	42.26%	45.00%	31.78%
	<b>Retail</b>	26	0.34%	0.71%	1.02%	1.02%	21	16.01%	31.69%	44.21%	33.67%	65	0.34%	0.87%	1.51%	1.47%	66	13.99%	24.40%	33.10%	27.38%
	Retail - Secured on real estate property	11	0.00%	0.57%	0.66%	0.61%	7	12.11%	19.10%	24.08%	19.51%	54	0.18%	0.35%	0.81%	1.10%	54	10.00%	14.12%	19.16%	20.90%





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

**Table 1**  
**Risk Parameters statistics by country of the counterparty for IRB banks**  
 EU and main non-EU countries  
**2020 Q4**  
 (Source COREP C 9.02)

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

		Default rate					Loss rate					PD - adjusted					LGD				
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
Denmark	<b>Corporates</b>	11	0.01%	0.26%	0.92%	0.70%	9	4.38%	13.57%	24.02%	17.94%	59	0.27%	0.60%	1.08%	1.17%	62	28.54%	39.79%	45.00%	22.22%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	5	0.22%	0.30%	0.76%	0.57%	4	11.66%	21.32%	34.54%	18.25%	24	0.60%	1.29%	2.33%	1.47%	25	13.79%	24.93%	35.63%	18.97%
	<b>Retail</b>	29	0.18%	0.66%	1.64%	0.48%	23	10.58%	22.32%	33.14%	14.51%	65	0.44%	0.97%	1.81%	0.85%	66	15.20%	22.45%	30.92%	18.34%
	Retail - Secured on real estate property	15	0.00%	0.32%	3.03%	0.47%	11	5.77%	9.84%	15.82%	10.50%	55	0.31%	0.83%	1.34%	0.80%	56	11.98%	15.12%	19.84%	16.71%
Retail - Qualifying Revolving	9	1.13%	2.34%	7.42%	1.93%	7	16.22%	27.27%	33.49%	36.66%	25	0.38%	1.07%	2.37%	1.50%	26	31.73%	59.83%	73.48%	67.50%	
Retail - Other Retail	20	0.10%	0.84%	3.18%	0.67%	17	22.54%	38.54%	49.53%	41.08%	49	1.28%	2.26%	4.24%	1.97%	52	31.24%	40.37%	55.63%	40.44%	
Estonia	<b>Corporates</b>	4	0.16%	0.32%	0.99%	0.77%						32	0.24%	0.82%	1.71%	1.65%	33	41.70%	45.00%	47.55%	41.45%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME										11	1.11%	1.46%	2.79%	1.76%	11	39.39%	44.06%	45.00%	40.20%	
	<b>Retail</b>	15	0.14%	0.35%	2.63%	0.71%	12	24.29%	49.55%	63.27%	26.44%	53	0.49%	1.25%	3.82%	1.37%	52	14.58%	23.62%	42.63%	15.65%
	Retail - Secured on real estate property	7	0.13%	0.16%	10.51%	0.66%	5	6.52%	6.58%	31.15%	26.62%	36	0.23%	0.59%	1.46%	1.06%	36	10.38%	13.15%	21.60%	12.51%
Retail - Qualifying Revolving	5	0.74%	1.75%	4.21%	2.58%						22	0.45%	1.43%	4.23%	2.69%	22	47.73%	63.27%	73.58%	68.81%	
Retail - Other Retail	12	0.22%	1.15%	2.97%	0.90%	9	21.98%	39.22%	49.85%	25.93%	45	1.09%	2.43%	4.45%	2.75%	43	29.77%	40.09%	55.43%	29.94%	
Finland	<b>Corporates</b>	10	0.00%	0.01%	0.60%	1.68%	5	9.20%	11.76%	16.26%	14.74%	60	0.32%	0.61%	1.08%	0.90%	63	29.66%	38.50%	45.00%	34.14%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	5	0.08%	0.59%	1.16%	2.44%	4	9.04%	10.37%	27.53%	12.06%	20	0.17%	0.76%	1.43%	1.04%	20	19.92%	31.00%	44.91%	28.22%
	<b>Retail</b>	29	0.03%	0.56%	1.95%	1.38%	24	8.59%	19.19%	42.93%	1.83%	59	0.48%	0.85%	1.96%	1.32%	60	17.44%	23.59%	34.87%	20.48%
	Retail - Secured on real estate property	11	0.00%	1.04%	6.52%	1.41%	5	1.43%	3.10%	6.16%	1.49%	47	0.33%	0.63%	1.42%	0.80%	48	11.69%	16.12%	20.14%	16.55%
Retail - Qualifying Revolving	8	0.24%	1.13%	6.93%	1.68%	5	4.45%	22.36%	39.38%	28.65%	25	0.26%	0.94%	1.83%	1.24%	27	39.87%	60.02%	71.82%	69.71%	
Retail - Other Retail	25	0.16%	1.16%	2.99%	1.29%	22	16.03%	35.26%	53.67%	4.16%	48	0.80%	1.90%	3.55%	3.32%	50	25.95%	40.44%	54.66%	31.97%	
France	<b>Corporates</b>	22	0.51%	0.88%	1.51%	0.90%	18	6.85%	17.21%	38.26%	26.25%	70	0.30%	0.65%	1.75%	1.84%	73	31.69%	38.87%	45.00%	34.53%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	11	0.42%	0.82%	2.73%	1.55%	8	16.92%	24.01%	51.63%	32.26%	46	0.81%	2.23%	4.80%	3.04%	47	23.05%	38.29%	45.00%	34.63%
	<b>Retail</b>	42	0.17%	0.77%	1.46%	0.58%	36	13.29%	21.71%	28.18%	22.31%	69	0.70%	1.25%	1.99%	1.47%	68	14.11%	19.39%	27.67%	17.04%
	Retail - Secured on real estate property	23	0.56%	1.07%	1.79%	0.41%	18	3.88%	8.43%	15.24%	11.41%	66	0.45%	0.99%	1.47%	1.08%	67	11.28%	14.62%	19.55%	12.53%
Retail - Qualifying Revolving	22	0.39%	0.60%	1.23%	0.83%	20	29.04%	39.39%	51.91%	43.72%	31	0.66%	1.39%	4.58%	3.02%	32	38.94%	51.27%	70.54%	36.94%	
Retail - Other Retail	36	0.67%	1.38%	3.13%	0.89%	31	23.50%	29.68%	40.96%	29.79%	61	1.42%	2.37%	4.10%	1.88%	59	24.22%	39.66%	48.03%	22.80%	
Germany	<b>Corporates</b>	34	0.12%	0.61%	1.32%	0.85%	23	16.19%	28.13%	47.60%	34.49%	71	0.33%	0.75%	1.31%	1.09%	75	33.71%	41.36%	44.82%	36.35%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	19	0.31%	1.07%	2.07%	0.85%	14	16.59%	32.22%	36.29%	31.55%	53	0.60%	1.22%	2.71%	1.19%	53	24.82%	36.88%	40.53%	32.28%
	<b>Retail</b>	51	0.36%	0.75%	2.02%	0.62%	45	11.12%	20.24%	28.39%	24.68%	73	0.70%	1.31%	2.67%	0.88%	73	16.87%	20.00%	30.41%	29.36%
	Retail - Secured on real estate property	29	0.29%	0.56%	1.28%	0.38%	26	4.37%	10.44%	16.14%	9.50%	67	0.49%	0.93%	1.78%	0.63%	69	11.88%	15.92%	20.00%	18.39%
Retail - Qualifying Revolving	26	0.30%	0.74%	2.40%	0.65%	23	27.43%	40.40%	49.26%	32.23%	33	0.60%	0.88%	3.37%	0.64%	36	44.13%	55.11%	73.38%	65.80%	
Retail - Other Retail	45	0.52%	1.12%	2.34%	1.26%	38	23.18%	37.21%	55.95%	35.95%	62	0.94%	2.22%	4.03%	1.72%	62	30.76%	38.36%	49.43%	46.76%	
Greece	<b>Corporates</b>										40	0.64%	2.37%	7.65%	6.92%	41	30.53%	43.15%	45.00%	40.57%	
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME										14	0.61%	2.57%	7.50%	12.21%	15	31.19%	44.72%	48.83%	39.37%	
	<b>Retail</b>	29	0.02%	1.27%	3.73%	3.70%	22	17.91%	25.89%	53.83%	34.94%	57	0.61%	1.31%	3.11%	9.57%	63	17.63%	28.96%	43.89%	31.42%
	Retail - Secured on real estate property	8	0.00%	2.60%	12.68%	4.05%						42	0.14%	0.46%	1.53%	10.06%	43	9.21%	14.21%	19.16%	19.88%
Retail - Qualifying Revolving	14	0.96%	2.92%	13.94%	2.07%	11	22.78%	50.87%	75.78%	69.73%	27	0.29%	1.51%	3.77%	3.34%	29	43.28%	59.89%	72.66%	72.63%	
Retail - Other Retail	19	0.03%	2.13%	4.10%	4.03%	16	19.39%	42.24%	60.39%	31.67%	53	0.64%	2.22%	3.82%	10.34%	55	27.39%	43.38%	54.75%	42.67%	



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

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		Default rate					Loss rate					PD - adjusted					LGD				
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
Hungary	<b>Corporates</b>	8	0.28%	1.09%	2.63%	2.00%	4	33.52%	67.07%	71.46%	67.76%	45	0.48%	1.07%	1.89%	1.78%	44	30.47%	38.47%	45.00%	42.56%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	6	0.19%	1.27%	7.13%	2.73%						19	0.67%	2.05%	4.62%	2.70%	18	31.00%	42.83%	47.25%	46.71%
	<b>Retail</b>	27	0.14%	0.68%	3.56%	0.72%	23	17.52%	28.77%	46.12%	46.38%	58	0.43%	0.99%	2.33%	3.24%	60	16.48%	26.04%	37.28%	40.35%
	Retail - Secured on real estate property	10	0.00%	0.68%	1.36%	0.65%	5	5.15%	13.54%	33.50%	44.14%	48	0.20%	0.56%	1.31%	2.57%	50	11.67%	14.78%	25.22%	29.92%
Retail - Qualifying Revolving	11	0.70%	1.53%	5.48%	4.19%	10	17.89%	32.84%	40.11%	35.06%	27	0.31%	1.41%	4.31%	1.66%	29	40.70%	59.01%	70.89%	67.76%	
Retail - Other Retail	18	0.55%	1.73%	3.54%	0.82%	16	29.34%	43.41%	61.85%	50.75%	51	1.05%	2.04%	4.92%	4.73%	50	35.40%	47.29%	58.62%	63.70%	
Ireland	<b>Corporates</b>	12	0.09%	0.47%	2.35%	1.88%	8	12.89%	19.50%	24.87%	24.70%	59	0.35%	0.75%	1.80%	1.66%	66	27.22%	37.89%	45.00%	31.28%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	6	1.59%	2.22%	12.05%	4.62%	6	12.53%	15.17%	21.29%	18.85%	32	0.64%	1.59%	3.59%	3.22%	33	29.55%	38.50%	45.00%	37.41%
	<b>Retail</b>	28	0.10%	1.25%	2.85%	1.36%	23	13.36%	20.28%	30.24%	17.09%	64	0.68%	1.30%	3.94%	2.73%	68	15.08%	20.33%	28.67%	27.13%
	Retail - Secured on real estate property	14	0.74%	1.34%	3.33%	1.25%	11	7.71%	26.31%	30.44%	16.15%	63	0.37%	0.87%	2.72%	2.63%	64	12.26%	17.31%	24.99%	24.43%
Retail - Qualifying Revolving	12	0.41%	0.97%	1.37%	1.35%	10	9.73%	12.29%	33.33%	10.94%	28	0.45%	1.35%	3.70%	2.30%	28	39.67%	55.59%	69.71%	61.38%	
Retail - Other Retail	22	0.08%	2.14%	3.55%	3.39%	18	23.47%	33.21%	47.63%	26.08%	58	0.87%	1.79%	3.82%	4.05%	57	26.09%	41.14%	53.04%	62.20%	
Italy	<b>Corporates</b>	19	0.13%	0.58%	0.77%	0.69%	15	20.49%	29.80%	37.75%	27.98%	64	0.49%	1.28%	2.64%	4.84%	65	32.64%	38.76%	45.00%	37.06%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	12	0.84%	1.21%	5.13%	1.16%	12	19.74%	26.90%	33.65%	27.02%	31	0.59%	2.67%	8.69%	9.74%	31	25.63%	36.69%	45.00%	38.93%
	<b>Retail</b>	44	0.42%	1.05%	1.97%	4.17%	37	11.63%	19.46%	33.43%	43.34%	66	0.54%	1.18%	2.26%	2.28%	69	16.74%	22.28%	30.00%	26.05%
	Retail - Secured on real estate property	21	0.51%	0.87%	1.68%	3.58%	17	9.48%	11.63%	18.00%	36.38%	64	0.36%	0.78%	1.46%	1.57%	66	11.83%	15.27%	22.28%	19.40%
Retail - Qualifying Revolving	20	0.52%	1.29%	2.60%	0.42%	17	21.79%	28.04%	43.38%	24.96%	29	1.02%	2.60%	4.63%	2.86%	31	37.98%	61.09%	74.49%	55.59%	
Retail - Other Retail	35	0.80%	1.68%	3.32%	5.35%	30	16.20%	26.90%	41.75%	51.74%	60	1.41%	2.52%	4.99%	5.42%	61	32.55%	41.01%	52.59%	40.81%	
Latvia	<b>Corporates</b>	4	0.00%	0.01%	5.88%	11.64%						28	0.26%	1.27%	2.65%	1.73%	30	39.72%	44.64%	45.00%	41.72%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											14	0.56%	2.26%	4.02%	2.06%	15	37.55%	44.10%	45.00%	38.62%
	<b>Retail</b>	18	0.48%	1.68%	7.52%	1.38%	17	19.53%	29.98%	52.99%	35.09%	53	0.61%	1.69%	2.74%	2.65%	52	16.93%	27.77%	44.57%	24.57%
	Retail - Secured on real estate property	6	0.00%	0.40%	0.42%	1.48%	4	13.64%	18.09%	27.55%	32.34%	37	0.13%	0.37%	1.41%	2.11%	37	10.51%	14.32%	22.10%	18.54%
Retail - Qualifying Revolving	4	0.10%	0.49%	11.59%	1.31%	5	19.53%	29.85%	73.34%	72.54%	24	0.63%	1.45%	7.18%	3.90%	25	58.25%	64.25%	74.80%	71.19%	
Retail - Other Retail	16	0.51%	5.93%	34.49%	1.13%	13	27.04%	43.37%	60.08%	44.22%	47	0.91%	2.64%	4.99%	4.17%	48	34.99%	45.88%	60.37%	42.95%	
Lithuania	<b>Corporates</b>	6	0.01%	0.08%	1.74%	2.54%	5	19.44%	63.25%	74.03%	71.06%	29	0.32%	0.82%	1.76%	1.53%	29	40.20%	44.21%	45.00%	41.56%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											10	0.31%	1.27%	2.82%	2.60%	10	39.31%	43.99%	49.40%	39.97%
	<b>Retail</b>	20	0.25%	0.54%	1.69%	1.77%	16	23.38%	38.93%	55.58%	36.54%	53	0.40%	1.05%	3.12%	1.39%	51	17.57%	24.54%	41.66%	18.08%
	Retail - Secured on real estate property	7	0.00%	0.33%	1.73%	1.91%	5	8.64%	8.65%	36.50%	36.41%	37	0.25%	0.40%	1.74%	1.19%	37	11.38%	15.86%	22.62%	15.42%
Retail - Qualifying Revolving	5	0.00%	0.26%	1.22%	1.39%	4	40.77%	53.99%	58.16%	57.69%	22	0.37%	0.91%	2.74%	1.35%	22	50.41%	61.91%	71.93%	68.94%	
Retail - Other Retail	14	0.46%	1.54%	3.36%	1.00%	11	30.69%	50.47%	62.57%	38.24%	41	1.01%	2.47%	4.48%	2.69%	41	30.00%	40.10%	53.26%	37.05%	
Luxembourg	<b>Corporates</b>	24	0.05%	0.30%	2.61%	1.05%	16	7.68%	23.21%	36.31%	24.08%	69	0.38%	0.78%	1.28%	1.18%	71	29.67%	38.07%	44.48%	33.49%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	15	0.00%	0.79%	2.41%	2.37%	7	8.36%	9.16%	30.00%	9.82%	41	0.40%	0.87%	2.97%	2.05%	41	24.15%	37.68%	44.45%	29.61%
	<b>Retail</b>	23	0.21%	0.47%	1.10%	0.42%	21	6.74%	22.03%	38.67%	9.93%	60	0.44%	0.85%	1.75%	0.96%	62	14.93%	18.59%	27.15%	16.54%
	Retail - Secured on real estate property	13	0.01%	0.29%	0.72%	0.27%	8	1.74%	5.74%	25.14%	1.92%	57	0.40%	0.69%	1.52%	0.85%	60	11.56%	15.59%	22.53%	15.39%
Retail - Qualifying Revolving	9	0.24%	0.68%	1.00%	0.31%	7	16.92%	32.21%	38.20%	33.32%	28	0.54%	1.01%	3.16%	0.64%	27	32.62%	49.78%	64.50%	6.64%	
Retail - Other Retail	22	0.11%	1.19%	3.20%	1.33%	19	12.80%	38.70%	55.70%	16.47%	50	1.01%	2.04%	4.09%	1.72%	53	23.91%	35.00%	49.58%	21.65%	





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

**Table 1**  
**Risk Parameters statistics by country of the counterparty for IRB banks**  
 EU and main non-EU countries  
**2020 Q4**  
 (Source COREP C 9.02)

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

		Default rate					Loss rate					PD - adjusted					LGD				
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
Malta	<b>Corporates</b>	8	0.00%	9.20%	14.72%	8.79%	5	22.03%	27.07%	27.38%	21.78%	47	0.43%	0.92%	2.56%	4.65%	49	17.56%	35.00%	45.00%	24.97%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											23	0.39%	0.87%	4.25%	2.23%	23	30.40%	42.26%	54.90%	48.24%
	<b>Retail</b>	8	0.03%	0.53%	2.03%	1.63%	8	17.65%	30.05%	46.94%	22.23%	61	0.35%	0.87%	2.25%	1.04%	62	14.90%	21.54%	38.01%	11.36%
	Retail - Secured on real estate property	4	0.00%	0.59%	8.68%	4.01%						49	0.28%	0.53%	1.19%	0.73%	50	11.91%	16.63%	21.74%	16.58%
Netherlands	Retail - Qualifying Revolving	5	0.00%	1.97%	4.15%	2.00%						27	0.19%	0.57%	1.51%	1.52%	26	32.86%	57.99%	74.48%	76.42%
	Retail - Other Retail	6	0.03%	0.18%	3.59%	1.01%	7	23.78%	33.58%	48.13%	25.33%	55	0.30%	1.42%	3.13%	1.24%	53	24.57%	40.23%	55.06%	6.33%
	<b>Corporates</b>	17	0.03%	0.16%	1.60%	1.54%	11	12.47%	15.69%	62.51%	14.09%	69	0.29%	0.63%	1.23%	1.55%	71	32.53%	38.41%	45.00%	27.06%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	6	0.02%	2.48%	5.05%	3.53%	5	11.90%	15.51%	15.59%	13.48%	38	0.43%	1.14%	3.11%	2.71%	39	16.88%	29.95%	42.29%	17.48%
Norway	<b>Retail</b>	34	0.10%	0.45%	0.80%	0.71%	28	7.76%	13.26%	26.89%	9.59%	68	0.74%	1.27%	2.04%	0.68%	70	14.40%	17.29%	24.13%	12.55%
	Retail - Secured on real estate property	14	0.26%	0.45%	1.13%	0.63%	10	4.15%	6.37%	7.93%	5.30%	66	0.44%	0.89%	1.67%	0.62%	67	11.86%	14.53%	19.68%	10.94%
	Retail - Qualifying Revolving	12	0.40%	1.07%	1.66%	1.22%	11	25.14%	30.65%	40.14%	38.74%	27	0.72%	1.55%	4.58%	4.56%	28	43.66%	55.76%	74.68%	58.74%
	Retail - Other Retail	24	0.07%	0.36%	2.53%	1.96%	19	21.74%	35.89%	53.37%	30.61%	62	1.07%	1.68%	3.24%	2.08%	60	30.65%	36.70%	48.26%	42.65%
	<b>Corporates</b>	10	0.00%	0.27%	2.27%	1.61%	7	18.88%	24.52%	38.28%	24.38%	59	0.16%	0.46%	1.49%	1.82%	60	28.00%	37.15%	45.00%	47.65%
Poland	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	4	0.09%	0.44%	1.00%	0.86%						19	0.64%	1.47%	3.26%	1.33%	19	22.24%	32.80%	45.00%	23.23%
	<b>Retail</b>	25	0.11%	0.31%	1.41%	0.31%	21	9.16%	22.57%	35.84%	20.49%	61	0.52%	1.42%	2.68%	0.87%	63	15.63%	20.72%	31.64%	21.39%
	Retail - Secured on real estate property	12	0.15%	0.83%	3.42%	0.16%	8	8.65%	12.42%	17.11%	7.07%	56	0.27%	0.95%	2.13%	0.75%	57	12.90%	16.93%	20.01%	19.86%
	Retail - Qualifying Revolving	10	0.10%	1.07%	1.55%	1.83%	7	23.13%	35.69%	51.17%	31.35%	25	0.61%	1.10%	2.53%	1.62%	26	43.61%	56.57%	74.45%	65.76%
Portugal	Retail - Other Retail	21	0.11%	0.37%	1.31%	1.16%	17	14.29%	29.78%	61.07%	28.32%	51	0.81%	1.69%	4.34%	1.88%	52	28.11%	39.51%	53.05%	32.00%
	<b>Corporates</b>	12	0.00%	0.72%	0.84%	0.81%	5	23.91%	29.88%	43.19%	33.03%	56	0.33%	0.82%	1.51%	1.65%	56	30.69%	39.69%	45.00%	37.13%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	4	0.00%	0.41%	0.89%	0.90%						33	0.32%	1.04%	2.65%	2.46%	35	24.81%	38.50%	45.00%	32.19%
	<b>Retail</b>	36	0.39%	1.44%	6.30%	1.27%	29	14.44%	24.29%	47.80%	32.37%	63	0.65%	1.28%	2.67%	1.53%	64	17.00%	24.83%	38.19%	35.73%
Romania	Retail - Secured on real estate property	9	0.51%	0.89%	1.47%	0.75%	7	10.82%	16.51%	20.57%	24.99%	55	0.41%	0.80%	1.45%	0.68%	54	10.00%	16.31%	22.57%	30.51%
	Retail - Qualifying Revolving	18	0.92%	2.05%	3.38%	1.32%	13	24.29%	45.70%	53.54%	53.36%	28	0.72%	1.78%	3.51%	2.44%	30	38.30%	56.15%	70.37%	64.46%
	Retail - Other Retail	26	0.73%	4.33%	11.64%	2.43%	20	24.10%	43.53%	56.66%	35.76%	56	1.14%	2.74%	5.46%	3.66%	56	29.84%	42.18%	56.18%	44.53%
	<b>Corporates</b>	8	0.02%	0.47%	2.49%	1.54%	5	27.33%	34.92%	51.16%	34.87%	47	0.46%	0.65%	1.65%	3.45%	49	26.52%	37.02%	45.00%	39.80%
	Corporates - Of Which: Specialised Lending																				
Romania	Corporates - Of Which: SME	5	0.76%	1.08%	3.69%	2.87%	4	24.89%	35.38%	46.86%	27.21%	20	1.04%	3.57%	4.42%	5.60%	21	26.55%	39.62%	45.00%	40.16%
	<b>Retail</b>	31	0.11%	1.03%	1.76%	0.98%	27	14.92%	27.81%	41.07%	20.36%	66	0.34%	1.16%	2.08%	1.36%	66	15.29%	22.99%	35.64%	20.59%
	Retail - Secured on real estate property	10	0.18%	1.17%	2.56%	0.60%	6	5.86%	9.29%	24.43%	6.88%	55	0.20%	0.55%	1.26%	1.02%	56	10.68%	14.30%	18.68%	17.78%
	Retail - Qualifying Revolving	12	0.98%	1.24%	3.82%	1.00%	11	19.06%	25.65%	41.78%	23.98%	30	0.41%	1.44%	4.01%	4.18%	30	31.62%	51.59%	71.13%	38.47%
	Retail - Other Retail	29	0.21%	1.40%	5.40%	2.47%	24	28.93%	41.51%	57.15%	33.12%	58	0.79%	1.86%	3.14%	3.33%	57	29.22%	38.03%	51.43%	32.47%
Romania	<b>Corporates</b>	7	0.00%	0.00%	0.15%	3.57%						42	0.48%	1.17%	3.20%	2.89%	41	35.51%	42.72%	45.00%	40.95%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	4	0.00%	0.43%	4.48%	6.73%						23	1.00%	3.17%	4.72%	3.96%	22	23.00%	40.73%	45.00%	41.86%
	<b>Retail</b>	31	0.58%	1.89%	6.84%	2.13%	25	30.64%	44.28%	59.29%	52.36%	57	0.60%	1.30%	3.85%	3.51%	62	15.15%	28.59%	40.00%	28.69%
	Retail - Secured on real estate property	5	0.00%	0.00%	0.00%	0.93%						49	0.17%	0.54%	1.16%	1.40%	50	10.00%	13.55%	20.00%	15.63%
Retail - Qualifying Revolving	9	3.43%	6.78%	12.02%	1.07%	9	40.99%	47.20%	52.51%	51.39%	24	1.12%	3.26%	9.51%	4.93%	27	39.06%	62.96%	71.53%	71.99%	
Retail - Other Retail	23	1.45%	4.42%	10.81%	3.82%	20	39.13%	44.19%	59.98%	57.34%	52	1.06%	4.92%	11.36%	5.41%	54	28.79%	42.10%	60.24%	34.51%	



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

**Table 1**  
**Risk Parameters statistics by country of the counterparty for IRB banks**  
 EU and main non-EU countries  
**2020 Q4**  
 (Source COREP C 9.02)

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

		Default rate					Loss rate					PD - adjusted					LGD				
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
Slovakia	<b>Corporates</b>	10	0.00%	0.26%	0.64%	2.24%	7	42.98%	59.53%	87.17%	76.03%	43	0.33%	1.15%	1.88%	2.03%	43	33.54%	40.56%	45.00%	40.40%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	7	0.01%	0.91%	1.15%	5.12%	6	36.76%	42.98%	78.57%	71.80%	25	0.53%	1.20%	3.53%	3.52%	25	30.41%	40.10%	45.00%	41.70%
	<b>Retail</b>	19	0.46%	0.77%	1.53%	0.68%	16	32.44%	41.46%	49.21%	43.01%	54	0.26%	0.84%	2.64%	1.18%	52	19.89%	26.69%	41.19%	22.99%
	Retail - Secured on real estate property	9	0.00%	0.51%	0.51%	0.51%	6	21.75%	23.55%	38.65%	29.23%	40	0.14%	0.33%	1.29%	0.88%	40	11.81%	17.71%	23.23%	19.92%
Retail - Qualifying Revolving	8	0.17%	0.75%	1.52%	0.87%	7	33.42%	50.92%	57.67%	52.36%	24	0.32%	0.75%	1.71%	3.50%	25	45.90%	60.08%	69.50%	48.59%	
Retail - Other Retail	13	1.38%	2.34%	5.16%	1.74%	12	44.56%	52.74%	57.70%	67.52%	42	1.22%	2.63%	4.46%	3.10%	39	30.12%	48.67%	55.54%	41.61%	
Slovenia	<b>Corporates</b>	6	0.00%	0.06%	0.11%	1.27%						26	0.41%	1.35%	2.28%	3.98%	26	32.70%	42.67%	45.00%	40.18%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	4	0.15%	0.31%	5.57%	4.70%						11	1.15%	3.26%	4.73%	6.94%	11	36.56%	41.87%	45.00%	42.06%
	<b>Retail</b>	11	0.00%	1.20%	10.38%	7.62%	7	31.81%	33.27%	63.51%	38.84%	49	0.20%	0.66%	1.94%	2.65%	51	13.94%	28.49%	38.61%	23.50%
	Retail - Secured on real estate property	5	0.00%	0.00%	34.28%	30.19%						30	0.10%	0.27%	1.17%	1.64%	31	10.00%	13.90%	22.46%	15.89%
Retail - Qualifying Revolving	5	1.65%	2.67%	3.44%	3.01%						24	0.39%	2.10%	3.99%	2.12%	25	44.43%	64.40%	75.41%	69.26%	
Retail - Other Retail	9	0.25%	3.84%	4.50%	3.77%	7	25.38%	33.10%	63.51%	51.72%	39	0.26%	1.31%	5.01%	3.08%	40	21.17%	41.68%	55.65%	25.02%	
Spain	<b>Corporates</b>	21	0.09%	0.64%	1.76%	1.42%	16	13.80%	20.12%	41.19%	20.34%	64	0.67%	1.31%	2.47%	2.90%	68	31.91%	39.01%	45.00%	38.67%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	9	0.36%	1.61%	2.21%	1.61%	7	24.44%	30.54%	42.87%	27.26%	44	0.51%	2.12%	5.41%	5.33%	45	22.03%	37.98%	45.00%	40.41%
	<b>Retail</b>	40	0.28%	0.96%	1.96%	1.29%	34	14.71%	25.93%	38.36%	28.77%	66	0.61%	1.16%	2.37%	1.95%	71	15.76%	23.40%	31.75%	28.76%
	Retail - Secured on real estate property	16	0.68%	0.91%	2.11%	0.90%	12	3.09%	9.94%	17.73%	16.09%	62	0.30%	0.73%	1.13%	1.20%	64	11.11%	15.64%	20.63%	20.60%
Retail - Qualifying Revolving	16	0.68%	1.34%	2.22%	1.03%	14	21.36%	38.03%	53.02%	52.03%	28	0.56%	1.76%	4.31%	2.72%	30	44.45%	58.64%	71.82%	62.29%	
Retail - Other Retail	36	0.61%	2.12%	3.54%	2.67%	32	25.45%	46.68%	52.62%	41.66%	56	1.20%	3.07%	5.45%	4.67%	59	29.43%	44.25%	53.69%	52.91%	
Sweden	<b>Corporates</b>	13	0.03%	0.16%	0.90%	0.25%	8	16.49%	24.63%	40.49%	30.82%	68	0.33%	0.60%	1.36%	0.67%	70	30.29%	40.15%	45.00%	24.55%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	7	0.05%	0.24%	1.44%	0.40%	6	19.34%	27.92%	32.79%	27.58%	27	0.41%	0.86%	2.15%	0.70%	28	19.44%	34.10%	45.00%	17.37%
	<b>Retail</b>	32	0.10%	0.49%	1.44%	0.13%	27	17.57%	21.15%	30.23%	15.37%	65	0.44%	0.99%	2.02%	0.36%	69	14.09%	18.53%	29.16%	12.56%
	Retail - Secured on real estate property	12	0.05%	0.07%	0.61%	0.08%	9	4.50%	5.49%	5.66%	4.95%	59	0.27%	0.62%	1.73%	0.29%	61	10.26%	13.77%	19.34%	10.91%
Retail - Qualifying Revolving	8	0.20%	1.00%	2.91%	0.96%	6	16.67%	23.61%	31.79%	28.51%	28	0.44%	1.23%	3.55%	1.26%	30	38.81%	59.62%	72.23%	68.88%	
Retail - Other Retail	25	0.60%	1.15%	2.59%	0.68%	23	24.82%	30.23%	42.28%	28.77%	52	1.09%	2.17%	4.15%	1.44%	56	25.36%	38.53%	50.84%	34.64%	
United Kingdom	<b>Corporates</b>	27	0.23%	0.99%	3.67%	1.18%	20	8.80%	17.30%	26.07%	11.21%	70	0.43%	0.87%	1.99%	1.60%	72	28.59%	35.45%	44.85%	35.08%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	13	0.62%	2.62%	7.88%	4.07%	9	4.22%	11.51%	21.40%	9.02%	47	0.71%	2.13%	3.97%	2.40%	47	22.52%	37.50%	45.00%	27.73%
	<b>Retail</b>	51	0.31%	0.80%	1.67%	0.66%	45	7.93%	19.88%	31.84%	21.81%	70	0.84%	1.40%	2.90%	1.51%	71	15.25%	18.50%	28.44%	19.82%
	Retail - Secured on real estate property	32	0.45%	1.03%	3.37%	0.45%	28	4.28%	7.99%	16.47%	6.43%	66	0.78%	1.16%	2.12%	1.33%	68	11.32%	15.31%	19.35%	10.78%
Retail - Qualifying Revolving	25	0.74%	0.90%	1.74%	1.01%	23	23.20%	40.79%	49.01%	43.39%	33	0.73%	1.41%	2.94%	1.72%	34	36.61%	59.03%	74.46%	71.21%	
Retail - Other Retail	40	0.40%	1.21%	2.81%	2.30%	37	19.04%	29.88%	53.74%	33.48%	63	1.17%	2.41%	3.86%	4.05%	64	24.52%	35.36%	50.65%	54.33%	
Australia	<b>Corporates</b>	5	0.50%	3.17%	6.86%	1.63%						47	0.18%	0.66%	1.37%	1.11%	49	23.84%	37.27%	45.00%	28.11%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											17	0.35%	0.99%	2.89%	0.99%	16	12.38%	27.29%	43.32%	10.38%
	<b>Retail</b>	29	0.06%	0.32%	1.19%	1.38%	23	13.57%	24.81%	34.62%	5.86%	62	0.34%	0.72%	1.33%	0.99%	65	12.71%	19.00%	23.91%	13.29%
	Retail - Secured on real estate property	9	0.00%	0.87%	2.48%	1.96%	5	3.61%	3.92%	4.30%	5.25%	59	0.26%	0.60%	1.51%	0.97%	59	10.00%	13.62%	19.73%	12.76%
Retail - Qualifying Revolving	12	0.32%	1.46%	2.19%	1.17%	9	20.09%	28.46%	43.61%	30.41%	27	0.23%	0.88%	2.39%	0.74%	28	35.44%	55.46%	75.61%	85.44%	
Retail - Other Retail	21	0.16%	0.89%	4.33%	3.06%	16	26.10%	33.08%	45.95%	16.22%	54	0.45%	1.06%	2.95%	1.78%	56	24.70%	35.48%	53.07%	23.98%	





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

**Table 1**  
**Risk Parameters statistics by country of the counterparty for IRB banks**  
 EU and main non-EU countries  
**2020 Q4**  
 (Source COREP C 9.02)

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

		Default rate					Loss rate					PD - adjusted					LGD				
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
Canada	<b>Corporates</b>	6	0.00%	0.02%	0.64%	0.64%	4	3.39%	11.94%	20.62%	15.92%	59	0.28%	1.00%	1.70%	1.52%	59	29.67%	39.18%	45.00%	34.36%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											17	0.15%	1.53%	3.24%	1.87%	17	22.78%	31.00%	40.83%	20.94%
	<b>Retail</b>	35	0.06%	0.25%	1.41%	0.43%	29	10.65%	24.53%	36.69%	7.37%	67	0.38%	0.90%	1.84%	0.68%	67	14.56%	20.51%	29.84%	19.32%
	Retail - Secured on real estate property	11	0.00%	0.51%	1.97%	0.23%	7	0.79%	5.08%	17.03%	12.92%	59	0.27%	0.66%	1.16%	0.50%	59	11.01%	14.95%	21.44%	17.58%
Retail - Qualifying Revolving	16	0.50%	0.90%	1.30%	0.72%	14	16.51%	29.64%	36.69%	7.42%	26	0.27%	1.40%	2.18%	1.73%	28	37.32%	55.10%	72.29%	67.88%	
Retail - Other Retail	25	0.13%	0.40%	3.16%	2.00%	21	16.86%	35.22%	43.71%	13.74%	57	0.72%	1.57%	3.00%	2.16%	56	24.58%	38.96%	55.53%	29.10%	
China	<b>Corporates</b>	7	0.01%	0.73%	3.85%	0.47%						43	0.17%	0.33%	0.60%	0.78%	44	37.58%	43.98%	45.00%	47.25%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											20	0.19%	0.78%	4.41%	2.88%	19	30.35%	38.03%	45.00%	39.49%
	<b>Retail</b>	22	0.03%	0.25%	0.60%	0.05%	19	10.42%	31.72%	43.94%	15.71%	63	0.31%	0.61%	1.32%	0.94%	64	12.80%	17.35%	24.08%	21.35%
	Retail - Secured on real estate property	5	0.00%	0.48%	0.81%	0.72%						57	0.27%	0.60%	1.08%	1.02%	58	10.98%	14.00%	18.50%	11.47%
Retail - Qualifying Revolving	9	0.13%	0.71%	1.16%	0.17%	6	16.28%	25.89%	42.37%	30.85%	24	0.27%	0.82%	1.77%	0.71%	25	34.66%	57.20%	67.73%	83.55%	
Retail - Other Retail	18	0.02%	0.80%	2.51%	0.07%	14	27.64%	45.03%	66.44%	17.98%	49	0.58%	1.37%	3.24%	0.71%	50	22.60%	42.43%	52.06%	10.76%	
Hong Kong	<b>Corporates</b>	8	0.11%	1.48%	5.13%	0.73%	6	4.95%	18.59%	47.87%	19.37%	47	0.23%	0.55%	1.19%	1.14%	49	32.54%	40.76%	45.00%	36.05%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											21	0.20%	1.21%	3.58%	4.70%	22	29.43%	38.23%	45.00%	19.96%
	<b>Retail</b>	18	0.00%	0.03%	0.32%	0.01%	12	8.09%	23.47%	37.53%	15.47%	58	0.34%	0.68%	0.97%	0.61%	60	12.77%	16.70%	28.22%	33.02%
	Retail - Secured on real estate property	5	0.00%	0.00%	0.01%	0.01%						52	0.23%	0.53%	0.88%	0.42%	53	10.02%	13.49%	18.41%	10.47%
Retail - Qualifying Revolving	7	0.00%	0.03%	0.30%	0.01%	4	12.58%	21.65%	37.62%	51.86%	24	0.14%	0.45%	0.94%	0.86%	23	36.54%	56.50%	71.89%	95.75%	
Retail - Other Retail	14	0.00%	0.07%	0.20%	0.02%	8	34.79%	46.68%	60.07%	27.27%	48	0.49%	0.91%	2.23%	0.93%	49	17.14%	38.14%	55.26%	23.01%	
India	<b>Corporates</b>	6	0.08%	3.27%	6.91%	2.86%	4	2.29%	5.02%	24.76%	3.15%	35	0.48%	1.27%	4.55%	3.94%	37	34.60%	44.97%	45.00%	44.17%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											12	1.74%	2.57%	12.47%	7.01%	12	35.79%	45.00%	51.82%	32.67%
	<b>Retail</b>	23	0.04%	0.36%	2.68%	2.17%	15	30.77%	44.94%	56.26%	65.41%	58	0.40%	0.99%	2.50%	8.57%	56	13.63%	21.85%	32.71%	54.50%
	Retail - Secured on real estate property	5	0.00%	0.00%	0.00%	2.76%						45	0.20%	0.64%	1.47%	4.48%	46	11.50%	16.17%	27.44%	36.96%
Retail - Qualifying Revolving	8	0.24%	0.58%	2.00%	1.91%	4	35.27%	45.17%	52.57%	48.27%	24	0.40%	1.02%	2.83%	11.46%	26	36.25%	57.05%	73.70%	79.32%	
Retail - Other Retail	11	0.61%	4.43%	12.73%	5.04%	13	32.53%	47.96%	61.95%	86.50%	46	0.88%	2.80%	6.70%	6.30%	44	34.49%	48.70%	56.56%	58.01%	
Korea, Republic Of	<b>Corporates</b>	4	0.00%	0.04%	0.16%	0.08%						34	0.07%	0.22%	0.44%	0.81%	35	37.00%	45.00%	45.00%	37.51%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											7	0.42%	1.93%	3.82%	3.70%	7	42.07%	45.00%	47.60%	15.53%
	<b>Retail</b>	12	0.03%	0.06%	0.99%	0.12%	10	38.94%	52.71%	53.53%	53.13%	50	0.23%	0.62%	1.47%	0.87%	50	13.35%	23.10%	33.68%	35.64%
	Retail - Secured on real estate property	5	0.00%	0.00%	0.09%	0.09%						37	0.17%	0.30%	0.73%	0.18%	38	10.00%	13.06%	18.64%	9.97%
Retail - Qualifying Revolving	5	0.23%	0.51%	0.69%	0.02%	4	39.98%	50.81%	66.59%	79.95%	24	0.29%	0.64%	2.37%	0.40%	25	44.45%	62.68%	72.00%	75.16%	
Retail - Other Retail	8	0.12%	0.35%	1.31%	0.21%	8	50.40%	53.32%	69.12%	82.39%	38	0.26%	1.52%	3.11%	2.27%	38	26.84%	38.62%	58.58%	78.02%	
Russian Federation	<b>Corporates</b>	5	0.00%	0.00%	0.00%	0.18%						51	0.39%	0.78%	1.76%	0.63%	51	35.99%	45.00%	45.49%	39.40%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											11	0.61%	1.29%	3.06%	3.03%	10	11.30%	39.88%	44.78%	43.65%
	<b>Retail</b>	36	0.15%	1.17%	5.87%	3.37%	32	12.06%	22.56%	44.40%	26.13%	59	0.54%	1.44%	3.67%	2.31%	62	13.77%	20.30%	26.49%	18.34%
	Retail - Secured on real estate property	13	3.27%	6.40%	14.58%	5.76%	11	6.98%	9.91%	23.40%	21.82%	53	0.35%	1.29%	3.20%	2.49%	54	12.24%	15.13%	19.95%	17.52%
Retail - Qualifying Revolving	12	0.54%	1.36%	4.70%	2.06%	10	45.63%	53.85%	55.45%	51.13%	24	0.42%	1.16%	2.27%	2.04%	26	30.92%	61.41%	72.81%	64.60%	
Retail - Other Retail	23	0.05%	0.65%	4.47%	2.16%	22	20.96%	35.09%	58.92%	64.79%	53	0.75%	1.79%	7.21%	1.05%	54	21.63%	38.22%	51.46%	18.74%	



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

**Table 1**  
**Risk Parameters statistics by country of the counterparty for IRB banks**  
 EU and main non-EU countries  
**2020 Q4**  
 (Source COREP C 9.02)

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

		Default rate					Loss rate					PD - adjusted					LGD				
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
Singapore	<b>Corporates</b>	9	0.95%	1.09%	2.93%	2.23%	7	14.11%	65.14%	87.85%	54.98%	44	0.30%	0.85%	2.13%	2.48%	46	29.50%	37.80%	45.00%	31.57%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											17	0.38%	0.68%	1.07%	9.79%	17	20.11%	39.55%	45.82%	27.37%
	<b>Retail</b>	20	0.00%	0.07%	0.46%	0.06%	15	6.21%	14.69%	34.68%	23.99%	65	0.30%	0.54%	1.12%	0.64%	65	12.94%	16.60%	21.34%	21.96%
	Retail - Secured on real estate property	6	0.00%	0.00%	2.38%	2.03%						58	0.22%	0.50%	0.99%	0.28%	58	12.79%	14.99%	19.00%	15.99%
Retail - Qualifying Revolving	6	0.12%	0.33%	1.77%	0.31%	4	18.37%	24.05%	33.73%	32.10%	26	0.22%	0.60%	2.55%	2.48%	25	38.93%	60.87%	71.34%	72.18%	
Retail - Other Retail	15	0.00%	0.11%	0.42%	0.05%	11	27.43%	41.15%	63.51%	49.02%	55	0.38%	0.68%	1.79%	1.07%	54	21.34%	38.10%	51.85%	16.98%	
Switzerland	<b>Corporates</b>	16	0.06%	0.54%	1.74%	1.62%	7	0.88%	6.66%	18.77%	6.27%	69	0.31%	0.80%	1.45%	1.06%	69	30.92%	39.14%	45.00%	31.77%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	8	0.00%	1.14%	6.90%	2.05%	4	26.86%	41.30%	76.19%	29.30%	40	0.53%	1.10%	3.04%	4.61%	41	24.00%	36.03%	44.32%	26.10%
	<b>Retail</b>	40	0.09%	0.43%	1.02%	0.53%	32	11.49%	17.37%	28.95%	15.86%	68	0.55%	1.37%	2.27%	0.75%	70	14.45%	18.62%	24.54%	18.88%
	Retail - Secured on real estate property	20	0.17%	0.67%	1.35%	0.72%	17	3.97%	10.98%	17.23%	11.87%	66	0.44%	1.11%	2.01%	0.72%	68	12.57%	15.89%	20.66%	19.03%
Retail - Qualifying Revolving	21	0.46%	0.74%	1.94%	0.85%	17	24.19%	30.37%	36.71%	30.09%	30	0.67%	1.21%	2.35%	1.67%	33	32.54%	49.23%	72.90%	55.87%	
Retail - Other Retail	31	0.09%	0.40%	1.95%	0.30%	26	20.24%	38.57%	50.33%	27.08%	57	0.89%	1.85%	2.81%	1.03%	59	23.13%	34.92%	47.99%	16.00%	
United States	<b>Corporates</b>	28	0.30%	0.92%	2.81%	1.13%	15	7.50%	19.51%	27.42%	16.68%	72	0.40%	0.75%	1.48%	1.20%	74	29.71%	41.13%	45.00%	29.39%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	6	0.00%	0.16%	1.51%	0.35%						42	0.54%	1.30%	4.04%	2.55%	42	29.35%	38.70%	45.00%	21.32%
	<b>Retail</b>	42	0.14%	0.38%	1.75%	1.29%	37	7.50%	13.13%	30.08%	13.18%	67	0.59%	1.17%	2.50%	1.91%	69	15.16%	21.79%	27.95%	47.23%
	Retail - Secured on real estate property	26	0.16%	0.54%	2.33%	0.38%	18	5.69%	8.60%	13.86%	11.48%	66	0.48%	0.89%	1.84%	0.96%	67	11.69%	16.16%	23.50%	45.36%
Retail - Qualifying Revolving	19	0.38%	0.98%	2.19%	0.02%	18	17.67%	29.12%	44.09%	18.11%	26	0.47%	1.37%	3.26%	2.12%	29	39.81%	56.72%	73.67%	92.82%	
Retail - Other Retail	29	0.18%	0.83%	3.74%	3.71%	25	15.77%	34.41%	51.21%	15.17%	58	1.14%	2.38%	4.62%	2.75%	59	27.58%	39.68%	49.31%	31.78%	



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

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

- **Scope (COREP 9.02)**

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

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

- **PD\_Adjusted (on non defaulted)**

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

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

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

where  $PD_{default}=1$ ;

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

$$PD_{Adjusted} = PD_{non\_default} = \frac{Exposure_{Total} * PD_{Corep} - Exposure_{default}}{Exposure_{non\_default}} = \frac{column\ 010 * column\ 080 - column030}{column010 - column030}$$

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 :

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

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:

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

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

To express it on yearly basis we apply: