



Table 8

Risk Parameters statistics by country of the counterparty for IRB banks

EU and main non-EU countries

2022 Q4

(Source COREP C 9.02)

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

PD - adjusted

Lossrate

		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	8	0.27%	0.57%	2.97%	0.55%	8	11.65%	22,44%	28.61%	27.22%	56	0.18%	0.51%	1.20%	1.33%	52	31.37%	38.29%	44.83%	33.47%
	Corporates - Of Which: Specialised Lending	_	0.2.7.									17	0.17%	0.40%	1.33%	0.60%	17	13.26%	25.99%	35.00%	24.42%
	Corporates - Of Which: SME											32	0.18%	0.57%	1.69%	2.27%	32	19.71%	35.12%	43.76%	28.64%
Austria	Retail	25	0.30%	0.71%	1.32%	0.42%	24	12.60%	25.95%	42.57%	27.24%	62	0.47%	1.08%	2.22%	1.42%	64	15.67%	23.20%	29.75%	28.06%
	Retail - Secured on real estate property	8	0.25%	0.40%	0.54%	0.31%	7	8.03%	8.44%	11.14%	9.14%	55	0.19%	0.83%	1.63%	1.25%	57	12.42%	16.15%	22.19%	15.24%
	Retail - Qualifying Revolving	12	0.30%	0.55%	0.84%	0.58%	12	38.04%	42.27%	63.16%	53.31%	23	0.65%	1.63%	2.77%	1.97%	24	53.50%	59.94%	74.71%	84.27%
	Retail - Other Retail	20	0.38%	0.52%	3.31%	0.63%	19	26.50%	41.43%	56.73%	41.33%	53	0.98%	2.36%	3.46%	2.04%	57	27.71%	46.65%	55.14%	50.69%
	Corporates	12	0.70%	1.30%	1.48%	1.13%	11	3.59%	20.98%	30.28%	24.52%	58	0.20%	0.47%	1.63%	2.21%	49	29.40%	37.86%	44.64%	27.94%
	Corporates - Of Which: Specialised Lending											24	0.17%	0.37%	0.86%	1.12%	21	15.95%	23.83%	35.00%	23.25%
5.1.1	Corporates - Of Which: SME	9	1.25%	1.71%	1.95%	1.38%	9	7.59%	17.64%	19.01%	17.52%	33	0.39%	1.95%	2.70%	2.38%	30	21.82%	27.49%	41.36%	26.02%
Belgium	Retail	34	0.27%	0.57%	1.09%	1.01%	32	12.95%	17.86%	30.31%	9.99%	62	0.67%	1.15%	1.57%	1.03%	65	16.04%	20.00%	26.26%	17.32%
	Retail - Secured on real estate property	17	0.29%	0.67%	0.95%	0.95%	15	5.18%	7.76%	19.45%	5.25%	59	0.51%	0.88%	1.51%	0.90%	61	13.40%	17.45%	21.45%	14.15%
	Retail - Qualifying Revolving	14	0.27%	0.76%	1.59%	0.14%	13	25.59%	34.56%	45.35%	22.81%	26	0.19%	0.65%	2.81%	0.51%	23	47.95%	55.22%	74.23%	54.22%
	Retail - Other Retail	28	0.32%	0.71%	2.46%	1.28%	26	20.61%	27.85%	53.41%	25.22%	56	1.07%	1.87%	3.09%	1.83%	57	29.76%	36.69%	49.71%	32.52%
	Corporates											24	0.51%	1.48%	3.25%	1.85%	24	30.31%	40.05%	45.13%	23.89%
	Corporates - Of Which: Specialised Lending											4	0.27%	0.74%	1.74%	1.37%					
Dulgaria	Corporates - Of Which: SME											12	1.44%	3.10%	4.23%	4.00%	13	28.58%	39.22%	47.99%	20.32%
Bulgaria	Retail	24	0.35%	1.83%	4.31%	2.96%	22	39.23%	47.13%	63.19%	70.67%	56	0.40%	1.34%	3.39%	2.56%	58	16.18%	23.89%	36.90%	10.10%
	Retail - Secured on real estate property	4.0	0.470/	2 222/		2.400/		24.250/	E0 050/	70.000/	05.040/	35	0.20%	0.66%	2.77%	1.69%	38	11.96%	16.66%	23.13%	6.30%
	Retail - Qualifying Revolving	10	0.47%	2.32%	4.09%	2.18%	9	24.35%	50.26%	79.30%	95.34%	20 49	0.51%	2.31%	6.54%	2.54%	21 48	42.76%	54.36%	70.29%	17.80%
	Retail - Other Retail	20	1.20%	4.79%	9.60%	5.36%	18	42.81%	54.74%	63.19%	83.72%	10	1.05%	2.64%	5.26%	9.09%	,,,	26.30%	42.08%	59.64%	29.81%
	Corporates Of Which Considired Landing											20	0.63% 0.59%	2.67% 0.65%	5.45% 1.38%	3.45% 1.34%	20	24.04% 2.70%	33.85% 20.05%	43.67% 23.15%	41.85% 16.60%
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME											0	10.27%	19.22%	24.01%	4.98%	7	28.80%	41.90%	56.16%	41.45%
Croatia	Retail	15	0.44%	0.71%	3.36%	0.52%	13	34.01%	45.16%	61.95%	17.79%	42	0.64%	1.98%	4.13%	2.04%	48	20.16%	28.28%	39.13%	41.45%
Cioatia	Retail - Secured on real estate property	15	0.44/6	0.71%	3.30%	0.32/0	13	34.01/6	45.10%	01.55%	17.75%	20	0.12%	0.32%	0.96%	1.46%	27	16.29%	19.31%	26.04%	33.35%
	Retail - Qualifying Revolving	7	3.45%	4.82%	16.37%	3.26%	7	35.87%	60.09%	70.03%	46.22%	13	1.15%	4.86%	12.60%	2.32%	18	53.63%	65.26%	75.01%	69.09%
	Retail - Other Retail	10	0.88%	1.72%	5.54%	0.73%	8	17.79%	39.58%	58.88%	17.82%	39	0.86%	3.23%	6.01%	2.48%	37	24.97%	42.01%	56.51%	48.04%
	Corporates		0.00.1		0.0.,,							30	0.39%	1.00%	3.49%	3.43%	31	27.13%	33.91%	40.65%	24.55%
	Corporates - Of Which: Specialised Lending											10	1.11%	4.52%	6.93%	5.63%	9	10.44%	26.50%	40.68%	26.69%
	Corporates - Of Which: SME											13	1.11%	1.88%	4.03%	1.18%	12	8.02%	27.74%	38.91%	7.81%
Cyprus	Retail	7	0.13%	1.00%	2.97%	1.66%	7	14.12%	63.84%	85.76%	22.61%	48	0.47%	1.29%	1.92%	0.86%	52	14.21%	22.39%	35.70%	21.36%
-71	Retail - Secured on real estate property											38	0.27%	0.73%	1.20%	1.48%	34	12.91%	15.99%	20.55%	16.80%
	Retail - Qualifying Revolving											15	0.44%	1.24%	3.04%	1.71%	19	52.63%	67.03%	72.49%	66.51%
	Retail - Other Retail	6	2.97%	5.27%	27.85%	6.23%	6	31.10%	62.01%	83.37%	44.52%	38	1.02%	1.78%	3.24%	0.75%	36	28.31%	39.11%	53.13%	21.50%
	Corporates	11	0.42%	0.84%	1.24%	0.75%	10	19.37%	32.70%	51.36%	38.95%	43	0.29%	0.72%	1.71%	2.18%	33	29.50%	36.61%	39.49%	32.91%
	Corporates - Of Which: Specialised Lending	7	0.00%	0.09%	0.16%	0.16%	5	17.03%	36.64%	50.21%	43.81%	11	0.20%	0.43%	1.78%	1.89%	8	18.63%	28.09%	35.44%	26.03%
	Corporates - Of Which: SME	8	0.52%	0.89%	1.48%	1.16%	7	27.57%	29.28%	43.14%	32.73%	21	0.47%	2.50%	3.56%	2.97%	18	19.99%	32.64%	40.10%	32.23%
Czech	Retail	20	0.15%	0.60%	0.95%	0.48%	19	28.17%	35.54%	62.67%	36.83%	54	0.39%	0.99%	2.83%	1.20%	59	13.82%	21.83%	32.23%	25.11%
	Retail - Secured on real estate property	7	0.15%	0.30%	0.35%	0.27%	7	14.88%	18.48%	21.63%	20.96%	45	0.19%	0.49%	0.84%	0.91%	46	12.44%	17.79%	26.01%	19.58%
	Retail - Qualifying Revolving	9	0.22%	0.45%	0.62%	0.41%	9	42.03%	55.74%	56.77%	54.35%	19	0.32%	1.38%	3.46%	1.27%	22	49.32%	55.98%	69.60%	54.63%
	Retail - Other Retail	18	0.56%	1.25%	2.06%	1.17%	17	34.82%	49.48%	66.62%	48.23%	49	0.88%	2.05%	3.38%	2.36%	46	20.10%	37.69%	47.57%	43.51%



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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	8	0.03%	0.29%	0.39%	0.35%	6	17.49%	18.49%	19.41%	21.13%	51	0.21%	0.40%	0.90%	0.88%	41	27.26%	36.02%	42.22%	22.74%
	Corporates - Of Which: Specialised Lending											19	0.19%	0.44%	1.00%	1.21%	21	14.16%	26.15%	39.78%	25.03%
	Corporates - Of Which: SME											28	0.22%	1.27%	2.03%	1.55%	23	20.00%	35.00%	40.37%	18.48%
Denmark	Retail	26	0.15%	0.76%	1.42%	0.69%	23	11.92%	38.61%	62.07%	10.94%	60	0.64%	1.39%	2.29%	0.91%	63	16.02%	21.13%	33.97%	16.27%
	Retail - Secured on real estate property	9	0.19%	0.86%	1.26%	0.66%	8	5.46%	8.48%	10.31%	8.07%	47	0.39%	0.70%	1.63%	0.86%	48	12.63%	16.59%	19.32%	14.51%
	Retail - Qualifying Revolving	6	0.42%	1.05%	3.41%	0.10%	6	19.06%	52.23%	72.14%	20.57%	20	0.27%	1.43%	6.54%	0.19%	22	50.03%	64.89%	86.06%	50.53%
	Retail - Other Retail	21	0.22%	1.34%	2.28%	0.96%	19	28.80%	48.48%	61.78%	28.67%	44	1.14%	2.33%	4.31%	2.08%	48	30.00%	42.77%	59.60%	41.47%
	Corporates	6	0.48%	0.60%	0.60%	0.54%	6	18.66%	20.62%	34.37%	24.98%	27	0.66%	1.19%	2.83%	2.12%	21	36.96%	44.09%	45.00%	42.56%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	5	0.35%	0.42%	0.42%	0.46%	6	9.00%	17.31%	39.12%	42.88%	10	1.65%	3.07%	3.39%	2.06%	9	39.59%	43.35%	45.00%	40.26%
Estonia	Retail	18	0.08%	0.31%	0.75%	0.21%	16	17.88%	22.45%	39.62%	22.65%	45	0.45%	0.89%	2.38%	1.50%	46	15.99%	19.60%	30.19%	15.50%
	Retail - Secured on real estate property	7	0.09%	0.09%	3.18%	0.15%	6	7.26%	8.62%	8.63%	18.49%	27	0.41%	0.77%	1.63%	1.21%	30	13.77%	19.16%	25.16%	13.27%
	Retail - Qualifying Revolving	4	1.55%	2.38%	2.41%	1.96%	4	43.32%	50.99%	78.15%	60.33%	15	0.21%	1.07%	10.11%	4.42%	15	56.52%	67.63%	76.26%	68.63%
	Retail - Other Retail	13	0.47%	0.80%	1.46%	0.48%	11	23.33%	26.25%	39.80%	27.26%	35	1.01%	3.22%	5.59%	2.81%	38	24.47%	38.21%	62.98%	25.73%
	Corporates	6	0.03%	0.17%	0.29%	0.17%	4	6.13%	15.48%	31.81%	22.57%	54	0.25%	0.50%	1.38%	0.93%	34	26.80%	35.24%	41.98%	34.78%
	Corporates - Of Which: Specialised Lending											22	0.24%	0.46%	1.10%	0.71%	15	15.61%	24.05%	32.74%	21.85%
Finland	Corporates - Of Which: SME	4	0.05%	0.39%	1.04%	0.37%	4	6.50%	14.97%	29.14%	19.01%	18	0.27%	1.56%	3.04%	1.59%	14	12.04%	29.46%	38.18%	31.25%
Finland	Retail	19		0.70%	1.79%	0.49%	19	13.97%	16.34%	33.39%	5.87%	53	0.56%	1.29%	2.43%	1.26%	54	16.17%	21.82%	35.69%	19.71%
	Retail - Secured on real estate property	9	0.47%	0.85%	0.91%	0.40%	7	3.90%	4.02%	7.12%	6.46%	34	0.46%	1.22%	2.43%	0.90%	36	12.73%	16.96%	20.61%	16.44%
	Retail - Qualifying Revolving	4	0.23%	0.47%	1.81%	0.64%	4.0	45.430/	20 500/	20.000/	0.220/	18	0.39%	1.24%	3.00%	2.24%	21	51.28%	63.86%	73.70%	67.11%
	Retail - Other Retail	16 24	1.05%	2.27%	3.73%	0.74%	16 20	15.12%	29.59%	38.66%	8.32%	45 64	1.00%	1.96%	4.33%	2.96%	43	24.22%	40.89%	53.93%	32.58% 35.09%
	Corporates Of Which Considered Londing	24	0.40%	0.68%	1.18%	0.89%	20	14.60%	27.48%	43.03%	23.17%	27	0.34% 0.37%	0.89%	1.95%	1.50%	55	31.15% 16.18%	36.95% 24.27%	42.64% 37.84%	35.09% 22.78%
	Corporates - Of Which: Specialised Lending	9	0.76%	0.93%	1.86%	1.21%	0	7.94%	15.67%	28.77%	21.65%	48	0.37%	0.68% 2.31%	1.44% 3.15%	1.35% 2.03%	25 41	21.51%	31.98%	38.90%	30.94%
France	Corporates - Of Which: SME Retail	41	0.76%	0.66%	1.29%	0.53%	38	10.38%	19.91%	28.85%	21.83%	61	1.00%	1.45%	2.24%	1.38%	61	16.20%	19.59%	26.01%	19.36%
Traffice	Retail - Secured on real estate property	26	0.36%	0.63%	1.18%	0.28%	21	3.19%	6.22%	11.21%	10.71%	60	0.49%	1.09%	2.03%	1.05%	61	11.83%	15.43%	20.01%	13.95%
	Retail - Qualifying Revolving	16	0.45%	0.66%	1.48%	1.02%	15	36.97%	40.00%	43.78%	40.79%	22	0.43%	2.04%	3.72%	2.15%	25	49.94%	54.31%	69.31%	37.72%
	Retail - Other Retail	33	0.45%	1.41%	2.46%	1.02%	32	23.14%	28.76%	49.43%	26.19%	51	1.09%	2.49%	3.89%	1.80%	59	27.81%	38.17%	46.55%	23.76%
	Corporates	28	0.10%	0.27%	0.48%	0.39%	24	18.49%	29.67%	43.14%	36.30%	69	0.30%	0.68%	1.17%	0.78%	66	30.78%	40.00%	43.49%	36.67%
	Corporates - Of Which: Specialised Lending		0.20.1	******								30	0.37%	0.69%	1.31%	0.68%	27	14.93%	21.75%	39.28%	33.84%
	Corporates - Of Which: SME	13	0.37%	0.57%	0.93%	0.70%	12	16.73%	30.46%	35.54%	42.18%	50	0.55%	1.24%	2.76%	0.89%	49	25.14%	36.55%	41.60%	32.41%
Germany	Retail	44	0.31%	0.52%	1.15%	0.53%	41	18.33%	25.17%	37.84%	24.69%	66	0.82%	1.33%	2.14%	0.82%	67	17.00%	21.08%	26.75%	27.92%
	Retail - Secured on real estate property	23	0.28%	0.49%	0.95%	0.34%	22	5.34%	9.81%	18.83%	8.94%	61	0.57%	1.00%	1.72%	0.60%	62	14.43%	17.16%	20.73%	18.99%
	Retail - Qualifying Revolving	22	0.21%	0.42%	1.18%	0.26%	18	31.95%	40.58%	46.25%	43.37%	23	0.34%	1.13%	2.29%	0.67%	27	43.07%	54.09%	73.12%	65.49%
	Retail - Other Retail	38	0.56%	1.29%	2.03%	1.19%	35	24.33%	30.20%	54.88%	36.19%	58	1.46%	2.82%	4.14%	1.68%	59	26.99%	38.49%	49.69%	47.07%
	Corporates											32	0.50%	1.10%	4.37%	5.66%	23	29.56%	40.93%	44.50%	41.36%
	Corporates - Of Which: Specialised Lending											7	0.49%	0.60%	8.27%	3.09%	6	11.26%	12.54%	24.89%	28.19%
	Corporates - Of Which: SME											11	0.39%	1.68%	14.05%	13.93%	12	17.37%	39.63%	44.86%	39.99%
Greece	Retail	22	0.10%	0.79%	4.12%	3.17%	21	30.01%	40.47%	51.02%	34.18%	47	0.54%	1.14%	3.62%	9.15%	55	17.24%	25.87%	42.67%	25.02%
	Retail - Secured on real estate property											33	0.19%	0.45%	1.03%	10.00%	38	11.26%	16.52%	21.96%	13.06%
	Retail - Qualifying Revolving	9	1.83%	2.06%	2.36%	1.31%	9	37.25%	40.35%	56.28%	80.45%	19	0.52%	1.80%	3.51%	3.50%	24	34.28%	57.31%	68.36%	63.39%
	Retail - Other Retail	16	0.20%	1.67%	4.07%	2.66%	15	32.48%	41.75%	51.02%	56.51%	42	1.04%	2.61%	6.01%	10.46%	41	26.82%	41.75%	57.81%	34.84%



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2022 Q4

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Lossrate

		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	13	0.26%	0.41%	0.60%	0.57%	8	12.50%	29.87%	45.43%	35.50%	36	0.41%	0.77%	1.40%	1.70%	30	25.33%	38.00%	43.40%	35.55%
	Corporates - Of Which: Specialised Lending											10	0.48%	1.04%	1.98%	2.10%	9	22.13%	23.71%	37.64%	37.18%
	Corporates - Of Which: SME	8	0.60%	0.82%	1.68%	1.16%	5	14.58%	19.01%	54.53%	44.56%	17	0.72%	2.17%	4.40%	2.79%	16	25.57%	40.15%	46.90%	34.89%
Hungary	Retail	20	0.18%	0.57%	2.55%	1.39%	15	32.53%	45.35%	63.79%	44.62%	54	0.64%	1.07%	2.61%	3.06%	57	16.59%	22.34%	34.44%	40.64%
	Retail - Secured on real estate property	4	0.13%	0.88%	1.54%	0.99%						35	0.24%	0.84%	1.49%	1.98%	38	13.56%	16.89%	26.96%	30.37%
	Retail - Qualifying Revolving	6	0.43%	1.82%	3.21%	1.88%	6	26.67%	39.76%	42.76%	40.37%	21	0.76%	1.34%	3.46%	1.72%	22	49.70%	64.67%	73.76%	66.34%
	Retail - Other Retail	15	0.91%	2.11%	20.67%	2.32%	10	48.52%	60.42%	63.86%	59.69%	42	1.15%	2.24%	6.41%	5.46%	45	27.61%	45.49%	58.80%	62.77%
	Corporates	8	1.32%	2.39%	3.48%	2.96%	6	8.26%	13.37%	17.22%	17.65%	45	0.23%	0.37%	0.77%	1.44%	41	28.43%	36.55%	44.28%	26.77%
	Corporates - Of Which: Specialised Lending	4	3.17%	5.64%	16.81%	4.07%	4	5.85%	14.18%	23.47%	16.73%	25	0.58%	0.90%	1.95%	2.34%	23	16.02%	22.13%	44.15%	22.91%
	Corporates - Of Which: SME											23	0.60%	1.40%	3.46%	3.57%	20	11.74%	31.12%	43.13%	38.25%
Ireland	Retail	24	0.34%	0.76%	2.13%	0.64%	23	7.40%	21.36%	30.39%	20.75%	59	0.68%	1.22%	2.86%	1.52%	61	15.50%	20.14%	27.17%	26.88%
	Retail - Secured on real estate property	12	0.45%	1.05%	3.00%	0.54%	12	5.20%	9.51%	20.64%	15.27%	50	0.51%	0.96%	2.50%	1.33%	49	14.62%	18.67%	23.51%	24.25%
	Retail - Qualifying Revolving	8	0.42%	0.50%	0.78%	0.56%	8	28.30%	42.66%	50.91%	31.74%	16	0.67%	1.88%	3.08%	2.41%	18	49.83%	62.10%	75.84%	56.48%
	Retail - Other Retail	14	1.16%	2.35%	7.28%	2.38%	13	26.91%	38.87%	50.29%	38.54%	52	1.03%	2.79%	5.49%	5.50%	50	20.50%	39.38%	50.64%	57.86%
	Corporates	14	0.51%	0.76%	0.86%	0.71%	11	19.83%	24.38%	28.09%	25.50%	54	0.43%	1.19%	2.98%	3.07%	47	29.13%	37.94%	42.89%	35.68%
	Corporates - Of Which: Specialised Lending											18	0.28%	0.72%	1.31%	1.74%	17	16.96%	20.36%	34.21%	19.74%
	Corporates - Of Which: SME	10	0.72%	1.02%	1.24%	1.05%	9	24.31%	25.94%	28.19%	28.70%	31	0.99%	2.20%	6.55%	6.38%	27	22.99%	31.47%	42.23%	37.60%
Italy	Retail	35	0.24%	0.69%	1.85%	0.84%	32	22.44%	28.27%	55.59%	30.45%	58	0.62%	1.23%	2.28%	1.96%	66	15.82%	21.49%	28.15%	25.90%
	Retail - Secured on real estate property	19	0.22%	0.52%	0.95%	0.47%	20	11.97%	17.81%	25.44%	18.54%	55	0.40%	0.99%	1.52%	1.40%	55	12.23%	16.13%	21.55%	20.58%
	Retail - Qualifying Revolving	15	0.30%	2.25%	4.89%	0.40%	14	41.88%	47.39%	59.40%	38.58%	24	0.53%	2.04%	3.19%	4.96%	25	45.10%	60.89%	68.96%	41.59%
	Retail - Other Retail	31	0.36%	1.06%	3.08%	1.45%	27	26.32%	45.51%	69.85%	36.64%	48	1.40%	2.64%	4.30%	3.63%	58	26.16%	38.93%	50.92%	36.74%
	Corporates											20	0.29%	0.91%	1.98%	1.44%	14	36.95%	40.71%	44.39%	42.36%
	Corporates - Of Which: Specialised Lending																				
1 - 1 - 1	Corporates - Of Which: SME											10	0.66%	2.22%	5.15%	2.36%	6	34.48%	37.81%	43.83%	38.46%
Latvia	Retail	15	0.15%	0.36%	1.24%	0.37%	13	23.45%	45.99%	58.67%	30.62%	42	0.45%	1.49%	3.20%	2.62%	46	16.74%	29.13%	46.35%	27.42%
	Retail - Secured on real estate property	4	0.13%	0.17%	0.71%	0.36%	4	17.03%	17.25%	27.53%	30.37%	23	0.23%	0.60%	2.60%	2.07%	29	11.88%	16.35%	25.46%	22.46%
	Retail - Qualifying Revolving		0.000/	4 000/	7.040/		4.0	20.440/		50.440/	24 220/	15	0.22%	3.04%	14.03%	4.61%	18	55.00%	65.30%	73.79%	68.59%
	Retail - Other Retail	14	0.33%	1.00%	7.94%	0.41%	12	30.11%	44.99%	60.11%	31.22%	41	0.92%	2.14%	5.88%	4.25%	39	31.54%	47.57%	54.29%	42.32%
	Corporates	5	0.26%	0.26%	0.35%	0.47%	4	29.88%	55.11%	56.35%	53.10%	26	0.20%	0.79%	3.44%	2.20%	19	35.87%	40.49%	44.46%	41.73%
	Corporates - Of Which: Specialised Lending											4.4	0.440/	2.440/	2.620/	2.260/	4.4	25.000/	20.550/	44.250/	20.460/
Lithuania	Corporates - Of Which: SME	14	0.470/	0.200/	0.78%	0.240/	14	42.250/	20.020/	44 5 40/	26.260/	14 43	0.44%	2.14%	3.63%	2.26%	11	35.08%	39.55%	44.35%	39.46% 20.34%
Litiluallia	Retail		0.17%	0.30%		0.24%	14	13.25%	38.93%	44.54%	26.36%		0.44%	1.20%	3.51%	1.39%	45	16.47%	23.52%	34.46%	20.34% 17.57%
	Retail - Secured on real estate property	5	0.13%	0.13%	0.13%	0.22%	3	6.33%	6.33%	7.37%	26.82%	27	0.15%	0.49%	1.26%	1.11%	25	14.63%	18.87%	20.66%	
	Retail - Qualifying Revolving Retail - Other Retail	12	0.31%	0.94%	1.79%	0.35%	12	23.63%	37.28%	42.49%	25.21%	14 39	1.27% 1.77%	2.06% 3.02%	3.03% 7.42%	3.74% 2.98%	16 34	49.30% 25.51%	69.27% 37.15%	76.50% 52.64%	71.19% 36.69%
		17	0.09%	0.36%	0.73%		12	9.73%	14.97%		17.82%	- 55	0.35%	0.60%	1.00%		57		36.64%		30.94%
	Corporates Of Which: Englished Londing	1/	0.09%	0.36%	1.11%	0.34% 0.51%	9	9.73% 3.63%	7.77%	32.70% 19.70%	7.65%	63	0.35%	0.58%	1.11%	1.03% 0.81%	29	28.16% 17.15%	36.64% 24.59%	41.71% 37.74%	26.02%
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	4	0.02%	0.44%	0.73%	0.51%	4	3.03%	7.77%	13.70%	7.05%	40	0.36%	1.07%	2.12%	2.04%	37	23.46%	36.28%	42.80%	28.28%
Luxembourg	Retail	22	0.01%	0.40%	0.73%	0.45%	20	8.66%	20.25%	33.87%	12.49%	58	0.40%	1.07%	2.15%	0.96%	60	23.46% 15.24%	22.77%	42.80% 28.42%	28.28% 17.16%
Luxembourg	Retail - Secured on real estate property	11	0.07%	0.46%	0.83%	0.45%	20	5.57%	7.09%	7.74%	6.19%	54	0.71%	1.05%	1.81%	0.96%	54	13.73%	16.61%	21.93%	16.28%
	Retail - Qualifying Revolving	21	0.10%	0.46%	1.06%	0.27%	2	27.34%	39.16%	56.87%	31.69%	18	0.51%	1.14%	2.21%	2.62%	18	42.09%	63.87%	74.25%	50.09%
	Retail - Qualifying Revolving Retail - Other Retail	21	0.52%	0.96%	1.95%	1.41%	20	13.85%	34.00%	44.19%	18.98%	46	1.41%	2.46%	3.00%	2.02%	50	42.09% 28.10%	37.81%	52.59%	21.78%
	netaii - Other Retaii	21	0.46%	0.50%	1.55%	1.4170	20	13.03%	34.00%	44.13%	10.36%	40	1.41%	2.40%	3.00%	2.02%	30	20.10%	37.01%	32.33%	21./0%



Table 8

Risk Parameters statistics by country of the counterparty for IRB banks

EU and main non-EU countries

2022 Q4

(Source COREP C 9.02)

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

PD - adjusted

Lossrate

		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											31	0.34%	0.98%	2.85%	3.23%	28	11.44%	22.30%	34.08%	20.08%
	Corporates - Of Which: Specialised Lending											6	0.93%	1.90%	4.32%	3.29%	6	6.41%	12.86%	16.50%	13.66%
	Corporates - Of Which: SME											18	0.26%	1.33%	2.42%	2.14%	15	4.29%	32.56%	42.60%	30.79%
Malta	Retail	6	0.10%	0.28%	0.91%	1.11%	5	38.55%	41.41%	58.90%	29.10%	40	0.50%	1.56%	2.57%	1.85%	55	16.25%	22.39%	32.52%	16.23%
	Retail - Secured on real estate property											34	0.29%	0.91%	2.48%	2.09%	43	14.77%	16.93%	23.08%	16.89%
	Retail - Qualifying Revolving	4	0.56%	4.31%	8.53%	5.94%	4	26.82%	48.72%	62.05%	55.27%	17	0.45%	1.13%	3.69%	3.12%	15	44.03%	68.67%	75.00%	64.79%
	Retail - Other Retail											40	0.71%	1.43%	5.93%	0.98%	45	21.88%	40.55%	47.49%	14.66%
	Corporates	11	0.30%	0.69%	1.37%	0.84%	10	9.28%	15.29%	23.59%	14.40%	57	0.33%	0.66%	1.21%	0.97%	55	30.97%	37.86%	43.64%	26.83%
	Corporates - Of Which: Specialised Lending	4	0.29%	0.51%	12.75%	0.44%	4	11.49%	27.68%	37.35%	30.20%	28	0.36%	0.74%	1.02%	1.30%	28	16.85%	24.98%	38.29%	16.16%
	Corporates - Of Which: SME	5	1.31%	1.77%	2.28%	1.72%	4	10.44%	14.09%	20.15%	13.09%	38	0.50%	1.05%	2.50%	2.32%	30	21.75%	35.60%	41.28%	19.56%
Netherlands	Retail	32	0.13%	0.45%	1.03%	0.48%	27	8.64%	24.67%	46.80%	7.71%	62	0.83%	1.27%	2.16%	0.69%	61	14.46%	20.01%	25.15%	14.88%
	Retail - Secured on real estate property	6	0.14%	0.45%	0.71%	0.46%	6	4.24%	5.52%	7.31%	5.21%	55	0.48%	0.95%	1.58%	0.67%	57	13.90%	16.75%	21.18%	13.88%
	Retail - Qualifying Revolving	9	0.68%	1.38%	3.70%	0.73%	8	38.81%	49.10%	56.25%	49.27%	21	0.77%	1.82%	3.86%	1.82%	21	43.41%	62.79%	75.22%	43.54%
	Retail - Other Retail	24	0.33%	1.09%	2.35%	1.21%	19	24.67%	36.57%	59.82%	29.34%	52	1.83%	2.87%	5.38%	2.55%	53	29.34%	36.47%	49.19%	28.59%
	Corporates	6	0.04%	0.73%	3.71%	2.60%	5	3.69%	13.21%	22.26%	26.55%	46	0.12%	0.38%	1.10%	1.21%	34	24.45%	27.03%	39.37%	26.23%
	Corporates - Of Which: Specialised Lending											18	0.54%	0.81%	1.82%	1.78%	16	12.66%	17.94%	25.87%	22.70%
	Corporates - Of Which: SME	5	0.07%	0.30%	2.00%	2.45%	4	9.33%	16.71%	23.35%	27.33%	18	0.52%	1.02%	1.55%	1.47%	18	21.01%	26.15%	30.53%	24.17%
Norway	Retail	22	0.12%	0.48%	3.37%	0.65%	18	6.85%	17.02%	38.11%	8.44%	55	0.78%	1.36%	2.74%	0.85%	57	15.06%	20.29%	27.37%	21.45%
	Retail - Secured on real estate property	9	0.23%	0.67%	1.15%	0.45%	7	5.26%	19.68%	31.27%	3.43%	43	0.78%	1.36%	2.30%	0.69%	51	13.19%	18.67%	20.10%	19.91%
	Retail - Qualifying Revolving	8	0.12%	0.37%	1.08%	0.49%	7	26.89%	53.40%	66.83%	53.29%	21	0.53%	1.40%	2.68%	1.62%	20	45.60%	65.15%	72.10%	68.70%
	Retail - Other Retail	13	0.18%	1.52%	3.88%	1.86%	9	13.41%	22.89%	42.54%	15.62%	45	1.09%	1.84%	3.90%	1.87%	48	22.89%	38.92%	52.48%	31.46%
	Corporates	9	0.49%	1.76%	6.57%	0.82%	7	21.83%	43.74%	81.55%	28.04%	48	0.34%	0.76%	1.50%	1.20%	42	30.23%	36.45%	44.48%	33.50%
	Corporates - Of Which: Specialised Lending											13	0.42%	0.80%	1.58%	0.81%	11	20.34%	35.40%	40.53%	35.98%
	Corporates - Of Which: SME											26	0.32%	0.95%	3.57%	2.46%	21	23.81%	36.08%	42.80%	28.72%
Poland	Retail	27	0.33%	1.86%	4.60%	1.95%	27	22.03%	41.49%	53.21%	39.78%	51	0.92%	1.87%	4.14%	1.69%	60	15.57%	25.69%	34.56%	42.86%
	Retail - Secured on real estate property	6	0.96%	1.49%	2.33%	1.11%	6	7.83%	20.51%	21.49%	21.79%	37	0.43%	0.75%	1.26%	0.74%	47	11.76%	19.35%	25.20%	35.13%
	Retail - Qualifying Revolving	11	0.56%	1.83%	4.93%	0.83%	11	41.41%	44.19%	53.49%	45.63%	19	0.97%	2.08%	4.73%	2.69%	19	48.42%	65.91%	75.91%	66.61%
	Retail - Other Retail	24	0.77%	2.14%	12.58%	4.72%	22	39.59%	51.09%	60.86%	50.22%	44	2.13%	3.80%	6.90%	3.89%	50	24.10%	42.26%	54.74%	54.03%
	Corporates	7	0.50%	2.09%	3.12%	1.59%	5	24.63%	42.76%	50.54%	34.32%	40	0.30%	0.56%	1.86%	3.95%	32	22.42%	35.40%	43.77%	41.11%
	Corporates - Of Which: Specialised Lending											15	0.36%	0.57%	1.01%	2.06%	10	8.27%	14.27%	21.45%	30.39%
	Corporates - Of Which: SME	5	1.24%	1.32%	1.53%	1.64%	4	31.62%	37.51%	40.49%	33.11%	20	0.94%	2.83%	7.63%	8.66%	18	29.26%	43.47%	48.79%	42.16%
Portugal	Retail	24	0.31%	0.77%	2.07%	0.85%	22	12.83%	22.33%	37.73%	25.79%	52	0.44%	1.00%	1.60%	1.18%	56	16.55%	22.33%	28.62%	23.66%
	Retail - Secured on real estate property	7	0.24%	0.62%	0.78%	0.40%	6	2.16%	6.54%	15.46%	8.37%	48	0.22%	0.62%	1.10%	0.90%	47	13.93%	18.03%	20.35%	20.11%
	Retail - Qualifying Revolving	11	0.48%	1.58%	2.41%	1.19%	11	26.33%	41.16%	45.62%	40.57%	15	0.25%	2.26%	4.85%	4.55%	21	44.71%	52.44%	72.54%	63.72%
	Retail - Other Retail	23	0.34%	2.74%	6.47%	2.50%	21	19.65%	31.78%	45.46%	36.11%	43	1.04%	1.88%	4.11%	4.42%	50	29.24%	34.71%	51.61%	42.46%
	Corporates	4	0.14%	0.58%	1.35%	0.48%						28	0.31%	0.90%	2.34%	1.87%	25	33.20%	41.50%	45.00%	42.05%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											12	0.27%	0.90%	6.38%	3.10%	12	14.27%	37.03%	45.15%	40.66%
Romania	Retail	29	0.81%	1.77%	3.55%	1.90%	27	35.56%	45.54%	56.64%	55.30%	49	0.75%	2.32%	5.24%	2.81%	55	17.32%	26.31%	34.69%	49.05%
	Retail - Secured on real estate property											34	0.35%	0.74%	2.17%	1.99%	41	12.36%	16.21%	23.00%	38.35%
	Retail - Qualifying Revolving	10	1.36%	3.13%	7.49%	0.86%	9	39.86%	42.88%	50.17%	60.70%	16	2.01%	4.28%	17.09%	6.59%	19	48.28%	61.45%	72.83%	49.05%
	Retail - Other Retail	23	1.36%	3.95%	8.18%	3.72%	23	37.93%	54.73%	60.48%	58.17%	41	1.19%	3.17%	8.28%	6.73%	47	23.91%	40.25%	59.25%	58.22%



Table 8

Risk Parameters statistics by country of the counterparty for IRB banks

EU and main non-EU countries

2022 Q4

(Source COREP C 9.02)

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

PD - adjusted

Lossrate

		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	0.02%	0.24%	0.67%	0.36%						34	0.42%	1.55%	2.76%	2.27%	28	28.71%	35.27%	42.62%	38.13%
	Corporates - Of Which: Specialised Lending											6	0.41%	2.13%	2.25%	8.13%	6	23.69%	26.72%	35.00%	32.01%
	Corporates - Of Which: SME	5	0.70%	0.91%	1.82%	0.90%						14	1.40%	3.03%	3.87%	3.46%	15	31.04%	40.00%	44.65%	41.34%
Slovakia	Retail	22	0.27%	0.45%	1.04%	0.31%	18	33.14%	46.07%	58.78%	47.66%	39	0.45%	1.06%	3.55%	1.07%	50	17.53%	22.45%	37.00%	29.07%
	Retail - Secured on real estate property	6	0.20%	0.21%	0.26%	0.21%						20	0.30%	0.81%	1.58%	0.88%	30	12.36%	17.01%	21.55%	25.25%
	Retail - Qualifying Revolving	9	0.07%	0.55%	1.85%	0.29%	10	45.20%	53.90%	70.83%	50.59%	19	0.66%	1.87%	6.11%	4.95%	18	51.70%	62.32%	71.82%	55.00%
	Retail - Other Retail	17	0.73%	1.39%	3.43%	1.10%	13	40.30%	58.78%	66.20%	65.09%	34	1.16%	3.79%	11.01%	3.50%	33	33.94%	46.23%	59.63%	50.36%
	Corporates											20	0.75%	1.32%	2.77%	1.25%	16	34.73%	40.40%	43.61%	40.42%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											9	0.64%	1.07%	2.22%	2.03%	5	28.31%	39.47%	42.00%	41.17%
Slovenia	Retail	6	0.15%	0.55%	2.74%	1.49%	6	35.03%	47.52%	55.32%	29.49%	29	0.60%	1.78%	2.36%	2.40%	41	18.46%	27.08%	38.51%	33.62%
	Retail - Secured on real estate property											13	0.31%	0.43%	0.94%	1.16%	18	12.57%	15.79%	19.76%	21.85%
	Retail - Qualifying Revolving											12	0.50%	3.14%	4.64%	1.27%	17	54.87%	63.07%	71.32%	70.43%
	Retail - Other Retail	4	0.36%	0.93%	4.10%	1.50%						27	0.88%	2.49%	4.40%	2.81%	26	27.69%	44.88%	57.31%	42.02%
	Corporates	11	0.12%	0.83%	3.71%	2.13%	8	12.93%	18.03%	24.29%	14.51%	56	0.55%	0.97%	1.68%	2.05%	49	33.17%	38.50%	43.18%	40.48%
	Corporates - Of Which: Specialised Lending											27	0.31%	0.81%	1.66%	1.39%	21	19.46%	27.30%	43.56%	22.56%
	Corporates - Of Which: SME	9	0.25%	1.45%	3.02%	2.89%	7	8.97%	20.99%	25.83%	18.86%	39	0.59%	1.88%	3.90%	3.44%	34	24.89%	35.04%	43.50%	38.87%
Spain	Retail	40	0.24%	0.71%	1.93%	1.24%	35	14.39%	27.65%	42.78%	26.82%	61	0.75%	1.20%	2.14%	1.52%	67	16.24%	22.30%	29.97%	30.46%
	Retail - Secured on real estate property	17	0.80%	2.55%	8.81%	0.77%	16	4.04%	12.00%	18.11%	15.45%	57	0.37%	0.93%	1.62%	1.24%	54	13.06%	16.26%	20.54%	23.53%
	Retail - Qualifying Revolving	17	0.43%	0.61%	1.13%	0.69%	13	42.17%	43.53%	45.28%	52.79%	22	0.22%	2.16%	3.31%	2.34%	26	48.12%	55.81%	69.07%	67.21%
	Retail - Other Retail	34		1.30%	3.25%	3.25%	29	30.57%	37.38%	56.03%	32.79%	52	0.99%	2.17%	3.99%	2.80%	58	29.08%	39.04%	53.85%	51.87%
	Corporates	8	0.19%	0.39%	1.98%	0.32%	7	6.53%	9.01%	16.54%	11.08%	53	0.33%	0.56%	0.90%	0.56%	40	30.89%	34.48%	41.24%	24.74%
	Corporates - Of Which: Specialised Lending											22	0.52%	0.94%	2.86%	1.70%	18	15.82%	30.76%	39.05%	24.39%
6	Corporates - Of Which: SME	5	0.06%	0.15%	0.47%	0.19%	5	6.61%	12.81%	14.41%	12.00%	26	0.27%	0.75%	1.69%	0.64%	21	16.35%	20.80%	35.08%	17.51%
Sweden	Retail	31	0.10%	0.30%	0.90%	0.12%	27	15.30%	23.97%	38.86%	14.91%	54	0.55%	1.16%	2.54%	0.46%	63	15.55%	20.63%	29.84%	12.41%
	Retail - Secured on real estate property	8	0.05%	0.07%	1.07%	0.08%	7	1.84%	5.01%	7.57%	4.94%	45	0.39%	0.71%	1.66%	0.30%	50	11.06%	14.77%	19.38%	10.69%
	Retail - Qualifying Revolving	9	0.45%	1.78%	4.66%	0.75%	8	24.90%	37.81%	44.18%	41.27%	15	0.60%	1.06%	2.27%	1.51%	20	45.12%	61.86%	75.41%	67.89%
	Retail - Other Retail	26	0.46%	1.03%	3.11%	0.67%	22	23.06%	32.22%	59.06%	29.61%	54	1.11%	2.13%	4.22%	1.37%	51	24.69%	38.17%	49.89%	36.64%
	Corporates	21	0.01%	0.19%	1.41%	0.55%	14	12.36%	26.52%	37.70%	28.36%	67	0.41%	0.71%	1.60%	0.96%	60	30.38%	39.21%	44.28%	33.63%
	Corporates - Of Which: Specialised Lending		0.500/	4 000/		0.050/	_	4.5.700/	27.540/	40.500/	25.420/	29	0.45%	0.73%	1.29%	1.68%	27	15.64%	24.49%	42.12%	25.90%
United Kingdom	Corporates - Of Which: SME	44	0.59%	1.03%	4.45%	8.35%	5	16.72%	37.51%	42.53%	36.42%	43	0.42%	1.27%	2.83%	2.48%	34	17.81%	36.81%	44.42%	31.80%
Officed Kingdoffi	Retail		0.22%	0.71%	1.61%	3.01%	40	6.26%	18.00%	26.78%	6.66%	62	0.93%	1.85%	3.69%	2.64%	68	14.43%	19.59%	27.35%	11.52%
	Retail - Secured on real estate property	16	0.45%	1.22%	2.38%	3.14%	14	4.28%	10.09%	19.48%	4.73%	59	0.48%	1.12%	2.81%	2.65%	60	12.27%	16.05%	20.96%	7.72%
	Retail - Qualifying Revolving Retail - Other Retail	15 38	0.62% 0.29%	0.74% 0.85%	2.28% 2.07%	1.62% 1.65%	15 33	28.93% 20.69%	40.31% 34.44%	56.51% 53.23%	41.44% 68.31%	22 59	0.54% 1.24%	1.48% 3.06%	3.50% 5.80%	2.28% 2.85%	24 61	37.35% 25.21%	63.63% 35.86%	74.19% 46.44%	71.95% 50.31%
		30					33	20.0970	34.44/0	33.23/0	00.31/0	- 55					01				20.98%
	Corporates Corporates Of Which Specialised Londing	4	0.13%	0.50%	5.78%	0.19%						37 14	0.20%	0.70% 0.70%	1.22%	1.18%	29	24.22% 12.98%	32.38%	39.16% 20.00%	20.98% 15.10%
	Corporates - Of Which: Specialised Lending												0.31%		1.00%	0.88%	13		17.80%		
Australia	Corporates - Of Which: SME	40	0.23%	0.519/	1.42%	0.48%	10	8.86%	26.50%	60 000/	4.43%	10 56	0.11%	0.62%	1.44% 1.42%	0.78%	60	22.31% 13.29%	30.18% 18.28%	57.05% 27.47%	10.50% 10.92%
Australia	Retail	18		0.51%			16			68.98%		50	0.37%	0.82%		0.56%					
	Retail - Secured on real estate property	5	0.54%	1.55%	1.89%	0.44%	4	5.09%	11.13%	19.69%	2.13%		0.28%	0.71%	1.20%	0.50%	53	11.57%	15.53%	21.68%	10.16%
	Retail - Qualifying Revolving Retail - Other Retail	12	0.05% 0.17%	0.48% 1.61%	1.63% 4.80%	0.34% 1.75%	12	38.34% 37.75%	57.32% 58.43%	65.07% 82.94%	55.94% 22.03%	20 48	0.35% 0.52%	1.53% 2.10%	4.79% 4.01%	1.54% 2.25%	23 48	41.64% 20.91%	62.19% 34.91%	72.45% 52.13%	61.31% 31.01%
	Ketaii - Uther Ketaii	12	0.17%	1.61%	4.80%	1./5%	12	37.75%	58.43%	82.94%	22.03%	48	0.52%	2.10%	4.01%	2.25%	48	20.91%	34.91%	52.13%	31.01%



Table 8

Risk Parameters statistics by country of the counterparty for IRB banks

EU and main non-EU countries

2022 Q4

(Source COREP C 9.02)

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

PD - adjusted

Lossrate

		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											43	0.22%	0.56%	1.30%	0.77%	37	25.66%	34.84%	40.41%	28.15%
	Corporates - Of Which: Specialised Lending											16	0.26%	0.64%	1.57%	1.21%	15	8.90%	23.00%	33.00%	23.07%
	Corporates - Of Which: SME											13	1.25%	2.08%	4.19%	3.03%	13	24.97%	31.24%	39.01%	23.82%
Canada	Retail	23	0.03%	0.39%	1.94%	1.69%	18	12.31%	22.69%	59.24%	19.55%	58	0.51%	0.86%	1.45%	2.18%	59	15.89%	21.11%	30.86%	18.35%
	Retail - Secured on real estate property	5	0.97%	2.27%	8.63%	1.73%	5	8.54%	8.62%	13.33%	10.84%	45	0.37%	0.69%	1.27%	0.83%	47	12.96%	17.74%	21.02%	16.41%
	Retail - Qualifying Revolving	10	0.23%	0.57%	2.02%	0.96%	10	29.77%	40.59%	51.91%	37.75%	21	0.28%	1.72%	2.46%	2.19%	21	51.48%	64.38%	76.75%	61.24%
	Retail - Other Retail	18	0.33%	1.08%	6.05%	1.80%	13	20.77%	25.86%	44.55%	20.47%	50	0.64%	1.66%	3.08%	2.48%	52	25.61%	35.04%	51.50%	18.41%
	Corporates											34	0.22%	0.37%	1.02%	1.13%	24	35.30%	38.03%	44.53%	45.47%
	Corporates - Of Which: Specialised Lending											10	0.19%	0.76%	1.07%	1.16%	10	26.97%	34.71%	40.91%	31.12%
	Corporates - Of Which: SME											12	0.54%	0.91%	2.49%	0.94%	11	31.00%	35.60%	42.00%	34.92%
China	Retail	17	0.04%	0.17%	1.22%	1.02%	15	5.01%	16.65%	62.03%	4.75%	49	0.27%	0.51%	1.28%	0.79%	55	13.12%	16.78%	25.83%	14.30%
	Retail - Secured on real estate property											44	0.21%	0.37%	1.10%	0.60%	47	11.44%	15.79%	21.32%	16.36%
	Retail - Qualifying Revolving	7	0.45%	1.03%	1.83%	0.90%	6	22.41%	33.31%	56.86%	44.67%	17	0.28%	0.47%	1.48%	0.68%	20	47.43%	62.67%	75.88%	65.32%
	Retail - Other Retail	10	0.50%	3.91%	7.99%	5.41%	9	9.15%	48.27%	73.83%	3.02%	43	0.36%	1.25%	3.88%	0.82%	42	23.34%	39.16%	59.78%	24.61%
	Corporates	5	0.96%	2.25%	2.70%	1.83%						34	0.22%	0.31%	1.58%	1.83%	27	33.31%	37.51%	44.16%	32.60%
	Corporates - Of Which: Specialised Lending											8	0.26%	0.88%	9.14%	10.05%	10	5.24%	16.67%	40.05%	19.00%
	Corporates - Of Which: SME											17	0.65%	1.30%	4.85%	3.14%	14	25.39%	34.72%	41.10%	37.58%
Hong Kong	Retail	9	0.00%	0.02%	0.23%	0.32%	8	19.45%	44.65%	60.61%	13.28%	43	0.30%	0.60%	1.32%	1.25%	51	13.86%	19.03%	25.03%	9.15%
	Retail - Secured on real estate property											41	0.20%	0.53%	0.85%	0.92%	39	13.32%	18.00%	23.31%	16.12%
	Retail - Qualifying Revolving	4	0.46%	0.63%	1.53%	0.96%						13	0.47%	0.89%	2.48%	1.94%	18	41.46%	58.23%	71.53%	52.84%
	Retail - Other Retail	6	0.07%	0.58%	1.10%	0.94%	7	20.06%	31.05%	53.39%	20.47%	39	0.34%	0.80%	3.87%	0.39%	39	18.82%	36.66%	52.55%	6.91%
	Corporates											26	0.45%	0.81%	2.02%	1.66%	17	29.56%	33.04%	44.39%	37.38%
	Corporates - Of Which: Specialised Lending											8	0.65%	0.99%	1.67%	1.52%	7	19.10%	23.63%	38.18%	20.53%
1 10 -	Corporates - Of Which: SME											10	0.99%	2.57%	3.88%	3.65%	6	17.16%	36.59%	43.96%	34.21%
India	Retail	16	0.41%	0.86%	3.87%	0.65%	15	32.53%	39.55%	64.63%	47.64%	46	0.53%	1.76%	4.48%	1.27%	48	15.90%	27.54%	34.97%	44.36%
	Retail - Secured on real estate property	_	0.740/	2.550/		4 400/	_	27.240/	40 700/	52.050/	50.500/	29	0.46%	0.83%	2.44%	0.92%	33	11.83%	15.70%	24.65%	22.51%
	Retail - Qualifying Revolving	11	0.74%	2.66%	6.14% 10.66%	1.18% 0.79%	10	37.24%	49.70% 49.38%	62.06% 65.94%	50.62% 57.15%	16	0.40% 1.13%	1.65%	3.26% 5.59%	2.15%	17 31	54.92%	66.74% 52.80%	72.39% 61.54%	77.83% 61.61%
	Retail - Other Retail	11	0.63%	4.16%	10.00%	0.79%	10	36.42%	49.38%	05.94%	57.15%	23	0.11%	3.19% 0.17%	0.48%	1.81% 0.34%		22.81% 31.07%	37.96%	42.84%	38.99%
	Corporates Corporates - Of Which: Specialised Lending											23	0.11%	0.83%	1.10%	0.77%	16	8.84%	14.65%	42.24%	24.66%
	Corporates - Of Which: SME											6	0.24%	1.22%	4.95%	4.36%	1	20.99%	35.90%	54.55%	31.78%
Korea, Republic Of	Retail	q	0.06%	0.46%	0.66%	0.65%	7	43.89%	60.01%	73.11%	70.61%	37	0.24%	0.45%	1.23%	1.10%	42	13.50%	21.25%	36.80%	41.23%
Rorea, Republic Of	Retail - Secured on real estate property		0.00%	0.40/0	0.0070	0.0370	,	43.0370	00.01/0	75.1170	70.0170	22	0.21%	0.30%	0.56%	0.42%	27	10.20%	14.52%	20.02%	18.75%
	Retail - Qualifying Revolving											13	0.29%	1.17%	1.70%	1.11%	17	48.36%	63.23%	71.75%	65.51%
	Retail - Other Retail	7	0.11%	0.52%	3.08%	0.65%	6	43.89%	59.96%	82.73%	70.67%	30	0.76%	1.23%	3.64%	1.13%	29	21.74%	41.54%	51.11%	42.12%
	Corporates	7	5.10%	21.03%	31.92%	5.78%	8	14.04%	15.88%	23.45%	21.50%	28	5.85%	16.25%	25.26%	15.85%	22	34.27%	42.88%	49.58%	42.10%
	Corporates - Of Which: Specialised Lending				•							7	13.90%	20.00%	35.79%	25.51%	6	22.51%	28.92%	37.18%	27.67%
	Corporates - Of Which: SME											8	1.59%	10.86%	19.23%	6.13%	10	15.31%	26.63%	45.00%	18.59%
Russian Federation	Retail	21	0.38%	1.89%	9.26%	23.63%	22	13.32%	22.40%	38.65%	9.50%	50	0.88%	1.93%	4.31%	2.82%	51	16.23%	23.62%	31.08%	22.55%
	Retail - Secured on real estate property	7	6.51%	10.17%	30.08%	28.76%	7	4.55%	12.28%	20.11%	8.52%	38	0.62%	2.16%	5.40%	2.57%	39	13.88%	16.89%	26.79%	21.42%
	Retail - Qualifying Revolving	8	0.82%	28.07%	51.49%	26.51%	8	37.70%	48.76%	71.88%	32.79%	15	0.19%	4.08%	8.77%	3.34%	18	46.63%	66.81%	73.55%	63.00%
	Retail - Other Retail	15	2.34%	3.84%	11.21%	3.82%	14	24.98%	38.57%	65.69%	26.78%	39	0.61%	2.37%	10.73%	4.64%	43	25.31%	39.45%	52.75%	22.01%



Table 8

Risk Parameters statistics by country of the counterparty for IRB banks

EU and main non-EU countries

2022 Q4

(Source COREP C 9.02)

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

				ciauii ia	i C				LUSSIA					<i>)</i> - auju	31 C U				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											36	0.38%	0.63%	1.71%	1.17%	30	26.62%	35.07%	40.14%	30.33%
	Corporates - Of Which: Specialised Lending											11	0.39%	1.12%	1.37%	1.53%	11	18.36%	22.89%	40.44%	22.77%
	Corporates - Of Which: SME											12	0.42%	0.54%	0.86%	1.61%	11	19.80%	37.73%	46.97%	43.03%
Singapore	Retail	9	0.01%	0.02%	0.10%	0.22%	6	8.92%	26.30%	43.91%	3.15%	48	0.41%	0.70%	1.11%	0.76%	56	14.18%	20.73%	27.53%	10.47%
	Retail - Secured on real estate property											41	0.37%	0.69%	1.07%	0.82%	44	13.92%	17.12%	21.42%	15.83%
	Retail - Qualifying Revolving											17	0.31%	0.67%	1.16%	1.39%	18	46.30%	58.06%	69.76%	59.68%
	Retail - Other Retail	6	0.18%	0.36%	0.48%	0.13%	4	8.16%	26.42%	45.13%	35.67%	30	0.53%	1.00%	2.41%	1.11%	39	22.48%	35.01%	54.55%	7.88%
	Corporates	10	0.06%	0.54%	1.38%	0.63%	5	5.87%	12.83%	22.49%	5.35%	61	0.25%	0.63%	1.22%	1.54%	50	29.87%	38.27%	43.85%	29.19%
	Corporates - Of Which: Specialised Lending											18	0.09%	0.67%	1.47%	1.43%	18	14.14%	21.06%	36.86%	25.84%
	Corporates - Of Which: SME											38	0.60%	1.85%	5.12%	3.55%	37	19.84%	35.22%	44.47%	35.82%
Switzerland	Retail	39	0.16%	0.41%	0.78%	0.27%	35	11.53%	22.16%	36.28%	16.87%	62	0.65%	1.25%	2.04%	0.81%	64	15.85%	21.09%	26.91%	20.97%
	Retail - Secured on real estate property	19	0.37%	0.53%	1.21%	0.29%	17	4.48%	8.43%	17.32%	11.00%	63	0.49%	1.10%	2.04%	0.77%	64	14.19%	17.39%	21.53%	20.68%
	Retail - Qualifying Revolving	16	0.32%	0.73%	1.14%	0.64%	15	30.45%	35.38%	46.84%	33.90%	23	0.39%	1.20%	2.64%	1.92%	24	48.91%	59.91%	71.71%	59.49%
	Retail - Other Retail	30	0.21%	0.59%	1.45%	0.50%	27	14.20%	38.90%	47.59%	24.26%	55	0.90%	2.40%	3.81%	1.71%	56	30.28%	36.94%	48.05%	22.67%
	Corporates	19	0.12%	0.51%	1.61%	0.82%	18	5.24%	17.29%	27.15%	12.57%	53	0.29%	0.81%	1.31%	1.22%	50	28.44%	39.03%	44.53%	27.44%
	Corporates - Of Which: Specialised Lending	6	0.45%	2.76%	3.34%	2.55%	5	3.20%	5.19%	31.05%	4.53%	24	0.40%	0.99%	1.50%	2.11%	21	16.37%	23.07%	37.33%	20.84%
	Corporates - Of Which: SME											32	0.54%	1.99%	3.83%	2.95%	30	30.36%	36.19%	44.96%	21.11%
United States	Retail	36	0.12%	0.29%	0.64%	3.64%	29	10.39%	17.72%	45.76%	17.26%	57	0.61%	1.04%	2.13%	2.00%	61	15.70%	21.18%	28.55%	25.53%
	Retail - Secured on real estate property	12	0.24%	0.61%	1.07%	0.86%	6	3.55%	7.79%	9.92%	3.70%	57	0.48%	0.94%	2.04%	1.00%	56	13.07%	17.21%	21.43%	17.93%
	Retail - Qualifying Revolving	14	0.31%	0.60%	1.22%	0.59%	14	29.31%	47.10%	55.58%	42.75%	17	0.41%	1.98%	4.00%	1.45%	22	48.77%	62.66%	71.35%	64.79%
	Retail - Other Retail	24	0.08%	0.72%	3.04%	4.37%	21	28.12%	45.76%	65.92%	17.48%	52	0.82%	1.59%	3.39%	2.24%	54	25.98%	36.57%	53.17%	26.88%

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:

$$PD_Adjusted = PD_{non_default} = \frac{Exposure_{Total} * PD_{corep} - Exposure_{default}}{Exposure_{non_default}} = \frac{column\ 010 * column\ 080 - column030}{column\ 010 - column030}$$

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

• 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:

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

.

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

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

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

To express it on yearly basis we apply:

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

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