



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

EU and main non-EU countries

#### 2022 Q1

(Source COREP C 9.02)

			D	efault ra	te				Lossra	te			PD	) - adiu	sted				LGD		
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25t h	50th	75th	W.A	N	25th	50th	75th	W.A
	Corporates	10	0.00%	0.09%	0.51%	0.38%	4	14.98%	29.75%	31.80%	30.44%	56	0.20%	0.51%	1.08%	1.37%	58	33.62%	42.06%	45.00%	34.13%
	Corporates - Of Which: Specialised Lending											17	0.21%	0.95%	1.83%	1.15%	17	7.68%	19.62%	36.62%	19.19%
	Corporates - Of Which: SME	6	0.00%	0.47%	1.28%	0.72%						31	0.18%	0.82%	3.18%	2.74%	32	22.52%	35.45%	44.25%	28.87%
Austria	Retail	25	0.20%	0.60%	1.51%	0.50%	23	19.22%	31.60%	45.01%	25.77%	63	0.42%	0.98%	2.04%	1.48%	65	15.61%	22.53%	30.04%	29.32%
	Retail - Secured on real estate property	9	0.18%	0.44%	0.56%	0.36%	7	5.36%	7.30%	11.32%	7.27%	58	0.23%	0.76%	1.68%	1.28%	60	10.02%	14.94%	20.22%	15.53%
	Retail - Qualifying Revolving	13	0.51%	0.57%	0.98%	0.60%	12	40.26%	50.21%	56.99%	52.83%	23	0.42%	1.20%	3.00%	1.86%	27	33.86%	54.40%	68.58%	85.43%
	Retail - Other Retail	21	0.66%	2.14%	3.15%	0.81%	20	32.20%	37.26%	49.54%	38.10%	53	1.05%	2.01%	3.81%	2.08%	53	30.25%	42.48%	53.45%	50.68%
	Corporates	16	0.06%	0.54%	1.59%	1.31%	13	0.91%	10.93%	25.42%	18.51%	60	0.27%	0.48%	1.84%	2.29%	61	32.24%	41.50%	45.00%	27.16%
	Corporates - Of Which: Specialised Lending	4	0.67%	2.41%	3.52%	2.78%						24	0.18%	0.37%	0.89%	1.24%	24	16.25%	23.96%	39.28%	22.04%
	Corporates - Of Which: SME	12	0.20%	1.13%	1.67%	1.29%	10	0.75%	16.65%	20.74%	16.14%	35	0.33%	1.77%	2.96%	2.65%	36	22.05%	36.15%	45.00%	25.33%
Belgium	Retail	31	0.15%	0.40%	1.48%	0.66%	29	9.50%	14.45%	25.78%	11.63%	64	0.62%	0.99%	1.50%	0.98%	66	14.24%	18.22%	24.61%	16.95%
-	Retail - Secured on real estate property	21	0.27%	0.44%	1.33%	0.54%	18	3.52%	6.11%	11.74%	4.59%	63	0.49%	0.79%	1.23%	0.88%	65	12.32%	15.83%	19.47%	13.47%
	Retail - Qualifying Revolving	14	0.41%	0.72%	1.68%	1.10%	13	21.08%	31.64%	57.54%	21.47%	23	0.50%	1.39%	3.16%	0.75%	26	43.24%	51.81%	65.35%	50.06%
	Retail - Other Retail	24	0.37%	0.45%	1.71%	1.12%	22	20.50%	27.96%	37.48%	25.69%	57	0.98%	2.00%	2.66%	1.56%	57	24.74%	31.92%	44.30%	31.38%
	Corporates	7	0.00%	0.00%	5.50%	4.62%						31	0.20%	1.37%	3.17%	1.98%	33	29.84%	41.28%	45.00%	27.83%
	Corporates - Of Which: Specialised Lending											8	1.00%	1.33%	1.73%	1.44%	9	18.92%	24.64%	39.17%	37.19%
	Corporates - Of Which: SME	5	0.00%	1.42%	8.71%	7.48%						17	0.59%	3.13%	4.53%	3.37%	19	35.00%	45.00%	50.22%	24.85%
Bulgaria	Retail	22	0.30%	1.54%	4.56%	3.62%	17	42.58%	49.63%	57.82%	68.64%	54	0.43%	1.17%	3.03%	2.04%	59	16.03%	23.36%	38.23%	23.86%
	Retail - Secured on real estate property	6	0.00%	2.40%	3.86%	3.05%	4	35.62%	51.86%	64.10%	61.19%	39	0.20%	0.40%	1.48%	1.42%	42	10.73%	14.25%	20.18%	18.33%
	Retail - Qualifying Revolving	10	0.81%	3.23%	23.24%	2.71%	7	50.93%	68.99%	96.07%	95.67%	19	1.17%	3.48%	9.68%	3.53%	24	31.95%	56.76%	71.66%	17.81%
	Retail - Other Retail	18	0.84%	1.42%	7.30%	5.28%	15	49.35%	52.57%	65.29%	76.16%	49	0.61%	1.93%	5.77%	3.87%	50	22.35%	40.92%	57.96%	41.48%
	Corporates	6	0.00%	0.19%	0.41%	0.51%						24	0.70%	1.23%	3.91%	4.14%	24	25.73%	41.26%	45.00%	41.34%
	Corporates - Of Which: Specialised Lending											6	0.67%	0.85%	1.42%	0.87%	6	11.58%	20.08%	23.41%	19.74%
	Corporates - Of Which: SME											12	1.82%	6.99%	24.59%	5.35%	12	42.12%	45.00%	45.61%	41.56%
Croatia	Retail	14	0.31%	0.98%	4.20%	0.59%	13	35.95%	50.42%	64.65%	14.60%	44	0.29%	0.92%	2.89%	2.25%	49	18.05%	28.86%	42.48%	42.28%
	Retail - Secured on real estate property	4	0.00%	0.10%	33.12%	0.20%						33	0.12%	0.18%	0.53%	1.60%	35	12.23%	19.68%	23.73%	33.33%
	Retail - Qualifying Revolving	7	1.20%	2.45%	11.88%	1.68%	7	40.49%	45.71%	57.28%	44.90%	19	0.44%	2.99%	8.82%	2.36%	23	41.99%	56.85%	73.19%	62.38%
	Retail - Other Retail	8	0.86%	5.38%	13.53%	0.83%	7	35.95%	53.80%	66.68%	14.52%	39	0.41%	2.08%	6.20%	2.69%	40	30.85%	49.68%	56.27%	47.92%
	Corporates	8	0.00%	0.00%	0.65%	4.38%						38	0.63%	1.25%	4.50%	6.80%	41	21.85%	36.30%	44.23%	26.75%
	Corporates - Of Which: Specialised Lending											15	1.32%	5.23%	7.41%	17.70%	15	17.42%	31.96%	45.00%	27.19%
	Corporates - Of Which: SME											13	0.75%	1.44%	2.17%	0.69%	13	11.69%	36.53%	39.71%	11.16%
Cyprus	Retail	9	0.02%	0.19%	0.30%	0.30%	6	47.37%	53.30%	67.62%	60.79%	56	0.44%	0.84%	1.59%	0.90%	56	15.17%	20.08%	39.33%	29.96%
	Retail - Secured on real estate property											42	0.22%	0.40%	0.91%	0.65%	43	10.61%	14.69%	16.88%	15.04%
	Retail - Qualifying Revolving											21	0.64%	1.07%	4.41%	1.14%	21	46.42%	57.00%	68.84%	61.58%
	Retail - Other Retail	9	0.03%	0.14%	2.16%	0.56%	6	14.04%	49.47%	68.34%	63.52%	45	0.75%	2.00%	3.27%	0.96%	45	27.02%	38.33%	48.95%	32.80%
	Corporates	11	0.05%	0.45%	0.81%	0.67%	10	34.75%	51.55%	57.79%	42.62%	48	0.26%	0.72%	2.41%	2.25%	48	34.37%	38.88%	45.00%	32.98%
	Corporates - Of Which: Specialised Lending	6	0.00%	0.00%	0.09%	0.21%						13	0.13%	0.29%	1.04%	1.63%	13	35.00%	37.95%	45.00%	27.67%
	Corporates - Of Which: SME	9	0.26%	0.95%	1.75%	1.23%	7	9.20%	24.73%	51.58%	41.84%	24	0.43%	2.67%	3.63%	3.23%	24	30.50%	41.12%	45.00%	32.11%
Czech	Retail	21	0.25%	0.68%	1.32%	0.60%	20	30.76%	40.57%	48.14%	36.26%	60	0.42%	0.94%	1.71%	1.21%	62	13.70%	23.06%	33.30%	25.89%
	Retail - Secured on real estate property	9	0.00%	0.19%	0.42%	0.38%	6	15.76%	20.27%	22.05%	21.09%	54	0.17%	0.41%	0.86%	0.93%	54	10.61%	15.76%	20.29%	20.23%
	Retail - Qualifying Revolving	12	0.18%	0.56%	3.63%	0.39%	11	32.64%	44.41%	58.11%	48.80%	24	0.52%	1.34%	4.13%	1.45%	24	40.55%	54.76%	68.51%	54.88%
	Retail - Other Retail	17	0.97%	1.29%	4.17%	1.19%	17	37.64%	46.94%	50.89%	48.32%	52	0.88%	2.00%	3.62%	2.07%	53	32.71%	39.05%	48.31%	40.47%



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

EU and main non-EU countries

#### 2022 Q1

(Source COREP C 9.02)

			D	efault ra	te				Lossra	te			PD	) - adju	sted				LGD		
		N	25th	50th	75th	W.A	N	25t h	50th	75th	W.A	N	25t h	50th	75th	W.A	N	25th	50th	75th	W.A
	Corporates	8	0.01%	0.21%	0.80%	0.47%	6	8.04%	16.88%	22.48%	17.30%	54	0.24%	0.49%	0.89%	0.88%	54	26.90%	38.20%	45.00%	22.36%
	Corporates - Of Which: Specialised Lending											23	0.21%	0.55%	2.84%	1.10%	23	6.12%	14.66%	39.86%	21.21%
	Corporates - Of Which: SME	6	0.00%	0.07%	0.46%	0.39%	4	7.95%	14.88%	22.57%	17.02%	29	0.50%	1.30%	1.97%	1.57%	29	19.64%	35.00%	42.19%	19.47%
Denmark	Retail	33	0.09%	0.46%	1.23%	0.56%	26	14.03%	30.42%	55.05%	13.52%	60	0.47%	1.26%	2.41%	0.95%	62	14.76%	19.51%	29.22%	17.15%
	Retail - Secured on real estate property	11	0.00%	0.58%	1.63%	0.54%	8	7.87%	10.34%	13.47%	9.62%	52	0.27%	0.54%	1.34%	0.89%	54	11.91%	15.10%	18.53%	15.21%
	Retail - Qualifying Revolving	7	0.08%	0.57%	6.12%	1.32%	4	18.55%	34.25%	47.25%	34.35%	21	0.48%	0.87%	4.92%	1.55%	23	31.66%	54.99%	69.00%	62.82%
	Retail - Other Retail	26	0.16%	0.82%	1.43%	0.78%	22	29.26%	45.07%	66.52%	37.03%	45	1.20%	2.33%	5.31%	2.10%	48	25.21%	36.73%	46.23%	41.93%
	Corporates	7	0.22%	0.54%	0.73%	0.72%	6	19.94%	20.70%	42.66%	30.55%	28	0.23%	1.16%	1.91%	1.72%	30	41.10%	44.75%	45.00%	42.59%
	Corporates - Of Which: Specialised Lending											5	1.33%	1.34%	1.69%	1.62%	5	30.00%	35.66%	35.82%	35.06%
	Corporates - Of Which: SME											13	1.57%	2.19%	2.40%	1.88%	12	41.76%	44.22%	45.00%	40.58%
Estonia	Retail	13	0.09%	0.14%	1.58%	0.39%	11	16.89%	21.81%	50.00%	29.95%	51	0.51%	1.38%	2.95%	1.47%	50	15.00%	22.56%	39.72%	16.01%
	Retail - Secured on real estate property	7	0.01%	0.04%	2.13%	0.38%	5	5.55%	5.55%	6.06%	29.82%	34	0.23%	0.69%	1.46%	1.17%	34	12.97%	13.97%	17.29%	13.06%
	Retail - Qualifying Revolving											17	0.37%	1.82%	2.38%	2.12%	17	49.53%	58.16%	68.82%	62.49%
	Retail - Other Retail	12		0.71%	5.74%	0.43%	10	25.15%	31.10%	44.27%	31.98%	41	1.15%	2.79%	4.80%	2.76%	42	28.40%	38.85%	54.74%	29.27%
	Corporates	8	0.00%	0.01%	0.29%	0.83%						58	0.25%	0.57%	1.39%	1.07%	59	32.73%	41.68%	45.00%	35.33%
	Corporates - Of Which: Specialised Lending											22	0.27%	0.39%	0.80%	0.66%	22	17.27%	31.13%	38.24%	28.94%
et da di	Corporates - Of Which: SME	5	0.04%	0.10%	0.53%	1.16%						21	0.53%	2.88%	4.77%	1.64%	19	13.35%	35.10%	44.98%	32.05%
Finland	Retail	20	0.18%	1.45%	3.43%	0.92%	19	5.91%	26.57%	39.22%	6.07%	58	0.44%	1.11%	1.98%	1.33%	60	14.72%	22.26%	36.81%	20.53%
	Retail - Secured on real estate property	10	0.46%	3.06%	7.00%	0.85%	8	4.28%	12.28%	25.53%	5.21%	47	0.31%	0.65%	1.76%	0.97%	48	10.84%	14.75%	19.60%	16.76%
	Retail - Qualifying Revolving	6	0.00%	0.52%	1.59%	0.57%	4	26.18%	52.42%	70.07%	51.12%	21	0.33%	1.37%	2.82%	1.72%	23	35.89%	56.83%	69.34%	63.51%
	Retail - Other Retail	17		1.22%	5.23%	1.12%	16	22.12%	36.78%	54.38%	9.82%	47	0.57%	2.00%	3.80%	3.03%	48	24.10%	42.05%	53.68%	33.42%
	Corporates	22		0.38%	0.95%	0.57%	15	4.32%	14.45%	26.56%	21.28%	67	0.29%	0.70%	1.70%	1.56%	69	32.51%	41.06%	45.00%	35.13%
	Corporates - Of Which: Specialised Lending	5	0.00%	0.02%	0.45%	0.47%						29	0.33%	0.66%	1.32%	1.29%	29	16.22%	34.15%	39.78%	21.27%
European and	Corporates - Of Which: SME	12		0.94%	1.52%	1.30%	8	8.66%	17.34%	24.89%	23.43%	52	0.62%	1.84%	3.73%	2.46%	53	23.31%	35.00%	45.00%	34.97%
France	Retail	42		0.68%	1.60%	0.50%	39	15.69%	20.52%	28.71%	22.49%	62	0.78%	1.34%	2.37%	1.37%	66	13.87%	19.11%	27.34%	18.24%
	Retail - Secured on real estate property	27		0.41%	1.57%	0.27%	25	3.20%	7.96%	14.06%	10.98%	63	0.47%	1.05%	2.18%	1.03%	65	10.83%	15.87%	20.01%	13.81%
	Retail - Qualifying Revolving	18		0.65%	1.10%	0.94%	17	32.38%	36.14%	50.00%	39.74%	26	0.63%	2.34%	5.12%	2.61%	27	38.96%	52.52%	69.49%	34.36%
	Retail - Other Retail	40		1.28%	3.02%	0.92%	37	25.97%	33.19%	42.86%	27.23%	57	1.18%	2.26%	4.41%	1.73%	58	25.85%	38.79%	47.04%	24.30%
	Corporates	29		0.29%	0.61%	0.47%	22	12.34%	21.63%	36.44%	27.59%	72	0.29%	0.56%	1.19%	0.84%	75	32.75%	40.87%	45.00%	36.77%
	Corporates - Of Which: Specialised Lending	/	0.00%	0.16% 0.77%	1.61%	0.69%	4 10	1.95%	17.34%	46.34%	38.53%	30 54	0.40%	0.65%	1.27% 2.96%	0.85%	30	15.39%	20.96% 38.68%	40.53%	33.65%
Germany	Corporates - Of Which: SME	13 50			1.01%	0.72%		14.93%	29.82%	50.57%	32.17%		0.51%	1.18%		1.04%	52 69	26.32%		43.84%	33.13%
Germany	Retail			0.56% 0.50%	1.11%	0.67%	<b>48</b> 27	16.43%	24.77%	36.79%	<b>25.06%</b> 9.55%	65	0.67%	1.29%	2.09% 1.66%	0.89%		17.10%	20.33%	29.77%	<b>27.74%</b> 18.21%
	Retail - Secured on real estate property	28			1.21% 1.43%	0.43%	27 19	5.78%	11.12%	23.62%		63	0.53%	0.90%		0.69%	66	13.13%	16.48%	20.50%	
	Retail - Qualifying Revolving Retail - Other Retail	21 45	0.18%	0.64% 1.16%	1.43% 2.08%	0.44% 1.45%	19	22.55% 26.42%	33.30% 37.91%	50.91% 51.79%	31.38% 37.18%	26 57	0.41%	1.21% 2.63%	3.28% 4.31%	1.13% 1.61%	30 60	41.68% 29.13%	53.18% 37.66%	68.17% 46.67%	64.62% 45.99%
		45		0.00%			40	20.4270	57.91%	51.79%	57.10%	30				7.42%	33		42.40%		43.99% 40.12%
	Corporates	5	0.00%	0.00%	1.40%	1.58%						30	0.35% 0.69%	1.01% 1.05%	<b>8.17%</b> 4.18%		33	<b>36.08%</b> 13.21%	42.40% 19.23%	<b>45.00%</b> 32.76%	<b>40.12%</b> 26.12%
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME											0 16	0.66%	3.04%	4.18%	2.72% 15.49%	8 17	35.00%	42.00%	32.76% 45.00%	26.12% 38.99%
Greece	Retail	23	0.06%	0.25%	1.28%	3.98%	17	28.10%	51.56%	69.88%	31.97%	10 58	0.66% 0.45%	3.04% 1.28%	5.67% 2.90%	15.49% 9.30%	61	35.00% 14.15%	42.00%	45.00% 37.00%	38.99% 25.99%
Greece	Retail - Secured on real estate property	23	0.00%	0.23%	1.20%	3.76%	1/	20.10%	51.50%	03.00%	51.5/%	<b>38</b> 45	0.45%	0.50%	1.13%	9.30% 10.59%	44	9.28%	13.34%	16.45%	25.99% 14.01%
	Retail - Qualifying Revolving	a	1.30%	1.84%	3.14%	1.34%	7	32.45%	62.90%	67.60%	62.83%	24	0.28%	1.96%	3.77%	3.73%	26	30.70%	50.39%	67.84%	63.42%
	Retail - Qualitying Revolving Retail - Other Retail	8 19		1.84%	3.14%	3.71%	12	32.45% 46.03%	51.56%	74.57%	62.83% 47.58%	24 48	0.34%	1.96%	5.57%	3.73%	20 52	28.11%	50.39% 41.84%	53.49%	63.42% 35.78%
		19	0.13%	1.7270	5.73%	5.71%	13	40.03%	51.50%	14.31%	47.36%	4ð	0.05%	1.23%	5.51%	11.12%	JΖ	20.1170	41.04%	33.43%	53.76%



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EU and main non-EU countries

#### 2022 Q1

(Source COREP C 9.02)

			D	efault ra	te				Lossra	te			PD	- adiu	sted				LGD		
		N	25th	50th	75th	W.A	N	25t h	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75 th	W.A
	Corporates	10	0.33%	0.51%	1.22%	0.86%	5	17.65%	20.76%	50.37%	37.53%	41	0.39%	0.75%	1.21%	1.69%	43	34.01%	40.99%	45.00%	37.74%
	Corporates - Of Which: Specialised Lending											14	0.48%	0.78%	1.16%	1.66%	14	22.02%	30.54%	45.00%	32.28%
	Corporates - Of Which: SME	6	0.73%	1.32%	3.06%	1.90%	4	11.47%	34.41%	50.09%	42.47%	20	0.69%	2.04%	3.42%	2.38%	21	23.60%	41.58%	45.00%	38.46%
Hungary	Retail	22	0.33%	0.69%	4.14%	1.25%	19	42.56%	52.69%	66.04%	59.15%	57	0.38%	1.19%	2.32%	2.61%	59	15.71%	24.00%	36.49%	43.42%
<i>3</i> ,	Retail - Secured on real estate property	7	0.19%	2.10%	8.65%	1.25%	5	7.54%	27.32%	50.88%	39.65%	48	0.25%	0.55%	1.02%	1.74%	50	11.12%	15.07%	21.53%	34.55%
	Retail - Qualifying Revolving	6	0.85%	2.24%	5.01%	4.86%	5	45.33%	51.64%	54.60%	49.34%	23	0.44%	2.44%	4.81%	3.58%	26	35.55%	62.98%	70.89%	64.58%
	Retail - Other Retail	19	1.23%	4.01%	7.56%	2.95%	16	45.77%	58.87%	65.69%	65.42%	48	1.03%	3.60%	6.79%	4.82%	48	35.86%	43.60%	53.04%	64.77%
	Corporates	11	0.54%	2.42%	11.15%	1.97%	8	5.37%	17.42%	35.43%	14.26%	50	0.26%	0.69%	2.12%	1.57%	56	30.56%	38.75%	44.94%	27.90%
	Corporates - Of Which: Specialised Lending	5	0.00%	3.56%	5.57%	4.80%						22	0.53%	1.10%	1.57%	10.96%	26	15.00%	19.20%	44.23%	27.32%
	Corporates - Of Which: SME	5	2.49%	3.12%	3.56%	2.69%	4	10.83%	17.52%	46.77%	14.87%	25	0.65%	1.70%	3.01%	4.42%	26	19.47%	39.21%	45.00%	37.40%
Ireland	Retail	27	0.08%	0.48%	1.96%	1.23%	22	14.51%	19.27%	37.70%	20.61%	62	0.67%	1.23%	2.63%	1.72%	65	14.64%	19.63%	27.17%	27.28%
	Retail - Secured on real estate property	13	0.50%	1.99%	3.73%	1.20%	11	6.25%	14.44%	22.39%	19.88%	57	0.49%	1.08%	1.99%	1.49%	59	13.53%	18.62%	22.89%	24.68%
	Retail - Qualifying Revolving	13	0.27%	0.77%	1.44%	0.61%	11	16.09%	46.19%	53.83%	24.84%	21	0.52%	1.50%	3.92%	2.30%	23	37.25%	50.02%	65.00%	59.52%
	Retail - Other Retail	16	0.39%	1.47%	2.45%	2.39%	13	29.82%	40.37%	54.97%	26.14%	57	0.83%	2.10%	4.85%	5.16%	56	20.12%	34.86%	49.87%	59.97%
	Corporates	18	0.13%	0.39%	0.66%	0.60%	13	22.30%	25.42%	31.05%	26.68%	60	0.36%	0.94%	3.31%	4.18%	61	29.79%	40.03%	45.00%	35.94%
	Corporates - Of Which: Specialised Lending											20	0.33%	1.01%	1.84%	1.81%	21	17.84%	22.40%	44.09%	20.81%
Itali	Corporates - Of Which: SME	12	0.74%	1.39%	3.11%	1.17%	11	15.74%	25.31%	30.88%	26.06%	33	0.81%	2.90%	7.10%	8.64%	33	25.70%	33.04%	42.70%	38.06%
Italy	Retail	39	0.25%	0.83%	1.37%	0.94%	37	23.16%	32.93%	52.16%	29.29%	61	0.45%	1.15%	2.64%	2.15%	68	15.79%	21.02%	29.71%	25.40%
	Retail - Secured on real estate property	18	0.46%	0.82%	1.07%	0.68%	16	12.05%	14.26%	25.95%	19.28%	61	0.40%	0.81%	1.47%	1.50%	64	11.56%	15.84%	19.81%	19.08%
	Retail - Qualifying Revolving	21	0.38%	1.05%	2.99% 4.38%	0.37%	20 29	28.75%	40.64% 38.76%	63.62% 59.58%	34.35% 37.27%	24 55	0.78%	2.18% 2.77%	3.96% 4.53%	3.56% 4.22%	27 60	36.53% 23.68%	57.22% 40.62%	69.25% 52.41%	59.39% 37.67%
	Retail - Other Retail	30	0.28%	1.19%	4.38%	1.41%	29	29.60%	38.76%	59.58%	37.27%		1.44%								
	Corporates											30	0.28%	0.83%	2.52%	1.53%	30	39.62%	44.60%	45.00%	41.55%
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME											10	0.210/	2 270/	2.02%	2 250/	1.4	27.00/	42 750/	45 110/	20 210/
Latvia	Retail	14	0.09%	0.23%	1.32%	0.99%	12	26.23%	46.62%	66.09%	38.17%	16 <b>47</b>	0.21% <b>0.42%</b>	2.27% 1.30%	3.93% <b>3.10%</b>	2.25% <b>2.59%</b>	14 <b>47</b>	37.60% 14.25%	43.75% <b>28.34%</b>	45.11% <b>44.37%</b>	38.31% <b>25.92%</b>
Latvia	Retail - Secured on real estate property	14	0.00%	0.23%	0.18%	1.10%	12	15.12%	15.57%	38.58%	36.48%	31	0.42%	0.72%	1.76%	2.05%	32	10.05%	13.32%	23.02%	20.45%
	Retail - Qualifying Revolving	0	0.0078	0.11/0	0.1070	1.10%	5	13.12/0	13.3770	30.3070	30.4876	17	0.35%	2.17%	8.76%	5.47%	20	52.87%	60.45%	72.96%	66.08%
	Retail - Other Retail	12	0.18%	0.84%	5.88%	0.67%	10	26.58%	46.11%	65.62%	46.10%	44	0.53%	2.17%	5.36%	4.23%	43	29.45%	42.40%	57.29%	43.16%
	Corporates		0.10/0	0.0170	5.0070	0.0770	10	20.5070	10.1170	05.0270	10.10/0	36	0.20%	0.65%	1.43%	1.27%	36	40.55%	45.00%	45.00%	41.77%
	Corporates - Of Which: Specialised Lending											00	0.2070	0.0070	1.10/0	/	50	1010070	10100/0	1010070	12.777
	Corporates - Of Which: SME											16	0.26%	1.79%	3.11%	2.46%	16	40.32%	44.69%	47.29%	39.76%
Lithuania	Retail	17	0.08%	0.39%	2.47%	0.62%	16	12.78%	18.06%	47.52%	37.48%	50	0.31%	0.92%	3.58%	1.48%	50	18.15%	26.44%	41.22%	18.75%
	Retail - Secured on real estate property	8	0.03%	0.10%	4.63%	0.67%	8	5.28%	6.62%	7.67%	37.78%	34	0.15%	0.56%	1.41%	1.22%	35	12.95%	15.76%	20.00%	15.86%
	Retail - Qualifying Revolving	4	0.08%	1.72%	3.42%	3.30%						21	0.82%	1.96%	3.60%	3.72%	20	37.79%	58.67%	75.32%	65.11%
	Retail - Other Retail	14	0.23%	0.88%	6.23%	0.35%	14	22.46%	28.40%	48.39%	34.29%	44	0.66%	3.04%	5.58%	3.00%	42	33.32%	42.51%	52.96%	36.07%
	Corporates	16	0.03%	0.16%	1.07%	0.53%	11	0.40%	2.30%	12.75%	6.38%	62	0.36%	0.72%	1.26%	1.38%	64	28.51%	36.92%	44.38%	31.12%
	Corporates - Of Which: Specialised Lending	5	0.00%	0.00%	0.03%	0.54%						29	0.51%	0.62%	1.31%	0.97%	29	15.20%	21.35%	37.81%	25.45%
	Corporates - Of Which: SME	6	0.00%	0.29%	0.32%	0.28%						42	0.39%	1.19%	2.86%	2.11%	42	21.97%	35.66%	43.88%	31.04%
Luxembourg	Retail	25	0.09%	0.31%	1.05%	0.33%	22	6.03%	19.46%	32.24%	12.88%	63	0.42%	0.86%	1.81%	0.99%	64	14.64%	21.09%	28.97%	16.22%
	Retail - Secured on real estate property	14	0.02%	0.19%	0.42%	0.17%	11	0.25%	1.87%	12.46%	3.52%	59	0.36%	0.91%	1.53%	0.86%	61	13.33%	16.29%	22.12%	15.08%
	Retail - Qualifying Revolving	11	0.41%	0.60%	3.94%	2.01%	11	28.09%	45.26%	65.76%	38.50%	22	0.59%	1.55%	2.96%	2.92%	23	38.82%	50.83%	73.72%	53.01%
	Retail - Other Retail	24	0.82%	1.29%	3.31%	1.21%	21	17.71%	27.26%	37.77%	19.41%	53	1.05%	2.00%	3.89%	1.86%	54	25.18%	39.46%	48.03%	21.49%



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

EU and main non-EU countries

#### 2022 Q1

(Source COREP C 9.02)

			D	efault ra	ite				Lossra	te			PD	- adiu	sted				LGD		
		N	25th	50th	75th	W.A	N	25t h	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75 th	W.A
	Corporates											41	0.42%	0.91%	1.91%	3.11%	43	13.80%	35.80%	45.00%	20.96%
	Corporates - Of Which: Specialised Lending											7	0.87%	1.46%	3.36%	4.26%	7	9.30%	11.80%	16.50%	15.39%
	Corporates - Of Which: SME											21	0.43%	0.91%	3.98%	1.34%	22	18.95%	41.01%	45.00%	25.63%
Malta	Retail	13	0.05%	0.33%	1.59%	0.98%	9	17.01%	21.48%	45.49%	20.35%	57	0.38%	0.94%	1.88%	1.15%	57	16.33%	21.36%	28.74%	23.43%
	Retail - Secured on real estate property	5	0.00%	0.00%	6.41%	7.58%						49	0.27%	0.52%	1.57%	1.26%	51	12.59%	17.35%	20.18%	17.07%
	Retail - Qualifying Revolving	6	0.00%	1.53%	21.98%	5.39%						20	0.30%	0.60%	4.86%	3.01%	21	31.07%	56.82%	66.22%	54.89%
	Retail - Other Retail	10	0.05%	0.92%	4.79%	1.00%	8	26.22%	38.79%	56.83%	45.68%	46	0.51%	1.40%	3.25%	0.95%	47	26.10%	39.35%	50.22%	22.95%
	Corporates	12	0.00%	0.63%	1.70%	0.85%	8	10.18%	13.44%	34.89%	11.16%	67	0.32%	0.53%	1.15%	1.11%	69	33.28%	39.55%	44.91%	26.90%
	Corporates - Of Which: Specialised Lending	5	0.00%	0.00%	0.39%	0.48%						28	0.32%	0.60%	1.18%	1.49%	29	15.23%	23.46%	37.34%	14.94%
	Corporates - Of Which: SME	5	0.01%	0.91%	1.72%	1.40%	4	8.98%	15.31%	44.10%	10.93%	41	0.59%	1.20%	2.24%	2.35%	41	23.01%	35.00%	44.77%	20.30%
Netherlands	Retail	35	0.13%	0.37%	0.92%	0.52%	33	8.69%	23.60%	39.38%	7.73%	65	0.79%	1.18%	1.79%	0.70%	67	14.93%	18.38%	25.28%	12.53%
	Retail - Secured on real estate property	16	0.20%	0.78%	2.27%	0.47%	13	4.45%	5.23%	6.63%	4.49%	63	0.49%	0.93%	1.59%	0.64%	64	12.80%	16.27%	19.87%	11.33%
	Retail - Qualifying Revolving	9	0.67%	1.59%	1.98%	0.95%	8	38.82%	50.80%	57.86%	49.50%	24	0.72%	1.48%	3.34%	1.94%	26	30.77%	51.73%	68.58%	43.68%
	Retail - Other Retail	27	0.20%	1.38%	2.98%	1.62%	25	24.52%	34.38%	63.27%	27.66%	56	1.08%	2.85%	4.01%	2.25%	58	24.13%	36.51%	46.40%	42.18%
	Corporates	6	0.00%	0.16%	0.42%	0.22%						51	0.16%	0.41%	0.95%	1.02%	51	25.65%	38.50%	45.00%	26.98%
	Corporates - Of Which: Specialised Lending											17	0.50%	0.59%	1.32%	1.69%	17	13.59%	17.96%	36.60%	21.26%
Nerwei	Corporates - Of Which: SME	5	0.03%	0.17%	0.30%	0.14%						19	0.36%	1.22%	2.50%	1.33%	19	18.21%	25.77%	45.00%	22.91%
Norway	Retail	22	0.20%	0.93%	2.71%	0.26%	18	8.01%	15.74%	38.25%	21.39%	62	0.33%	0.89%	2.22%	0.87%	62	14.07%	19.88%	27.66%	21.65%
	Retail - Secured on real estate property	15	0.28%	2.04%	4.26%	0.18%	12	1.59%	7.59%	16.69%	7.25%	53	0.25%	0.77%	1.83%	0.61%	55	12.41%	15.36%	19.92%	19.68%
	Retail - Qualifying Revolving Retail - Other Retail	8	0.00%	0.66% 1.22%	1.31% 3.38%	1.18% 0.55%	5 12	27.71% 22.31%	52.67% 33.91%	58.69% 41.23%	52.60% 32.16%	23 50	0.23% 1.05%	1.06% 2.11%	2.65% 4.09%	1.50% 2.12%	23 49	39.03% 25.95%	53.97% 39.68%	69.00% 50.59%	64.60% 30.23%
		15	0.44%		0.80%	0.53%	12		35.91% 36.66%	41.23%	27.61%	49	0.30%	0.61%	4.09% 1.26%	1.38%	49 51	33.26%	41.05%	45.00%	30.23%
	Corporates Corporates - Of Which: Specialised Lending	õ	0.13%	0.32%	0.80%	0.54%	5	13.21%	30.00%	47.52%	27.01%	49	0.30%	0.66%	1.25%	0.75%	18	15.62%	<b>41.05%</b> 35.95%	45.00% 41.52%	26.86%
	Corporates - Of Which: SME	7	0.00%	1.11%	3.74%	0.84%						30	0.45%	1.80%	3.89%	2.46%	30	25.69%	38.55%	46.71%	20.80%
Poland	Retail	24	0.00%	1.46%	3.68%	1.54%	22	19.01%	38.36%	55.37%	39.48%	59	0.43%	1.46%	3.85% 3.81%	1.56%	65	15.03%	23.65%	40.71% 35.02%	43.11%
r olana	Retail - Secured on real estate property	8	0.32%	1.00%	2.66%	0.87%		12.47%	20.16%	33.03%	24.08%	49	0.31%	0.58%	1.01%	0.70%	51	11.40%	17.81%	22.59%	35.53%
	Retail - Qualifying Revolving	12	0.56%	1.17%	3.24%	1.37%	10	35.85%	42.06%	47.98%	43.44%	21	1.21%	1.72%	3.88%	2.86%	25	38.51%	62.33%	73.46%	73.36%
	Retail - Other Retail	20	0.69%	1.43%	5.79%	3.07%	18	35.55%	45.80%	55.37%	49.00%	54	1.84%	4.42%	6.90%	3.63%	58	22.97%	39.71%	54.36%	57.04%
	Corporates	10	1.36%	2.42%	4.42%	2.20%	8	9.20%	29.84%	35.25%	31.96%	45	0.36%	0.59%	1.86%	3.96%	48	31.16%	38.60%	45.00%	39.46%
	Corporates - Of Which: Specialised Lending											21	0.39%	0.57%	0.99%	1.61%	21	14.89%	24.89%	45.00%	30.85%
	Corporates - Of Which: SME	7	1.07%	2.79%	3.81%	2.64%	5	28.65%	29.63%	39.29%	29.57%	22	0.48%	1.62%	6.38%	7.14%	22	21.93%	40.25%	45.00%	39.92%
Portugal	Retail	27	0.07%	0.64%	3.75%	0.83%	23	10.31%	28.17%	44.44%	21.63%	61	0.55%	1.24%	1.98%	1.40%	64	15.32%	21.91%	30.55%	20.53%
	Retail - Secured on real estate property	10	0.02%	0.48%	1.35%	0.45%	11	0.44%	5.01%	12.03%	6.84%	55	0.29%	0.70%	1.34%	1.06%	56	12.70%	16.37%	20.07%	17.75%
	Retail - Qualifying Revolving	11	0.65%	0.94%	2.26%	0.74%	10	19.80%	37.14%	42.16%	34.11%	22	0.54%	2.52%	5.62%	4.67%	25	31.87%	50.84%	64.45%	38.03%
	Retail - Other Retail	22	0.33%	1.45%	3.79%	2.21%	19	18.94%	37.71%	61.55%	32.68%	53	0.81%	1.81%	3.85%	3.67%	53	27.25%	34.10%	48.10%	32.72%
	Corporates	7	0.00%	0.08%	0.93%	0.48%	5	0.12%	19.34%	38.78%	57.05%	40	0.26%	0.78%	1.68%	2.19%	41	31.62%	41.21%	45.00%	42.63%
	Corporates - Of Which: Specialised Lending											5	0.51%	1.06%	1.25%	1.10%	5	30.00%	35.06%	42.18%	39.93%
<b>D</b>	Corporates - Of Which: SME	5	0.00%	0.24%	1.78%	1.23%						23	0.31%	0.83%	4.44%	3.84%	24	19.74%	36.00%	44.96%	40.54%
Romania	Retail	33	0.36%	2.31%	4.29%	1.67%	30	27.91%	42.31%	60.38%	59.24%	57	0.65%	1.86%	3.94%	2.46%	61	15.79%	23.62%	36.72%	49.06%
	Retail - Secured on real estate property	6	0.00%	0.28%	1.33%	0.58%						47	0.26%	0.60%	1.42%	1.70%	48	10.40%	15.10%	18.53%	38.25%
	Retail - Qualifying Revolving	16	1.51%	4.43%	7.51%	1.18%	14	40.69%	45.72%	64.89%	64.72%	20	1.69%	3.72%	9.06%	2.00%	24	43.54%	57.72%	70.07%	49.06%
	Retail - Other Retail	21	2.24%	5.02%	14.42%	3.13%	21	40.06%	45.14%	63.18%	62.57%	50	0.67%	2.79%	10.48%	2.89%	52	27.86%	42.61%	57.42%	58.75%



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

EU and main non-EU countries

#### 2022 Q1

(Source COREP C 9.02)

			D	efault ra	te				Loss rat	te		_	P	) - adiu	sted		_		LGD	_	
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75 th	W.A
	Corporates	9	0.15%	0.36%	0.92%	0.61%	6	19.71%	21.74%	47.38%	32.09%	44	0.40%	1.21%	2.81%	2.33%	45	34.26%	43.00%	45.00%	38.69%
	Corporates - Of Which: Specialised Lending	- T					-					6	0.15%	1.09%	2.13%	10.32%	6	27.97%	32.49%	42.08%	36.21%
	Corporates - Of Which: SME	7	0.38%	1.11%	1.21%	1.08%	5	38.36%	38.36%	39.16%	40.91%	25	0.37%	1.21%	3.90%	3.47%	25	32.34%	40.26%	45.00%	41.10%
Slovakia	Retail	16	0.27%	0.41%	1.86%	0.30%	15	29.07%	38.99%	57.24%	46.94%	54	0.31%	0.92%	3.39%	1.09%	57	19.23%	25.24%	42.18%	23.39%
	Retail - Secured on real estate property	8	0.10%	0.22%	0.30%	0.24%	6	19.17%	28.36%	35.80%	33.93%	40	0.19%	0.45%	1.19%	0.87%	43	10.95%	17.86%	21.15%	20.86%
	Retail - Qualifying Revolving	7	0.06%	0.65%	5.26%	0.61%	6	49.92%	54.67%	60.08%	55.43%	22	0.45%	1.94%	8.71%	2.17%	23	46.18%	61.18%	72.86%	55.80%
	Retail - Other Retail	11	0.68%	1.72%	2.88%	1.18%	11	37.82%	50.71%	59.82%	62.98%	43	0.64%	2.22%	4.45%	3.15%	44	34.43%	45.35%	54.44%	42.91%
	Corporates	4	0.00%	0.01%	0.02%	0.02%						27	0.38%	1.35%	2.00%	1.54%	28	36.37%	43.95%	45.00%	39.97%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											15	1.23%	2.45%	3.88%	3.76%	14	12.33%	38.81%	45.00%	38.81%
Slovenia	Retail	10	0.13%	0.70%	1.12%	2.16%	8	36.41%	50.65%	62.13%	75.81%	44	0.25%	0.91%	3.02%	2.86%	47	15.79%	24.79%	38.79%	34.33%
	Retail - Secured on real estate property											29	0.12%	0.25%	1.84%	2.55%	30	11.48%	14.24%	20.19%	20.78%
	Retail - Qualifying Revolving	5		5.59%	11.88%	9.03%						19	0.31%	1.13%	5.41%	2.04%	22	34.78%	53.01%	69.50%	65.70%
	Retail - Other Retail	7	0.00%	0.71%	1.34%	1.19%	5	42.22%	44.61%	56.40%	39.54%	39	0.35%	2.75%	5.08%	3.13%	39	17.07%	42.83%	59.92%	44.97%
	Corporates	13		1.75%	2.88%	3.23%	11	8.12%	20.04%	26.79%	19.72%	60	0.61%	1.02%	2.46%	2.25%	64	34.45%	39.99%	45.00%	40.62%
	Corporates - Of Which: Specialised Lending	5	1.40%	8.00%	11.80%	8.81%	4	18.58%	34.65%	54.68%	42.56%	27	0.38%	0.78%	1.27%	1.31%	27	18.79%	24.00%	45.00%	21.85%
Constant	Corporates - Of Which: SME	7	1.11%	2.82%	7.20%	4.25%	7	18.43%	25.11%	29.13%	22.70%	41	0.65%	2.10%	4.80%	4.19%	41	22.10%	35.12%	44.60%	39.39%
Spain	Retail	41		0.71%	1.70%	2.09%	35	16.96%	31.43%	46.03%	26.16%	63	0.47%	1.19%	2.27%	1.84%	68	14.38%	21.05%	29.61%	29.68%
	Retail - Secured on real estate property	15	0.59%	1.05%	3.05%	1.93%	12	7.60%	13.01%	18.50%	17.77%	60	0.35%	0.73%	1.52%	1.34%	63	11.44%	16.13%	20.65%	21.39%
	Retail - Qualifying Revolving	15 34		0.96%	1.90%	0.82%	15	36.77%	50.20%	56.82%	54.27% 37.96%	24	0.65%	2.22%	3.80%	2.62%	26 58	30.00%	53.83%	66.00%	62.76%
	Retail - Other Retail	34		2.39%	4.01%	3.58%	31	25.04%	40.98%	59.72%		53	0.96%	2.56%	5.06%	3.85%		29.24%	39.15%	50.88%	51.82% <b>25.17%</b>
	Corporates	8	0.00%	0.07%	0.17%	0.13%	/	5.61%	14.49%	37.05%	20.25%	62	0.34%	<b>0.62%</b> 1.08%	0.98%	0.62%	<b>62</b> 26	30.85% 20.00%	<b>40.68%</b> 31.03%	<b>45.00%</b> 40.90%	25.17% 28.63%
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	6	0.04%	0.12%	0.35%	0.17%	F	11.93%	13.98%	15.36%	13.73%	20	0.48% 0.20%	0.69%	2.31% 1.67%	1.52% 0.68%	20 30	20.00%	31.03%	40.90%	28.63%
Sweden	Retail	23		0.12%	1.17%	0.17%	20	11.55% 12.53%	13.98% 18.75%	60.85%	13.75% 14.24%	61	0.20%	1.20%	2.35%	0.08%	50 64	13.88%	18.58%	43.00% 27.93%	18.02% 12.37%
Sweden	Retail - Secured on real estate property	12		0.42%	0.89%	0.12%	10	4.83%	8.40%	8.91%	5.31%	55	0.34%	0.78%	1.48%	0.32%	57	10.06%	14.97%	18.81%	10.67%
	Retail - Qualifying Revolving	7	0.03%	0.10%	1.38%	0.08%	7	4.83%	50.86%	71.15%	53.45%	23	0.34%	1.68%	4.06%	1.60%	24	38.42%	54.87%	68.51%	64.62%
	Retail - Other Retail	19		0.88%	2.83%	0.59%	15	29.34%	40.75%	76.03%	30.02%	54	1.21%	2.28%	3.83%	1.35%	54	22.55%	37.56%	49.33%	35.65%
	Corporates	16		0.59%	2.35%	1.20%	12	9.64%	23.89%	35.51%	28.20%	69	0.33%	0.64%	1.29%	1.02%	71	30.74%	39.91%	45.00%	34.90%
	Corporates - Of Which: Specialised Lending	4	1.61%	3.37%	6.14%	2.21%		510170	2010570	00.01/0	2012070	31	0.46%	1.05%	1.99%	1.95%	31	16.32%	27.15%	43.71%	25.26%
	Corporates - Of Which: SME	6	0.02%	1.86%	3.81%	8.58%	4	9.91%	26.36%	43.92%	39.53%	46	0.61%	1.14%	3.07%	3.35%	47	26.29%	37.49%	45.00%	29.71%
United Kingdom	Retail	48		0.68%	3.22%	2.98%	45	10.02%	16.76%	22.64%	7.00%	62	0.91%	1.61%	3.33%	2.60%	68	14.06%	19.36%	24.48%	11.71%
0.0	Retail - Secured on real estate property	23		1.38%	4.04%	3.13%	20	2.28%	10.60%	18.63%	5.22%	62	0.62%	1.29%	2.42%	2.63%	64	12.59%	15.79%	19.75%	8.00%
	Retail - Qualifying Revolving	18	0.56%	0.95%	1.63%	1.23%	18	22.14%	36.48%	48.38%	50.41%	25	0.83%	1.91%	3.81%	2.06%	27	30.68%	53.65%	70.03%	71.26%
	Retail - Other Retail	42	0.29%	0.83%	3.47%	1.57%	38	13.09%	25.64%	46.67%	62.22%	57	1.44%	2.67%	4.13%	2.55%	61	24.29%	33.38%	44.57%	51.42%
	Corporates	4	0.00%	0.08%	0.53%	0.24%						34	0.16%	0.57%	1.06%	1.33%	37	25.57%	36.60%	45.00%	21.76%
	Corporates - Of Which: Specialised Lending											14	0.52%	0.73%	1.73%	0.91%	15	14.10%	18.79%	35.00%	16.00%
	Corporates - Of Which: SME											15	0.16%	1.24%	3.26%	0.84%	15	10.70%	35.00%	45.00%	9.72%
Australia	Retail	25	0.17%	0.67%	1.71%	0.77%	22	13.75%	23.96%	43.82%	3.81%	61	0.38%	0.96%	1.84%	0.48%	62	12.86%	17.03%	23.75%	10.96%
	Retail - Secured on real estate property	8	0.37%	1.45%	2.31%	0.74%	6	2.05%	8.94%	19.91%	2.18%	54	0.38%	0.86%	1.74%	0.42%	56	11.64%	13.30%	19.08%	10.29%
	Retail - Qualifying Revolving	13		0.74%	2.34%	0.70%	10	30.93%	40.53%	57.85%	54.57%	23	0.41%	1.88%	3.85%	1.32%	24	35.40%	55.31%	71.40%	59.59%
	Retail - Other Retail	12	0.27%	1.97%	3.37%	2.05%	12	25.86%	38.77%	48.84%	21.62%	50	0.36%	1.25%	3.36%	2.25%	50	19.58%	36.71%	53.15%	30.59%



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

EU and main non-EU countries

#### 2022 Q1

(Source COREP C 9.02)

			D	efault ra	ite		_		Lossrat	te		_	PD	) - adju	sted				LGD		
		N	25th	50th	75th	W.A	N	25t h	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
	Corporates											45	0.20%	0.47%	1.23%	0.89%	47	31.77%	40.84%	45.00%	28.41%
	Corporates - Of Which: Specialised Lending											18	0.23%	0.67%	1.34%	1.37%	18	11.37%	22.01%	40.73%	24.30%
	Corporates - Of Which: SME											18	0.47%	2.70%	6.64%	1.53%	17	24.52%	31.00%	45.00%	21.03%
Canada	Retail	26	0.07%	0.24%	1.05%	1.44%	24	14.25%	24.38%	52.04%	14.85%	60	0.35%	0.93%	1.89%	2.17%	63	14.52%	19.75%	30.39%	18.72%
	Retail - Secured on real estate property	7	0.00%	1.68%	3.41%	2.02%	4	6.31%	11.49%	16.55%	13.24%	52	0.30%	0.81%	1.44%	0.98%	53	10.94%	15.04%	21.09%	15.82%
	Retail - Qualifying Revolving	14	0.04%	0.39%	0.78%	0.83%	12	21.05%	38.05%	55.72%	29.78%	22	0.33%	1.46%	2.49%	1.98%	24	36.05%	52.26%	67.26%	52.89%
	Retail - Other Retail	17	0.54%	1.58%	5.90%	1.60%	14	15.13%	34.89%	52.47%	14.86%	51	0.57%	1.94%	3.26%	2.43%	54	20.22%	37.60%	49.68%	19.05%
	Corporates											34	0.17%	0.30%	0.90%	0.82%	35	36.96%	44.35%	45.00%	47.08%
	Corporates - Of Which: Specialised Lending											11	0.06%	0.85%	2.31%	1.46%	11	16.77%	28.64%	40.32%	31.93%
	Corporates - Of Which: SME											18	0.27%	0.75%	3.26%	6.25%	18	14.98%	38.52%	45.00%	38.97%
China	Retail	18	0.01%	0.13%	0.40%	0.72%	14	26.79%	41.08%	63.72%	9.61%	57	0.30%	0.55%	1.11%	0.64%	59	12.43%	16.93%	26.85%	16.10%
	Retail - Secured on real estate property	4	0.00%	0.00%	0.71%	0.20%						52	0.28%	0.45%	1.08%	0.72%	55	11.55%	15.20%	20.99%	15.10%
	Retail - Qualifying Revolving	6	0.43%	0.83%	3.61%	1.20%	4	42.13%	60.60%	64.95%	50.80%	19	0.20%	0.63%	1.55%	1.04%	22	33.53%	53.54%	69.26%	55.82%
	Retail - Other Retail	12	0.03%	0.81%	3.58%	1.01%	10	36.92%	45.40%	85.04%	10.29%	46	0.41%	1.92%	3.18%	0.93%	47	20.12%	38.87%	55.29%	16.45%
	Corporates	4	1.08%	1.55%	3.58%	2.52%						43	0.22%	0.39%	2.76%	1.41%	45	35.03%	41.51%	45.00%	32.93%
	Corporates - Of Which: Specialised Lending											12	0.53%	1.17%	2.75%	2.56%	12	10.38%	16.81%	26.97%	18.28%
	Corporates - Of Which: SME											25	0.34%	1.46%	4.77%	3.45%	25	35.00%	42.83%	45.00%	40.83%
Hong Kong	Retail	9	0.01%	0.04%	0.05%	0.15%	8	22.14%	32.14%	48.90%	25.25%	58	0.32%	0.74%	1.18%	0.49%	57	12.52%	17.71%	24.66%	9.88%
	Retail - Secured on real estate property											50	0.20%	0.50%	0.93%	0.63%	50	11.39%	14.59%	19.50%	15.71%
	Retail - Qualifying Revolving	0	0.020/	0.4.00/	4.000/	0.220/	6	47.050/	27.4.40/	50 4 404	81.75%	22 45	0.10%	0.54%	1.53%	1.19%	23 43	33.22%	50.72%	70.23% 48.48%	50.26%
	Retail - Other Retail Corporates	õ	0.03%	0.16%	1.00%	0.22%	D	17.65%	37.14%	50.14%	81.75%	45 30	0.40% 0.45%	0.86% 0.90%	1.96% 2.01%	0.42% 1.77%	43 34	13.54% 30.45%	35.23% 45.00%	48.48% 45.00%	6.50% 38.89%
	Corporates - Of Which: Specialised Lending											30	0.56%	0.88%	2.01%	1.98%	34	19.88%	20.55%	43.74%	19.08%
	Corporates - Of Which: SME											10	2.95%	3.52%	32.09%	3.70%	10	34.00%	45.00%	45.00%	34.98%
India	Retail	19	0.15%	0.95%	1.42%	0.93%	15	16.67%	40.54%	61.13%	47.63%	55	0.30%	0.72%	3.92%	1.07%	57	13.71%	43.00% 24.54%	43.00% 31.11%	33.20%
india	Retail - Secured on real estate property		0.00%	0.00%	3.27%	0.67%	10	1010770	1010 1/1	01110/0		44	0.16%	0.30%	0.91%	0.72%	45	11.79%	15.99%	23.77%	18.81%
	Retail - Qualifying Revolving	8	0.63%	1.68%	12.06%	3.90%	7	15.00%	48.22%	57.85%	49.51%	21	0.62%	1.36%	2.56%	2.28%	23	31.53%	58.77%	68.46%	54.05%
	Retail - Other Retail	11	0.49%	3.82%	10.36%	1.09%	10	40.54%	45.84%	61.74%	60.27%	45	0.54%	2.83%	8.05%	1.49%	44	24.63%	44.32%	57.32%	45.05%
	Corporates											29	0.17%	0.33%	0.59%	0.39%	30	35.76%	45.00%	45.00%	40.00%
	Corporates - Of Which: Specialised Lending											6	0.27%	0.45%	0.92%	0.59%	6	4.09%	10.86%	43.39%	24.59%
	Corporates - Of Which: SME											7	0.57%	1.88%	4.53%	1.46%	8	35.45%	43.38%	45.00%	39.79%
Korea, Republic Of	Retail	7	0.00%	0.07%	0.62%	0.61%						49	0.22%	0.42%	1.17%	1.33%	50	12.06%	19.03%	30.82%	43.81%
	Retail - Secured on real estate property											35	0.15%	0.23%	0.60%	0.40%	36	10.41%	14.35%	18.74%	15.03%
	Retail - Qualifying Revolving											21	0.18%	0.67%	1.40%	0.66%	23	35.50%	57.01%	69.43%	57.60%
	Retail - Other Retail	6	0.29%	0.80%	1.47%	0.60%						35	0.67%	1.36%	3.39%	1.36%	37	26.22%	44.83%	50.11%	44.62%
	Corporates	8	0.05%	1.01%	6.12%	3.14%	9	19.41%	28.08%	31.83%	21.73%	41	3.23%	9.83%	18.31%	10.30%	43	35.00%	44.78%	45.00%	39.50%
	Corporates - Of Which: Specialised Lending											12	10.48%	13.78%	20.00%	14.16%	12	12.65%	26.46%	45.00%	30.55%
Dussian Fadaration	Corporates - Of Which: SME											11	0.88%	2.63%	6.64%	3.52%	12	36.03%	43.29%	45.00%	43.75%
Russian Federation	Retail	27	0.08%	1.57%	5.95%	10.03%	25	16.09%	21.60%	39.79%	11.55%	54	0.63%	1.39%	3.44%	2.47%	59	15.76%	19.96%	30.47%	22.58%
	Retail - Secured on real estate property	12	3.20%	9.55%	16.40%	14.41%	11	7.76%	15.98%	35.47%	11.20%	49	0.38%	1.06%	3.20%	2.63%	51	13.49%	16.09%	20.61%	21.63%
	Retail - Qualifying Revolving Retail - Other Retail	11 19	0.35%	1.56% 2.30%	3.95% 6.25%	2.13% 4.42%	9 17	30.02% 22.39%	35.99% 44.88%	49.37% 72.63%	37.57% 21.67%	18 47	1.22% 0.72%	1.93% 2.51%	4.43% 7.68%	2.02% 1.67%	20 48	35.38% 18.28%	60.59% 42.96%	68.62% 53.17%	60.83% 19.15%
	Ketali - Uther Ketali	19	0.24%	2.30%	0.25%	4.42%	17	22.39%	44.88%	/2.63%	21.67%	47	0.72%	2.51%	7.68%	1.67%	48	18.28%	42.96%	53.17%	19.15%



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

EU and main non-EU countries

#### 2022 Q1

(Source COREP C 9.02)

			D	efault ra	te		_		Lossrat	e			PD	) - adju:	sted				LGD		
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75 th	W.A
	Corporates	4	1.06%	1.39%	1.81%	1.40%						45	0.31%	0.80%	2.00%	1.18%	46	31.07%	39.77%	44.96%	30.06%
	Corporates - Of Which: Specialised Lending											17	0.62%	1.13%	1.91%	1.71%	17	17.59%	20.13%	40.11%	19.92%
	Corporates - Of Which: SME											17	0.26%	0.82%	2.61%	4.37%	18	19.11%	33.42%	44.40%	28.57%
Singapore	Retail	6	0.00%	0.00%	0.03%	1.20%	4	23.57%	52.13%	69.31%	9.39%	62	0.27%	0.53%	1.88%	0.42%	63	13.80%	18.38%	27.09%	11.63%
	Retail - Secured on real estate property											53	0.25%	0.46%	1.23%	0.60%	54	13.44%	16.79%	19.67%	15.30%
	Retail - Qualifying Revolving											22	0.11%	0.48%	1.00%	0.91%	21	34.22%	56.09%	66.00%	52.87%
	Retail - Other Retail	4	0.00%	0.02%	0.41%	0.06%						44	0.37%	0.82%	2.19%	0.32%	44	18.31%	37.39%	51.51%	9.61%
	Corporates	10	0.00%	0.00%	1.01%	0.79%	4	0.77%	3.84%	14.54%	6.51%	61	0.33%	0.72%	1.65%	1.51%	64	29.71%	39.99%	44.91%	30.56%
	Corporates - Of Which: Specialised Lending											24	0.34%	1.03%	3.04%	2.78%	24	10.40%	24.16%	38.37%	21.78%
	Corporates - Of Which: SME	4	0.00%	0.01%	0.03%	0.02%						38	0.54%	1.46%	3.03%	1.64%	38	19.85%	35.91%	43.58%	27.93%
Switzerland	Retail	39	0.18%	0.48%	1.46%	0.61%	35	8.72%	18.64%	41.35%	8.19%	66	0.67%	1.30%	2.40%	0.73%	67	14.68%	19.44%	25.70%	20.73%
	Retail - Secured on real estate property	21	0.29%	0.51%	1.33%	0.32%	17	2.60%	8.23%	12.14%	10.56%	65	0.64%	1.16%	1.69%	0.74%	66	12.67%	15.86%	21.53%	19.88%
	Retail - Qualifying Revolving	14	0.29%	0.43%	0.81%	0.67%	14	27.02%	31.53%	49.91%	33.49%	24	0.63%	1.29%	2.99%	2.07%	27	33.20%	49.34%	68.36%	52.56%
	Retail - Other Retail	34	0.25%	0.92%	2.34%	2.44%	32	19.27%	40.41%	56.50%	5.33%	55	0.93%	2.31%	4.36%	1.03%	57	24.70%	32.46%	42.22%	19.37%
	Corporates	17	0.02%	0.24%	0.85%	0.58%	12	3.86%	16.43%	26.14%	20.82%	63	0.26%	0.73%	1.47%	1.12%	66	30.20%	41.63%	45.00%	27.54%
	Corporates - Of Which: Specialised Lending	6	0.65%	1.29%	2.43%	1.50%	5	9.03%	14.11%	28.45%	12.26%	26	0.50%	0.93%	2.16%	2.14%	26	15.92%	28.88%	44.93%	20.51%
	Corporates - Of Which: SME	5	0.31%	1.25%	27.02%	0.65%	4	1.04%	10.01%	18.35%	8.85%	41	0.58%	1.09%	6.90%	2.31%	42	28.41%	39.58%	45.00%	20.55%
United States	Retail	42	0.07%	0.30%	0.93%	2.69%	39	9.30%	15.30%	33.43%	16.77%	64	0.63%	1.24%	1.96%	2.04%	66	14.31%	19.58%	26.89%	25.15%
	Retail - Secured on real estate property	21	0.39%	0.56%	1.52%	0.97%	16	5.40%	7.51%	15.71%	10.53%	63	0.56%	1.01%	1.80%	1.01%	65	12.78%	17.25%	21.52%	16.40%
	Retail - Qualifying Revolving	19	0.16%	0.51%	1.46%	0.59%	18	22.94%	36.05%	46.99%	31.77%	20	0.45%	1.48%	4.09%	1.29%	25	33.17%	56.01%	69.45%	58.53%
	Retail - Other Retail	30	0.22%	0.70%	3.12%	3.17%	28	23.11%	38.99%	50.13%	16.97%	56	0.65%	1.57%	3.62%	2.32%	58	25.11%	35.91%	48.46%	27.00%

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 guarterly 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)  $PD_{Corep} = \frac{PD_{non\_default} * Exposure_{non\_default} + PD_{default} * Exposure_{default}}{PD_{default} * Exposure_{default}}$  $Exposure_{Total}$ where *PD<sub>default</sub>*=1; We can derive the PD on non defaulted (that we call **PD\_Adjusted**) as follows:  $PD\_Adjusted = PD_{non\_default} = \frac{Exposure_{Total} * PD_{Corep} - Exposure_{default}}{Exposure} = \frac{column \ 010 * column \ 080 - column \ 030}{column \ 030}$ column010 - column030Exposurenon\_default 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:  $DR = \frac{Observed new defaults for the period}{Original exposure -Defaulted exposure} = \frac{column 040}{column 010 - column 030}$ 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 :  $= \frac{\sum_{i=0}^{3} Obser.new \ defaults_{Q-i}}{\sum_{i=0}^{3} No \ deafulted \ exposure_{Q-i}}$ 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:  $LR = \frac{Credit \ risk \ adjustments \ (write-offs \ for \ observed \ new \ defaults_{Q})}{Observed \ new \ defaults \ for the period} = \frac{cotumn \ 0.70}{cotumn \ 0.40}$ To express it on yearly basis we apply:  $= \frac{\sum_{i=0}^{3} \ "Credit \ risk \ adjustments' \ q_{-i}}{\sum_{i=0}^{3} Obser.new \ defaults_{Q-i}}$ 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.