



***RISK DASHBOARD ANNEX
CREDIT RISK PARAMETERS
Q4 2017***

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
2017 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	Corporates	10	1.22%	4.02%	26.81%	1.95%	9	15.68%	32.84%	36.64%	31.60%	51	0.20%	1.00%	4.08%	2.02%	54	34.12%	43.96%	45.10%	29.73%
	Corporates - Of Which: Specialised Lending										15	0.12%	0.32%	5.34%	2.52%	15	13.13%	26.95%	39.00%	8.05%	
	Corporates - Of Which: SME	4	0.95%	1.38%	1.69%	1.42%					27	0.27%	0.50%	2.56%	2.83%	26	27.74%	39.40%	45.00%	30.31%	
	Retail	21	0.37%	0.66%	1.56%	0.62%	19	20.77%	30.41%	51.59%	31.68%	62	0.60%	1.10%	2.04%	1.61%	62	17.06%	23.88%	37.74%	28.52%
	Retail - Secured on real estate property	5	0.45%	0.45%	0.71%	0.56%	5	11.66%	11.66%	13.76%	13.02%	53	0.45%	0.99%	1.42%	1.43%	53	12.10%	15.16%	20.87%	13.53%
	Retail - Qualifying Revolving	7	0.39%	1.28%	1.83%	0.39%	5	64.17%	64.17%	79.72%	64.15%	27	0.43%	1.14%	2.31%	2.18%	27	48.67%	59.97%	75.73%	86.47%
Retail - Other Retail	18	0.58%	1.20%	3.62%	0.79%	16	27.18%	44.85%	58.41%	55.18%	54	0.94%	1.80%	3.13%	2.06%	53	32.91%	45.24%	56.65%	44.36%	
Belgium	Corporates	11	0.29%	0.75%	0.95%	0.76%	9	6.57%	15.35%	15.46%	14.49%	58	0.13%	0.40%	1.24%	1.99%	58	33.49%	41.75%	45.00%	27.77%
	Corporates - Of Which: Specialised Lending										18	0.17%	0.50%	1.16%	1.23%	19	16.89%	24.65%	44.94%	22.63%	
	Corporates - Of Which: SME	9	1.16%	1.41%	2.70%	1.31%	7	5.12%	10.87%	16.54%	12.13%	26	0.24%	1.58%	2.70%	2.67%	28	21.62%	39.20%	45.00%	24.38%
	Retail	27	0.29%	0.75%	1.67%	1.02%	24	8.91%	11.89%	28.67%	10.03%	60	0.75%	1.18%	1.89%	1.29%	61	15.15%	18.86%	28.14%	17.33%
	Retail - Secured on real estate property	19	0.69%	0.89%	1.95%	1.07%	16	1.55%	5.99%	7.54%	5.26%	55	0.59%	1.16%	1.36%	55	11.26%	14.44%	20.67%	14.61%	
	Retail - Qualifying Revolving	13	0.36%	0.76%	1.72%	0.54%	10	45.89%	55.04%	61.33%	43.75%	27	0.87%	1.55%	4.53%	1.18%	28	46.17%	57.72%	67.91%	48.81%
Retail - Other Retail	17	0.45%	0.84%	1.40%	0.87%	15	28.32%	36.47%	46.81%	30.93%	53	0.98%	1.72%	3.39%	2.56%	54	30.13%	36.34%	57.26%	37.26%	
Bulgaria	Corporates										33	0.46%	1.45%	3.22%	3.66%	32	31.55%	39.71%	45.00%	39.57%	
	Corporates - Of Which: Specialised Lending									11	1.90%	2.96%	9.05%	5.60%	12	10.43%	25.86%	45.00%	27.57%		
	Corporates - Of Which: SME									17	0.57%	1.56%	2.69%	4.02%	17	38.57%	45.00%	55.33%	39.14%		
	Retail	22	0.36%	1.61%	4.10%	2.57%	19	24.41%	36.86%	56.99%	42.82%	51	0.53%	1.10%	2.87%	2.73%	54	16.48%	24.56%	48.64%	31.60%
	Retail - Secured on real estate property										38	0.23%	0.68%	1.56%	2.31%	38	10.00%	14.68%	16.43%	21.07%	
	Retail - Qualifying Revolving	8	1.33%	2.35%	5.15%	1.83%	7	32.64%	55.12%	81.66%	60.55%	22	0.86%	2.01%	2.85%	15.20%	24	44.13%	61.38%	74.05%	46.07%
Retail - Other Retail	17	0.66%	3.02%	5.82%	3.52%	16	24.20%	52.82%	56.55%	53.98%	45	0.73%	2.60%	5.29%	6.68%	45	31.86%	51.74%	57.94%	55.53%	
Croatia	Corporates	4	0.58%	2.55%	7.58%	7.04%	5	18.93%	22.86%	32.16%	21.44%	30	0.90%	1.53%	3.78%	4.38%	28	21.39%	36.96%	45.00%	38.32%
	Corporates - Of Which: Specialised Lending										11	0.88%	1.13%	2.12%	1.74%	11	18.61%	21.48%	45.73%	30.94%	
	Corporates - Of Which: SME										11	0.90%	0.95%	3.44%	5.23%	11	22.59%	40.50%	45.00%	40.40%	
	Retail	12	0.08%	0.29%	2.30%	2.28%	10	24.77%	39.58%	41.33%	18.48%	46	0.57%	1.26%	3.03%	1.99%	45	18.43%	30.11%	47.64%	34.94%
	Retail - Secured on real estate property										27	0.27%	0.57%	1.43%	1.42%	27	12.11%	14.59%	23.97%	29.32%	
	Retail - Qualifying Revolving										22	1.01%	2.28%	4.90%	2.01%	22	56.90%	65.02%	75.59%	71.29%	
Retail - Other Retail	10	0.34%	1.59%	2.57%	2.55%	8	21.64%	39.91%	58.61%	18.49%	41	0.59%	1.78%	4.10%	2.29%	39	30.00%	43.67%	58.00%	38.26%	
Cyprus	Corporates										37	0.83%	1.98%	4.40%	3.63%	41	19.42%	36.24%	45.00%	27.97%	
	Corporates - Of Which: Specialised Lending										14	1.00%	2.80%	5.67%	3.40%	16	17.51%	27.99%	45.00%	26.11%	
	Corporates - Of Which: SME										19	0.28%	1.44%	3.38%	0.73%	19	24.30%	45.00%	60.74%	58.60%	
	Retail	8	0.09%	0.47%	0.99%	1.06%	7	12.12%	37.87%	85.50%	17.25%	50	0.45%	0.94%	2.30%	0.80%	50	17.68%	29.02%	47.25%	16.65%
	Retail - Secured on real estate property										33	0.11%	0.51%	0.98%	1.27%	33	10.23%	14.37%	20.25%	17.68%	
	Retail - Qualifying Revolving										21	0.21%	0.42%	1.83%	0.58%	20	48.59%	62.13%	79.01%	66.15%	
Retail - Other Retail	5	0.37%	0.51%	2.68%	1.02%	4	21.04%	36.76%	56.61%	58.90%	41	0.64%	1.53%	3.00%	0.61%	41	33.57%	46.72%	55.36%	11.25%	
Czech	Corporates	7	0.54%	0.85%	1.02%	0.74%	8	23.93%	37.54%	48.14%	32.94%	46	0.17%	0.65%	1.59%	1.90%	46	30.85%	42.19%	45.00%	33.51%
	Corporates - Of Which: Specialised Lending	5	0.10%	0.14%	0.16%	0.15%	4	2.25%	10.57%	33.77%	31.45%	13	0.41%	0.91%	1.50%	1.54%	13	18.08%	31.16%	40.74%	28.79%
	Corporates - Of Which: SME	6	0.92%	1.33%	1.46%	1.23%	5	32.29%	39.63%	56.54%	44.86%	20	0.72%	2.53%	2.94%	2.58%	19	27.08%	37.72%	45.00%	32.78%
	Retail	22	0.05%	0.46%	0.77%	0.95%	17	23.80%	42.36%	57.36%	41.40%	58	0.45%	1.02%	1.91%	1.84%	59	14.61%	25.55%	37.80%	31.06%
	Retail - Secured on real estate property	8	0.41%	0.42%	0.52%	0.49%	7	12.39%	13.21%	22.85%	18.27%	46	0.24%	0.58%	1.40%	1.27%	46	9.93%	15.46%	24.12%	23.70%
	Retail - Qualifying Revolving	9	0.80%	0.97%	5.48%	4.19%	7	56.49%	63.50%	69.96%	60.13%	25	0.57%	1.01%	3.07%	4.87%	26	49.81%	58.57%	71.50%	56.49%
Retail - Other Retail	18	0.10%	1.51%	2.44%	1.83%	15	40.11%	54.23%	66.45%	52.04%	48	0.98%	2.18%	4.27%	3.11%	47	24.13%	42.69%	51.51%	48.13%	

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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
Denmark	Corporates	10	0.29%	0.74%	33.53%	0.66%	7	5.24%	10.16%	33.51%	16.58%	52	0.26%	0.67%	1.55%	1.57%	53	28.40%	38.72%	45.00%	22.31%
	Corporates - Of Which: Specialised Lending										16	0.14%	0.58%	1.22%	1.00%	19	10.53%	21.50%	41.71%	24.77%	
	Corporates - Of Which: SME	4	0.34%	0.87%	1.21%	0.70%					28	0.60%	1.51%	3.04%	1.73%	28	18.60%	32.63%	43.40%	19.85%	
	Retail	18	0.17%	0.43%	1.99%	0.54%	15	10.13%	20.39%	37.07%	18.12%	60	0.54%	1.09%	1.79%	1.17%	62	15.48%	22.20%	31.99%	15.82%
	Retail - Secured on real estate property	6	0.35%	0.40%	0.68%	0.50%	6	6.86%	11.13%	53.02%	14.39%	52	0.41%	0.83%	1.38%	1.14%	53	10.66%	15.66%	21.47%	13.36%
Retail - Qualifying Revolving											24	0.70%	1.48%	4.56%	1.81%	24	47.48%	61.88%	77.72%	68.72%	
Retail - Other Retail	17	0.35%	0.82%	1.99%	0.84%	13	26.02%	37.07%	44.42%	40.14%	51	0.96%	1.75%	3.45%	1.99%	51	24.87%	47.05%	63.09%	41.51%	
Estonia	Corporates											32	0.17%	0.45%	1.18%	1.05%	31	38.87%	45.00%	55.25%	41.66%
	Corporates - Of Which: Specialised Lending										6	0.63%	1.06%	2.37%	1.02%	6	10.59%	37.25%	45.00%	34.42%	
	Corporates - Of Which: SME										12	0.89%	1.17%	3.54%	1.69%	11	38.83%	44.85%	45.00%	39.53%	
	Retail	14	0.21%	0.35%	2.60%	0.29%	14	18.45%	32.32%	61.56%	17.68%	44	0.40%	1.20%	2.88%	1.57%	41	15.78%	20.65%	41.52%	18.14%
	Retail - Secured on real estate property	6	0.19%	0.31%	0.79%	0.24%	4	11.23%	12.06%	12.27%	11.73%	29	0.31%	0.83%	1.74%	1.37%	29	11.26%	13.46%	17.70%	12.94%
Retail - Qualifying Revolving											18	0.17%	1.51%	3.05%	1.12%	17	50.72%	62.02%	71.15%	62.05%	
Retail - Other Retail	11	0.15%	0.68%	2.80%	0.48%	11	22.92%	49.10%	52.72%	30.21%	37	1.00%	2.45%	6.72%	2.52%	35	29.00%	49.00%	58.02%	44.41%	
Finland	Corporates	4	0.27%	1.03%	1.99%	0.88%						51	0.20%	0.41%	0.99%	0.57%	53	28.29%	39.91%	45.00%	34.00%
	Corporates - Of Which: Specialised Lending										17	0.20%	0.36%	0.75%	0.57%	17	23.83%	35.10%	45.00%	29.67%	
	Corporates - Of Which: SME	4	0.48%	1.22%	1.79%	0.77%						23	0.38%	0.77%	2.28%	0.64%	23	20.00%	33.85%	45.00%	26.93%
	Retail	21	0.38%	0.97%	2.73%	3.54%	17	10.61%	32.36%	56.13%	2.67%	56	0.63%	1.18%	2.48%	1.46%	57	17.31%	22.90%	40.90%	19.01%
	Retail - Secured on real estate property	5	1.21%	5.61%	7.59%	3.48%						43	0.54%	0.84%	1.51%	0.85%	42	11.63%	14.80%	19.60%	14.05%
Retail - Qualifying Revolving	5	1.56%	2.50%	6.93%	2.27%						21	0.29%	1.29%	2.76%	1.76%	23	45.40%	60.40%	71.83%	69.62%	
Retail - Other Retail	18	0.69%	2.84%	7.92%	3.64%	14	8.05%	29.35%	89.18%	7.23%	44	0.87%	2.52%	4.64%	2.89%	45	32.55%	47.49%	60.23%	29.65%	
France	Corporates	21	0.12%	0.48%	0.99%	0.58%	14	1.89%	16.45%	34.31%	36.23%	67	0.27%	0.80%	1.67%	1.43%	67	32.47%	38.72%	45.00%	33.62%
	Corporates - Of Which: Specialised Lending										24	0.37%	0.56%	0.83%	1.06%	26	14.06%	26.59%	39.83%	20.99%	
	Corporates - Of Which: SME	10	0.65%	1.17%	1.83%	1.59%	6	16.50%	26.66%	34.31%	40.02%	39	0.68%	1.92%	3.02%	2.15%	40	25.23%	36.92%	43.84%	37.14%
	Retail	41	0.49%	1.19%	1.78%	1.09%	38	8.08%	18.79%	31.87%	41.77%	65	0.89%	1.49%	2.40%	1.68%	65	15.20%	20.69%	28.58%	18.59%
	Retail - Secured on real estate property	22	0.92%	1.54%	2.38%	0.80%	19	5.04%	7.82%	32.64%	29.14%	59	0.65%	1.14%	2.27%	1.24%	59	12.41%	15.59%	20.49%	13.48%
Retail - Qualifying Revolving	18	0.41%	1.05%	2.04%	1.30%	17	20.90%	42.59%	57.95%	66.46%	29	1.32%	2.45%	4.86%	3.55%	29	52.04%	60.11%	68.45%	49.18%	
Retail - Other Retail	36	0.24%	0.92%	2.23%	1.51%	33	16.48%	38.52%	61.73%	50.87%	59	1.28%	2.27%	4.46%	2.28%	59	27.85%	41.50%	55.26%	24.22%	
Germany	Corporates	26	0.18%	0.31%	0.87%	1.00%	24	14.08%	27.97%	36.94%	26.39%	70	0.41%	0.76%	1.88%	1.35%	72	33.71%	40.95%	44.96%	35.79%
	Corporates - Of Which: Specialised Lending	7	0.02%	0.35%	5.42%	4.75%	6	13.30%	20.49%	28.43%	22.27%	24	0.57%	0.97%	1.66%	1.87%	25	17.22%	20.96%	38.71%	34.61%
	Corporates - Of Which: SME	13	0.50%	0.88%	1.32%	0.83%	13	26.45%	33.35%	42.19%	34.65%	47	0.69%	1.81%	3.39%	1.23%	49	29.16%	38.23%	42.25%	31.62%
	Retail	48	0.34%	0.81%	1.65%	0.63%	45	11.44%	25.09%	44.48%	33.83%	66	0.91%	1.48%	2.45%	1.10%	66	15.72%	21.05%	31.09%	28.37%
	Retail - Secured on real estate property	27	0.47%	1.19%	2.94%	0.42%	24	7.10%	10.66%	20.41%	12.49%	61	0.62%	1.07%	1.79%	0.85%	62	12.57%	15.65%	20.93%	17.99%
Retail - Qualifying Revolving	19	0.35%	0.74%	1.74%	0.71%	18	29.02%	49.11%	57.46%	58.96%	28	0.90%	1.41%	3.37%	0.85%	29	44.22%	59.73%	74.01%	62.66%	
Retail - Other Retail	36	0.58%	1.12%	2.67%	1.07%	32	28.75%	41.22%	64.44%	49.21%	61	1.42%	2.44%	3.92%	1.72%	60	32.55%	41.56%	55.51%	43.49%	
Greece	Corporates											34	0.54%	3.28%	9.84%	13.65%	34	31.06%	39.79%	45.00%	40.51%
	Corporates - Of Which: Specialised Lending										15	2.15%	9.16%	20.00%	5.22%	15	19.88%	35.00%	42.13%	28.20%	
	Corporates - Of Which: SME										13	0.20%	0.78%	6.63%	18.70%	14	15.42%	38.05%	56.87%	40.61%	
	Retail	18	0.31%	1.38%	8.21%	10.98%	17	32.60%	45.45%	70.70%	31.27%	57	0.35%	1.09%	2.70%	15.20%	58	19.65%	33.33%	53.03%	32.91%
	Retail - Secured on real estate property											40	0.16%	0.44%	1.73%	13.32%	39	9.95%	14.62%	19.90%	25.32%
Retail - Qualifying Revolving	8	0.86%	2.32%	17.62%	1.37%	5	48.40%	60.67%	67.12%	48.39%	25	0.55%	1.61%	4.04%	9.54%	25	47.44%	62.74%	76.76%	77.77%	
Retail - Other Retail	13	0.52%	3.78%	15.05%	11.31%	13	37.82%	62.80%	73.39%	48.37%	48	0.51%	1.85%	4.27%	29.68%	48	33.76%	50.86%	58.00%	51.63%	

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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	Corporates	5	0.27%	0.41%	0.49%	0.39%	4	27.29%	53.73%	53.93%	43.41%	41	0.58%	1.08%	2.51%	2.19%	41	30.57%	42.72%	45.00%	39.83%
	Corporates - Of Which: Specialised Lending										15	0.45%	0.88%	1.10%	0.92%	16	18.07%	28.74%	45.00%	26.76%	
	Corporates - Of Which: SME	4	0.23%	0.30%	0.36%	0.27%					21	0.87%	2.44%	4.96%	3.85%	21	40.00%	43.91%	45.00%	43.00%	
	Retail	24	0.14%	0.46%	2.64%	2.57%	18	30.22%	46.62%	78.25%	46.02%	55	0.48%	1.07%	3.01%	3.69%	56	18.68%	33.92%	46.28%	39.91%
	Retail - Secured on real estate property										41	0.27%	0.50%	1.13%	3.26%	41	12.24%	15.66%	26.01%	33.29%	
Retail - Qualifying Revolving	10	1.33%	3.12%	8.38%	1.88%	7	38.82%	39.39%	50.00%	40.75%	22	0.65%	1.44%	4.35%	4.81%	25	52.71%	61.39%	72.54%	41.98%	
Retail - Other Retail	14	0.37%	1.57%	2.95%	2.32%	14	25.57%	50.92%	86.86%	48.47%	49	1.52%	3.01%	5.90%	4.24%	46	36.62%	52.66%	59.31%	56.90%	
Ireland	Corporates	8	0.71%	1.58%	2.19%	2.00%	8	13.24%	24.87%	52.38%	25.87%	58	0.28%	0.61%	1.68%	1.76%	59	26.80%	38.90%	45.00%	34.06%
	Corporates - Of Which: Specialised Lending										21	0.35%	0.98%	2.38%	1.76%	23	16.06%	30.22%	40.22%	23.59%	
	Corporates - Of Which: SME	4	1.97%	2.41%	3.01%	2.89%	4	17.67%	26.73%	27.64%	13.31%	27	0.35%	1.24%	2.48%	3.24%	28	23.23%	35.82%	45.00%	37.29%
	Retail	32	1.08%	2.78%	6.12%	4.76%	29	9.98%	22.56%	33.75%	26.04%	61	1.08%	2.31%	4.01%	3.71%	63	14.59%	20.89%	28.51%	26.68%
	Retail - Secured on real estate property	15	2.03%	3.04%	7.54%	5.14%	12	7.63%	23.37%	25.56%	24.98%	57	0.59%	1.43%	3.64%	3.58%	57	13.29%	16.67%	22.43%	23.42%
Retail - Qualifying Revolving	13	0.42%	0.81%	3.06%	1.28%	11	26.55%	36.11%	69.58%	31.86%	24	0.96%	2.08%	2.91%	2.97%	25	48.21%	62.45%	73.22%	58.33%	
Retail - Other Retail	20	0.96%	3.40%	9.63%	2.42%	20	24.23%	38.31%	56.58%	56.82%	54	1.23%	2.02%	4.65%	3.71%	55	26.00%	46.70%	59.08%	61.10%	
Italy	Corporates	13	0.35%	1.39%	2.68%	6.90%	12	11.56%	18.85%	38.25%	39.89%	59	0.44%	1.32%	3.24%	9.78%	61	31.50%	42.14%	45.00%	37.30%
	Corporates - Of Which: Specialised Lending	4	1.10%	2.09%	13.10%	2.33%	4	7.51%	20.03%	49.00%	16.31%	18	0.74%	1.62%	3.46%	5.05%	20	18.95%	27.29%	44.93%	21.37%
	Corporates - Of Which: SME	7	0.23%	2.10%	2.55%	2.03%	8	12.72%	26.40%	38.13%	44.28%	34	1.26%	2.93%	9.45%	14.50%	35	21.61%	42.32%	47.36%	41.13%
	Retail	34	0.25%	0.98%	2.22%	13.94%	32	16.94%	35.51%	50.12%	44.91%	64	0.85%	2.04%	3.07%	3.07%	64	16.68%	23.04%	35.82%	28.02%
	Retail - Secured on real estate property	11	0.74%	1.39%	1.89%	9.96%	10	7.79%	9.76%	22.63%	33.11%	53	0.60%	1.10%	2.62%	1.84%	55	12.09%	15.53%	22.80%	19.74%
Retail - Qualifying Revolving	16	0.88%	2.39%	6.13%	5.21%	13	25.47%	51.45%	64.29%	25.76%	25	1.32%	2.81%	5.68%	5.33%	27	49.63%	61.18%	73.67%	64.60%	
Retail - Other Retail	28	0.54%	1.89%	7.42%	23.21%	25	30.61%	50.53%	56.40%	56.67%	56	0.96%	2.51%	4.26%	9.94%	58	30.02%	43.38%	53.71%	47.65%	
Latvia	Corporates	4	0.76%	1.81%	2.87%	1.84%	4	9.15%	40.55%	71.97%	59.28%	25	0.40%	1.11%	1.66%	1.81%	23	37.15%	44.48%	45.00%	42.44%
	Corporates - Of Which: Specialised Lending										12	0.66%	1.76%	5.62%	2.54%	12	39.17%	43.86%	45.00%	40.21%	
	Corporates - Of Which: SME										45	0.88%	1.56%	2.41%	2.99%	45	17.15%	26.52%	46.55%	25.13%	
	Retail	14	0.69%	1.30%	4.12%	2.64%	12	46.46%	50.83%	66.21%	49.73%	45	0.88%	1.56%	2.41%	2.99%	45	17.15%	26.52%	46.55%	25.13%
	Retail - Secured on real estate property	4	0.74%	3.32%	5.89%	2.72%	4	40.61%	41.47%	42.32%	40.90%	31	0.18%	0.92%	2.01%	2.69%	31	10.00%	14.65%	18.40%	18.08%
Retail - Qualifying Revolving	5	2.22%	3.75%	16.54%	4.31%						18	0.70%	2.05%	5.82%	4.76%	19	47.69%	62.01%	74.13%	67.61%	
Retail - Other Retail	10	0.68%	4.90%	8.08%	2.42%	9	47.97%	50.58%	65.08%	80.12%	39	0.58%	1.74%	3.96%	3.94%	37	38.40%	50.45%	58.54%	50.42%	
Lithuania	Corporates										28	0.24%	0.77%	1.49%	1.36%	25	39.97%	43.55%	45.00%	41.19%	
	Corporates - Of Which: Specialised Lending										10	0.50%	1.69%	3.36%	1.79%	9	39.03%	41.37%	44.97%	39.51%	
	Corporates - Of Which: SME										46	0.36%	1.24%	2.45%	1.76%	46	17.05%	22.65%	50.44%	18.79%	
	Retail	12	0.63%	0.92%	2.76%	0.81%	13	26.07%	44.15%	52.58%	23.32%	31	0.30%	0.60%	1.66%	1.67%	31	10.31%	13.50%	19.03%	16.59%
	Retail - Secured on real estate property										18	0.56%	1.03%	10.00%	2.57%	19	57.25%	66.00%	85.13%	69.95%	
Retail - Qualifying Revolving										36	0.41%	1.20%	3.69%	2.49%	37	20.73%	39.86%	56.78%	40.18%		
Retail - Other Retail	9	1.58%	2.23%	4.09%	1.02%	10	23.95%	35.42%	53.12%	23.65%											
Luxembourg	Corporates	13	0.15%	0.56%	1.94%	0.78%	10	5.15%	37.51%	54.78%	31.28%	60	0.45%	0.88%	1.43%	1.10%	63	29.30%	39.50%	45.00%	31.71%
	Corporates - Of Which: Specialised Lending	5	0.23%	0.31%	0.45%	0.91%	4	14.22%	19.21%	31.46%	19.63%	20	0.32%	0.83%	1.49%	0.98%	23	13.27%	28.88%	39.79%	26.40%
	Corporates - Of Which: SME	5	0.65%	0.71%	1.37%	0.69%	5	44.35%	44.42%	50.58%	59.00%	41	0.49%	1.17%	2.21%	2.11%	43	29.55%	42.84%	46.07%	38.76%
	Retail	17	0.07%	0.85%	1.97%	0.44%	15	5.63%	10.32%	30.14%	5.60%	57	0.64%	1.07%	2.66%	1.27%	57	17.04%	22.72%	34.96%	17.10%
	Retail - Secured on real estate property	11	0.07%	0.51%	2.46%	0.29%	8	1.96%	4.89%	6.40%	2.70%	49	0.42%	0.83%	1.71%	1.14%	49	11.42%	16.69%	22.88%	13.10%
Retail - Qualifying Revolving	7	0.73%	0.94%	2.40%	1.00%	6	14.99%	31.83%	54.64%	34.80%	21	0.37%	0.90%	1.74%	2.75%	22	48.30%	59.36%	73.32%	54.34%	
Retail - Other Retail	12	0.05%	1.04%	2.13%	1.01%	13	17.88%	36.77%	62.45%	9.30%	49	0.63%	1.53%	3.45%	1.75%	51	29.61%	44.80%	63.36%	27.42%	

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
2017 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	Corporates																			
	Corporates - Of Which: Specialised Lending										45	0.26%	1.09%	4.48%	5.59%	45	25.05%	36.82%	45.00%	33.88%		
	Corporates - Of Which: SME										14	0.78%	4.21%	21.91%	7.40%	15	13.94%	28.34%	45.00%	20.10%		
	Retail	6	0.15%	0.60%	1.06%	3.22%	5	7.67%	8.28%	42.11%	11.68%	19	0.24%	1.27%	3.40%	0.32%	19	33.38%	41.47%	45.00%	89.84%	
	Retail - Secured on real estate property										53	0.39%	0.85%	2.00%	0.89%	53	16.71%	29.97%	47.65%	29.21%		
	Retail - Qualifying Revolving										34	0.14%	0.36%	1.34%	0.59%	34	10.00%	13.87%	23.98%	26.64%		
	Retail - Other Retail	5	2.72%	3.57%	5.93%	2.90%					20	0.25%	0.69%	1.26%	0.93%	20	51.51%	60.39%	75.13%	68.38%		
											44	0.68%	1.63%	2.93%	1.32%	45	32.73%	47.29%	53.21%	29.76%		
Netherlands	Corporates	19	0.44%	1.37%	5.14%	2.32%	11	3.91%	8.82%	33.91%	8.55%	64	0.34%	0.74%	1.36%	2.26%	69	31.68%	38.83%	45.00%	25.78%	
	Corporates - Of Which: Specialised Lending	4	2.44%	3.26%	22.35%	2.78%	4	6.29%	8.10%	14.64%	8.37%	25	0.55%	0.86%	1.52%	2.03%	28	15.48%	25.65%	40.91%	16.58%	
	Corporates - Of Which: SME	5	1.08%	1.64%	5.27%	5.99%	4	6.23%	9.31%	42.39%	7.27%	44	0.46%	1.35%	2.80%	2.80%	43	29.79%	40.19%	45.00%	18.37%	
	Retail	31	0.31%	0.69%	1.75%	0.82%	28	11.62%	19.96%	41.82%	13.87%	64	0.86%	1.53%	2.26%	0.70%	64	14.13%	19.51%	27.49%	18.53%	
	Retail - Secured on real estate property	13	0.82%	1.62%	2.42%	0.79%	12	8.88%	11.62%	17.30%	10.25%	58	0.55%	1.21%	1.95%	0.60%	59	12.29%	15.62%	21.43%	16.90%	
	Retail - Qualifying Revolving	14	0.53%	0.90%	1.45%	0.43%	14	49.52%	53.44%	58.89%	58.85%	26	0.89%	1.53%	3.21%	3.72%	28	44.73%	60.45%	69.62%	60.27%	
	Retail - Other Retail	18	0.49%	0.81%	1.79%	1.55%	15	21.38%	42.43%	63.35%	41.78%	57	1.16%	2.25%	3.31%	2.34%	56	28.40%	39.52%	55.39%	44.12%	
Norway	Corporates	10	1.17%	1.94%	4.94%	1.45%	8	8.67%	10.36%	19.29%	13.28%	50	0.15%	0.62%	2.18%	1.49%	50	23.29%	38.43%	45.00%	26.61%	
	Corporates - Of Which: Specialised Lending	4	6.41%	16.03%	34.19%	12.26%	4	6.26%	10.18%	14.13%	11.41%	19	0.70%	1.33%	5.00%	2.13%	21	11.86%	22.86%	40.38%	20.38%	
	Corporates - Of Which: SME	4	0.45%	0.69%	2.20%	0.77%						20	0.49%	1.42%	6.42%	1.36%	20	21.30%	26.91%	45.00%	25.34%	
	Retail	22	0.14%	0.68%	2.40%	0.32%	18	6.32%	13.25%	34.40%	18.84%	54	0.51%	1.05%	3.36%	0.93%	57	17.52%	21.58%	33.62%	21.74%	
	Retail - Secured on real estate property	11	0.21%	1.31%	2.78%	0.20%	8	3.17%	5.27%	6.24%	6.56%	47	0.36%	0.88%	2.61%	0.79%	47	13.03%	17.72%	21.24%	19.95%	
	Retail - Qualifying Revolving										21	0.41%	1.14%	4.79%	2.04%	21	43.61%	57.00%	69.21%	67.51%		
	Retail - Other Retail	17	0.10%	0.31%	1.49%	0.88%	13	21.51%	27.94%	62.31%	33.52%	48	0.63%	1.98%	4.36%	1.94%	50	32.90%	48.39%	56.75%	30.37%	
Poland	Corporates	7	0.34%	1.15%	4.68%	1.15%	8	18.83%	32.04%	67.76%	40.13%	52	0.28%	0.77%	1.76%	1.75%	53	30.19%	39.25%	45.00%	31.58%	
	Corporates - Of Which: Specialised Lending										14	0.33%	0.88%	2.16%	1.20%	13	8.46%	20.44%	35.04%	22.87%		
	Corporates - Of Which: SME										34	0.29%	0.92%	2.22%	1.92%	35	28.00%	38.19%	45.00%	34.23%		
	Retail	27	0.21%	1.21%	2.62%	1.35%	21	24.91%	33.41%	57.82%	24.47%	56	0.79%	1.75%	3.03%	1.77%	60	17.73%	25.32%	44.79%	35.59%	
	Retail - Secured on real estate property										47	0.40%	1.13%	2.29%	1.09%	47	12.87%	15.50%	23.93%	30.00%		
	Retail - Qualifying Revolving	10	1.56%	2.79%	3.55%	1.56%	8	45.74%	54.53%	63.09%	45.98%	23	1.01%	1.96%	4.67%	2.50%	26	44.77%	62.17%	73.23%	65.02%	
	Retail - Other Retail	20	0.59%	1.48%	5.32%	1.93%	17	29.96%	40.06%	61.24%	30.05%	48	1.68%	3.10%	6.69%	3.33%	51	33.57%	45.81%	56.43%	44.33%	
Portugal	Corporates	4	2.41%	3.88%	4.44%	3.12%	4	31.46%	37.61%	58.22%	34.39%	46	0.44%	0.90%	1.39%	6.72%	47	33.57%	40.15%	45.00%	41.81%	
	Corporates - Of Which: Specialised Lending										19	0.45%	1.28%	1.78%	2.84%	19	25.28%	34.17%	45.00%	33.51%		
	Corporates - Of Which: SME										21	0.48%	1.12%	2.83%	8.63%	22	22.39%	41.64%	54.49%	41.45%		
	Retail	26	0.28%	1.09%	2.38%	2.48%	23	11.47%	20.62%	45.44%	14.54%	58	0.40%	1.09%	2.45%	2.25%	59	19.10%	27.53%	42.36%	21.52%	
	Retail - Secured on real estate property	9	2.38%	6.99%	8.94%	2.46%	9	6.24%	10.19%	13.67%	10.55%	46	0.17%	0.47%	1.12%	5.99%	46	11.28%	14.73%	20.70%	21.71%	
	Retail - Qualifying Revolving	14	0.62%	1.22%	2.69%	0.94%	12	19.82%	44.24%	55.41%	35.26%	28	0.58%	1.44%	3.10%	5.48%	28	47.66%	58.64%	69.95%	44.52%	
	Retail - Other Retail	19	0.66%	1.74%	3.46%	3.19%	15	17.49%	33.35%	50.87%	30.87%	50	0.59%	1.91%	4.72%	10.34%	51	33.57%	44.77%	57.59%	39.09%	
Romania	Corporates										42	0.30%	0.79%	2.63%	3.34%	43	33.58%	37.96%	45.00%	38.13%		
	Corporates - Of Which: Specialised Lending										9	1.25%	2.25%	8.39%	3.54%	9	8.15%	28.34%	38.09%	11.25%		
	Corporates - Of Which: SME										19	0.96%	2.23%	5.00%	4.28%	20	26.79%	39.64%	45.00%	40.70%		
	Retail	19	0.85%	3.12%	10.93%	3.13%	16	14.98%	35.26%	62.33%	21.28%	52	0.63%	1.43%	4.03%	1.74%	55	19.60%	30.46%	49.41%	24.39%	
	Retail - Secured on real estate property										37	0.29%	0.61%	1.18%	1.36%	37	12.60%	15.07%	20.06%	19.27%		
	Retail - Qualifying Revolving	10	0.76%	4.33%	8.39%	0.77%	7	42.23%	53.38%	58.49%	21.16%	23	1.25%	3.95%	11.82%	4.29%	24	52.98%	62.98%	71.68%	64.98%	
	Retail - Other Retail	17	1.32%	3.03%	6.57%	3.08%	14	28.56%	55.53%	76.43%	28.81%	50	1.13%	2.96%	6.90%	2.56%	51	29.26%	47.90%	60.86%	33.93%	

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

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Risk Parameters statistics by country of the counterparty for IRB banks
 EU and main non-EU countries
2017 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	Corporates	5	0.18%	0.19%	0.27%	1.98%	5	41.51%	53.30%	53.30%	67.62%	40	0.19%	0.56%	1.76%	1.77%	40	30.48%	40.45%	45.00%	39.94%
	Corporates - Of Which: Specialised Lending										11	0.26%	0.44%	1.53%	1.30%	9	26.50%	30.98%	44.07%	38.70%	
	Corporates - Of Which: SME	5	0.45%	0.45%	0.54%	4.96%	5	42.88%	53.30%	53.30%	66.85%	20	0.59%	2.59%	4.05%	3.82%	20	30.88%	39.91%	44.53%	41.63%
	Retail	16	0.41%	0.72%	1.37%	1.01%	11	30.27%	35.59%	45.85%	40.77%	50	0.27%	1.27%	2.22%	1.58%	51	18.99%	32.09%	45.00%	23.97%
	Retail - Secured on real estate property	7	0.33%	0.58%	0.62%	0.74%	5	12.80%	27.46%	27.46%	32.02%	36	0.13%	0.38%	1.27%	1.27%	36	9.77%	13.17%	19.80%	20.35%
	Retail - Qualifying Revolving	5	1.35%	1.68%	2.20%	1.27%	4	29.70%	57.07%	64.65%	16.60%	20	0.47%	2.63%	5.91%	8.68%	21	53.39%	58.83%	67.48%	66.55%
Retail - Other Retail	16	0.82%	1.84%	3.04%	2.43%	11	34.10%	56.60%	66.92%	63.92%	42	0.37%	2.73%	4.80%	3.57%	42	33.66%	46.40%	57.27%	44.89%	
Slovenia	Corporates	4	0.93%	1.45%	3.09%	1.94%	5	23.23%	40.20%	51.42%	32.64%	26	0.48%	1.71%	7.44%	7.95%	26	35.95%	43.27%	45.00%	40.69%
	Corporates - Of Which: Specialised Lending										7	0.21%	0.80%	1.23%	0.92%	5	19.49%	36.60%	50.00%	39.60%	
	Corporates - Of Which: SME	4	0.43%	0.63%	0.83%	0.63%	4	39.26%	45.52%	49.73%	45.68%	11	2.90%	5.06%	8.52%	8.62%	12	38.49%	42.00%	44.65%	42.92%
	Retail	11	0.41%	1.32%	2.58%	1.32%	8	23.71%	32.67%	48.58%	74.71%	45	0.48%	1.09%	2.94%	4.00%	45	21.00%	30.92%	52.17%	27.31%
	Retail - Secured on real estate property											25	0.20%	0.55%	1.20%	4.18%	24	8.56%	12.94%	20.11%	17.99%
	Retail - Qualifying Revolving											20	0.28%	1.40%	4.77%	3.36%	21	54.51%	64.43%	80.00%	74.24%
Retail - Other Retail	10	1.34%	2.43%	7.04%	1.98%	8	15.60%	30.39%	40.44%	75.96%	38	0.56%	1.56%	3.39%	3.53%	38	28.82%	45.11%	57.91%	29.99%	
Spain	Corporates	16	0.42%	2.38%	5.75%	3.18%	13	10.77%	28.73%	47.72%	28.38%	56	0.60%	1.57%	4.05%	8.52%	60	31.04%	38.43%	45.00%	40.32%
	Corporates - Of Which: Specialised Lending	4	1.24%	6.31%	11.92%	2.91%	4	8.89%	15.54%	24.52%	19.56%	24	0.98%	1.90%	5.09%	3.18%	26	24.05%	34.69%	45.00%	23.67%
	Corporates - Of Which: SME	7	1.73%	3.95%	5.79%	5.77%	7	8.31%	14.05%	33.96%	19.93%	36	0.82%	2.35%	5.29%	5.03%	38	20.94%	38.29%	45.00%	38.33%
	Retail	32	0.33%	1.29%	2.11%	1.90%	31	11.40%	23.03%	44.06%	18.32%	63	0.67%	1.38%	2.89%	1.99%	65	18.06%	23.25%	39.32%	26.00%
	Retail - Secured on real estate property	15	0.90%	1.68%	7.74%	1.80%	16	7.63%	13.67%	27.02%	12.22%	55	0.51%	0.98%	1.73%	1.59%	57	12.77%	14.93%	19.82%	18.90%
	Retail - Qualifying Revolving	14	0.44%	1.17%	1.69%	0.55%	12	25.69%	53.79%	68.27%	60.92%	27	0.38%	1.39%	5.27%	2.03%	27	46.41%	57.36%	69.61%	59.11%
Retail - Other Retail	24	0.48%	1.36%	2.97%	3.08%	23	19.63%	38.89%	68.67%	31.68%	56	1.07%	2.39%	4.95%	2.71%	58	29.40%	47.03%	56.90%	49.57%	
Sweden	Corporates	6	0.05%	0.16%	0.51%	0.18%	4	12.70%	18.06%	23.99%	14.84%	57	0.24%	0.45%	1.06%	0.62%	56	29.49%	39.91%	45.00%	25.08%
	Corporates - Of Which: Specialised Lending										16	0.44%	0.76%	1.54%	2.07%	18	18.82%	29.89%	45.00%	25.00%	
	Corporates - Of Which: SME	5	0.10%	0.10%	0.18%	0.10%						25	0.54%	1.34%	3.90%	0.60%	24	18.39%	29.82%	45.00%	18.39%
	Retail	31	0.03%	0.31%	1.73%	0.13%	24	10.06%	25.05%	53.30%	9.97%	62	0.56%	1.24%	2.32%	0.37%	61	14.34%	19.73%	31.05%	13.53%
	Retail - Secured on real estate property	8	0.08%	0.11%	0.56%	0.09%	7	1.29%	3.12%	7.91%	4.29%	52	0.32%	0.65%	1.75%	0.28%	52	10.59%	15.31%	19.93%	11.31%
	Retail - Qualifying Revolving	8	0.26%	0.67%	1.04%	0.71%						24	0.44%	1.04%	1.75%	1.28%	24	43.99%	61.31%	75.53%	70.09%
Retail - Other Retail	23	0.23%	0.59%	2.72%	0.45%	20	22.84%	35.50%	62.73%	22.39%	57	1.01%	2.07%	3.57%	1.31%	55	32.57%	42.78%	56.24%	33.87%	
United Kingdom	Corporates	24	0.40%	0.78%	2.02%	1.24%	22	4.97%	16.73%	50.49%	15.48%	65	0.40%	0.74%	1.43%	1.03%	69	28.55%	36.40%	44.00%	34.21%
	Corporates - Of Which: Specialised Lending										27	0.38%	0.68%	1.36%	0.75%	30	17.81%	25.58%	43.19%	25.99%	
	Corporates - Of Which: SME	10	0.31%	1.01%	1.71%	1.87%	8	14.37%	22.26%	55.57%	17.10%	46	0.39%	1.26%	2.94%	2.07%	50	22.40%	37.57%	45.00%	27.93%
	Retail	43	0.34%	0.87%	2.06%	0.68%	41	8.54%	16.66%	35.00%	31.29%	63	0.89%	1.52%	2.52%	1.61%	66	14.25%	20.01%	30.01%	22.82%
	Retail - Secured on real estate property	30	0.75%	1.20%	2.91%	0.47%	25	5.14%	10.45%	22.02%	3.65%	59	0.87%	1.43%	2.25%	1.42%	60	11.40%	15.90%	21.87%	11.00%
	Retail - Qualifying Revolving	19	0.81%	1.15%	2.49%	1.02%	19	37.91%	51.15%	63.80%	71.95%	29	1.05%	1.67%	3.34%	2.23%	30	51.31%	62.46%	77.19%	75.97%
Retail - Other Retail	36	0.35%	0.98%	2.31%	2.23%	34	22.72%	42.11%	63.26%	45.38%	61	1.72%	2.59%	5.22%	2.97%	61	26.70%	46.32%	58.21%	62.43%	
Australia	Corporates	4	0.28%	0.69%	2.64%	0.62%						41	0.26%	0.45%	0.97%	0.77%	42	29.65%	41.06%	45.00%	30.15%
	Corporates - Of Which: Specialised Lending										19	0.38%	0.64%	1.59%	0.94%	19	16.17%	30.84%	45.00%	20.50%	
	Corporates - Of Which: SME										13	0.17%	0.35%	0.97%	0.94%	13	32.03%	35.00%	45.00%	12.52%	
	Retail	19	0.08%	0.58%	1.14%	1.08%	17	23.19%	28.42%	32.85%	2.73%	59	0.40%	0.91%	1.64%	0.51%	59	12.99%	18.38%	30.13%	10.79%
	Retail - Secured on real estate property	5	0.59%	0.87%	0.99%	1.05%						49	0.26%	0.68%	1.49%	0.49%	49	10.10%	13.75%	19.05%	10.15%
	Retail - Qualifying Revolving	9	0.57%	1.22%	2.90%	0.35%	5	23.19%	51.38%	68.78%	50.29%	20	0.64%	1.00%	2.20%	0.87%	20	45.32%	60.42%	75.54%	86.72%
Retail - Other Retail	12	0.33%	1.56%	2.33%	2.84%	12	25.73%	31.33%	71.46%	19.55%	51	0.40%	1.37%	2.27%	1.66%	51	28.02%	43.88%	57.30%	27.25%	

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
2017 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	Corporates	4	0.35%	0.44%	0.71%	0.46%	4	17.47%	18.86%	21.71%	18.10%	51	0.18%	0.53%	1.37%	1.33%	52	27.46%	40.74%	45.00%	35.60%
	Corporates - Of Which: Specialised Lending										22	0.21%	0.44%	0.73%	1.09%	23	15.00%	25.58%	45.00%	25.75%	
	Corporates - Of Which: SME										22	0.34%	1.35%	2.37%	1.93%	23	22.49%	41.00%	48.90%	14.36%	
	Retail	22	0.23%	0.89%	4.04%	0.35%	19	5.61%	26.31%	46.26%	11.27%	61	0.54%	1.04%	2.04%	0.73%	62	16.22%	19.43%	31.97%	19.74%
	Retail - Secured on real estate property	5	2.49%	3.66%	5.48%	0.21%	6	2.08%	5.49%	5.95%	0.71%	50	0.35%	0.94%	1.63%	0.54%	50	12.31%	14.48%	18.65%	17.80%
Retail - Qualifying Revolving	11	0.43%	0.84%	1.29%	0.71%	9	44.16%	46.86%	66.85%	17.51%	24	0.39%	1.18%	2.16%	1.95%	25	47.28%	59.13%	73.50%	68.17%	
Retail - Other Retail	14	0.64%	1.79%	4.79%	1.15%	12	26.94%	31.00%	41.19%	23.60%	50	0.80%	1.73%	2.95%	2.18%	50	25.85%	44.33%	56.69%	28.11%	
China	Corporates										44	0.22%	0.75%	1.20%	1.10%	46	34.83%	42.82%	45.00%	47.77%	
	Corporates - Of Which: Specialised Lending										7	0.39%	0.56%	2.33%	1.40%	7	23.01%	35.79%	40.29%	33.32%	
	Corporates - Of Which: SME										21	0.25%	0.76%	3.26%	1.76%	22	22.79%	39.06%	45.00%	31.00%	
	Retail	17	0.04%	0.08%	0.46%	0.09%	16	14.07%	30.35%	56.83%	15.10%	56	0.47%	0.68%	1.25%	0.73%	56	13.57%	18.69%	28.61%	23.99%
	Retail - Secured on real estate property										46	0.42%	0.62%	1.21%	0.62%	46	11.02%	13.66%	19.05%	12.07%	
Retail - Qualifying Revolving	7	0.74%	0.95%	5.87%	0.00%	5	23.25%	27.52%	29.78%	27.81%	22	0.28%	0.73%	1.09%	0.69%	21	47.00%	56.90%	74.99%	85.46%	
Retail - Other Retail	13	0.05%	0.14%	0.55%	0.09%	13	22.44%	35.26%	59.35%	76.77%	47	0.46%	0.90%	1.90%	1.04%	47	24.02%	42.77%	53.88%	13.08%	
Hong Kong	Corporates	4	0.60%	0.92%	1.34%	0.49%						44	0.19%	0.70%	1.93%	1.26%	44	28.13%	37.64%	45.00%	36.36%
	Corporates - Of Which: Specialised Lending										14	0.21%	1.01%	3.84%	2.77%	15	15.32%	25.99%	40.02%	27.34%	
	Corporates - Of Which: SME										20	0.62%	0.86%	4.29%	2.58%	21	31.28%	45.00%	47.34%	31.86%	
	Retail	5	0.02%	0.07%	0.51%	0.05%	5	15.01%	16.48%	18.74%	1.19%	50	0.27%	0.51%	1.21%	0.65%	49	12.55%	18.15%	33.32%	36.69%
	Retail - Secured on real estate property										43	0.17%	0.39%	0.96%	0.42%	43	10.00%	13.79%	20.57%	10.14%	
Retail - Qualifying Revolving										16	0.16%	0.61%	1.68%	0.98%	15	43.52%	56.90%	75.71%	89.94%		
Retail - Other Retail	5	0.06%	0.07%	0.31%	0.06%						46	0.29%	0.73%	1.89%	1.24%	44	20.99%	41.50%	55.25%	39.37%	
India	Corporates	5	0.04%	1.01%	2.26%	1.30%						31	0.71%	1.26%	5.60%	3.26%	34	31.10%	39.95%	45.00%	47.48%
	Corporates - Of Which: Specialised Lending										11	1.00%	1.32%	2.90%	7.94%	11	19.44%	29.49%	40.00%	28.83%	
	Corporates - Of Which: SME										12	0.57%	3.29%	8.78%	6.38%	11	30.65%	45.00%	57.00%	42.86%	
	Retail	15	0.09%	1.73%	9.76%	0.92%	10	8.73%	28.16%	52.42%	11.99%	54	0.44%	0.95%	2.39%	4.21%	55	15.37%	20.92%	42.71%	41.95%
	Retail - Secured on real estate property	4	1.36%	6.74%	11.30%	0.50%						39	0.20%	0.66%	0.96%	0.68%	39	11.97%	15.69%	21.60%	24.63%
Retail - Qualifying Revolving	6	0.30%	4.42%	7.83%	0.07%	5	19.22%	19.24%	52.42%	19.46%	24	0.40%	1.21%	2.53%	11.71%	24	42.00%	56.98%	73.20%	79.72%	
Retail - Other Retail	9	1.06%	4.38%	8.64%	4.35%	7	24.23%	33.04%	52.25%	8.99%	43	0.65%	1.27%	3.85%	5.00%	44	20.14%	40.58%	54.18%	55.57%	
Korea, Republic Of	Corporates										34	0.05%	0.22%	1.09%	0.76%	34	29.02%	35.32%	45.00%	34.16%	
	Corporates - Of Which: Specialised Lending										4	0.23%	1.81%	7.99%	3.20%	4	4.75%	11.34%	27.28%	4.46%	
	Corporates - Of Which: SME										4	12.49%	32.26%	45.00%	19.62%	4	17.60%	26.50%	45.04%	32.38%	
	Retail	7	0.02%	0.55%	1.78%	0.04%	6	19.39%	41.15%	74.11%	31.95%	44	0.22%	0.46%	1.15%	0.63%	44	17.60%	26.50%	45.04%	32.38%
	Retail - Secured on real estate property										29	0.16%	0.28%	0.46%	0.26%	29	10.92%	14.51%	19.29%	10.04%	
Retail - Qualifying Revolving										21	0.30%	0.69%	1.48%	0.54%	20	55.45%	63.34%	74.71%	75.07%		
Retail - Other Retail	4	0.28%	2.24%	28.25%	0.55%	4	23.84%	41.53%	75.65%	36.06%	36	0.21%	0.55%	1.93%	1.49%	35	26.12%	43.72%	57.67%	73.84%	
Russian Federation	Corporates										50	0.54%	1.09%	2.29%	1.16%	49	32.36%	44.31%	45.00%	39.87%	
	Corporates - Of Which: Specialised Lending										12	0.57%	0.92%	2.18%	1.82%	12	14.69%	23.78%	32.86%	22.96%	
	Corporates - Of Which: SME										15	1.83%	2.96%	5.63%	2.61%	17	3.69%	27.71%	42.82%	34.58%	
	Retail	24	0.20%	2.13%	4.20%	5.88%	20	7.87%	24.82%	32.76%	17.78%	52	0.69%	1.58%	2.44%	1.75%	55	15.41%	20.71%	29.31%	29.44%
	Retail - Secured on real estate property	13	2.05%	2.94%	5.42%	2.86%	10	3.90%	6.61%	11.58%	7.16%	50	0.44%	1.39%	2.21%	1.79%	51	12.42%	15.39%	22.03%	27.93%
Retail - Qualifying Revolving	9	0.68%	0.91%	18.63%	1.48%	6	25.71%	53.49%	60.89%	48.14%	22	0.49%	1.82%	5.52%	1.11%	23	48.81%	60.84%	76.61%	63.35%	
Retail - Other Retail	17	0.07%	0.42%	3.51%	1.41%	15	24.94%	41.22%	60.47%	41.10%	50	0.74%	1.78%	3.32%	1.18%	49	26.28%	46.36%	55.93%	34.10%	



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

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Risk Parameters statistics by country of the counterparty for IRB banks
 EU and main non-EU countries
2017 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	Corporates	6	1.12%	4.45%	7.38%	1.25%						39	0.27%	0.91%	1.79%	1.58%	41	25.47%	38.62%	44.99%	31.33%
	Corporates - Of Which: Specialised Lending										19	0.31%	0.95%	2.49%	1.80%	20	18.88%	36.41%	44.82%	27.14%	
	Corporates - Of Which: SME										16	0.42%	1.25%	2.28%	14.72%	16	17.92%	28.29%	44.28%	27.74%	
	Retail	12	0.00%	0.17%	1.17%	0.14%	7	20.89%	38.69%	83.66%	20.33%	52	0.36%	0.78%	1.74%	0.76%	54	14.47%	18.76%	34.50%	23.74%
	Retail - Secured on real estate property											42	0.38%	0.63%	1.05%	0.58%	42	13.40%	15.38%	18.03%	15.85%
Retail - Qualifying Revolving	4	0.41%	0.76%	4.42%	0.09%						22	0.29%	0.52%	2.38%	2.70%	22	48.79%	58.08%	76.98%	77.62%	
Retail - Other Retail	9	0.02%	0.21%	1.81%	0.17%	8	24.66%	58.52%	89.14%	22.89%	42	0.43%	1.35%	2.41%	1.17%	45	30.48%	39.27%	62.16%	36.26%	
Switzerland	Corporates	6	0.02%	0.15%	0.27%	0.14%						63	0.33%	0.65%	1.29%	0.72%	65	34.61%	41.64%	45.00%	33.81%
	Corporates - Of Which: Specialised Lending										21	0.33%	0.50%	1.00%	0.84%	21	15.63%	35.01%	45.00%	27.97%	
	Corporates - Of Which: SME										39	0.28%	1.44%	3.28%	1.80%	38	19.90%	35.59%	44.96%	33.65%	
	Retail	29	0.12%	0.57%	1.99%	0.48%	26	6.86%	22.14%	38.07%	17.55%	64	0.68%	1.34%	2.60%	0.82%	65	16.24%	20.50%	28.32%	26.38%
	Retail - Secured on real estate property	15	0.34%	0.94%	2.23%	0.46%	13	6.78%	9.38%	18.86%	13.03%	59	0.60%	1.28%	2.28%	0.68%	60	13.04%	15.80%	20.58%	23.16%
Retail - Qualifying Revolving	12	0.49%	1.61%	3.84%	0.82%	11	37.37%	41.52%	55.93%	48.57%	27	0.48%	1.33%	3.39%	1.83%	28	48.04%	59.96%	71.67%	59.47%	
Retail - Other Retail	23	0.15%	0.54%	2.27%	0.88%	22	24.00%	41.81%	55.07%	34.05%	60	0.67%	2.06%	4.13%	1.12%	58	26.76%	43.83%	56.98%	34.95%	
United States	Corporates	21	0.17%	0.59%	1.08%	0.57%	15	5.10%	17.07%	42.11%	28.20%	68	0.30%	0.79%	1.48%	1.02%	71	28.00%	39.10%	45.00%	33.14%
	Corporates - Of Which: Specialised Lending	5	0.66%	1.54%	2.95%	1.95%						26	0.46%	0.97%	2.81%	1.10%	28	19.65%	30.83%	44.17%	24.31%
	Corporates - Of Which: SME	6	0.22%	1.29%	4.54%	0.41%	4	4.95%	27.56%	60.89%	28.89%	44	0.42%	1.73%	4.40%	3.13%	48	27.46%	44.50%	47.25%	16.07%
	Retail	35	0.30%	0.83%	2.17%	0.91%	31	5.76%	18.80%	28.46%	10.90%	64	0.64%	1.38%	2.12%	1.74%	64	15.80%	20.23%	34.18%	50.58%
	Retail - Secured on real estate property	14	1.23%	1.62%	4.33%	0.75%	14	4.93%	6.46%	11.60%	1.48%	58	0.51%	0.94%	1.74%	1.03%	58	12.98%	16.97%	22.64%	49.45%
Retail - Qualifying Revolving	17	0.18%	0.98%	2.49%	0.03%	15	19.45%	43.62%	60.14%	33.73%	28	0.62%	1.40%	4.57%	1.38%	29	47.52%	60.68%	73.19%	92.88%	
Retail - Other Retail	27	0.32%	0.87%	3.15%	1.77%	23	22.97%	35.51%	61.44%	16.72%	56	0.81%	2.05%	4.36%	2.60%	57	28.69%	41.56%	55.40%	39.06%	

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

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

- **Scope (COREP 9.02)**

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

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

- **PD_Adjusted (on non defaulted)**

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

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

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

where $PD_{default}=1$;

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

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

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

- **LGD**

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

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

- **Default rate**

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

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

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

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

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

Where $\text{No defaulted exp} = (\text{Original exposure} - \text{Defaulted exposure})$
 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:

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

To express it on yearly basis we apply:

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

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.