



***RISK DASHBOARD ANNEX
CREDIT RISK PARAMETERS
Q4 2018***

EBA

EUROPEAN
BANKING
AUTHORITY



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
2018 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	6	0.21%	0.78%	0.95%	0.95%	4	37.12%	39.07%	53.73%	45.38%	57	0.22%	0.56%	1.21%	1.15%	59	34.00%	43.66%	45.00%	30.69%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	5	0.32%	1.06%	1.31%	1.16%	4	30.43%	31.66%	33.51%	30.70%	30	0.32%	0.70%	2.28%	2.31%	30	23.44%	38.00%	44.92%	30.91%
	Retail	25	0.19%	0.64%	0.94%	0.67%	22	10.29%	27.66%	38.93%	26.68%	71	0.63%	1.38%	2.02%	1.50%	72	15.26%	22.88%	32.08%	28.64%
	Retail - Secured on real estate property	11	0.43%	0.63%	2.85%	0.60%	11	1.49%	9.15%	13.52%	11.41%	61	0.30%	0.70%	1.48%	1.35%	64	10.96%	14.45%	19.77%	13.00%
Belgium	Corporates	9	0.61%	0.96%	1.34%	1.14%	8	9.62%	17.68%	26.91%	19.50%	72	0.21%	0.63%	1.21%	1.96%	73	30.44%	42.96%	45.00%	28.42%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	7	0.91%	1.85%	2.32%	1.69%	7	12.59%	20.25%	24.99%	17.13%	32	0.34%	1.55%	2.35%	2.60%	32	23.63%	39.18%	44.97%	26.02%
	Retail	34	0.10%	0.62%	1.37%	0.94%	29	11.49%	16.34%	37.44%	10.34%	70	0.84%	1.39%	2.46%	1.23%	71	14.72%	19.95%	27.81%	17.36%
	Retail - Secured on real estate property	17	0.52%	0.84%	1.62%	0.97%	15	2.30%	5.35%	13.26%	4.70%	60	0.60%	1.10%	1.75%	1.11%	61	12.58%	15.25%	19.38%	13.73%
Bulgaria	Corporates																				
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME																				
	Retail	23	0.41%	1.37%	11.01%	2.05%	24	31.13%	46.16%	57.54%	45.26%	54	0.40%	1.39%	3.34%	2.51%	54	17.99%	26.90%	40.94%	33.16%
	Retail - Secured on real estate property	4	1.52%	1.85%	48.03%	1.73%	5	1.89%	28.48%	28.48%	28.90%	39	0.21%	0.43%	1.20%	2.14%	40	10.00%	14.40%	16.96%	22.76%
Croatia	Corporates					4	12.96%	16.79%	59.33%	17.26%	28	0.89%	1.31%	2.81%	3.78%	28	24.34%	37.45%	45.00%	38.24%	
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME																				
	Retail	17	0.41%	1.64%	6.95%	2.00%	15	14.58%	23.33%	59.22%	15.32%	11	0.90%	1.31%	3.25%	4.89%	11	25.04%	41.36%	45.00%	40.72%
	Retail - Secured on real estate property	5	0.08%	0.59%	1.55%	0.79%	5	26.90%	33.92%	51.71%	49.47%	23	0.26%	0.64%	1.43%	1.44%	32	9.93%	17.75%	29.34%	29.66%
Cyprus	Corporates	4	0.00%	0.00%	1.60%	0.61%	4	25.29%	39.08%	48.48%	49.44%	43	0.58%	1.50%	2.57%	3.53%	45	21.48%	32.44%	45.00%	33.09%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME																				
	Retail	10	0.02%	0.47%	2.05%	1.79%	9	6.26%	32.27%	44.29%	7.71%	22	0.48%	1.12%	3.07%	0.79%	22	21.48%	33.05%	45.00%	22.55%
	Retail - Secured on real estate property																				
Czech	Corporates	8	0.31%	0.46%	0.90%	0.76%	5	24.68%	29.80%	43.17%	40.33%	51	0.17%	0.64%	1.79%	2.26%	51	30.61%	41.78%	45.00%	32.80%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	6	0.88%	0.90%	1.31%	1.17%	5	24.77%	38.00%	43.91%	33.43%	27	0.88%	2.45%	4.14%	2.22%	27	30.15%	37.78%	45.00%	32.34%
	Retail	20	0.08%	0.62%	0.74%	0.76%	17	26.16%	43.27%	50.65%	34.49%	63	0.42%	0.78%	1.80%	1.89%	64	16.65%	26.10%	36.91%	29.61%
	Retail - Secured on real estate property	7	0.35%	0.46%	0.47%	0.45%	6	16.30%	19.08%	25.14%	19.41%	46	0.23%	0.42%	1.07%	1.32%	48	11.67%	15.91%	22.43%	22.82%

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
2018 Q4
 (Source COREP C 9.02)

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

		Default rate					Loss rate					PD - adjusted					LGD				
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
Denmark	Corporates	7	0.17%	0.61%	0.77%	0.60%	7	8.79%	27.00%	31.32%	25.50%	60	0.23%	0.60%	1.56%	1.50%	63	28.67%	40.00%	45.00%	21.00%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	4	0.48%	0.93%	1.20%	0.86%	4	16.32%	26.26%	32.69%	24.50%	31	0.40%	1.05%	2.57%	2.09%	33	16.54%	29.44%	40.20%	18.43%
	Retail	26	0.11%	0.31%	0.98%	0.70%	25	10.37%	38.28%	57.64%	15.16%	65	0.60%	1.39%	2.71%	1.30%	67	13.97%	20.42%	30.06%	14.72%
	Retail - Secured on real estate property	7	0.28%	0.94%	0.99%	0.67%	7	3.97%	10.37%	22.89%	11.99%	52	0.39%	0.76%	1.73%	1.16%	56	10.98%	14.49%	19.75%	13.57%
Retail - Qualifying Revolving	4	2.14%	3.16%	3.59%	1.91%	5	38.05%	40.54%	43.63%	40.39%	24	0.52%	1.88%	4.19%	1.57%	25	37.73%	54.51%	69.09%	66.83%	
Retail - Other Retail	22	0.57%	1.19%	2.60%	0.94%	22	26.07%	47.44%	59.95%	35.01%	51	1.58%	2.77%	5.08%	2.23%	53	34.51%	43.19%	53.66%	45.14%	
Estonia	Corporates	6	0.21%	0.38%	27.67%	0.30%	6	12.23%	29.99%	80.93%	24.60%	32	0.20%	0.59%	1.17%	0.95%	31	38.90%	45.00%	50.25%	41.98%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	4	0.18%	0.31%	0.44%	0.40%	4	12.22%	13.20%	14.18%	12.35%	13	0.60%	1.55%	3.38%	2.02%	13	43.92%	45.00%	45.00%	39.90%
	Retail	16	0.29%	0.65%	2.13%	0.25%	12	8.27%	20.10%	55.03%	14.56%	47	0.41%	1.17%	2.63%	1.75%	47	17.95%	31.14%	50.44%	16.61%
	Retail - Secured on real estate property	6	0.12%	0.27%	2.98%	0.19%	5	6.39%	6.39%	11.02%	8.26%	28	0.39%	0.62%	1.73%	1.40%	28	10.33%	14.27%	21.31%	12.75%
Retail - Qualifying Revolving	8	0.15%	0.43%	1.40%	1.43%	6	3.56%	5.35%	6.93%	1.48%	51	0.32%	0.85%	1.72%	0.82%	50	11.87%	13.85%	17.57%	14.76%	
Retail - Other Retail	13	0.53%	0.85%	1.42%	0.48%	10	17.52%	24.18%	39.02%	23.09%	38	0.85%	2.44%	3.40%	2.95%	38	30.61%	44.18%	55.43%	30.21%	
Finland	Corporates	4	0.31%	0.71%	1.30%	0.82%	4	15.63%	21.06%	33.58%	22.59%	57	0.27%	0.51%	1.01%	1.14%	59	28.00%	37.18%	45.00%	37.49%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	4	0.65%	0.93%	2.64%	1.22%	4	14.61%	15.72%	29.63%	17.13%	22	0.27%	0.72%	1.91%	1.80%	22	32.08%	42.67%	59.69%	35.99%
	Retail	24	0.14%	0.65%	2.34%	1.45%	22	6.23%	10.56%	37.89%	1.84%	66	0.62%	1.17%	3.09%	1.11%	67	15.72%	20.42%	38.59%	18.64%
	Retail - Secured on real estate property	8	0.15%	0.43%	1.40%	1.43%	6	3.56%	5.35%	6.93%	1.48%	51	0.32%	0.85%	1.72%	0.82%	50	11.87%	13.85%	17.57%	14.76%
Retail - Qualifying Revolving	8	1.65%	2.94%	15.35%	2.05%	5	37.89%	44.94%	45.81%	37.97%	24	0.44%	1.22%	3.29%	1.83%	26	45.41%	57.41%	71.70%	66.88%	
Retail - Other Retail	20	0.27%	1.17%	4.15%	1.55%	20	10.92%	30.65%	40.79%	4.72%	54	0.57%	2.38%	3.99%	2.56%	54	22.16%	37.67%	48.55%	41.01%	
France	Corporates	18	0.09%	0.22%	0.67%	0.71%	16	8.65%	22.53%	49.55%	36.87%	80	0.29%	0.71%	1.74%	1.34%	80	31.57%	40.92%	45.00%	35.11%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	7	0.59%	0.80%	2.09%	2.04%	9	21.83%	32.49%	45.52%	44.50%	45	0.64%	2.00%	5.65%	2.38%	45	27.20%	39.01%	45.00%	33.77%
	Retail	42	0.38%	1.01%	1.33%	0.90%	37	14.44%	22.91%	34.60%	23.60%	76	0.81%	1.51%	2.60%	1.60%	73	15.26%	21.30%	27.17%	19.40%
	Retail - Secured on real estate property	24	0.60%	1.17%	2.37%	0.64%	17	5.29%	10.14%	14.88%	9.76%	65	0.44%	1.02%	1.85%	1.03%	67	12.38%	15.85%	20.23%	14.20%
Retail - Qualifying Revolving	21	0.17%	0.67%	1.77%	1.28%	18	19.36%	33.62%	53.80%	49.31%	31	0.99%	2.57%	5.69%	3.99%	30	42.75%	55.72%	67.84%	50.07%	
Retail - Other Retail	35	0.33%	1.15%	1.76%	1.21%	31	22.52%	40.23%	47.02%	30.06%	65	1.37%	2.15%	4.18%	2.21%	65	26.38%	39.22%	49.65%	23.97%	
Germany	Corporates	29	0.23%	0.47%	0.85%	1.01%	24	20.85%	30.58%	48.42%	37.67%	81	0.35%	0.70%	1.74%	1.14%	85	31.43%	41.27%	44.94%	36.44%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	20	0.30%	0.97%	2.31%	0.69%	17	18.19%	33.14%	37.05%	36.91%	54	0.78%	1.68%	2.71%	1.13%	54	20.41%	38.19%	42.60%	32.12%
	Retail	55	0.23%	0.66%	1.80%	0.59%	46	13.38%	24.86%	43.02%	30.01%	77	0.74%	1.40%	2.37%	1.12%	78	15.23%	19.88%	29.75%	25.27%
	Retail - Secured on real estate property	32	0.21%	0.63%	1.47%	0.42%	23	4.75%	8.77%	14.18%	11.65%	70	0.52%	0.91%	1.73%	0.95%	72	11.74%	15.41%	18.82%	16.09%
Retail - Qualifying Revolving	20	0.14%	0.76%	1.30%	0.41%	17	24.38%	32.95%	48.75%	40.09%	31	0.86%	1.40%	2.14%	0.70%	32	43.78%	58.97%	73.09%	61.40%	
Retail - Other Retail	46	0.46%	1.28%	2.94%	1.17%	40	28.54%	41.13%	58.50%	48.55%	69	1.18%	2.21%	3.71%	1.81%	69	28.79%	38.62%	47.42%	42.39%	
Greece	Corporates	5	2.01%	3.08%	9.63%	2.27%						42	0.59%	2.54%	7.76%	12.34%	43	30.57%	41.14%	45.00%	39.76%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME																				
	Retail	21	0.47%	1.42%	3.06%	9.32%	19	25.26%	44.66%	75.91%	35.00%	16	0.20%	1.71%	10.65%	14.99%	17	35.00%	40.80%	52.53%	40.49%
	Retail - Secured on real estate property																				
Retail - Qualifying Revolving	9	0.34%	0.60%	1.90%	1.08%	6	46.27%	58.94%	73.17%	74.67%	26	0.78%	1.35%	4.82%	6.31%	27	44.83%	60.41%	74.96%	75.22%	
Retail - Other Retail	16	0.89%	4.70%	13.34%	8.56%	17	31.42%	51.66%	75.91%	51.00%	57	0.63%	1.72%	4.47%	27.27%	57	31.95%	41.83%	56.99%	50.56%	

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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	7	0.20%	0.35%	0.91%	0.58%	6	29.01%	62.91%	64.99%	54.41%	49	0.42%	0.88%	1.64%	1.67%	48	32.28%	43.97%	45.00%	41.27%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	5	0.61%	1.15%	2.89%	1.41%					24	0.69%	1.61%	3.07%	2.95%	24	31.88%	42.75%	45.00%	45.82%	
	Retail	26	0.22%	1.05%	3.59%	1.31%	22	25.07%	44.90%	52.12%	32.62%	63	0.53%	1.26%	3.91%	3.16%	64	17.00%	33.32%	45.47%	43.09%
	Retail - Secured on real estate property	4	0.59%	1.14%	1.47%	0.89%					46	0.23%	0.45%	1.15%	2.64%	46	10.37%	13.80%	27.38%	35.09%	
	Retail - Qualifying Revolving	12	0.86%	1.94%	3.14%	3.04%	10	27.27%	45.33%	53.93%	33.50%	24	0.43%	1.92%	2.80%	5.13%	27	45.80%	59.92%	72.04%	36.15%
Retail - Other Retail	21	1.32%	2.45%	8.32%	2.16%	18	26.71%	47.44%	78.13%	33.01%	59	1.05%	2.88%	6.95%	3.79%	57	34.67%	47.13%	57.74%	62.07%	
Ireland	Corporates	7	0.66%	2.54%	4.41%	2.84%	8	3.16%	12.81%	36.50%	17.96%	66	0.34%	0.82%	1.84%	1.50%	69	25.25%	37.91%	44.94%	34.73%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	4	0.83%	2.47%	17.90%	3.40%	6	1.92%	19.64%	40.36%	13.24%	28	0.32%	1.91%	4.53%	3.00%	31	24.32%	35.82%	45.00%	37.06%
	Retail	30	0.75%	1.32%	8.00%	2.61%	25	5.92%	17.12%	25.56%	15.01%	72	0.83%	1.89%	3.34%	2.67%	73	15.80%	20.16%	28.55%	28.11%
	Retail - Secured on real estate property	18	1.09%	2.23%	7.89%	2.60%	17	5.62%	9.51%	17.38%	9.94%	61	0.67%	1.18%	2.58%	2.49%	62	12.82%	17.12%	22.90%	25.56%
	Retail - Qualifying Revolving	11	1.19%	1.37%	5.90%	1.21%	8	10.64%	21.94%	38.64%	19.72%	25	0.54%	1.96%	4.00%	3.44%	28	38.70%	57.84%	72.61%	58.22%
Retail - Other Retail	21	0.08%	0.80%	4.64%	4.49%	17	37.93%	42.66%	60.02%	39.55%	62	1.12%	2.55%	5.87%	3.67%	61	31.72%	45.00%	57.70%	61.90%	
Italy	Corporates	17	1.42%	1.87%	5.78%	5.37%	15	10.70%	20.78%	47.48%	44.60%	68	0.41%	1.09%	2.31%	6.44%	70	34.34%	41.08%	45.00%	36.95%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	12	1.12%	3.07%	20.90%	11.92%	10	15.69%	26.92%	31.83%	53.53%	33	1.06%	2.98%	6.69%	10.46%	32	27.31%	41.43%	49.11%	38.73%
	Retail	35	0.53%	1.12%	2.72%	8.66%	30	18.19%	35.83%	48.98%	53.08%	74	0.70%	1.35%	2.65%	2.61%	74	16.72%	22.98%	33.10%	27.06%
	Retail - Secured on real estate property	15	0.77%	2.02%	13.50%	6.83%	12	8.35%	12.51%	40.76%	43.94%	63	0.43%	0.81%	1.44%	1.69%	65	12.18%	13.96%	19.17%	20.06%
	Retail - Qualifying Revolving	18	1.01%	1.71%	6.35%	1.81%	14	27.30%	32.40%	50.91%	27.04%	29	0.99%	2.65%	4.85%	4.27%	30	44.84%	60.42%	70.34%	57.56%
Retail - Other Retail	28	0.47%	1.88%	5.90%	12.27%	25	33.27%	43.42%	53.12%	62.94%	65	1.09%	2.72%	4.70%	5.30%	66	28.23%	38.68%	50.97%	43.95%	
Latvia	Corporates					4	6.54%	35.00%	76.94%	32.72%	27	0.43%	1.25%	2.33%	1.43%	25	37.81%	44.77%	45.00%	42.46%	
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME										13	0.76%	2.33%	3.03%	2.31%	14	35.10%	41.95%	45.00%	40.23%	
	Retail	13	0.66%	0.80%	1.00%	0.65%	12	21.46%	26.42%	44.00%	19.67%	53	0.41%	1.12%	3.34%	3.05%	53	18.91%	26.83%	41.46%	25.24%
	Retail - Secured on real estate property	4	0.40%	0.58%	0.77%	0.63%	4	8.47%	13.28%	18.10%	15.74%	34	0.26%	0.52%	1.66%	2.52%	35	10.89%	16.80%	22.78%	18.73%
	Retail - Qualifying Revolving	4	5.50%	13.21%	41.90%	12.60%						21	0.77%	1.96%	11.10%	4.14%	22	50.12%	61.68%	73.34%	67.04%
Retail - Other Retail	9	0.68%	0.76%	3.45%	0.70%	9	25.56%	28.13%	42.48%	27.76%	42	0.40%	1.87%	4.87%	4.40%	43	24.78%	46.17%	60.05%	42.46%	
Lithuania	Corporates										28	0.35%	1.08%	1.41%	1.15%	28	38.95%	43.61%	45.00%	41.82%	
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME										12	0.85%	1.55%	3.77%	1.46%	13	43.91%	45.00%	45.00%	39.84%	
	Retail	18	0.25%	0.72%	3.73%	0.67%	14	13.18%	33.83%	43.25%	10.93%	47	0.59%	1.54%	3.06%	1.71%	47	16.83%	24.46%	52.35%	17.92%
	Retail - Secured on real estate property	4	0.55%	0.62%	0.70%	0.62%	4	7.11%	8.03%	8.95%	7.94%	30	0.46%	0.86%	1.84%	1.54%	31	10.00%	13.70%	19.49%	14.71%
	Retail - Qualifying Revolving	5	6.61%	9.40%	10.93%	7.23%						21	0.43%	1.44%	2.72%	2.09%	21	53.07%	63.20%	67.90%	57.25%
Retail - Other Retail	13	0.85%	1.09%	5.93%	0.89%	11	20.77%	25.13%	38.65%	21.12%	42	1.18%	2.62%	4.95%	2.65%	40	33.52%	41.30%	58.23%	37.95%	
Luxembourg	Corporates	21	0.09%	0.20%	0.82%	0.48%	9	2.77%	7.98%	38.73%	3.03%	77	0.40%	0.73%	1.31%	0.94%	78	31.42%	39.82%	44.77%	32.34%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	8	0.05%	0.97%	1.20%	1.54%	4	20.90%	52.28%	66.12%	3.11%	49	0.50%	1.05%	2.46%	1.67%	49	29.79%	39.85%	45.00%	33.14%
	Retail	22	0.24%	0.57%	1.40%	0.40%	19	5.36%	11.18%	22.67%	10.81%	65	0.64%	1.00%	1.99%	0.89%	64	14.66%	20.65%	28.29%	12.56%
	Retail - Secured on real estate property	14	0.26%	0.70%	1.90%	0.32%	12	2.87%	7.13%	12.68%	4.42%	54	0.44%	0.79%	1.25%	0.85%	55	11.53%	15.43%	18.71%	11.39%
	Retail - Qualifying Revolving	8	0.15%	0.32%	0.97%	0.06%	9	18.76%	51.20%	66.78%	43.38%	26	0.35%	1.21%	2.97%	0.78%	27	43.51%	58.31%	67.36%	6.93%
Retail - Other Retail	18	0.03%	0.43%	1.18%	0.72%	16	24.07%	32.67%	45.71%	22.26%	57	0.78%	1.50%	3.07%	1.63%	56	26.46%	35.95%	45.83%	27.60%	



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
2018 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										52	0.84%	1.92%	5.59%	4.81%	51	18.01%	35.00%	45.00%	23.84%	
	Corporates - Of Which: Specialised Lending										22	0.79%	1.89%	3.98%	2.09%	22	33.45%	40.53%	45.01%	19.99%	
	Corporates - Of Which: SME										60	0.31%	0.82%	2.13%	0.77%	58	14.62%	24.01%	38.65%	8.99%	
	Retail	7	0.03%	1.11%	18.92%	3.32%	6	6.43%	17.12%	76.65%	11.24%	40	0.18%	0.41%	1.13%	0.93%	41	10.22%	13.71%	21.17%	15.54%
	Retail - Secured on real estate property											23	0.41%	0.80%	1.17%	1.02%	23	43.51%	56.18%	74.32%	68.58%
Retail - Qualifying Revolving											54	0.58%	1.64%	3.23%	0.78%	51	31.65%	38.69%	50.14%	5.29%	
Retail - Other Retail	4	0.14%	0.65%	1.47%	1.14%	4	9.41%	25.09%	59.54%	8.30%											
Netherlands	Corporates	14	0.03%	0.47%	1.38%	1.70%	11	7.74%	19.31%	62.99%	12.43%	80	0.23%	0.60%	1.27%	1.95%	81	30.97%	39.98%	45.00%	26.68%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME																				
	Retail	8	0.33%	1.74%	3.07%	4.16%	8	9.86%	19.66%	27.61%	9.21%	48	0.53%	1.04%	2.54%	2.81%	48	27.60%	38.59%	45.00%	18.46%
	Retail - Secured on real estate property	32	0.09%	0.46%	1.65%	0.59%	28	5.88%	14.17%	29.10%	15.02%	74	0.73%	1.27%	2.17%	0.67%	77	13.98%	18.04%	24.82%	17.86%
Retail - Qualifying Revolving	15	0.48%	0.97%	2.27%	0.53%	14	3.87%	6.05%	9.29%	10.78%	68	0.47%	0.80%	1.77%	0.58%	71	12.38%	15.18%	18.67%	16.25%	
Retail - Other Retail	15	0.40%	0.84%	1.50%	0.40%	10	15.58%	36.95%	59.63%	59.00%	26	0.95%	2.06%	3.69%	3.52%	29	46.08%	59.77%	67.47%	59.79%	
Retail - Other Retail	22	0.15%	0.45%	1.38%	1.71%	21	28.33%	41.08%	50.67%	34.78%	65	1.31%	2.17%	3.34%	2.36%	65	22.40%	35.64%	52.02%	43.94%	
Norway	Corporates	10	0.46%	1.11%	5.89%	1.47%	9	13.69%	15.92%	37.16%	23.39%	57	0.21%	0.63%	1.89%	1.60%	56	24.89%	36.26%	45.00%	25.81%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME																				
	Retail	5	0.28%	0.29%	1.64%	1.15%	4	5.15%	11.47%	23.18%	10.14%	21	0.41%	1.92%	4.15%	1.59%	22	19.76%	24.90%	40.22%	23.31%
	Retail - Secured on real estate property	22	0.20%	0.31%	1.20%	0.32%	18	7.88%	17.22%	33.33%	14.54%	59	0.45%	1.04%	2.01%	1.04%	64	14.08%	20.76%	31.41%	22.01%
Retail - Qualifying Revolving	10	0.20%	0.25%	1.70%	0.21%	8	4.50%	7.17%	12.95%	5.30%	51	0.29%	0.66%	1.36%	0.80%	54	11.84%	15.81%	19.71%	19.81%	
Retail - Other Retail	17	0.21%	1.60%	7.06%	0.98%	15	16.55%	30.40%	46.65%	25.89%	51	0.97%	1.84%	2.96%	2.05%	53	31.41%	38.47%	47.42%	34.88%	
Poland	Corporates	7	0.16%	0.75%	1.40%	0.86%	6	32.72%	42.26%	61.71%	33.76%	60	0.35%	0.67%	1.68%	1.70%	60	28.38%	40.01%	45.00%	32.58%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME																				
	Retail	27	0.30%	1.11%	2.03%	1.07%	24	32.16%	52.56%	61.03%	31.36%	68	0.68%	1.27%	3.27%	1.77%	67	17.74%	29.46%	44.11%	35.83%
	Retail - Secured on real estate property	12	1.03%	1.49%	1.76%	1.71%	8	40.08%	53.15%	57.43%	51.20%	27	0.78%	1.16%	2.36%	2.39%	28	44.04%	60.86%	73.42%	64.62%
Retail - Qualifying Revolving	20	0.60%	2.73%	4.94%	2.03%	20	25.71%	51.62%	67.83%	34.32%	59	1.09%	2.57%	4.37%	3.63%	55	33.24%	41.75%	55.77%	44.24%	
Retail - Other Retail																					
Portugal	Corporates	8	0.61%	2.09%	3.49%	2.74%	6	20.97%	39.30%	55.48%	36.61%	52	0.39%	0.82%	2.04%	4.42%	53	29.45%	37.44%	45.00%	41.57%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME																				
	Retail	6	2.72%	3.04%	3.97%	3.18%	6	16.23%	25.74%	70.49%	20.07%	22	0.63%	1.96%	4.25%	6.72%	22	20.25%	27.31%	43.03%	40.67%
	Retail - Secured on real estate property	27	0.21%	0.89%	1.42%	1.42%	21	18.15%	35.30%	57.37%	15.78%	65	0.59%	1.43%	2.19%	1.92%	67	15.91%	23.25%	40.62%	20.53%
Retail - Qualifying Revolving	8	0.52%	1.02%	3.87%	1.20%	6	6.37%	16.30%	21.59%	6.02%	50	0.16%	0.66%	1.63%	1.58%	52	10.31%	13.72%	18.45%	18.07%	
Retail - Other Retail	12	0.61%	1.54%	2.35%	0.78%	10	28.95%	34.94%	67.75%	26.84%	28	0.64%	1.99%	4.36%	4.79%	28	39.53%	52.55%	69.03%	38.66%	
Retail - Other Retail	22	0.52%	1.73%	2.94%	2.73%	18	36.67%	44.90%	59.95%	35.93%	56	0.73%	2.23%	3.99%	3.45%	58	29.85%	36.02%	48.59%	31.02%	
Romania	Corporates										39	0.34%	0.80%	2.26%	2.91%	40	34.86%	39.34%	45.00%	37.91%	
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME																				
	Retail	26	0.69%	3.19%	6.47%	6.43%	22	22.68%	42.26%	56.72%	56.62%	23	0.52%	1.32%	2.96%	3.87%	24	31.41%	43.22%	45.00%	41.12%
	Retail - Secured on real estate property																				
Retail - Qualifying Revolving	14	0.90%	3.75%	8.21%	0.91%	7	49.25%	57.19%	64.92%	59.30%	26	1.74%	3.87%	7.17%	59.52%	26	48.17%	61.66%	67.89%	88.84%	
Retail - Other Retail	21	1.89%	5.76%	15.41%	5.76%	19	18.45%	45.51%	65.15%	70.09%	56	0.67%	2.98%	7.91%	36.21%	55	34.03%	48.59%	61.17%	85.82%	

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

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 (Source COREP C 9.02)

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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
Slovakia	Corporates	6	0.00%	0.15%	0.18%	2.12%	6	48.08%	48.90%	65.94%	80.01%	44	0.21%	0.64%	1.80%	1.88%	44	31.50%	44.03%	45.00%	40.13%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	6	0.01%	0.39%	0.43%	5.09%	6	37.37%	48.08%	49.71%	80.11%	19	0.28%	1.82%	4.93%	3.64%	21	32.44%	43.00%	45.00%	41.43%
	Retail	19	0.02%	0.61%	2.62%	0.82%	16	28.75%	50.16%	66.21%	50.40%	55	0.50%	1.16%	2.70%	9.51%	54	21.34%	31.58%	45.00%	20.65%
	Retail - Secured on real estate property	6	0.37%	0.50%	1.00%	0.59%	7	10.48%	19.81%	25.72%	34.77%	35	0.16%	0.48%	0.98%	10.25%	35	10.00%	15.66%	20.83%	17.87%
Retail - Qualifying Revolving	6	0.61%	1.26%	2.62%	1.26%	6	35.26%	49.18%	65.06%	35.99%	25	0.40%	1.17%	2.59%	52.35%	24	45.42%	60.39%	67.89%	4.55%	
Retail - Other Retail	16	0.13%	1.14%	2.45%	2.15%	13	52.80%	64.06%	81.91%	72.49%	47	0.83%	2.75%	4.84%	3.40%	46	33.26%	45.26%	54.04%	37.73%	
Slovenia	Corporates	4	0.70%	1.19%	1.68%	1.06%	4	14.82%	42.70%	71.44%	38.46%	29	0.40%	1.18%	3.91%	5.37%	29	27.62%	42.52%	45.00%	40.50%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	4	1.96%	2.02%	2.08%	2.00%	4	41.51%	55.28%	69.04%	59.73%	10	2.78%	3.65%	7.01%	5.14%	11	41.25%	44.39%	45.00%	42.61%
	Retail	13	0.36%	1.10%	2.07%	2.54%	11	36.51%	46.37%	51.00%	42.33%	49	0.32%	1.13%	1.85%	2.60%	48	17.15%	29.39%	35.85%	26.03%
	Retail - Secured on real estate property	6	0.80%	1.26%	14.29%	1.53%	4	19.44%	44.24%	65.89%	41.20%	22	0.48%	1.08%	2.99%	1.87%	21	48.64%	59.39%	70.26%	62.56%
Retail - Qualifying Revolving	7	0.01%	0.28%	1.84%	1.08%	9	46.14%	47.61%	58.89%	55.78%	38	0.26%	1.36%	3.12%	2.49%	38	21.85%	35.35%	39.40%	29.57%	
Spain	Corporates	15	0.13%	1.32%	2.21%	2.06%	10	2.61%	8.34%	21.03%	13.54%	71	0.59%	1.26%	2.87%	2.68%	74	33.20%	41.72%	45.00%	39.68%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	7	0.97%	1.77%	2.54%	3.21%	5	5.82%	7.28%	27.71%	10.81%	45	0.84%	2.16%	5.20%	3.62%	46	22.69%	37.83%	45.00%	38.14%
	Retail	40	0.34%	0.81%	2.11%	1.51%	33	16.07%	29.23%	42.68%	17.55%	73	0.64%	1.41%	2.56%	1.80%	75	15.55%	21.77%	31.58%	26.15%
	Retail - Secured on real estate property	16	0.79%	1.26%	3.02%	1.32%	15	6.58%	13.87%	23.31%	9.14%	61	0.60%	1.04%	1.77%	1.49%	64	12.17%	15.19%	19.49%	18.29%
Retail - Qualifying Revolving	17	0.57%	1.13%	1.96%	0.77%	13	24.01%	29.87%	48.64%	52.23%	27	0.55%	1.54%	3.99%	2.29%	28	46.85%	55.26%	67.57%	59.82%	
Retail - Other Retail	34	0.39%	1.64%	3.29%	2.68%	28	25.81%	37.29%	50.68%	27.70%	64	1.30%	2.32%	5.00%	2.59%	66	28.16%	38.25%	52.49%	49.92%	
Sweden	Corporates	7	0.05%	0.11%	0.79%	0.17%	6	15.02%	20.15%	20.99%	20.17%	68	0.21%	0.52%	1.13%	0.70%	68	33.16%	43.52%	45.00%	23.75%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	7	0.06%	0.10%	0.54%	0.22%	5	22.73%	24.97%	25.97%	24.65%	28	0.26%	0.69%	1.49%	0.78%	29	18.76%	33.07%	45.00%	17.18%
	Retail	32	0.06%	0.25%	1.11%	0.14%	28	11.82%	25.59%	37.86%	13.02%	74	0.57%	1.08%	2.13%	0.39%	75	13.32%	19.55%	31.63%	13.38%
	Retail - Secured on real estate property	11	0.05%	0.10%	0.53%	0.10%	8	3.28%	5.65%	12.10%	4.47%	59	0.30%	0.71%	1.44%	0.29%	61	11.34%	14.74%	19.22%	11.24%
Retail - Qualifying Revolving	9	0.75%	1.24%	1.40%	1.12%	7	32.61%	33.33%	56.83%	35.91%	28	0.47%	1.28%	2.65%	1.48%	28	43.33%	57.05%	73.81%	67.11%	
Retail - Other Retail	26	0.18%	0.51%	2.32%	0.52%	23	17.12%	38.65%	50.17%	27.23%	65	0.76%	1.54%	3.89%	1.43%	65	27.52%	37.20%	53.42%	34.15%	
United Kingdom	Corporates	23	0.18%	0.44%	1.54%	0.89%	19	9.96%	19.75%	35.65%	16.35%	80	0.40%	0.84%	1.36%	1.20%	82	28.43%	38.64%	45.00%	36.34%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	13	1.02%	3.43%	4.37%	2.66%	13	22.95%	35.03%	41.85%	15.24%	58	0.50%	1.53%	4.70%	2.68%	58	29.28%	39.56%	45.00%	30.19%
	Retail	51	0.24%	0.70%	1.48%	0.72%	44	10.98%	22.44%	33.55%	22.71%	77	0.90%	1.56%	3.21%	1.54%	78	14.65%	20.09%	26.99%	21.17%
	Retail - Secured on real estate property	26	0.46%	0.72%	1.59%	0.51%	22	3.26%	6.87%	22.11%	6.36%	68	0.65%	1.34%	2.41%	1.36%	70	11.64%	15.52%	19.56%	10.45%
Retail - Qualifying Revolving	22	0.45%	1.28%	1.95%	1.18%	18	20.22%	37.49%	51.72%	44.69%	31	0.75%	1.92%	3.61%	2.13%	32	44.20%	59.77%	75.19%	73.71%	
Retail - Other Retail	42	0.48%	1.29%	2.75%	2.22%	38	23.14%	39.00%	56.15%	36.85%	68	1.32%	2.14%	3.85%	2.82%	69	27.27%	35.72%	50.85%	60.45%	
Australia	Corporates										49	0.20%	0.56%	1.06%	0.79%	48	23.56%	37.43%	45.00%	29.65%	
	Corporates - Of Which: Specialised Lending										16	0.18%	0.43%	1.15%	0.96%	16	23.49%	26.59%	42.60%	12.26%	
	Corporates - Of Which: SME										66	0.42%	0.87%	1.48%	0.49%	67	12.49%	17.66%	27.77%	10.57%	
	Retail	22	0.07%	0.64%	1.36%	0.81%	16	5.98%	14.33%	37.07%	4.00%	56	0.35%	0.58%	1.28%	0.45%	59	10.30%	13.90%	17.25%	9.91%
	Retail - Secured on real estate property	6	0.92%	2.43%	7.27%	0.80%	5	2.11%	2.72%	7.01%	2.74%	56	0.35%	0.58%	1.28%	0.45%	59	10.30%	13.90%	17.25%	9.91%
Retail - Qualifying Revolving	6	0.10%	1.31%	1.87%	1.06%	4	17.37%	21.08%	38.88%	23.05%	23	0.78%	1.28%	3.19%	0.97%	25	43.66%	59.14%	74.40%	86.83%	
Retail - Other Retail	15	0.05%	1.12%	2.79%	1.74%	13	28.38%	36.76%	41.81%	35.91%	53	0.43%	1.06%	2.44%	1.74%	54	23.43%	36.76%	53.00%	27.60%	

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:

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

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:

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

$$\frac{\sum_{i=0}^{\infty} \text{No defaulted exposure}_{Q-i}}{4}$$

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

- **Loss rate**

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

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

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.