



Table 1 Risk Parameters statistics by country of the counterparty for IRB banks

EU and main non-EU countries

2019 Q2

(Source COREP C 9.02)

				Default ra	e –		_	_	Loss rat	te			P	D - adiu	sted			_	LGD		
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
	Corporates	9	0.00%	0.35%	0.99%	0.81%	5	23.18%	35.39%	35.43%	38.92%	55	0.21%	0.45%	0.92%	1.20%	55	32.65%	42.65%	45.00%	30.79%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	6	0.00%	0.50%	2.03%	1.46%						28	0.34%	0.88%	2.45%	2.41%	28	23.95%	35.88%	44.75%	30.72%
Austria	Retail	29	0.24%	0.58%	1.56%	0.76%	21	10.60%	18.64%	30.46%	23.62%	70	0.43%	1.14%	1.67%	1.49%	70	13.71%	21.83%	33.38%	27.81%
	Retail - Secured on real estate property	14	0.41%	0.91%	2.24%	0.72%	10	6.45%	8.57%	10.47%	8.72%	60	0.30%	0.62%	1.35%	1.31%	63	10.15%	13.38%	19.15%	11.79%
	Retail - Qualifying Revolving	13	0.16%	0.48%	1.44%	0.31%	8	5.86%	35.00%	64.13%	50.05%	28	0.68%	1.18%	3.30%	0.79%	29	37.72%	52.67%	64.95%	64.94%
	Retail - Other Retail	24	0.11%	0.91%	1.82%	0.90%	18	24.55%	42.29%	69.50%	43.69%	62	0.88%	1.85%	3.49%	2.05%	58	28.48%	37.94%	50.91%	55.54%
	Corporates	19	0.00%	0.45%	1.39%	1.17%	10	2.16%	10.19%	25.75%	19.55%	70	0.19%	0.54%	1.31%	1.95%	70	30.24%	40.65%	45.00%	26.77%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	10	0.76%	1.59%	2.29%	1.55%	8	6.82%	11.39%	20.38%	15.90%	33	0.39%	1.45%	2.53%	2.61%	33	24.55%	37.96%	45.00%	26.24%
Belgium	Retail	40	0.09%	0.62%	1.25%	0.82%	34	9.95%	16.35%	24.07%	10.71%	68	0.49%	1.40%	2.32%	1.27%	69	14.49%	19.53%	26.01%	17.17%
	Retail - Secured on real estate property	24	0.67%	0.96%	1.59%	0.80%	21	2.55%	6.01%	11.83%	4.31%	61	0.64%	1.20%	1.85%	1.16%	63	10.85%	14.02%	19.54%	13.34%
	Retail - Qualifying Revolving	19	0.13%	0.58%	0.98%	0.58%	13	28.54%	50.94%	57.19%	49.49%	30	0.51%	1.30%	2.26%	1.02%	31	34.32%	49.64%	65.00%	48.69%
	Retail - Other Retail	31	0.31%	0.66%	2.44%	0.91%	25	25.10%	41.51%	56.66%	32.24%	62	1.05%	1.76%	3.16%	1.81%	61	26.37%	35.42%	49.14%	31.97%
	Corporates	5	0.00%	0.00%	3.70%	3.71%						35	0.36%	1.12%	2.96%	2.59%	35	30.30%	40.64%	45.00%	41.07%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											19	0.20%	0.31%	1.90%	3.43%	18	31.04%	42.18%	45.00%	39.17%
Bulgaria	Retail	27	0.20%	1.29%	3.57%	2.10%	21	42.90%	51.18%	63.34%	47.53%	63	0.66%	1.50%	3.73%	2.69%	60	18.96%	25.72%	38.38%	33.61%
	Retail - Secured on real estate property	5	1.07%	1.91%	1.92%	1.71%	4	23.87%	38.17%	62.75%	28.31%	42	0.30%	0.63%	1.60%	2.46%	43	11.08%	15.02%	18.24%	23.20%
	Retail - Qualifying Revolving	12	0.65%	1.52%	2.00%	1.55%	8	58.53%	60.13%	76.24%	80.73%	26	1.01%	2.45%	3.54%	2.68%	26	34.09%	54.28%	65.77%	41.52%
	Retail - Other Retail	20	0.84%	1.75%	8.82%	3.10%	18	40.77%	57.97%	65.75%	66.03%	55	1.24%	3.00%	10.18%	3.41%	52	29.95%	47.76%	56.93%	57.03%
	Corporates	5	0.00%	0.00%	0.02%	5.25%						27	0.54%	1.13%	2.49%	3.20%	26	23.00%	37.25%	45.00%	38.63%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											8	0.69%	1.05%	3.83%	4.03%	8	25.31%	42.02%	51.58%	41.69%
Croatia	Retail	21	0.28%	0.82%	2.27%	1.95%	14	11.89%	22.94%	49.68%	16.91%	58	0.62%	1.35%	3.83%	1.81%	56	21.50%	34.90%	51.56%	35.28%
	Retail - Secured on real estate property											32	0.33%	0.68%	1.42%	1.28%	32	9.43%	15.07%	29.26%	29.59%
	Retail - Qualifying Revolving	7	0.01%	1.77%	14.62%	2.85%						24	0.86%	1.64%	3.36%	1.82%	24	41.03%	57.53%	67.49%	58.58%
	Retail - Other Retail	16	0.17%	1.78%	2.76%	2.32%	11	10.17%	22.89%	51.87%	17.63%	48	0.75%	1.67%	4.29%	2.08%	46	33.18%	40.26%	57.29%	38.28%
	Corporates	5	0.00%	0.00%	0.00%	2.38%						42	0.60%	1.26%	2.74%	3.66%	44	23.54%	30.31%	45.00%	33.11%
	Corporates - Of Which: Specialised Lending																				
0	Corporates - Of Which: SME											21	0.88%	1.98%	3.07%	2.59%	21	16.90%	35.00%	45.00%	21.11%
Cyprus	Retail	13	0.00%	0.09%	0.90%	0.34%	9	13.87%	26.22%	55.34%	15.90%	62	0.39%	1.05%	2.98%	1.26%	61	15.78%	25.88%	37.64%	29.49%
	Retail - Secured on real estate property											44	0.27%	0.59%	1.68%	0.86%	44	10.00%	12.62%	19.56%	12.83%
	Retail - Qualifying Revolving	4	0.00%	1.17%	34.91%	2.27%	_					26	0.30%	0.62%	1.41%	0.69%	26	37.83%	56.72%	67.78%	67.07%
	Retail - Other Retail	12	0.00%	0.06%	1.70%	0.05%	/	13.87%	26.22%	55.34%	36.59%	53	0.33%	1.18%	2.98%	1.43%	51	34.53%	44.70%	51.80%	31.91%
	Corporates	12	0.01%	0.46%	1.00%	1.14%	7	11.74%	31.72%	51.58%	47.86%	47	0.20%	0.44%	1.41%	1.65%	49	33.62%	44.00%	45.01%	32.36%
	Corporates - Of Which: Specialised Lending	0	0.0404	4 0004	0 770/	4.0404	0	00.400/	10 570/	10.000/	45 0004		0.400/	4.070/	0.040/	0.4404		04 700/	05 000/	45 0004	o
Orach	Corporates - Of Which: SME	9	0.91%	1.00%	2.77%	1.81%	6	28.42%	40.57%	49.26%	45.39%	20	0.42%	1.87%	2.91%	2.11%	22	21.72%	35.62%	45.00%	31.41%
Czech	Retail	28	0.03%	0.48%	1.12%	1.27%	21	25.83%	38.76%	45.07%	44.63%	61	0.47%	0.82%	1.65%	1.81%	62	14.14%	25.79%	33.43%	28.31%
	Retail - Secured on real estate property	11	0.00%	0.38%	1.01%	0.92%	6	17.97%	24.86%	34.99%	33.68%	52	0.16%	0.47%	1.01%	1.29%	53	10.00%	14.13%	20.64%	21.54%
	Retail - Qualifying Revolving	14	0.58%	0.77%	3.27%	1.66%	10	43.48%	52.60%	57.17%	36.51%	26	0.69%	1.49%	2.97%	4.02%	27	42.10%	55.05%	63.55%	54.22%
	Retail - Other Retail	22	0.30%	1.57%	2.48%	2.22%	18	36.41%	43.08%	52.58%	56.78%	51	0.86%	2.40%	4.63%	3.19%	50	32.11%	42.98%	50.54%	46.06%



Table 1 Risk Parameters statistics by country of the counterparty for IRB banks

EU and main non-EU countries

2019 Q2

(Source COREP C 9.02)

			1	Default rat	te		_		Loss rat	te			P	D - adiu	sted				LGD		
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
	Corporates	11	0.00%	0.16%	0.61%	0.54%	7	13.92%	20.48%	31.53%	24.24%	61	0.31%	0.58%	1.26%	1.45%	62	30.36%	40.09%	45.00%	22.44%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	6	0.01%	0.45%	0.92%	0.80%	4	16.13%	26.43%	31.01%	24.80%	34	0.49%	1.16%	1.91%	2.02%	34	17.22%	27.77%	37.72%	19.92%
Denmark	Retail	28	0.14%	0.41%	1.65%	0.55%	21	10.34%	20.36%	35.96%	14.11%	64	0.71%	1.28%	2.39%	0.95%	65	13.73%	20.58%	28.33%	18.30%
	Retail - Secured on real estate property	13	0.28%	0.55%	1.26%	0.52%	10	8.04%	12.07%	19.12%	10.02%	53	0.52%	1.10%	1.64%	0.89%	55	11.49%	14.14%	18.60%	16.38%
	Retail - Qualifying Revolving	8	0.59%	1.92%	2.79%	1.35%	4	32.11%	39.72%	49.87%	44.85%	22	0.48%	1.84%	4.55%	1.63%	24	34.37%	51.36%	67.56%	67.35%
	Retail - Other Retail	21	0.47%	1.12%	3.54%	0.81%	17	18.18%	41.49%	47.34%	38.39%	50	1.38%	2.27%	3.41%	1.97%	53	30.10%	41.45%	54.21%	41.67%
	Corporates											35	0.32%	0.90%	1.25%	0.97%	34	39.94%	45.00%	50.21%	41.53%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											16	0.65%	1.28%	2.48%	1.39%	16	39.49%	44.99%	45.00%	39.03%
Estonia	Retail	18	0.09%	0.24%	1.27%	0.24%	13	13.79%	21.86%	44.93%	15.61%	51	0.35%	1.11%	3.10%	1.54%	51	15.12%	23.24%	41.00%	16.26%
	Retail - Secured on real estate property	7	0.12%	0.23%	2.12%	0.17%	4	8.22%	9.53%	10.83%	9.33%	35	0.29%	0.53%	1.61%	1.18%	35	10.00%	13.40%	18.62%	12.72%
	Retail - Qualifying Revolving	4	0.92%	7.82%	30.80%	1.79%						19	0.35%	1.42%	2.68%	1.13%	18	35.29%	56.12%	72.68%	53.98%
	Retail - Other Retail	14	0.27%	0.46%	1.74%	0.47%	12	20.32%	23.84%	41.91%	23.34%	42	0.85%	2.57%	4.80%	2.96%	42	29.08%	40.49%	55.84%	30.69%
	Corporates	13	0.00%	0.00%	0.47%	0.53%	6	10.48%	13.62%	25.00%	20.00%	61	0.30%	0.55%	1.01%	1.08%	61	29.51%	38.76%	45.00%	35.75%
	Corporates - Of Which: Specialised Lending																				
<u> </u>	Corporates - Of Which: SME	5	0.30%	0.63%	0.99%	0.95%						20	0.36%	1.12%	1.95%	1.56%	20	20.95%	40.14%	45.00%	33.24%
Finland	Retail	26	0.06%	0.55%	5.17%	1.20%	21	8.60%	16.16%	41.26%	2.46%	63	0.51%	1.26%	2.70%	1.55%	65	15.82%	20.27%	33.29%	23.46%
	Retail - Secured on real estate property	10	0.00%	0.45%	5.27%	1.20%						52	0.44%	0.80%	1.52%	1.25%	52	11.57%	14.53%	18.20%	20.64%
	Retail - Qualifying Revolving											24	0.60%	1.68%	3.44%	1.62%	26	41.49%	56.12%	71.89%	65.82%
	Retail - Other Retail	22	0.08%	0.90%	2.64%	1.19%	21	15.38%	33.26%	45.16%	5.82%	52	0.75%	2.59%	3.96%	3.06%	53	22.39%	41.32%	55.87%	34.56%
	Corporates	26	0.04%	0.62%	1.78%	0.99%	17	2.73%	20.07%	28.51%	28.53%	78	0.31%	0.72%	1.55%	1.58%	78	32.46%	41.09%	45.00%	35.27%
	Corporates - Of Which: Specialised Lending	10	0.400/	0.070/	0.000/	0.450/	0	10.000/	00.050/	04.050/	00.000/	15	1.0004	0.000/	4 700/	0.5404	45	00.0404	07.040/	15 0004	04.000/
Frence	Corporates - Of Which: SME	12	0.10%	0.87%	2.39%	2.15%	8	12.08%	26.25%	34.35%	39.93%	45	1.00%	2.26%	4.79%	2.54%	45	23.34%	37.21%	45.00%	34.32%
France	Retail	47	0.26%	0.84%	1.51%	0.66%	38	14.59%	21.69%	30.42%	23.01%	72	0.80%	1.52%	2.32%	1.71%	70	15.40%	19.42%	25.38%	17.81%
	Retail - Secured on real estate property	23	0.58%	0.86%	2.20%	0.44%	17	4.30%	9.61%	14.45%	11.40%	65	0.55%	1.09%	2.03%	1.27%	66	12.60%	15.85%	19.44%	13.24%
	Retail - Qualifying Revolving Retail - Other Retail	22 39	0.17%	0.97% 1.33%	1.95%	0.99%	16 31	30.02%	48.76%	53.82%	46.63% 29.45%	31 62	0.83%	2.07%	4.88%	3.45%	32 60	39.41%	50.43%	63.93% 49.21%	42.92% 22.40%
		39 29	0.44%	0.34%	1.96% 0.71%	1.00% 1.08%	16	20.11% 9.53%	32.24% 15.36%	56.08% 32.55%	29.45% 41.01%	02	1.22% 0.34%	2.31% 0.66%	3.47% 1.60%	2.16% 1.09%	00	24.47% 32.10%	35.68% 41.13%	49.21%	22.40% 36.70%
	Corporates Corporates - Of Which: Specialised Lending	29	0.03%	0.34%	0.71%	1.00%	10	9.00%	15.30%	32.33%	41.01%	78	0.34%	0.00%	1.00%	1.09%	82	32.10%	41.13%	45.00%	30.70%
	Corporates - Of Which: SME	15	0.43%	0.69%	1.01%	0.78%	0	22.09%	33.47%	35.70%	35.23%	49	0.92%	1.62%	2.86%	1.20%	50	29.25%	35.67%	41.07%	32.49%
Germanv	Retail	58	0.43% 0.31%	0.69%	1.01%	0.78%	9 47	22.09% 14.72%	33.47% 22.35%	35.70% 39.82%	35.23% 27.05%	49 76	0.92%	1.52%	2.00% 2.43%	1.20%	50 75	29.25% 15.17%	35.67% 19.15%	28.64%	32.49% 26.46%
Germany		30	0.31%	0.85%	1.65%	0.39%	24	4.80%	9.66%	13.14%	9.96%	68	0.90%	1.16%	2.43% 1.84%	0.96%	69	11.28%	15.13%	20.04% 18.79%	16.34%
	Retail - Secured on real estate property Retail - Qualifying Revolving	25	0.44%	0.85%	1.16%	0.43%	24 19	4.80% 24.96%	9.66% 35.33%	47.62%	9.96%	35	0.87%	1.16%	2.20%	0.96%	35	38.74%	49.36%	66.26%	62.95%
	Retail - Other Retail	25 49	0.19%	1.05%	2.38%	1.16%	19	24.96%	35.33% 38.76%	47.82% 60.07%	42.07%	- 35 66	1.54%	3.07%	4.08%	1.92%	65	25.61%	49.36% 35.46%	48.75%	43.64%
	Corporates	-43	0.30%	1.92%	3.72%	3.26%	40	22.01 /0	00.7070	00.07 /0	44.2070	39	0.64%	2.77%	10.39%	8.45%	<u></u>	29.23%	37.07%	45.00%	38.90%
	Corporates - Of Which: Specialised Lending	-	0.00 /0	1.52 /0	0.7270	0.20%						55	0.0478	2.7770	10.0078	0.4076	71	20.2076	57.07 /8	40.00 /8	55.30 /6
	Corporates - Of Which: SME											16	0.66%	4.22%	10.21%	8.59%	17	30.40%	44.18%	47.06%	40.85%
Greece	Retail	27	0.01%	0.31%	1.24%	5.63%	16	21.59%	35.17%	58.90%	30.60%	66	0.51%	1.11%	2.89%	17.60%	65	15.48%	26.91%	43.71%	37.99%
	Retail - Secured on real estate property	4	0.00%	0.00%	3.65%	7.29%				00.0070	00.0070	44	0.21%	0.60%	2.12%	17.67%	43	10.00%	13.32%	18.23%	30.18%
	Retail - Qualifying Revolving	12	0.33%	1.49%	5.41%	1.13%	6	27.20%	52.01%	70.10%	74.67%	28	0.63%	1.41%	3.80%	6.59%	29	42.61%	60.50%	75.05%	75.79%
	Retail - Other Retail	17	0.29%	0.57%	2.17%	4.40%	14	36.23%	42.49%	65.42%	43.18%	59	0.73%	1.75%	6.20%	20.36%	57	20.88%	40.02%	55.16%	48.81%
	Retail - Other Retail	17	0.29%	0.57%	2.17%	4.40%	14	36.23%	42.49%	65.42%	43.18%	59	0.73%	1.75%	6.20%	20.36%	57	20.88%	40.02%	55.16%	48.8



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2019 Q2

(Source COREP C 9.02)

				Default rat	0	_			Loss rat	-				D - adiu					LGD		_
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N _	25th	50th	75th	W.A
	Corporates		0.00%	0.51%	1.39%	1.26%		26.80%	48.08%	61.01%	47.50%	49	0.41%	0.97%	1.77%	1.58%	47	30.85%	44.85%	45.00%	41.92%
	Corporates Corporates - Of Which: Specialised Lending	9	0.00%	0.51%	1.39%	1.20%	5	20.00%	40.00%	01.01%	47.30%	49	U.41%	0.97%	1.77%	1.30%	47	30.03%	44.03%	45.00%	41.92%
	Corporates - Of Which: SME	8	0.00%	0.57%	1.97%	1.43%						23	0.75%	2.74%	4.61%	3.01%	22	35.00%	44.36%	45.00%	46.39%
Hungarv	Retail	25	0.35%	0.96%	2.52%	1.35%	18	35.96%	44.14%	54.23%	30.66%	58	0.61%	1.05%	2.92%	3.03%	61	14.33%	31.49%	39.03%	43.15%
rungary	Retail - Secured on real estate property	8	0.00%	0.26%	0.89%	0.83%	10	00.0070	44.1470	04.2070	00.0070	49	0.26%	0.55%	1.09%	2.43%	51	10.00%	13.40%	25.52%	34.92%
	Retail - Qualifying Revolving	8	0.76%	1.96%	5.05%	3.87%	5	29.25%	54.23%	54.52%	29.43%	27	0.35%	1.52%	2.81%	5.02%	29	39.87%	54.80%	66.17%	33.25%
	Retail - Other Retail	20	0.88%	1.94%	5.12%	2.37%	17	40.47%	44.66%	82.15%	34.81%	51	1.05%	2.85%	7.38%	3.87%	52	30.44%	47.23%	59.14%	61.82%
	Corporates	16	0.00%	0.44%	2.57%	4.41%	8	9.72%	19.93%	30.45%	46.22%	65	0.28%	0.50%	1.43%	1.13%	67	27.21%	38.04%	45.00%	34.37%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	6	0.84%	0.93%	4.22%	2.43%	7	1.92%	14.42%	44.31%	14.52%	35	0.33%	1.00%	2.66%	2.59%	36	27.64%	39.39%	45.00%	36.10%
Ireland	Retail	35	0.53%	1.50%	4.49%	1.63%	28	4.96%	12.08%	26.19%	23.79%	72	0.80%	2.11%	3.44%	2.67%	74	16.27%	20.35%	27.60%	26.63%
	Retail - Secured on real estate property	21	1.13%	2.40%	6.16%	1.60%	19	5.99%	10.82%	15.68%	10.62%	65	0.60%	1.31%	2.70%	2.54%	67	13.10%	17.01%	23.00%	24.15%
	Retail - Qualifying Revolving	16	0.75%	1.59%	3.94%	0.89%	11	17.06%	30.46%	60.07%	28.37%	28	1.15%	2.04%	6.65%	2.86%	29	35.06%	52.83%	71.87%	58.47%
	Retail - Other Retail	21	0.22%	0.85%	3.98%	2.98%	15	22.66%	33.24%	69.29%	67.66%	62	1.18%	2.48%	4.44%	4.09%	61	31.80%	43.96%	54.40%	61.65%
	Corporates	21	0.00%	0.57%	1.63%	4.39%	14	20.46%	24.04%	25.59%	45.43%	67	0.46%	1.14%	3.07%	6.60%	69	33.43%	40.65%	45.00%	38.45%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	15	0.27%	2.00%	4.40%	8.93%	10	24.84%	30.24%	35.08%	54.49%	34	2.13%	4.15%	7.74%	10.26%	33	28.82%	39.80%	46.91%	40.27%
Italy	Retail	46	0.20%	0.68%	1.71%	5.90%	35	20.40%	35.43%	51.75%	49.85%	73	0.72%	1.37%	2.52%	2.66%	72	16.17%	22.06%	30.43%	26.53%
	Retail - Secured on real estate property	19	0.33%	0.76%	2.34%	4.91%	15	10.77%	13.06%	25.41%	41.35%	64	0.49%	0.95%	1.47%	1.66%	66	12.39%	15.00%	21.81%	19.64%
	Retail - Qualifying Revolving	24	0.51%	1.49%	2.90%	0.76%	19	22.98%	33.35%	49.91%	30.14%	32	1.32%	2.07%	4.62%	4.18%	33	40.45%	55.41%	69.17%	55.53%
	Retail - Other Retail	36	0.31%	1.25%	2.95%	7.84%	28	30.19%	39.00%	56.67%	59.41%	65	1.26%	2.86%	4.93%	7.10%	64	30.50%	40.88%	51.52%	44.51%
	Corporates	5	0.24%	0.25%	2.21%	1.35%	4	11.76%	15.99%	20.22%	12.42%	28	0.27%	0.93%	2.20%	1.67%	27	39.57%	45.00%	45.00%	42.46%
	Corporates - Of Which: Specialised Lending																				
L - tuda	Corporates - Of Which: SME						. –					14	0.44%	1.97%	3.26%	1.97%	14	37.19%	41.80%	45.00%	39.83%
Latvia	Retail	17	0.44%	0.92%	4.42%	0.55%	17	21.24%	48.15%	56.49%	20.54%	54	0.43%	1.07%	2.74%	2.93%	54	18.84%	27.13%	45.52%	25.22%
	Retail - Secured on real estate property		0.00%	0.41%	0.63%	0.54%		2.27%	10.56%	17.50%	16.60%	34	0.17%	0.36%	1.02%	2.39%	35	13.78%	19.02%	22.73%	18.73%
	Retail - Qualifying Revolving Retail - Other Retail	5	0.00% 0.53%	0.46% 4.76%	7.77% 18.11%	8.60% 0.56%	10	28.98%	40.460/	56.49%	29.71%	24 39	0.40% 0.54%	1.89% 2.14%	11.87% 4.98%	7.00% 4.26%	24	45.70% 30.07%	61.16% 46.05%	72.83% 57.74%	65.85% 42.47%
		15	0.53%	4.70%	10.11%	0.50%	13	20.90%	48.16%	30.49%	29.71%	39	0.54%	2.14%	4.98%	4.26%	41	30.07%	46.05%	45.00%	42.47%
	Corporates Corporates - Of Which: Specialised Lending											54	0.09%	1.10%	1.04%	1.19%	33	40.01%	44.34%	45.00%	41.73%
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME											11	0.41%	1.50%	2.73%	1.44%	11	44.09%	45.00%	45.00%	39.54%
Lithuania	Retail	18	0.11%	0.57%	0.94%	0.58%	10	13.26%	20.96%	34.60%	11.06%	53	0.41% 0.72%	1.50%	2.73% 1.79%	1.68%	51	44.09% 15.62%	45.00% 23.44%	45.00% 46.16%	39.54% 18.02%
Litituarila	Retail - Secured on real estate property	10	0.00%	0.23%	0.94%	0.53%	10	6.70%	7.73%	8.76%	7.64%	32	0.72%	0.60%	1.50%	1.50%	33	10.00%	13.90%	20.39%	14.87%
	Retail - Qualifying Revolving	5	0.00%	4.02%	6.80%	6.59%	-7	0.7070	1.1070	0.7070	7.0470	21	0.49%	1.31%	3.31%	2.25%	20	42.99%	56.28%	69.87%	56.06%
	Retail - Other Retail	14	0.15%	1.35%	2.87%	0.81%	9	21.75%	26.02%	34.60%	22.51%	46	0.99%	1.81%	5.31%	2.73%	44	29.63%	40.95%	55.26%	37.66%
	Corporates	23	0.00%	0.10%	0.43%	0.24%	11	3.46%	29.60%	71.16%	13.93%	71	0.34%	0.73%	1.25%	1.03%	73	30.39%	39.59%	44.90%	33.28%
	Corporates - Of Which: Specialised Lending	20							/												
	Corporates - Of Which: SME	7	0.00%	0.81%	7.75%	1.35%						44	0.56%	1.00%	2.35%	1.77%	44	16.49%	36.24%	43.92%	31.11%
Luxemboura	Retail	29	0.10%	0.51%	1.45%	0.48%	24	5.67%	11.33%	24.17%	13.32%	66	0.42%	0.89%	2.05%	1.22%	66	14.86%	19.41%	25.35%	16.01%
Lanonhoodig	Retail - Secured on real estate property	15	0.35%	0.73%	1.52%	0.37%	13	3.36%	7.69%	8.01%	3.94%	57	0.42%	0.78%	1.65%	1.08%	60	10.87%	15.69%	19.52%	13.24%
	Retail - Qualifying Revolving	12	0.12%	0.25%	2.55%	0.13%	10	19.05%	36.22%	53.76%	39.07%	28	0.50%	1.01%	3.25%	0.74%	28	33.35%	49.74%	65.77%	6.46%
	Retail - Other Retail	27	0.13%	0.86%	2.25%	0.93%	21	9.27%	18.85%	35.22%	26.84%	55	0.68%	1.66%	3.51%	1.99%	57	22.57%	35.79%	46.00%	25.37%



Table 1 Risk Parameters statistics by country of the counterparty for IRB banks

EU and main non-EU countries

2019 Q2

(Source COREP C 9.02)

			1	Default rat	e		_		Loss rat	te			PI	D - adiu	sted				LGD		
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
	Corporates	8	0.00%	0.00%	5.06%	11.70%	4	5.96%	16.28%	44.51%	9.48%	53	0.75%	2.21%	5.04%	4.75%	51	17.17%	33.71%	45.00%	24.31%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											25	0.94%	2.37%	5.12%	1.32%	25	30.40%	42.35%	45.00%	23.16%
Malta	Retail	13	0.05%	0.45%	0.85%	1.24%	6	13.89%	17.86%	46.46%	19.36%	60	0.36%	0.82%	2.03%	0.86%	60	15.08%	22.60%	38.03%	8.72%
	Retail - Secured on real estate property											44	0.26%	0.55%	1.21%	0.85%	46	10.00%	13.61%	20.51%	15.27%
	Retail - Qualifying Revolving	7	0.00%	0.85%	2.38%	2.14%						25	0.67%	0.98%	2.29%	1.40%	25	40.88%	52.16%	66.40%	68.76%
	Retail - Other Retail	9	0.02%	0.47%	0.98%	0.74%	4	10.14%	30.17%	52.17%	52.43%	57	0.53%	1.42%	2.32%	0.90%	54	26.84%	37.99%	48.95%	5.87%
	Corporates	25	0.00%	0.16%	1.59%	1.74%	15	7.84%	13.23%	28.62%	16.27%	77	0.22%	0.68%	1.09%	1.80%	77	32.13%	40.48%	44.99%	27.26%
	Corporates - Of Which: Specialised Lending		0.000/	0.000/	0.000/	0.4004	_	10.070/	10.000/	00 700/	0.000/	15	0.550/	4.050/	0.000/	0.050/	45	00.070/	00.000/		47.070/
Netherlands	Corporates - Of Which: SME	11 42	0.00%	0.00%	3.98% 0.72%	3.42%	э 34	12.07%	13.68%	33.79%	9.03% 14.27%	45 71	0.55%	1.25% 1.34%	2.92%	2.65%	45	23.37% 14.12%	36.00% 18.17%	44.91% 23.83%	17.97% 17.69%
nethenands	Retail	4 ∠ 18	0.07% 0.35%	0.35% 0.60%	0.72% 1.57%	0.57% 0.51%	34 11	11.09% 5.36%	22.22% 7.47%	35.64% 10.41%	14.27% 9.53%	67	0.65% 0.52%	1.34% 0.95%	2.11% 1.63%	0.64% 0.55%	72 68	14.12%	18.17%	23.83% 19.87%	16.13%
	Retail - Secured on real estate property Retail - Qualifying Revolving	10	0.52%	0.60%	2.34%	0.37%	14	23.83%	40.19%	60.08%	9.53% 64.18%	28	0.92%	1.69%	3.45%	0.55%	31	40.92%	14.89% 50.87%	68.02%	59.23%
	Retail - Other Retail	33	0.11%	1.18%	2.72%	1.68%	27	22.59%	36.63%	57.65%	36.36%	63	1.04%	2.28%	3.30%	2.21%	63	25.15%	36.26%	49.91%	43.83%
	Corporates	12	0.00%	0.55%	2.99%	1.01%	7	9.07%	23.32%	40.30%	25.41%	59	0.19%	0.47%	1.68%	1.25%	59	24.83%	36.20%	45.00%	26.56%
	Corporates - Of Which: Specialised Lending						-														
	Corporates - Of Which: SME	6	0.20%	0.83%	1.75%	0.95%						21	0.60%	1.49%	2.44%	1.29%	21	21.04%	26.47%	40.22%	23.67%
Norway	Retail	23	0.05%	0.23%	0.58%	0.30%	19	7.39%	16.29%	39.91%	15.49%	62	0.45%	1.15%	3.00%	0.96%	65	14.02%	20.53%	28.44%	21.64%
	Retail - Secured on real estate property	11	0.00%	0.18%	1.20%	0.18%	7	3.15%	5.66%	9.92%	4.28%	55	0.34%	0.91%	2.24%	0.81%	58	10.98%	15.04%	20.45%	19.75%
	Retail - Qualifying Revolving	7	0.02%	0.71%	1.53%	1.51%	5	35.71%	66.92%	70.69%	52.30%	26	0.37%	1.46%	3.30%	1.19%	27	40.76%	53.41%	75.22%	61.73%
	Retail - Other Retail	17	0.08%	0.30%	1.78%	0.97%	12	14.94%	22.33%	33.96%	26.84%	54	0.83%	1.94%	3.70%	2.03%	55	29.22%	41.94%	55.08%	31.62%
	Corporates	15	0.00%	0.00%	1.00%	1.12%	6	22.87%	29.67%	34.85%	27.32%	59	0.29%	0.75%	1.50%	1.67%	60	27.27%	39.41%	45.00%	33.02%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	6	0.00%	2.21%	3.11%	2.21%	4	18.39%	22.45%	27.90%	26.27%	36	0.50%	1.31%	2.55%	1.88%	39	27.21%	37.48%	45.00%	34.41%
Poland	Retail	33	0.10%	0.94%	2.02%	1.11%	26	26.88%	43.24%	66.17%	32.84%	67	0.59%	1.45%	3.79%	1.72%	67	16.95%	24.53%	39.50%	35.48%
	Retail - Secured on real estate property	7	0.00%	0.43%	0.96%	0.65%	4	19.87%	29.90%	35.06%	26.28%	53	0.28%	0.64%	2.12%	0.89%	54	12.10%	16.78%	24.16%	29.83%
	Retail - Qualifying Revolving Retail - Other Retail	15 24	0.82% 0.43%	1.47% 1.96%	2.62% 5.19%	1.67% 2.10%	11 20	33.86% 31.97%	51.04% 52.27%	68.83% 63.67%	51.20% 35.48%	29 60	0.96% 1.35%	2.11% 3.05%	2.76% 5.89%	2.26% 3.68%	31 56	40.36% 27.47%	58.03% 40.93%	67.84% 52.64%	64.13% 44.74%
	Corporates	24	0.43%	1.96%	3.90%	2.10% 2.05%	20	1.20%	52.21% 36.21%	43.08%	35.46%	55	0.33%	0.61%	5.89%	3.88%	50	29.83%	40.93% 35.88%	52.64%	44.74%
	Corporates - Of Which: Specialised Lending	10	0.00 %	1.31/0	3.90 /6	2.05 %	0	1.20 /0	30.21%	43.00 %	41.05%	55	0.33%	0.01%	1.99%	4.39 /0	54	29.03 /0	33.00 /0	43.00 /8	41.34 /0
	Corporates - Of Which: SME	6	0.22%	2.10%	2.49%	2.40%	5	18.31%	24.50%	27.28%	22.65%	22	0.30%	1.83%	4.79%	7.13%	23	13.21%	37.00%	44.56%	40.45%
Portugal	Retail	32	0.22%	0.82%	1.43%	1.30%	26	12.39%	31.74%	52.27%	16.45%	66	0.58%	1.37%	2.37%	1.78%	68	15.49%	21.33%	35.35%	20.53%
ronagai	Retail - Secured on real estate property	8	0.41%	0.73%	1.21%	1.09%	6	6.37%	14.27%	17.47%	5.94%	54	0.18%	0.74%	1.45%	1.46%	55	10.40%	13.82%	18.94%	18.05%
	Retail - Qualifying Revolving	14	0.53%	0.99%	3.10%	0.78%	12	18.04%	35.22%	49.70%	27.58%	30	0.85%	1.90%	4.25%	4.58%	30	31.52%	50.14%	66.94%	37.77%
	Retail - Other Retail	24	0.33%	1.33%	2.88%	2.37%	23	9.37%	37.50%	47.56%	36.02%	56	0.92%	1.71%	3.96%	3.40%	59	27.96%	36.96%	50.44%	31.95%
	Corporates	10	0.00%	0.00%	0.81%	1.34%	4	16.98%	23.31%	37.68%	36.81%	42	0.34%	0.87%	1.44%	2.64%	41	35.51%	43.21%	45.00%	39.09%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	7	0.00%	0.00%	1.09%	1.16%	4	30.09%	47.68%	48.04%	47.94%	24	0.76%	1.42%	3.04%	3.57%	24	32.96%	44.41%	45.21%	41.38%
Romania	Retail	33	0.60%	1.81%	5.34%	1.87%	26	21.07%	46.30%	66.70%	65.16%	64	0.86%	1.56%	3.78%	2.13%	64	15.88%	29.92%	40.64%	47.72%
	Retail - Secured on real estate property	7	0.00%	0.00%	4.81%	1.12%						47	0.15%	0.63%	1.72%	1.10%	47	10.00%	12.42%	17.74%	32.62%
	Retail - Qualifying Revolving	13	1.33%	2.54%	5.68%	0.68%	9	45.33%	51.68%	62.54%	68.45%	27	1.55%	2.12%	6.31%	1.28%	28	38.67%	55.23%	67.46%	50.50%
	Retail - Other Retail	26	0.96%	5.56%	23.18%	3.20%	24	19.25%	41.50%	68.25%	72.48%	58	1.02%	3.72%	7.48%	3.22%	57	28.68%	46.49%	56.70%	59.68%



Table 1 Risk Parameters statistics by country of the counterparty for IRB banks

EU and main non-EU countries

2019 Q2

(Source COREP C 9.02)

				Default rat	a	_	_		Loss rat	-	unan o bann			D - adju	stod			_	LGD		
		N	25th	50th	e 75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
	Corporates	10	0.00%	0.05%	0.39%	1.96%	7	42.91%	63.38%	82.82%	81.15%		0.21%	0.61%	1.56%	1.84%	46	31.25%	43.21%	45.00%	32.15%
	Corporates Corporates - Of Which: Specialised Lending	10	0.00%	0.05%	0.39%	1.90%	/	42.31%	03.30%	02.02%	01.13%	***	0.21%	0.01%	1.50%	1.04%	40	31.23%	+J.21%	45.00%	32.13%
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	8	0.01%	0.56%	0.96%	4.90%	6	36.96%	63.38%	75.05%	79.09%	23	0.37%	1.07%	4.60%	3.44%	24	30.68%	42.68%	45.00%	32.22%
Slovakia	Retail	25	0.47%	0.98%	3.41%	0.87%	17	30.14%	44.30%	65.59%	51.26%	58	0.35%	1.19%	2.00%	1.27%	59	17.27%	26.84%	40.00%	20.14%
Olovakia	Retail - Secured on real estate property	8	0.22%	0.44%	0.82%	0.59%	7	21.31%	26.41%	50.65%	36.13%	41	0.13%	0.36%	0.87%	0.94%	43	10.00%	13.44%	21.06%	15.72%
	Retail - Qualifying Revolving	12	0.52%	1.03%	4.23%	1.17%	. 7	29.65%	53.14%	64.09%	53.40%	25	0.77%	1.64%	2.64%	3.01%	25	46.17%	59.20%	64.25%	54.80%
	Retail - Other Retail	17	1.19%	2.50%	3.38%	2.44%	14	33.69%	62.66%	72.32%	73.16%	49	0.98%	2.52%	5.38%	3.00%	48	32.25%	40.63%	55.46%	45.30%
	Corporates	5	0.00%	1.45%	1.52%	1.48%						29	0.39%	1.09%	2.56%	4.15%	28	31.20%	42.24%	45.00%	40.36%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											10	1.22%	3.11%	6.30%	5.26%	10	37.90%	44.17%	45.00%	43.80%
Slovenia	Retail	15	0.05%	0.43%	1.98%	1.76%	10	39.68%	46.66%	59.57%	43.88%	52	0.16%	0.67%	1.34%	2.57%	52	13.60%	26.61%	37.78%	22.46%
	Retail - Secured on real estate property											35	0.12%	0.25%	1.20%	2.21%	35	10.00%	14.60%	18.65%	17.10%
	Retail - Qualifying Revolving	6	0.55%	0.90%	1.59%	1.07%	4	24.52%	48.82%	63.70%	42.73%	26	0.50%	1.10%	3.24%	1.94%	25	42.65%	55.62%	69.80%	62.11%
	Retail - Other Retail	12	0.04%	1.19%	5.53%	1.96%	9	39.68%	48.14%	52.15%	49.04%	43	0.36%	1.18%	3.56%	2.76%	43	16.68%	39.00%	49.64%	24.38%
	Corporates	20	0.00%	0.31%	1.42%	1.74%	11	7.59%	16.59%	18.97%	16.12%	72	0.51%	1.17%	2.53%	2.55%	73	32.33%	38.48%	45.00%	40.05%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	10	0.00%	0.91%	1.91%	2.27%	5	9.76%	15.43%	27.26%	16.18%	43	0.50%	1.79%	5.11%	3.10%	44	18.45%	37.34%	45.00%	40.23%
Spain	Retail	44	0.42%	0.96%	2.18%	1.39%	35	12.88%	23.68%	43.75%	21.55%	72	0.71%	1.51%	2.54%	1.80%	73	15.11%	22.18%	31.24%	27.42%
	Retail - Secured on real estate property	17	0.54%	1.18%	2.42%	1.16%	13	5.51%	13.48%	15.97%	13.27%	60	0.61%	1.11%	1.97%	1.43%	64	10.73%	15.20%	20.73%	19.30%
	Retail - Qualifying Revolving	18	0.47%	0.89%	1.55%	0.82%	14	24.18%	33.89%	57.69%	53.70%	29	0.75%	1.61%	3.78%	2.32%	30	41.61%	54.26%	68.50%	60.83%
	Retail - Other Retail	35	0.66%	1.74%	3.18%	2.62%	30	19.09%	40.19%	55.23%	31.45%	62	1.54%	2.76%	6.73%	2.84%	64	29.01%	42.64%	54.55%	52.43%
	Corporates	13	0.00%	0.05%	0.67%	0.21%	7	11.50%	16.67%	33.77%	21.91%	70	0.28%	0.47%	1.00%	0.63%	70	33.16%	43.71%	45.00%	25.00%
	Corporates - Of Which: Specialised Lending																				
• •	Corporates - Of Which: SME	10	0.02%	0.20%	0.97%	0.35%	6	18.13%	27.42%	36.61%	24.20%	24	0.47%	0.79%	2.33%	0.74%	24	18.67%	25.81%	44.38%	18.13%
Sweden	Retail	35	0.03%	0.14%	0.61%	0.13%	26	13.67%	20.42%	38.34%	12.10%	70	0.54%	1.06%	2.61%	0.36%	72	14.33%	19.18%	28.98%	13.15%
	Retail - Secured on real estate property	12	0.02%	0.10%	0.25%	0.09%	7	3.39%	4.77%	13.74%	4.18%	59	0.30%	0.78%	1.77%	0.28%	61	10.47%	14.65%	20.18%	11.26%
	Retail - Qualifying Revolving	11 28	0.04%	0.92% 0.62%	1.26%	0.77% 0.46%	7	6.74%	30.67% 36.12%	71.66% 54.23%	18.94% 26.08%	29 62	0.66%	1.17%	2.37%	1.32%	28 62	36.84% 26.38%	51.40% 39.64%	65.00% 52.89%	58.19% 33.50%
	Retail - Other Retail	-	0.26%		4.92%		22	16.75%					0.73%	1.66%	4.32%	1.32%	02				33.50% 36.44%
	Corporates Corporates - Of Which: Specialised Lending	32	0.06%	0.59%	2.33%	1.13%	23	6.49%	17.56%	32.93%	14.09%	77	0.38%	0.74%	1.25%	1.18%	//	28.36%	37.44%	44.96%	30.44%
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	15	0.00%	1.79%	4.07%	2.83%	10	13.02%	23.45%	40.22%	16.38%	55	0.64%	1.41%	4.07%	2.36%	56	27.37%	42.11%	45.00%	29.42%
United Kinadom	Retail	15 59	0.00% 0.31%	1.79% 0.83%	4.07% 2.13%	2.83% 0.69%	50	13.02% 10.17%	23.45% 18.62%	40.22% 37.20%	16.38% 21.36%	55 73	0.64% 1.09%	1.41%	4.07% 3.48%	2.36% 1.52%	50 75	27.37% 13.99%	42.11% 19.47%	45.00% 26.69%	29.42% 21.22%
	Retail - Secured on real estate property	34	0.46%	1.25%	2.65%	0.50%	28	4.47%	11.42%	19.66%	6.24%	67	0.89%	1.35%	3.46% 2.85%	1.35%	69	10.93%	19.47%	19.93%	10.56%
	Retail - Qualifying Revolving	25	0.40%	1.23%	2.03%	1.06%	20	26.07%	46.43%	55.58%	42.12%	34	1.06%	1.33%	2.85%	2.00%	35	38.63%	55.67%	74.21%	73.73%
	Retail - Other Retail	44	0.37%	1.11%	2.92%	2.21%	38	22.94%	39.59%	52.95%	36.67%	64	1.79%	2.68%	5.22%	2.86%	66	22.89%	38.04%	50.18%	60.73%
	Corporates	8	0.00%	0.11%	0.83%	0.62%	50		2210070	22.0070	22.01 /0	51	0.18%	0.56%	1.05%	0.82%	49	26.01%	39.28%	45.00%	29.12%
	Corporates - Of Which: Specialised Lending	0	0.00 /0	5/0	0.0070	0.0270															
Australia	Corporates - Of Which: SME				0.00-1		0.5	44.00-1	07.00-1	50.000		20	0.40%	1.04%	1.42%	0.98%	20	12.90%	26.02%	45.00%	11.67%
Australia	Retail	30	0.03%	0.23%	0.88%	0.60%	25	14.68%	37.02%	56.02%	7.35%	66	0.38%	0.86%	1.51%	0.47%	68	12.49%	18.33%	28.69%	10.68%
	Retail - Secured on real estate property	8	0.00%	0.53%	1.00%	0.56%	4	1.78%	3.88%	8.96%	5.68%	57	0.30%	0.73%	1.57%	0.45%	59	10.16%	12.89%	18.06%	10.07%
	Retail - Qualifying Revolving	11 22	0.10%	1.24% 0.78%	2.47% 1.87%	1.14% 2.09%	21	18.83%	20.09% 49.99%	23.69% 70.07%	27.43% 37.83%	28 56	0.28%	1.13%	2.19%	1.02% 1.30%	28 58	36.11%	50.54% 37.42%	65.73% 56.24%	62.28% 26.48%
	Retail - Other Retail	22	0.06%	0.78%	1.87%	2.09%	21	32.47%	49.99%	10.01%	31.83%	00	0.40%	1.38%	3.10%	1.30%	ටර	27.55%	31.42%	JD.∠4%	20.48%



Table 1 Risk Parameters statistics by country of the counterparty for IRB banks

EU and main non-EU countries

2019 Q2

(Source COREP C 9.02)

			_[Default ra	te				Loss ra	te			P	D - adiu	sted			_	LGD		
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
	Corporates	7	0.00%	0.00%	0.52%	0.32%						57	0.22%	0.47%	1.14%	1.04%	59	29.03%	40.09%	45.00%	35.18%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	4	0.00%	0.24%	3.11%	4.96%						23	0.12%	1.02%	3.22%	1.07%	23	13.90%	34.57%	44.52%	16.00%
Canada	Retail	37	0.09%	0.47%	1.72%	0.40%	26	7.06%	14.70%	37.73%	7.18%	68	0.47%	1.06%	2.32%	0.72%	69	14.32%	19.50%	30.41%	19.74%
	Retail - Secured on real estate property	11	0.00%	0.48%	3.18%	0.25%	7	3.48%	9.42%	12.21%	7.59%	59	0.32%	0.83%	1.69%	0.52%	59	10.34%	14.31%	19.67%	17.81%
	Retail - Qualifying Revolving	12	0.40%	0.61%	1.61%	0.64%	9	17.91%	34.30%	47.55%	19.00%	28	0.57%	1.81%	2.83%	1.89%	29	41.38%	50.59%	66.33%	67.89%
	Retail - Other Retail	31	0.19%	0.86%	4.25%	1.55%	21	14.51%	33.42%	45.53%	14.18%	58	0.63%	1.61%	3.22%	2.12%	58	25.53%	39.47%	53.50%	29.11%
	Corporates	6	0.00%	0.04%	0.28%	0.11%						45	0.19%	0.71%	1.21%	0.81%	45	37.39%	44.30%	45.04%	47.29%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											22	0.22%	0.95%	3.03%	1.81%	21	31.00%	45.00%	47.21%	44.10%
China	Retail	29	0.01%	0.11%	0.54%	0.10%	19	5.80%	38.20%	52.63%	11.04%	62	0.46%	0.89%	1.56%	0.77%	64	13.48%	17.20%	28.03%	26.05%
	Retail - Secured on real estate property	6	0.00%	0.25%	1.45%	1.15%						54	0.31%	0.65%	1.23%	0.68%	56	10.22%	13.94%	19.06%	11.85%
	Retail - Qualifying Revolving	9	0.71%	1.95%	2.13%	1.86%	6	4.32%	49.99%	67.32%	28.64%	29	0.35%	0.93%	2.00%	0.79%	28	32.18%	52.70%	70.14%	83.38%
	Retail - Other Retail	22	0.04%	0.70%	1.81%	0.20%	16	16.77%	38.50%	55.15%	37.55%	54	0.53%	1.05%	3.38%	1.02%	54	17.38%	43.00%	54.10%	15.35%
	Corporates	11	0.00%	0.07%	0.36%	0.24%						50	0.21%	0.72%	1.71%	0.95%	50	29.43%	39.48%	45.00%	36.43%
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	4	1.49%	4.39%	25 010/	2 240/						24	0.80%	2.54%	7.17%	2.70%	25	23.16%	40.25%	45.00%	22.60%
		4			25.91%	3.31%															
Hong Kong	Retail	19	0.00%	0.05%	0.11%	0.05%	12	4.62%	11.09%	36.28%	1.65%	58	0.37%	0.66%	1.20%	0.61%	59	11.44%	16.87%	26.40%	36.21%
	Retail - Secured on real estate property	8	0.00%	0.03%	1.13%	0.04%						50	0.23%	0.56%	1.20%	0.39%	51	10.07%	13.84%	17.81%	10.11%
	Retail - Qualifying Revolving Retail - Other Retail	5 16	0.04% 0.00%	0.04% 0.07%	0.05% 0.38%	0.04% 0.08%	11	6.48%	40.78%	58.13%	5.72%	24 49	0.15% 0.58%	0.37% 1.19%	0.89% 2.60%	0.93% 1.35%	25 50	32.47% 17.46%	51.51% 38.10%	57.51% 52.02%	89.94% 41.11%
	Corporates	70	0.00%	0.07%	2.42%	0.08%	11	0.40 /0	40.7076	50.1576	5.7270	49	0.38%	0.71%	1.90%	3.62%	43	33.90%	41.16%	45.00%	43.84%
	Corporates - Of Which: Specialised Lending		0.00 /8	0.00 /8	2.42/0	0.00 /8						40	0.5578	0.7170	1.30 /6	5.02 /0	73	55.30 /8	41.1078	43.00 /8	43.04 /0
	Corporates - Of Which: SME											12	1.41%	3.56%	5.15%	6.21%	12	36.10%	45.00%	46.74%	42.68%
India	Retail	22	0.19%	0.42%	2.78%	0.42%	17	21.96%	36.89%	55.24%	37.95%	62	0.36%	0.94%	2.47%	4.12%	60	14.06%	23.56%	40.57%	52.17%
india	Retail - Secured on real estate property		0.00%	0.14%	0.32%	0.35%						41	0.22%	0.44%	0.93%	0.64%	42	10.00%	13.56%	21.61%	37.15%
	Retail - Qualifying Revolving	8	0.66%	1.87%	8.07%	2.87%	6	30.98%	51.80%	55.24%	49.57%	24	0.36%	1.38%	2.92%	11.14%	25	36.02%	54.98%	73.07%	79.54%
	Retail - Other Retail	13	0.73%	2.46%	7.66%	1.89%	13	26.01%	42.12%	53.98%	48.91%	51	0.62%	1.97%	4.23%	3.18%	49	17.23%	38.91%	52.74%	56.04%
	Corporates	4	0.00%	0.00%	0.07%	0.11%						40	0.09%	0.22%	0.76%	0.64%	39	31.89%	44.50%	45.00%	37.55%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											8	0.06%	0.44%	1.25%	2.06%	7	45.00%	45.00%	47.60%	16.04%
Korea, Republic Of	Retail	16	0.01%	0.16%	2.92%	0.07%	11	11.49%	40.06%	60.95%	24.85%	55	0.20%	0.67%	1.29%	0.90%	54	14.81%	22.41%	34.35%	36.14%
	Retail - Secured on real estate property	4	0.00%	0.00%	0.01%	0.02%						37	0.13%	0.36%	0.70%	0.28%	38	10.00%	13.89%	19.04%	9.98%
	Retail - Qualifying Revolving	5	0.09%	2.99%	3.98%	3.88%						24	0.21%	0.67%	1.32%	0.61%	25	42.94%	59.41%	74.34%	75.16%
	Retail - Other Retail	10	0.02%	0.54%	4.34%	0.17%	8	36.28%	49.59%	64.77%	34.36%	45	0.36%	1.14%	2.31%	2.01%	43	20.81%	37.97%	54.41%	74.30%
	Corporates	7	0.00%	0.00%	20.31%	1.09%						52	0.41%	0.69%	1.58%	0.69%	50	32.41%	40.95%	45.00%	39.67%
	Corporates - Of Which: Specialised Lending														_						
Duration Fastanti	Corporates - Of Which: SME							10 50-1		15 0000	10.000	16	0.46%	2.43%	5.70%	2.45%	16	9.90%	43.25%	46.96%	45.55%
Russian Federation	Retail	37	0.07%	0.98%	3.10%	2.14%	29	13.50%	28.72%	45.68%	19.22%	60	0.87%	1.68%	3.75%	1.91%	63	14.37%	21.20%	25.34%	19.66%
	Retail - Secured on real estate property	16	0.39%	1.68%	3.86%	1.64%	10	6.32%	9.91%	22.23%	25.08%	53	0.45%	1.34%	3.19%	1.94%	56	12.07%	14.92%	19.82%	19.19%
	Retail - Qualifying Revolving	12 26	0.63%	0.71%	2.14%	1.29%	8 21	10.02%	45.09%	54.94%	43.80%	26 56	0.49%	1.37%	2.78%	1.63% 0.99%	27 55	35.19%	57.53%	71.71%	60.97%
	Retail - Other Retail	26	0.11%	0.52%	7.56%	3.75%	21	18.65%	35.42%	50.84%	45.60%	00	0.93%	2.69%	5.80%	0.99%	20	20.61%	42.80%	52.72%	17.80%



Table 1 Risk Parameters statistics by country of the counterparty for IRB banks

EU and main non-EU countries

2019 Q2

(Source COREP C 9.02)

			[Default ra	te				Loss rat	te			Р	D - adju	sted				LGD		
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
	Corporates	10	0.00%	0.46%	4.19%	0.73%						48	0.25%	0.74%	1.98%	1.45%	47	27.21%	36.55%	44.97%	32.51%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											18	0.23%	1.09%	1.97%	8.59%	18	11.67%	34.00%	45.45%	42.18%
Singapore	Retail	13	0.00%	0.08%	0.11%	0.06%	8	5.52%	24.44%	33.32%	21.16%	66	0.26%	0.61%	1.82%	0.88%	66	13.14%	17.21%	24.93%	24.22%
	Retail - Secured on real estate property	6	0.00%	0.00%	0.05%	0.07%						58	0.23%	0.48%	1.00%	0.43%	58	10.61%	14.86%	17.69%	16.34%
	Retail - Qualifying Revolving	5	0.01%	0.03%	0.94%	0.81%	4	29.16%	36.97%	48.22%	35.59%	26	0.13%	0.35%	0.98%	3.35%	26	38.97%	52.89%	67.12%	72.04%
	Retail - Other Retail	9	0.00%	0.01%	0.26%	0.25%	5	6.90%	33.20%	69.66%	40.14%	52	0.32%	0.98%	3.40%	2.81%	53	17.80%	38.17%	51.70%	37.09%
	Corporates	14	0.00%	0.55%	0.99%	1.24%	8	7.80%	13.69%	36.30%	36.55%	75	0.29%	0.56%	1.00%	0.95%	74	30.77%	39.59%	45.00%	33.54%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	5	0.00%	0.00%	0.01%	0.70%						41	0.62%	1.53%	3.05%	1.19%	39	19.55%	32.39%	44.61%	34.40%
Switzerland	Retail	43	0.17%	0.60%	1.30%	0.47%	33	9.65%	19.65%	28.39%	16.19%	74	0.72%	1.41%	2.91%	0.93%	72	14.41%	18.70%	25.36%	19.48%
	Retail - Secured on real estate property	24	0.52%	1.00%	1.94%	0.55%	20	4.32%	9.10%	16.70%	11.67%	66	0.62%	1.20%	1.68%	0.83%	67	11.83%	15.68%	20.86%	19.34%
	Retail - Qualifying Revolving	19	0.33%	0.43%	1.70%	0.57%	15	20.00%	27.04%	33.90%	30.76%	30	0.54%	1.29%	2.34%	1.76%	32	32.34%	47.33%	66.33%	52.84%
	Retail - Other Retail	33	0.22%	0.79%	2.24%	1.04%	26	20.94%	34.44%	41.12%	30.86%	63	0.81%	2.25%	3.88%	1.42%	62	25.79%	34.06%	46.63%	18.65%
	Corporates	30	0.00%	0.25%	0.81%	0.38%	18	4.47%	19.04%	39.14%	23.12%	77	0.37%	0.64%	1.07%	1.01%	76	29.50%	38.13%	45.00%	32.12%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	4	0.25%	1.82%	25.08%	0.43%						43	0.67%	1.53%	2.93%	2.75%	44	24.98%	40.05%	45.00%	17.10%
United States	Retail	45	0.12%	0.55%	1.39%	0.88%	39	10.71%	20.85%	38.11%	15.09%	70	0.78%	1.43%	2.30%	1.90%	72	15.33%	20.52%	27.35%	49.50%
	Retail - Secured on real estate property	19	0.35%	1.39%	1.87%	0.29%	16	7.63%	15.22%	24.20%	13.66%	64	0.56%	1.10%	1.99%	1.00%	66	11.59%	16.12%	22.87%	47.87%
	Retail - Qualifying Revolving	21	0.27%	0.76%	1.59%	0.03%	16	12.52%	28.95%	45.39%	14.77%	27	0.51%	1.05%	2.35%	2.12%	29	39.84%	55.74%	66.94%	92.88%
	Retail - Other Retail	37	0.15%	0.38%	1.80%	2.45%	30	17.55%	39.18%	70.61%	17.14%	63	0.97%	2.03%	3.84%	2.43%	62	26.08%	37.64%	52.74%	34.74%

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:

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

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:

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

Where the Observed new defaulted of the periods are the ones at the end of the period
And the <i>Defaulted exposures</i> 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 : $= \frac{\sum_{i=0}^{3} Obser.new \ defaults_{Q-i}}{\frac{\sum_{i=0}^{3} No \ deafulted \ exposure_{Q-i}}{4}}$
WhereNo defaulted exp = (Original exposure – Defaulted exposure)and(Q-i) = Quarter expressed as a lag of the actual one.
• Loss rate $LR = \frac{Credit risk adjustments (write-offs for observed new defaults)}{Observed new defaults for the period} = \frac{column 070}{column 040}$
Loss rate is not provided in COREP so it is computed as follows:
$= \frac{\sum_{i=0}^{3} "Credit \ risk \ adjustments"_{Q-i}}{\sum_{i=0}^{3} Obser.new \ defaults_{Q-i}}$
To express it on yearly basis we apply: