



***RISK DASHBOARD ANNEX
CREDIT RISK PARAMETERS
Q1 2020***

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 2020 Q1 (Source COREP C 9.02) <i>Only statistics for countries having more than 3 banks reporting in that particular country are shown</i>																			
		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	11	0.00%	0.49%	1.07%	0.85%	5	22.28%	22.47%	46.79%	30.72%	59	0.22%	0.50%	1.07%	1.09%	60	33.33%	42.09%	44.99%	31.21%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	6	0.00%	0.54%	3.03%	1.91%						29	0.39%	2.00%	2.52%	2.21%	28	25.98%	38.43%	41.23%	30.45%
	Retail	27	0.35%	0.89%	1.77%	0.80%	23	19.12%	29.26%	31.90%	25.14%	70	0.63%	1.27%	2.13%	1.40%	71	15.34%	21.58%	30.55%	27.62%
	Retail - Secured on real estate property	9	0.53%	0.98%	1.54%	0.76%	7	5.43%	7.17%	10.84%	7.65%	63	0.50%	0.80%	1.59%	1.23%	65	10.11%	13.67%	20.13%	11.57%
Retail - Qualifying Revolving	11	0.15%	0.39%	0.93%	0.22%	8	28.32%	35.08%	37.67%	36.14%	27	0.55%	1.11%	2.42%	0.86%	29	35.07%	57.75%	65.29%	64.86%	
Retail - Other Retail	24	0.21%	1.40%	6.82%	0.91%	20	25.29%	40.68%	49.84%	48.64%	59	1.07%	2.02%	4.17%	1.90%	57	33.26%	41.29%	56.87%	56.46%	
Belgium	Corporates	14	0.14%	1.63%	2.40%	1.45%	10	12.78%	24.73%	37.19%	20.08%	68	0.16%	0.36%	1.30%	1.88%	68	31.08%	39.63%	45.00%	26.36%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	9	1.56%	1.93%	2.29%	1.84%	8	9.63%	18.83%	26.61%	14.21%	33	0.26%	1.53%	2.24%	2.46%	35	25.68%	35.00%	45.00%	24.87%
	Retail	40	0.21%	0.52%	1.06%	0.96%	31	11.92%	18.75%	30.84%	10.75%	71	0.81%	1.23%	1.98%	1.19%	71	15.28%	18.90%	26.05%	17.25%
	Retail - Secured on real estate property	20	0.47%	0.64%	1.76%	0.89%	17	4.43%	6.97%	13.31%	4.30%	66	0.56%	1.11%	1.65%	1.09%	68	11.91%	15.25%	19.36%	13.30%
Retail - Qualifying Revolving	19	0.31%	1.07%	2.09%	2.14%	16	15.48%	31.91%	59.63%	14.56%	29	0.48%	1.36%	4.09%	0.54%	31	42.22%	48.73%	62.75%	49.07%	
Retail - Other Retail	32	0.22%	0.66%	1.56%	1.19%	25	27.28%	31.17%	38.48%	29.51%	64	0.96%	1.66%	2.41%	1.79%	63	26.25%	35.64%	51.01%	32.94%	
Bulgaria	Corporates	5	0.00%	0.00%	1.73%	1.74%						37	0.50%	0.88%	3.61%	2.08%	35	35.00%	41.20%	45.00%	42.17%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME										22	0.36%	1.93%	4.53%	2.76%	21	33.02%	41.98%	45.00%	40.46%	
	Retail	22	0.42%	1.87%	8.22%	2.44%	19	15.82%	45.71%	59.26%	51.18%	60	0.58%	1.66%	2.82%	2.43%	61	15.19%	25.92%	34.94%	33.15%
	Retail - Secured on real estate property	7	0.00%	1.69%	65.28%	1.84%	5	10.65%	23.41%	23.41%	30.53%	45	0.25%	0.58%	1.80%	2.00%	47	10.46%	13.98%	17.82%	23.32%
Retail - Qualifying Revolving	9	1.61%	2.19%	12.07%	1.70%	7	29.14%	66.88%	89.72%	87.32%	23	0.93%	1.86%	4.62%	2.87%	24	31.97%	51.24%	68.38%	42.24%	
Retail - Other Retail	17	1.17%	3.33%	8.35%	4.07%	17	42.63%	59.26%	65.71%	67.47%	52	0.84%	2.14%	5.11%	3.50%	52	33.36%	50.39%	60.23%	56.76%	
Croatia	Corporates	5	0.00%	0.00%	1.95%	2.95%						29	0.54%	0.84%	2.50%	2.58%	27	25.68%	43.00%	45.00%	39.33%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME										9	1.02%	3.26%	6.24%	4.11%	8	41.09%	44.00%	55.57%	41.37%	
	Retail	15	0.31%	2.10%	2.70%	2.44%	14	17.18%	31.72%	41.44%	17.27%	56	0.71%	1.10%	2.91%	2.15%	56	18.86%	33.95%	50.57%	35.07%
	Retail - Secured on real estate property										37	0.22%	0.52%	1.05%	1.64%	37	10.96%	16.49%	27.80%	29.46%	
Retail - Qualifying Revolving	4	0.24%	0.58%	2.22%	0.37%						25	1.01%	1.49%	3.54%	1.53%	26	35.77%	60.80%	73.69%	62.13%	
Retail - Other Retail	14	0.55%	2.55%	6.01%	2.80%	13	17.74%	32.03%	50.05%	17.90%	49	0.85%	2.72%	4.85%	2.43%	47	31.70%	39.80%	56.40%	38.18%	
Cyprus	Corporates	5	0.00%	0.00%	0.00%	1.19%						47	0.52%	0.94%	2.73%	4.09%	48	25.06%	34.12%	45.00%	33.90%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME										20	0.53%	2.24%	5.05%	3.10%	19	16.80%	36.00%	45.00%	23.36%	
	Retail	16	0.12%	0.29%	2.73%	2.63%	13	26.39%	44.39%	85.59%	8.90%	62	0.53%	1.19%	2.48%	1.31%	61	15.96%	25.70%	36.25%	25.58%
	Retail - Secured on real estate property										43	0.22%	0.59%	1.91%	1.48%	44	12.06%	13.96%	19.55%	14.09%	
Retail - Qualifying Revolving	5	0.95%	1.34%	1.83%	1.28%	6	35.44%	47.93%	50.94%	25.79%	24	0.19%	0.61%	3.08%	1.36%	26	42.09%	59.42%	68.53%	67.69%	
Retail - Other Retail	13	0.06%	1.01%	3.39%	0.95%	10	27.02%	48.45%	85.59%	47.75%	54	0.54%	1.49%	3.66%	1.48%	51	33.09%	39.29%	50.02%	27.17%	
Czech	Corporates	11	0.00%	0.42%	0.57%	0.51%	7	11.61%	24.27%	48.66%	34.21%	52	0.21%	0.72%	1.73%	2.08%	49	36.95%	44.00%	45.10%	32.85%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	8	0.43%	0.90%	1.05%	0.98%	5	27.35%	50.99%	53.29%	44.44%	22	0.52%	2.64%	4.93%	2.66%	21	28.17%	38.39%	44.99%	29.16%
	Retail	24	0.20%	0.76%	1.02%	1.10%	22	27.10%	32.47%	40.00%	38.08%	65	0.40%	1.00%	1.83%	1.61%	64	14.04%	25.28%	36.35%	27.09%
	Retail - Secured on real estate property	11	0.41%	0.49%	0.80%	0.82%	8	11.42%	20.48%	22.86%	27.72%	53	0.25%	0.53%	1.23%	1.19%	54	10.00%	14.12%	20.68%	20.34%
Retail - Qualifying Revolving	11	0.65%	1.19%	3.43%	1.46%	11	24.64%	40.00%	58.87%	29.68%	28	0.96%	1.57%	2.65%	3.30%	27	36.16%	52.39%	64.17%	51.46%	
Retail - Other Retail	17	1.45%	1.64%	3.33%	1.86%	16	31.02%	45.42%	54.17%	51.07%	52	1.09%	2.76%	5.93%	2.82%	50	30.79%	40.02%	54.44%	44.05%	



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
2020 Q1
 (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	8	0.00%	0.17%	0.77%	0.66%	4	9.84%	14.74%	31.03%	15.42%	62	0.27%	0.50%	1.18%	1.31%	64	31.32%	44.19%	45.00%	22.47%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	5	0.00%	0.34%	0.97%	0.63%	9	7.28%	10.00%	14.51%	8.64%	58	0.48%	0.99%	1.52%	0.85%	60	10.94%	14.46%	19.11%	16.46%
	Retail	35	0.13%	0.40%	1.82%	0.63%	30	20.86%	28.72%	46.15%	12.41%	69	0.73%	1.28%	2.41%	0.91%	70	15.04%	21.54%	31.13%	18.34%
	Retail - Secured on real estate property	12	0.19%	0.48%	1.53%	0.61%	9	7.28%	10.00%	14.51%	8.64%	58	0.48%	0.99%	1.52%	0.85%	60	10.94%	14.46%	19.11%	16.46%
Estonia	Corporates	5	0.14%	0.15%	0.37%	0.26%	4	13.45%	19.68%	25.92%	22.48%	39	0.21%	0.93%	1.24%	1.05%	37	37.47%	44.88%	45.00%	41.24%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	5	0.30%	0.30%	0.39%	0.38%	4	13.39%	15.01%	16.62%	13.83%	17	1.25%	1.70%	3.26%	1.53%	16	41.45%	45.00%	45.00%	39.73%
	Retail	16	0.16%	0.27%	1.42%	0.25%	14	18.46%	30.74%	53.81%	15.62%	53	0.68%	1.23%	4.19%	1.48%	54	14.25%	20.73%	36.38%	15.93%
	Retail - Secured on real estate property	6	0.10%	0.14%	0.18%	0.14%	5	5.85%	7.31%	7.31%	6.87%	38	0.37%	0.87%	1.80%	1.13%	38	10.00%	12.95%	18.58%	12.58%
Finland	Corporates	10	0.00%	0.25%	1.13%	1.02%	6	9.11%	16.76%	39.44%	20.31%	59	0.30%	0.52%	0.83%	1.07%	61	32.02%	38.46%	45.00%	35.42%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	5	0.07%	0.91%	1.07%	1.22%	4	6.62%	9.98%	13.54%	11.57%	20	0.27%	0.97%	2.73%	1.50%	20	25.38%	39.51%	45.00%	32.58%
	Retail	23	0.17%	0.65%	2.39%	1.11%	20	9.64%	20.03%	41.93%	2.34%	63	0.53%	1.19%	2.69%	1.32%	65	15.79%	20.21%	33.72%	22.99%
	Retail - Secured on real estate property	12	0.16%	0.90%	1.56%	1.08%	8	3.27%	4.89%	8.95%	1.62%	50	0.35%	0.72%	1.38%	0.97%	52	11.37%	14.81%	17.80%	20.51%
France	Corporates	23	0.04%	0.74%	1.13%	1.10%	20	9.24%	21.03%	34.18%	26.34%	76	0.30%	0.59%	1.51%	1.59%	76	32.83%	41.05%	45.00%	35.20%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	10	0.64%	0.99%	2.39%	2.08%	7	19.96%	21.00%	56.92%	36.42%	41	0.58%	2.25%	3.33%	2.58%	43	26.02%	36.73%	44.16%	35.21%
	Retail	47	0.27%	0.65%	1.38%	0.69%	43	12.42%	21.48%	30.24%	23.97%	72	0.76%	1.51%	2.13%	1.68%	70	14.13%	19.20%	24.42%	17.90%
	Retail - Secured on real estate property	28	0.58%	1.21%	1.85%	0.47%	25	4.21%	12.51%	21.00%	11.13%	68	0.52%	1.07%	1.79%	1.26%	69	11.55%	15.14%	19.26%	13.13%
Germany	Corporates	28	0.29%	0.65%	0.97%	0.80%	21	14.41%	18.25%	34.77%	29.13%	79	0.27%	0.64%	1.28%	1.00%	78	33.50%	41.14%	44.94%	36.94%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	15	0.53%	0.81%	2.93%	0.80%	13	15.12%	31.89%	39.07%	34.40%	53	0.91%	1.94%	3.07%	1.16%	53	24.79%	37.50%	41.73%	32.58%
	Retail	52	0.34%	0.74%	1.42%	0.64%	44	12.84%	23.69%	32.45%	23.72%	77	0.84%	1.44%	2.31%	1.04%	76	15.99%	20.51%	29.82%	27.71%
	Retail - Secured on real estate property	29	0.30%	0.71%	1.49%	0.47%	26	6.24%	10.49%	13.50%	8.56%	71	0.54%	1.01%	1.97%	0.80%	72	12.55%	16.13%	19.99%	17.03%
Greece	Corporates	6	0.00%	0.91%	2.67%	2.12%	4	10.23%	25.52%	33.81%	15.71%	38	0.72%	2.06%	8.58%	8.05%	37	30.74%	41.59%	45.00%	40.33%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	5	0.00%	0.00%	2.33%	4.61%	5	0.00%	0.00%	0.00%	0.00%	12	0.58%	1.93%	8.19%	9.03%	13	37.07%	44.88%	48.83%	40.84%
	Retail	25	0.16%	1.28%	3.95%	3.69%	20	19.85%	32.15%	56.92%	29.93%	60	0.55%	1.21%	3.61%	16.21%	65	16.45%	24.00%	44.12%	36.72%
	Retail - Secured on real estate property	5	0.00%	0.00%	2.33%	4.61%	5	0.00%	0.00%	0.00%	0.00%	12	0.58%	1.93%	8.19%	9.03%	13	37.07%	44.88%	48.83%	40.84%

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

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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	8	0.00%	0.11%	0.51%	0.50%						49	0.53%	1.16%	2.53%	1.93%	47	30.49%	45.00%	46.11%	42.55%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	6	0.00%	0.12%	0.47%	0.33%						23	1.52%	2.44%	4.93%	3.23%	22	31.39%	45.00%	50.05%	46.71%
	Retail	30	0.16%	0.71%	2.25%	2.45%	26	24.01%	43.29%	58.86%	45.44%	59	0.60%	1.07%	2.52%	3.29%	62	16.32%	29.70%	42.70%	41.63%
	Retail - Secured on real estate property	10	0.00%	1.05%	14.10%	2.42%	5	9.08%	21.50%	35.37%	54.93%	48	0.24%	0.66%	1.28%	2.47%	51	10.00%	14.40%	26.04%	34.22%
Ireland	Corporates	14	0.00%	0.55%	1.75%	3.42%	8	8.90%	20.59%	28.42%	58.64%	65	0.26%	0.59%	1.27%	0.90%	69	27.25%	40.32%	45.00%	33.03%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	6	0.24%	0.73%	1.47%	2.25%	4	17.84%	18.97%	27.67%	18.85%	29	0.37%	1.04%	3.21%	2.74%	32	16.75%	36.45%	47.32%	35.89%
	Retail	35	0.32%	1.91%	2.63%	1.56%	33	9.87%	21.62%	32.67%	27.08%	71	0.75%	1.68%	3.36%	2.32%	74	16.53%	19.51%	26.75%	26.27%
	Retail - Secured on real estate property	18	1.88%	2.23%	5.15%	1.58%	17	8.19%	20.68%	23.28%	17.28%	67	0.50%	1.26%	2.19%	2.16%	69	12.98%	17.81%	21.40%	23.66%
Italy	Corporates	22	0.10%	0.56%	1.10%	1.18%	16	13.91%	26.48%	31.13%	27.37%	68	0.46%	1.03%	2.44%	5.28%	67	33.06%	40.14%	45.00%	38.39%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	13	0.74%	1.39%	2.55%	2.33%	12	23.11%	28.41%	35.26%	30.17%	32	1.08%	3.27%	9.48%	8.83%	32	24.00%	35.99%	45.00%	40.19%
	Retail	45	0.35%	0.68%	1.46%	4.49%	37	17.49%	29.05%	51.01%	45.91%	71	0.70%	1.44%	2.38%	2.24%	72	17.00%	22.18%	31.78%	26.40%
	Retail - Secured on real estate property	24	0.47%	0.91%	1.36%	3.64%	19	10.31%	12.50%	17.18%	38.00%	65	0.47%	0.91%	1.46%	1.52%	67	12.24%	15.31%	22.12%	18.81%
Latvia	Corporates											32	0.28%	1.21%	2.52%	1.61%	31	39.73%	45.00%	55.28%	42.82%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											15	0.61%	1.74%	4.17%	1.79%	15	37.27%	41.53%	45.00%	39.58%
	Retail	19	0.51%	2.45%	9.09%	0.54%	18	20.70%	43.12%	61.94%	20.10%	52	0.52%	1.38%	3.46%	2.84%	52	18.57%	27.99%	44.90%	24.88%
	Retail - Secured on real estate property	5	0.40%	0.40%	0.59%	0.52%	4	11.82%	14.32%	16.83%	15.32%	34	0.12%	0.50%	1.44%	2.28%	35	12.82%	16.59%	22.32%	18.63%
Lithuania	Corporates											36	0.34%	0.96%	2.75%	1.25%	34	40.01%	44.45%	45.00%	41.73%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											14	0.61%	1.42%	2.66%	1.60%	14	44.26%	45.00%	45.00%	39.29%
	Retail	20	0.16%	0.49%	2.06%	1.04%	18	21.07%	34.88%	51.41%	29.55%	56	0.59%	1.45%	3.77%	1.47%	53	17.56%	24.37%	45.90%	18.55%
	Retail - Secured on real estate property	6	0.00%	0.30%	2.02%	1.09%	4	8.39%	20.79%	33.20%	29.48%	33	0.32%	0.96%	2.26%	1.26%	35	9.98%	14.79%	22.16%	15.68%
Luxembourg	Corporates	19	0.00%	0.10%	0.94%	0.51%	8	2.75%	7.68%	19.71%	5.05%	72	0.33%	0.59%	1.04%	0.97%	73	29.22%	38.56%	44.45%	33.91%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	10	0.00%	0.44%	1.00%	0.77%						46	0.44%	0.86%	2.36%	2.34%	46	20.68%	38.50%	45.00%	30.21%
	Retail	27	0.24%	0.64%	1.43%	0.47%	23	10.02%	29.07%	37.93%	12.13%	64	0.41%	1.33%	2.54%	1.20%	67	14.10%	18.85%	28.64%	16.36%
	Retail - Secured on real estate property	16	0.17%	0.67%	1.24%	0.31%	10	1.69%	6.55%	11.52%	2.46%	59	0.40%	0.74%	1.44%	1.07%	62	11.33%	15.39%	20.78%	14.72%



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
 2020 Q1
 (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	5	0.00%	0.00%	4.33%	4.38%															
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME																				
	Retail	14	0.05%	0.30%	1.95%	1.27%	13	6.41%	23.12%	41.25%	10.12%	62	0.49%	1.13%	3.07%	0.77%	21	30.40%	44.99%	47.59%	28.26%
	Retail - Secured on real estate property											51	0.28%	0.43%	1.49%	2.14%	52	10.00%	16.28%	21.39%	15.45%
Retail - Qualifying Revolving											24	0.27%	0.70%	2.19%	1.31%	26	34.83%	50.72%	71.02%	69.90%	
Retail - Other Retail											56	0.76%	1.64%	2.86%	1.22%	55	23.52%	38.03%	59.45%	5.91%	
Netherlands	Corporates	19	0.02%	0.93%	2.08%	1.68%	10	10.00%	14.68%	52.82%	14.59%	73	0.27%	0.55%	1.03%	1.39%	74	34.04%	41.35%	45.00%	27.30%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME																				
	Retail	41	0.11%	0.37%	1.02%	0.67%	33	8.97%	16.80%	33.04%	10.29%	73	0.83%	1.41%	2.11%	0.75%	73	14.51%	18.97%	23.52%	12.90%
	Retail - Secured on real estate property																				
Retail - Qualifying Revolving											20	0.27%	0.65%	1.48%	0.61%	15	4.88%	7.17%	12.17%	5.82%	
Retail - Other Retail											15	0.48%	0.92%	2.36%	0.46%	14	30.33%	46.40%	55.91%	60.25%	
Norway	Corporates	14	0.04%	1.00%	4.52%	1.27%	8	7.07%	19.94%	27.01%	22.02%	59	0.16%	0.52%	1.20%	1.41%	61	24.85%	35.00%	45.00%	27.13%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME																				
	Retail	28	0.06%	0.23%	0.65%	0.33%	22	13.70%	22.24%	46.97%	16.78%	68	0.46%	0.93%	2.70%	1.11%	18	18.68%	26.50%	35.00%	24.12%
	Retail - Secured on real estate property																				
Retail - Qualifying Revolving											11	0.12%	0.21%	5.57%	0.19%	8	6.04%	7.61%	12.38%	6.09%	
Retail - Other Retail											11	0.48%	1.08%	1.94%	1.13%	7	31.02%	44.06%	51.29%	36.49%	
Poland	Corporates	9	0.00%	0.22%	1.13%	1.27%	5	14.23%	20.40%	38.98%	27.16%	55	0.32%	0.66%	1.49%	1.49%	55	30.26%	40.61%	45.00%	37.64%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME																				
	Retail	32	0.38%	1.33%	2.71%	1.24%	29	20.08%	38.83%	59.29%	33.61%	66	0.73%	1.54%	3.60%	1.65%	66	16.51%	25.88%	37.01%	35.89%
	Retail - Secured on real estate property																				
Retail - Qualifying Revolving											6	0.29%	0.64%	0.99%	0.63%	5	10.97%	17.90%	23.51%	27.63%	
Retail - Other Retail											13	1.29%	1.80%	6.57%	1.80%	12	26.32%	47.69%	55.20%	53.46%	
Portugal	Corporates	8	0.06%	0.86%	2.70%	2.23%	5	15.24%	28.40%	28.73%	25.05%	54	0.32%	0.67%	1.66%	3.23%	55	30.94%	41.38%	45.00%	41.08%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME																				
	Retail	36	0.15%	0.65%	1.56%	1.21%	26	14.70%	32.76%	44.63%	16.13%	69	0.39%	1.30%	2.36%	1.66%	69	15.34%	22.00%	33.57%	20.50%
	Retail - Secured on real estate property																				
Retail - Qualifying Revolving											8	0.39%	1.44%	3.78%	0.92%	7	1.55%	7.11%	15.68%	6.24%	
Retail - Other Retail											19	1.00%	2.01%	3.93%	0.85%	13	25.95%	39.88%	57.71%	25.73%	
Romania	Corporates	7	0.00%	0.00%	0.25%	3.48%															
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME																				
	Retail	33	0.72%	2.23%	6.29%	6.78%	29	27.33%	43.42%	56.96%	56.83%	63	0.60%	1.07%	3.82%	1.78%	67	14.11%	25.83%	41.47%	48.37%
	Retail - Secured on real estate property																				
Retail - Qualifying Revolving											7	0.00%	8.89%	14.64%	8.94%		52	10.28%	13.52%	19.30%	
Retail - Other Retail											12	2.12%	3.94%	9.18%	1.56%	12	26.45%	49.96%	61.11%	66.82%	



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
2020 Q1
 (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	10	0.00%	0.19%	0.76%	2.39%	5	50.97%	65.75%	84.87%	78.48%	46	0.26%	0.96%	2.15%	1.64%	43	35.95%	43.47%	45.06%	40.65%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	9	0.01%	0.32%	1.88%	6.35%	5	52.19%	52.19%	84.51%	75.75%	24	0.58%	2.78%	3.39%	3.55%	23	35.15%	42.23%	45.00%	41.37%	
	Retail	23	0.39%	1.42%	3.97%	0.95%	20	26.08%	34.83%	49.19%	45.50%	58	0.39%	0.87%	2.47%	1.27%	56	19.67%	30.38%	47.44%	24.48%	
	Retail - Secured on real estate property	8	0.19%	0.60%	0.86%	0.66%	6	17.75%	22.45%	30.39%	30.57%	38	0.16%	0.41%	0.93%	0.94%	39	10.35%	17.18%	21.53%	20.71%	
Slovenia	Corporates	6	0.00%	0.60%	1.30%	0.93%						29	0.43%	0.97%	2.60%	4.03%	28	34.81%	41.54%	45.00%	40.09%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	5	0.00%	2.11%	2.12%	2.95%						9	1.92%	2.90%	3.94%	4.50%	10	35.00%	40.96%	42.92%	42.26%	
	Retail	13	0.44%	1.25%	2.01%	2.30%	14	27.71%	35.85%	58.10%	49.37%	55	0.21%	0.88%	3.14%	2.42%	55	14.37%	27.66%	40.77%	24.71%	
	Retail - Secured on real estate property	8	0.19%	0.60%	0.86%	0.66%	6	17.75%	22.45%	30.39%	30.57%	38	0.16%	0.41%	0.93%	0.94%	39	10.35%	17.18%	21.53%	20.71%	
Spain	Corporates	17	0.11%	1.23%	2.39%	1.92%	13	9.88%	13.46%	21.05%	33.67%	69	0.60%	1.04%	2.27%	2.12%	70	30.82%	40.27%	45.00%	38.88%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	8	0.90%	1.74%	2.34%	1.99%	7	16.54%	28.68%	38.41%	36.12%	41	0.59%	1.59%	3.58%	2.55%	42	21.39%	38.71%	45.00%	40.40%	
	Retail	46	0.19%	0.67%	1.85%	1.35%	41	21.41%	30.32%	45.73%	35.75%	73	0.76%	1.75%	2.83%	1.87%	74	16.66%	22.85%	30.71%	29.09%	
	Retail - Secured on real estate property	19	0.49%	0.91%	2.44%	0.95%	16	4.04%	13.67%	23.70%	18.47%	66	0.41%	1.21%	2.12%	1.34%	67	11.11%	15.52%	20.80%	20.69%	
Sweden	Corporates	12	0.03%	0.39%	1.36%	0.37%	8	14.37%	33.67%	45.52%	27.57%	68	0.32%	0.53%	1.27%	0.70%	67	29.39%	41.97%	45.00%	24.89%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	8	0.15%	0.32%	3.13%	0.40%	6	15.46%	24.92%	28.20%	25.09%	27	0.46%	0.94%	1.75%	0.72%	27	18.84%	35.31%	45.00%	17.61%	
	Retail	36	0.06%	0.20%	0.61%	0.14%	30	12.58%	26.91%	45.41%	14.07%	71	0.43%	1.05%	2.32%	0.36%	72	13.75%	19.30%	29.33%	12.57%	
	Retail - Secured on real estate property	11	0.06%	0.11%	0.44%	0.09%	9	4.50%	4.86%	13.22%	4.25%	62	0.30%	0.59%	1.24%	0.29%	63	10.26%	14.17%	19.59%	10.92%	
United Kingdom	Corporates	27	0.27%	0.86%	2.07%	1.14%	20	6.65%	14.51%	26.10%	11.50%	77	0.30%	0.73%	1.27%	1.21%	78	27.63%	35.98%	44.93%	35.65%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	10	0.00%	1.26%	2.13%	2.70%	6	3.31%	9.61%	23.29%	10.71%	56	0.60%	1.76%	4.22%	2.33%	55	28.83%	42.08%	45.00%	28.19%	
	Retail	57	0.30%	0.68%	1.21%	0.62%	52	10.98%	17.60%	29.62%	23.08%	74	1.02%	1.62%	3.13%	1.54%	75	15.00%	18.39%	25.00%	20.63%	
	Retail - Secured on real estate property	30	0.42%	0.83%	1.78%	0.41%	28	3.48%	10.77%	18.39%	5.95%	70	0.85%	1.45%	2.64%	1.37%	71	11.15%	15.02%	19.55%	10.48%	
Australia	Corporates	5	0.13%	0.85%	0.96%	0.74%						50	0.18%	0.43%	0.98%	0.90%	50	25.97%	38.96%	45.00%	29.94%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	7	0.00%	0.57%	1.23%	0.57%	4	4.97%	9.67%	16.99%	7.27%	60	0.33%	0.57%	1.44%	0.61%	61	10.50%	13.61%	18.51%	11.12%	
	Retail	30	0.08%	0.24%	0.68%	0.53%	26	15.87%	25.66%	55.30%	8.54%	66	0.37%	0.79%	1.47%	0.65%	68	13.24%	18.40%	28.77%	11.68%	
Retail - Secured on real estate property	13	0.18%	0.80%	0.85%	0.34%	12	17.06%	23.11%	43.25%	30.84%	27	0.39%	1.29%	3.29%	1.08%	27	34.29%	52.13%	70.14%	62.72%		
Retail - Qualifying Revolving	13	0.18%	0.80%	0.85%	0.34%	12	17.06%	23.11%	43.25%	30.84%	27	0.39%	1.29%	3.29%	1.08%	27	34.29%	52.13%	70.14%	62.72%		
Retail - Other Retail	21	0.22%	1.33%	2.29%	3.10%	19	26.43%	54.01%	63.95%	22.71%	59	0.42%	1.35%	2.62%	1.75%	61	28.80%	40.90%	60.40%	24.45%		

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 2020 Q1 (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	0.01%	0.17%	0.41%	0.47%						59	0.21%	0.60%	1.19%	1.06%	59	28.56%	38.04%	45.00%	35.78%
	Corporates - Of Which: Specialised Lending											15	0.16%	1.81%	3.56%	2.09%	15	21.78%	32.97%	45.00%	21.38%
	Corporates - Of Which: SME											70	0.36%	0.97%	2.00%	0.66%	70	15.33%	20.08%	33.03%	19.33%
	Retail	28	0.07%	0.28%	1.61%	0.38%	23	14.90%	21.76%	35.80%	7.88%	60	0.30%	0.76%	1.26%	0.47%	61	10.63%	14.40%	19.47%	17.45%
	Retail - Secured on real estate property	5	0.00%	0.21%	1.89%	0.21%						27	0.52%	1.77%	3.35%	1.81%	28	37.64%	53.75%	67.95%	68.06%
China	Corporates	4	0.35%	2.81%	5.38%	2.48%						45	0.13%	0.41%	1.00%	0.72%	41	38.34%	44.91%	45.01%	48.23%
	Corporates - Of Which: Specialised Lending											19	0.17%	1.20%	3.99%	3.46%	18	31.00%	37.59%	45.00%	32.92%
	Corporates - Of Which: SME											63	0.34%	0.68%	1.26%	1.01%	65	13.10%	17.95%	26.78%	24.76%
	Retail	25	0.04%	0.30%	0.62%	0.06%	20	5.84%	29.50%	46.03%	19.18%	57	0.30%	0.57%	1.09%	0.62%	59	10.00%	14.42%	20.00%	11.76%
	Retail - Secured on real estate property	6	0.00%	1.58%	2.35%	1.84%						28	0.27%	0.95%	2.62%	0.83%	28	33.33%	49.50%	66.68%	83.47%
Hong Kong	Corporates	10	0.06%	0.81%	1.22%	0.23%	5	8.36%	13.58%	15.62%	10.03%	49	0.15%	0.50%	1.10%	0.92%	48	33.55%	40.57%	45.00%	36.19%
	Corporates - Of Which: Specialised Lending											21	0.20%	1.00%	3.99%	4.74%	22	20.69%	38.39%	45.00%	19.53%
	Corporates - Of Which: SME	4	0.53%	9.07%	26.01%	0.87%						60	0.31%	0.65%	1.61%	0.71%	61	13.23%	16.62%	24.09%	33.64%
	Retail	11	0.03%	0.49%	1.67%	0.03%	8	3.10%	10.03%	18.07%	6.04%	53	0.22%	0.44%	0.86%	0.41%	54	10.12%	13.87%	17.81%	10.11%
	Retail - Secured on real estate property	6	0.00%	0.03%	1.27%	0.03%	4	15.59%	39.88%	49.98%	6.04%	25	0.30%	0.61%	0.89%	0.98%	25	35.17%	55.26%	64.25%	96.11%
India	Corporates	5	0.00%	2.16%	2.23%	2.32%						41	0.33%	0.66%	1.43%	1.68%	44	33.11%	42.00%	45.00%	45.17%
	Corporates - Of Which: Specialised Lending											12	0.91%	1.98%	2.60%	1.08%	13	37.15%	45.00%	45.00%	35.13%
	Corporates - Of Which: SME											57	0.34%	1.04%	2.95%	6.19%	58	15.20%	23.85%	39.39%	53.17%
	Retail	25	0.26%	0.49%	1.81%	0.99%	23	28.17%	42.31%	59.02%	89.50%	44	0.14%	0.51%	1.78%	2.24%	45	10.80%	15.43%	26.35%	36.35%
	Retail - Secured on real estate property	4	0.00%	0.14%	0.45%	0.62%	9	29.54%	40.20%	54.01%	40.58%	24	0.54%	2.04%	5.59%	11.28%	28	36.37%	58.27%	71.55%	79.51%
Korea, Republic Of	Corporates	4	0.00%	0.07%	0.17%	0.14%						41	0.09%	0.24%	0.71%	0.57%	41	32.31%	43.19%	45.00%	37.62%
	Corporates - Of Which: Specialised Lending											8	0.19%	1.28%	2.47%	3.22%	8	30.03%	46.30%	48.83%	16.55%
	Corporates - Of Which: SME											51	0.24%	0.55%	1.57%	0.92%	50	14.78%	24.20%	33.50%	36.92%
	Retail	16	0.02%	0.06%	0.77%	0.08%	14	26.14%	46.85%	60.80%	74.50%	38	0.15%	0.36%	0.60%	0.21%	39	10.00%	14.20%	20.50%	9.98%
	Retail - Secured on real estate property						4	13.41%	41.04%	73.22%	58.02%	22	0.17%	0.74%	1.83%	0.49%	25	39.69%	59.26%	72.19%	75.18%
Russian Federation	Corporates	5	0.00%	0.00%	0.10%	0.53%						55	0.36%	0.65%	1.79%	0.59%	54	32.41%	43.19%	45.00%	39.23%
	Corporates - Of Which: Specialised Lending											16	0.59%	1.96%	11.07%	2.38%	16	8.62%	41.45%	45.00%	43.44%
	Corporates - Of Which: SME											65	0.74%	1.38%	3.13%	2.78%	66	16.02%	19.77%	25.72%	19.39%
	Retail	34	0.15%	0.86%	3.94%	1.91%	28	11.55%	19.11%	40.85%	22.38%	55	0.45%	1.23%	3.04%	2.01%	56	13.31%	16.26%	21.46%	18.81%
	Retail - Secured on real estate property	15	2.18%	3.79%	6.22%	2.85%	12	7.36%	10.98%	23.54%	17.03%	26	0.63%	1.25%	3.12%	1.90%	28	37.13%	59.80%	74.64%	61.36%



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
2020 Q1
 (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	9	0.24%	0.29%	2.92%	1.20%	6	14.54%	41.34%	78.31%	55.52%	47	0.19%	0.59%	1.36%	1.63%	47	25.82%	36.75%	45.00%	32.00%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME																				
	Retail	17	0.00%	0.03%	0.22%	0.05%	11	22.43%	32.83%	42.31%	17.74%	66	0.32%	0.60%	1.10%	1.02%	67	13.01%	16.07%	25.17%	22.02%
	Retail - Secured on real estate property	7	0.00%	0.12%	2.18%	0.14%						56	0.23%	0.44%	0.89%	0.30%	57	11.33%	14.75%	17.65%	15.72%
Retail - Qualifying Revolving	7	0.36%	1.65%	6.13%	0.51%	4	23.16%	26.52%	28.57%	26.56%	26	0.20%	0.45%	1.05%	3.24%	26	32.74%	53.39%	67.23%	72.11%	
Retail - Other Retail	12	0.00%	0.05%	0.58%	0.04%	9	30.81%	42.31%	47.28%	62.39%	54	0.37%	1.07%	2.38%	2.78%	54	19.19%	35.85%	50.44%	16.49%	
Switzerland	Corporates	14	0.00%	0.16%	2.83%	1.76%	7	11.07%	40.24%	56.63%	3.14%	76	0.29%	0.57%	0.88%	0.66%	74	32.78%	39.95%	45.00%	32.58%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME																				
	Retail	39	0.20%	0.52%	1.08%	0.38%	32	9.65%	15.92%	28.68%	13.90%	74	0.70%	1.45%	2.95%	1.59%	73	14.97%	18.51%	23.39%	19.45%
	Retail - Secured on real estate property	24	0.36%	0.93%	1.50%	0.43%	20	6.12%	9.41%	14.00%	11.23%	69	0.66%	1.33%	1.84%	0.86%	70	12.32%	15.70%	20.80%	19.49%
Retail - Qualifying Revolving	18	0.14%	0.54%	1.46%	0.85%	15	30.77%	32.97%	38.09%	34.14%	31	0.55%	1.18%	2.75%	1.79%	32	31.98%	44.87%	65.79%	54.14%	
Retail - Other Retail	31	0.35%	0.73%	1.70%	0.55%	25	21.79%	31.86%	46.03%	26.96%	63	1.11%	2.36%	4.57%	3.78%	62	25.28%	35.35%	49.85%	18.57%	
United States	Corporates	21	0.00%	0.22%	0.80%	0.54%	13	4.11%	12.93%	25.74%	27.23%	74	0.33%	0.68%	1.12%	0.99%	75	29.12%	40.33%	45.00%	30.20%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	5	0.00%	0.19%	24.99%	0.17%						43	0.93%	1.74%	11.50%	2.87%	44	23.18%	43.47%	45.01%	20.72%
	Retail	45	0.09%	0.37%	1.41%	1.11%	38	9.39%	18.34%	28.54%	12.12%	72	0.70%	1.26%	2.40%	1.87%	73	15.37%	21.24%	29.39%	49.04%
	Retail - Secured on real estate property	23	0.19%	0.64%	1.94%	0.31%	17	4.83%	7.44%	8.76%	6.25%	68	0.54%	1.03%	2.19%	0.90%	69	11.79%	17.73%	24.79%	45.99%
Retail - Qualifying Revolving	20	0.41%	1.26%	2.00%	0.04%	17	27.69%	32.59%	49.05%	17.57%	26	0.55%	1.56%	3.74%	2.70%	29	36.90%	57.86%	67.85%	92.99%	
Retail - Other Retail	34	0.07%	0.62%	2.47%	3.21%	28	24.51%	36.85%	56.03%	13.70%	63	1.15%	1.95%	4.04%	2.34%	62	27.58%	37.00%	52.74%	35.71%	

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 :

$$= \frac{\sum_{i=0}^3 \text{Obser.new defaults}_{Q-i}}{\frac{\sum_{i=0}^3 \text{No defaulted exposure}_{Q-i}}{4}}$$

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 the data, it is calculated 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:

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