



***RISK DASHBOARD ANNEX
CREDIT RISK PARAMETERS
Q1 2021***

EBA

EUROPEAN
BANKING
AUTHORITY

Table 1
Risk Parameters statistics by country of the counterparty for IRB banks
EU and main non-EU countries
2021 Q1
(Source COREP C9.02)

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	13	0.00%	0.50%	1.43%	1.36%	8	4.77%	21.51%	33.91%	37.88%	51	0.30%	0.61%	1.23%	1.22%	53	33.39%	41.55%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	5	1.20%	1.45%	1.85%	1.51%	4	10.38%	16.47%	22.60%	21.45%	25	0.23%	0.71%	2.65%	2.50%	26	25.77%	36.93%	45.00%	30.94%
	Retail	27	0.07%	0.57%	0.97%	0.79%	20	25.89%	28.70%	37.38%	27.43%	60	0.46%	1.05%	1.95%	1.28%	61	15.20%	20.11%	29.90%	26.77%
	Retail - Secured on real estate property	7	0.00%	0.61%	0.67%	0.64%	5	6.08%	6.18%	10.36%	8.27%	57	0.25%	0.63%	1.31%	1.11%	58	10.95%	14.96%	21.38%	10.62%
	Retail - Qualifying Revolving	12	0.10%	0.64%	1.72%	0.68%	9	30.55%	41.34%	57.11%	58.75%	23	0.44%	0.91%	1.81%	1.80%	25	32.51%	52.07%	64.49%	64.85%
	Retail - Other Retail	22	0.29%	0.99%	3.35%	1.07%	16	32.51%	48.06%	53.90%	44.32%	50	1.27%	1.97%	3.53%	1.75%	50	31.89%	39.15%	50.93%	45.36%
Belgium	Corporates	13	0.06%	0.92%	1.90%	1.50%	9	18.19%	22.96%	25.14%	21.36%	58	0.27%	0.45%	1.89%	2.43%	58	31.16%	38.81%	45.00%	26.85%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	9	1.44%	1.69%	1.73%	1.65%	6	9.62%	16.74%	23.52%	14.74%	32	0.38%	1.78%	2.65%	2.68%	32	23.44%	35.67%	45.00%	24.22%
	Retail	35	0.27%	0.63%	2.50%	0.95%	30	8.90%	14.32%	40.17%	8.93%	62	0.67%	1.09%	1.66%	0.99%	63	13.85%	18.41%	23.67%	17.08%
	Retail - Secured on real estate property	19	0.27%	0.38%	2.39%	0.84%	17	2.94%	5.08%	8.34%	3.51%	59	0.58%	0.97%	1.42%	0.88%	62	12.27%	14.93%	19.41%	13.12%
	Retail - Qualifying Revolving	19	0.19%	0.86%	2.70%	1.33%	17	17.28%	37.31%	58.57%	17.15%	25	0.52%	0.98%	3.43%	0.68%	27	32.61%	49.25%	62.57%	49.29%
	Retail - Other Retail	28	0.31%	0.93%	3.20%	1.37%	26	15.76%	26.34%	45.74%	22.04%	55	0.79%	1.43%	2.75%	1.60%	54	27.19%	35.68%	49.32%	33.06%
Bulgaria	Corporates	5	0.00%	0.00%	2.61%	2.63%						30	0.50%	1.35%	2.93%	1.89%	31	35.00%	40.20%	45.00%	43.36%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME																				
	Retail	21	0.61%	1.64%	9.08%	3.39%	15	21.41%	40.40%	52.81%	53.55%	56	0.44%	0.85%	3.11%	2.37%	58	11.53%	40.08%	45.00%	40.54%
	Retail - Secured on real estate property	4	0.84%	2.41%	3.14%	2.74%	4	29.70%	37.00%	39.26%	37.74%	41	0.18%	0.47%	1.08%	1.88%	43	10.72%	14.35%	17.32%	24.00%
	Retail - Qualifying Revolving	10	1.43%	3.11%	8.01%	2.83%	8	31.56%	54.02%	79.02%	80.57%	23	0.39%	1.48%	4.07%	3.04%	25	33.16%	61.11%	67.68%	42.75%
	Retail - Other Retail	16	2.03%	4.00%	31.74%	5.17%	13	26.02%	47.60%	65.14%	69.66%	48	0.90%	2.30%	5.49%	3.85%	48	32.88%	46.41%	57.43%	56.00%
Croatia	Corporates											24	0.65%	0.90%	3.69%	3.80%	24	22.62%	37.23%	43.97%	40.77%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											7	1.69%	6.65%	10.30%	6.08%	7	22.30%	41.91%	49.24%	41.65%
	Retail	11	0.38%	0.48%	2.88%	2.86%	9	29.83%	59.16%	63.49%	16.52%	45	0.30%	1.32%	3.12%	2.54%	46	19.59%	28.33%	42.87%	34.93%
	Retail - Secured on real estate property											31	0.17%	0.32%	0.78%	1.77%	32	9.97%	17.05%	26.52%	29.29%
	Retail - Qualifying Revolving	6	0.41%	0.92%	1.63%	0.57%	5	58.36%	59.16%	68.71%	65.81%	19	0.34%	1.70%	4.28%	1.37%	23	32.08%	62.68%	73.62%	65.23%
	Retail - Other Retail	7	1.13%	3.62%	8.64%	3.61%	5	26.43%	29.83%	81.66%	16.43%	38	0.62%	3.00%	6.59%	3.03%	39	27.38%	39.02%	54.62%	38.28%
Cyprus	Corporates											35	0.56%	1.21%	3.47%	1.72%	38	28.19%	36.07%	45.00%	31.40%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											14	0.42%	2.37%	7.22%	3.70%	14	13.92%	31.19%	43.13%	14.05%
	Retail	12	0.01%	0.14%	1.86%	1.48%	8	32.18%	44.76%	71.48%	53.40%	53	0.38%	0.71%	1.68%	1.17%	53	13.25%	22.71%	36.22%	18.86%
	Retail - Secured on real estate property											40	0.18%	0.49%	0.98%	0.65%	40	10.16%	13.31%	18.11%	14.97%
	Retail - Qualifying Revolving	7	1.40%	2.30%	48.80%	6.55%	6	26.84%	46.46%	67.28%	34.01%	21	0.27%	1.07%	3.03%	1.35%	22	38.10%	58.59%	64.68%	59.67%
	Retail - Other Retail	8	0.00%	0.05%	5.07%	1.12%	4	35.10%	46.87%	59.08%	59.26%	40	0.40%	1.80%	3.93%	1.44%	40	27.66%	36.57%	47.42%	19.68%
Czech	Corporates	12	0.02%	1.07%	1.25%	1.16%	9	32.29%	43.27%	50.60%	41.10%	45	0.26%	0.77%	2.37%	2.31%	46	35.45%	39.34%	45.00%	31.91%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	6	1.63%	2.10%	2.66%	2.28%	5	22.10%	39.77%	40.90%	29.89%	23	0.58%	3.35%	4.93%	3.34%	24	32.21%	43.22%	45.00%	32.26%
	Retail	25	0.08%	0.61%	0.96%	1.08%	21	22.66%	38.17%	55.67%	30.42%	60	0.37%	0.97%	1.79%	1.56%	62	13.73%	22.17%	32.19%	27.81%
	Retail - Secured on real estate property	10	0.00%	0.52%	0.73%	0.64%	7	8.03%	13.31%	23.94%	16.63%	50	0.18%	0.35%	0.85%	1.12%	50	10.00%	14.26%	19.16%	21.00%
	Retail - Qualifying Revolving	12	0.70%	1.57%	2.70%	1.77%	11	24.53%	45.43%	51.91%	30.51%	23	0.71%	1.92%	4.72%	4.15%	25	32.86%	53.19%	64.18%	53.62%
	Retail - Other Retail	20	0.44%	1.50%	2.28%	2.19%	17	29.90%	42.33%	59.99%	40.77%	50	1.01%	2.35%	3.92%	2.68%	52	29.96%	39.30%	53.69%	45.08%

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
2021 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	9	0.00%	0.34%	0.86%	0.79%	6	9.71%	19.63%	46.79%	18.93%	53	0.32%	0.61%	1.08%	1.15%	56	28.67%	37.85%	45.00%	21.59%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	4	0.50%	0.73%	5.41%	0.47%	4	7.26%	17.76%	35.51%	24.73%	24	0.50%	1.42%	2.83%	1.39%	24	16.83%	24.60%	39.85%	19.04%
	Retail	22	0.05%	0.25%	1.08%	0.57%	18	10.72%	27.17%	37.50%	13.01%	59	0.55%	1.14%	2.25%	0.86%	62	14.94%	22.40%	30.00%	18.30%
	Retail - Secured on real estate property	10	0.00%	0.21%	0.56%	0.56%	7	7.29%	8.79%	16.38%	9.70%	51	0.42%	0.90%	1.72%	0.81%	53	12.27%	15.07%	19.96%	16.59%
Retail - Qualifying Revolving	4	0.56%	1.23%	2.88%	2.31%						21	0.33%	1.61%	3.10%	1.94%	21	30.92%	51.62%	64.83%	57.75%	
Retail - Other Retail	19	0.20%	0.92%	2.67%	0.69%	16	28.16%	40.74%	51.14%	38.59%	45	1.16%	2.26%	4.11%	1.93%	49	30.00%	41.23%	53.26%	40.58%	
Estonia	Corporates										28	0.25%	1.14%	2.36%	1.58%	28	37.45%	44.64%	45.00%	41.35%	
	Corporates - Of Which: Specialised Lending										12	1.20%	1.52%	3.16%	1.81%	11	38.91%	43.97%	45.00%	39.25%	
	Corporates - Of Which: SME										48	0.37%	0.76%	2.50%	1.41%	48	14.03%	19.49%	37.65%	15.69%	
	Retail	15	0.15%	0.48%	3.34%	0.81%	12	16.62%	36.82%	62.78%	27.83%	48	0.37%	0.76%	2.50%	1.41%	48	14.03%	19.49%	37.65%	15.69%
	Retail - Secured on real estate property	7	0.14%	3.28%	12.52%	0.79%	6	6.25%	6.38%	31.11%	27.83%	36	0.22%	0.53%	1.44%	1.11%	36	10.79%	13.50%	21.75%	12.71%
Retail - Qualifying Revolving											17	0.54%	1.85%	3.17%	3.31%	17	49.71%	62.59%	70.93%	54.41%	
Retail - Other Retail	12	0.51%	2.08%	9.29%	0.88%	9	22.42%	40.51%	65.18%	27.79%	42	0.97%	2.73%	5.04%	2.81%	41	29.77%	40.10%	55.06%	29.79%	
Finland	Corporates	10	0.00%	0.02%	0.59%	1.54%	4	15.48%	18.13%	45.99%	16.44%	54	0.30%	0.48%	1.52%	1.23%	56	29.08%	38.81%	45.00%	35.15%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	5	0.05%	0.59%	0.92%	2.20%						20	0.24%	0.81%	1.92%	1.64%	20	19.04%	33.63%	44.98%	32.01%
	Retail	19	0.01%	0.76%	2.47%	1.28%	16	11.60%	14.38%	30.97%	1.76%	56	0.50%	1.09%	2.77%	1.46%	57	15.75%	21.01%	34.00%	21.02%
	Retail - Secured on real estate property	10	0.01%	1.19%	1.83%	1.29%	7	3.27%	6.47%	8.35%	1.36%	43	0.33%	0.70%	1.59%	1.09%	44	11.66%	15.36%	19.24%	16.65%
Retail - Qualifying Revolving	5	0.35%	0.90%	3.19%	3.13%	4	35.83%	57.83%	63.51%	27.83%	19	0.21%	0.90%	1.82%	2.45%	22	39.87%	60.36%	70.21%	57.63%	
Retail - Other Retail	16	0.19%	1.37%	2.92%	1.24%	14	16.03%	29.45%	39.42%	4.10%	48	0.75%	2.15%	3.83%	3.18%	48	25.58%	41.16%	55.15%	35.34%	
France	Corporates	20	0.39%	0.71%	1.09%	0.82%	15	7.14%	18.05%	25.42%	19.12%	62	0.23%	0.63%	1.78%	1.86%	64	32.39%	39.88%	44.89%	35.03%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	11	0.59%	1.65%	3.22%	1.46%	10	8.18%	18.94%	35.93%	24.45%	43	0.46%	2.61%	4.21%	3.01%	43	28.88%	35.83%	43.80%	34.84%
	Retail	42	0.27%	0.97%	2.28%	0.53%	37	12.99%	19.54%	28.23%	19.28%	63	0.68%	1.35%	2.45%	1.42%	63	14.06%	19.37%	24.15%	17.02%
	Retail - Secured on real estate property	26	0.51%	0.93%	1.52%	0.36%	20	3.17%	9.03%	14.54%	9.93%	63	0.49%	0.97%	1.70%	1.04%	64	11.30%	15.68%	20.74%	12.52%
Retail - Qualifying Revolving	21	0.47%	0.81%	1.89%	0.77%	19	20.86%	35.09%	52.07%	37.13%	28	0.79%	2.08%	4.94%	2.90%	28	38.08%	48.49%	66.39%	36.40%	
Retail - Other Retail	39	1.04%	1.95%	4.83%	0.83%	35	21.79%	32.60%	53.33%	25.19%	55	1.46%	2.28%	3.88%	1.84%	56	27.49%	40.94%	47.84%	22.75%	
Germany	Corporates	23	0.03%	0.30%	0.87%	0.68%	16	11.59%	23.99%	42.02%	31.30%	64	0.29%	0.75%	1.39%	1.01%	68	31.62%	41.08%	44.94%	36.16%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	16	0.47%	0.95%	2.39%	0.81%	12	13.95%	32.22%	41.93%	34.44%	49	0.69%	1.67%	2.96%	1.26%	51	24.82%	36.54%	41.91%	31.95%
	Retail	50	0.41%	0.84%	1.88%	0.50%	44	8.63%	17.04%	30.78%	28.21%	65	0.71%	1.51%	2.44%	0.78%	68	16.86%	19.76%	29.78%	32.51%
	Retail - Secured on real estate property	28	0.34%	0.88%	1.67%	0.28%	24	6.12%	10.72%	16.04%	10.69%	62	0.49%	0.79%	1.69%	0.54%	65	12.58%	16.03%	21.43%	19.98%
Retail - Qualifying Revolving	24	0.29%	0.88%	2.55%	0.51%	23	25.09%	38.89%	53.75%	31.16%	28	0.67%	1.21%	3.38%	0.59%	31	38.84%	51.74%	64.68%	66.38%	
Retail - Other Retail	40	0.49%	1.02%	2.06%	0.93%	33	26.15%	33.73%	61.44%	38.62%	56	0.93%	2.78%	4.15%	1.36%	58	30.73%	36.15%	47.46%	47.80%	
Greece	Corporates	6	1.20%	2.99%	14.40%	2.74%	5	28.78%	29.07%	45.65%	37.98%	32	0.29%	1.52%	7.49%	7.30%	33	30.26%	40.07%	45.00%	40.25%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME																				
	Retail	25	0.24%	3.05%	5.57%	7.13%	20	17.00%	39.55%	62.65%	78.56%	56	0.69%	1.85%	3.59%	11.26%	60	16.21%	27.57%	42.35%	32.06%
	Retail - Secured on real estate property	4	0.00%	4.20%	29.64%	8.40%						41	0.14%	0.47%	1.49%	11.94%	41	9.91%	14.21%	20.26%	20.73%
Retail - Qualifying Revolving	14	0.29%	2.01%	23.53%	2.31%	11	27.94%	58.52%	81.34%	81.33%	24	0.39%	1.44%	3.95%	3.33%	25	36.69%	57.73%	68.19%	72.10%	
Retail - Other Retail	16	0.89%	4.91%	21.82%	7.44%	11	26.06%	40.57%	64.68%	86.09%	51	0.84%	2.33%	5.45%	12.04%	53	28.69%	42.62%	53.26%	43.92%	

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%	0.60%	2.80%	2.14%	4	33.36%	66.43%	70.65%	63.05%	38	0.39%	0.78%	1.87%	1.74%	37	35.00%	39.13%	45.00%	42.93%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	5	0.14%	2.36%	7.68%	2.86%						17	1.43%	3.05%	4.93%	2.67%	16	32.51%	41.24%	47.07%	46.48%
	Retail	23	0.10%	0.40%	1.75%	0.98%	18	24.02%	43.93%	54.12%	53.07%	53	0.61%	1.04%	1.87%	2.76%	56	15.33%	24.51%	36.94%	43.56%
	Retail - Secured on real estate property	7	0.00%	0.12%	0.47%	0.93%						45	0.21%	0.60%	1.09%	1.99%	47	10.34%	15.06%	26.49%	33.70%
Ireland	Corporates	10	0.00%	1.11%	3.06%	2.81%	5	14.50%	17.17%	26.43%	21.79%	51	0.22%	0.68%	1.75%	1.73%	58	28.24%	36.29%	44.56%	28.70%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	29	0.36%	1.39%	3.09%	1.16%	22	8.66%	13.06%	23.88%	13.75%	62	0.55%	1.27%	3.91%	2.85%	63	14.03%	19.38%	26.85%	26.42%
	Retail	14	0.63%	1.20%	4.55%	1.01%	9	3.72%	10.71%	23.82%	12.07%	58	0.44%	1.02%	3.57%	2.72%	59	12.18%	16.49%	25.23%	23.82%
	Retail - Secured on real estate property	11	0.21%	0.95%	1.46%	1.37%	9	10.20%	19.09%	35.16%	10.27%	24	0.51%	1.60%	3.74%	2.57%	24	33.46%	58.76%	65.62%	59.78%
Italy	Corporates	15	0.00%	0.38%	0.81%	0.58%	10	22.58%	28.25%	36.98%	27.07%	55	0.40%	1.00%	2.60%	4.87%	56	33.30%	39.77%	45.00%	36.74%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	10	0.88%	1.12%	1.34%	0.97%	9	21.84%	27.93%	31.46%	26.74%	31	0.90%	3.14%	8.53%	9.90%	31	26.12%	39.13%	45.72%	39.09%
	Retail	41	0.37%	0.79%	2.09%	3.46%	35	14.61%	23.27%	32.88%	41.20%	60	0.50%	1.28%	2.48%	2.16%	64	16.28%	22.72%	30.81%	25.85%
	Retail - Secured on real estate property	20	0.41%	1.09%	2.09%	3.12%	16	10.08%	13.77%	21.23%	34.92%	59	0.31%	0.62%	1.18%	1.37%	61	11.94%	16.89%	22.49%	19.84%
Latvia	Corporates	4	1.48%	6.31%	11.35%	7.99%	4	15.66%	20.10%	57.03%	21.35%	27	0.30%	0.81%	3.14%	1.76%	27	38.32%	44.59%	45.00%	41.69%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	12	0.40%	0.90%	4.95%	1.62%	11	22.21%	41.54%	64.85%	36.75%	15	0.33%	2.11%	4.39%	2.06%	14	37.64%	42.78%	45.00%	38.87%
	Retail	5	0.32%	0.37%	0.37%	1.73%	4	13.81%	19.05%	28.35%	34.13%	34	0.15%	0.59%	1.38%	2.12%	34	11.55%	14.39%	21.28%	18.65%
	Retail - Secured on real estate property	4	0.72%	9.30%	19.79%	9.11%	4	46.96%	69.38%	85.76%	72.35%	19	0.26%	1.85%	10.15%	5.31%	20	39.62%	61.15%	72.54%	60.96%
Lithuania	Corporates	9	0.42%	0.64%	8.79%	1.30%	8	25.73%	39.83%	57.37%	45.88%	43	0.59%	2.72%	6.85%	4.37%	43	34.06%	45.12%	57.28%	43.36%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	30	0.18%	0.76%	1.87%	1.47%	30	40.20%	44.63%	45.00%	41.70%	9	0.30%	2.45%	3.41%	2.54%	9	39.43%	44.19%	49.40%	40.16%
	Retail	20	0.20%	1.01%	6.76%	1.38%	14	7.60%	18.32%	39.68%	35.35%	46	0.36%	1.11%	3.07%	1.45%	48	17.44%	24.25%	37.27%	18.21%
	Retail - Secured on real estate property	9	0.24%	0.32%	18.03%	1.48%	6	3.50%	7.64%	8.49%	35.18%	33	0.14%	0.35%	1.44%	1.23%	33	11.86%	15.86%	21.81%	15.62%
Luxembourg	Corporates	16	0.00%	0.09%	0.62%	0.67%	9	4.08%	29.61%	31.32%	7.03%	59	0.41%	0.59%	1.11%	1.13%	60	27.59%	36.50%	43.02%	31.30%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	10	0.00%	0.16%	4.88%	2.40%	5	9.13%	29.72%	29.72%	9.36%	41	0.44%	0.84%	2.30%	2.05%	41	24.29%	36.89%	43.56%	29.29%
	Retail	22	0.10%	0.26%	0.90%	0.40%	17	5.33%	17.85%	31.70%	9.52%	60	0.53%	0.80%	1.83%	1.01%	60	15.26%	19.36%	27.67%	16.56%
	Retail - Secured on real estate property	13	0.01%	0.32%	0.76%	0.25%	8	1.61%	2.61%	6.68%	1.77%	56	0.50%	0.78%	1.26%	0.91%	58	12.65%	16.05%	22.99%	15.43%

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
2021 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										36	0.42%	0.78%	2.07%	2.29%	38	15.41%	35.90%	45.00%	23.27%	
	Corporates - Of Which: Specialised Lending										19	0.41%	1.11%	1.68%	0.88%	19	30.40%	44.79%	54.90%	37.66%	
	Corporates - Of Which: SME										19	0.41%	1.11%	1.68%	0.88%	19	30.40%	44.79%	54.90%	37.66%	
	Retail	10	0.01%	0.48%	3.20%	1.07%	8	3.68%	18.73%	47.81%	4.77%	56	0.30%	0.68%	2.24%	1.59%	58	15.00%	20.30%	37.31%	19.09%
	Retail - Secured on real estate property											49	0.27%	0.38%	1.01%	1.58%	50	11.76%	16.97%	23.53%	16.77%
Netherlands	Corporates	11	0.00%	0.05%	2.01%	1.77%	6	13.03%	43.11%	86.20%	13.31%	60	0.27%	0.51%	1.14%	1.55%	62	32.07%	39.16%	45.00%	26.10%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	5	0.11%	1.97%	2.68%	3.20%	4	12.12%	15.03%	44.73%	12.43%	36	0.39%	1.19%	2.44%	2.78%	37	22.01%	33.28%	40.36%	18.51%
	Retail	33	0.14%	0.43%	0.96%	0.60%	28	8.08%	16.25%	32.95%	10.32%	65	0.60%	1.26%	1.95%	0.64%	66	15.01%	19.03%	25.49%	12.13%
	Retail - Secured on real estate property	16	0.26%	0.46%	1.56%	0.52%	11	2.63%	7.07%	9.40%	5.58%	62	0.46%	0.81%	1.66%	0.59%	63	12.24%	14.33%	20.66%	10.79%
Norway	Corporates	11	0.06%	0.46%	2.06%	1.53%	5	17.59%	32.01%	37.28%	26.00%	51	0.10%	0.37%	1.28%	1.51%	52	26.47%	36.00%	45.00%	26.28%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	6	0.13%	1.25%	3.57%	0.85%	4	3.55%	9.27%	33.56%	17.13%	18	0.31%	1.13%	2.74%	1.28%	18	18.84%	30.71%	43.76%	23.12%
	Retail	30	0.04%	0.32%	1.85%	0.39%	26	7.85%	23.45%	43.04%	15.30%	58	0.44%	1.25%	2.77%	0.93%	59	14.58%	20.62%	33.00%	21.27%
	Retail - Secured on real estate property	12	0.14%	1.18%	5.92%	0.24%	9	4.57%	5.82%	18.86%	3.24%	51	0.40%	1.14%	2.40%	0.90%	53	12.38%	16.93%	20.22%	19.81%
Poland	Corporates	12	0.11%	0.46%	0.92%	0.63%	5	8.84%	26.43%	45.61%	36.82%	47	0.40%	0.88%	1.69%	1.64%	48	32.87%	37.56%	45.00%	35.12%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	6	0.13%	1.25%	3.57%	0.85%	4	3.55%	9.27%	33.56%	17.13%	18	0.31%	1.13%	2.74%	1.28%	18	18.84%	30.71%	43.76%	23.12%
	Retail	30	0.17%	0.89%	4.75%	1.31%	25	18.89%	35.19%	52.29%	35.59%	58	0.66%	1.66%	2.91%	1.74%	61	15.45%	23.94%	35.91%	37.35%
	Retail - Secured on real estate property	9	0.00%	0.59%	0.77%	0.67%	6	11.11%	24.36%	31.25%	25.68%	51	0.31%	0.81%	1.90%	0.80%	53	10.65%	16.31%	23.01%	31.44%
Portugal	Corporates	7	0.02%	0.61%	1.67%	0.95%	4	31.77%	40.21%	52.29%	37.07%	40	0.43%	0.71%	2.06%	3.56%	44	32.09%	37.27%	45.00%	39.96%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	5	0.81%	0.98%	1.34%	1.74%	4	32.93%	38.24%	44.80%	33.10%	21	0.88%	2.46%	4.32%	5.33%	22	21.18%	38.25%	44.33%	39.88%
	Retail	25	0.18%	0.86%	1.82%	0.94%	18	16.29%	25.20%	39.75%	20.84%	60	0.44%	1.26%	2.59%	1.32%	61	15.29%	21.48%	36.41%	20.56%
	Retail - Secured on real estate property	10	0.15%	1.45%	4.92%	0.61%	9	0.53%	3.34%	13.14%	8.29%	50	0.20%	0.76%	1.32%	0.95%	51	10.93%	15.56%	19.28%	17.77%
Romania	Corporates	7	0.00%	0.12%	1.87%	1.17%						40	0.40%	1.00%	2.89%	2.99%	39	32.53%	42.68%	45.00%	40.94%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME																				
	Retail	31	0.34%	1.92%	6.69%	2.07%	26	28.49%	41.38%	53.64%	52.46%	53	0.74%	1.29%	3.27%	2.33%	57	16.46%	25.85%	38.42%	48.50%
	Retail - Secured on real estate property	5	0.00%	0.00%	0.91%	0.94%						46	0.26%	0.70%	1.46%	0.93%	47	10.97%	16.84%	22.13%	37.28%

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
2021 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	8	0.10%	0.40%	1.52%	2.31%	5	44.08%	44.08%	51.72%	71.45%	38	0.36%	1.27%	2.34%	2.21%	38	35.00%	42.51%	45.00%	40.62%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	7	0.40%	0.83%	0.98%	4.66%	5	22.82%	44.08%	44.08%	68.84%	24	0.75%	2.24%	4.36%	3.58%	23	27.86%	41.70%	45.01%	41.70%
	Retail	17	0.37%	0.70%	3.01%	0.60%	14	27.90%	38.92%	49.03%	41.72%	51	0.24%	0.65%	1.91%	1.17%	53	18.15%	26.58%	40.02%	23.78%
	Retail - Secured on real estate property	7	0.00%	0.46%	0.48%	0.46%	5	19.83%	24.28%	24.28%	28.33%	40	0.11%	0.33%	0.87%	0.89%	41	13.40%	18.62%	23.17%	20.37%
Slovenia	Corporates	5	0.00%	0.13%	0.13%	1.18%						26	0.40%	1.46%	2.12%	3.59%	26	35.00%	41.25%	45.00%	40.50%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	4	0.19%	0.39%	5.02%	4.36%						10	0.97%	3.66%	4.93%	4.95%	10	40.10%	42.18%	45.00%	42.16%
	Retail	10	0.04%	0.39%	1.38%	9.41%	8	30.72%	42.95%	56.70%	47.82%	44	0.19%	0.65%	1.86%	3.47%	47	13.56%	27.37%	37.50%	22.30%
	Retail - Secured on real estate property	6	0.12%	0.41%	0.98%	0.82%	5	50.36%	52.67%	55.67%	52.01%	22	0.56%	1.30%	3.06%	2.75%	22	45.81%	60.22%	69.34%	55.43%
Spain	Corporates	15	0.01%	1.34%	2.24%	1.54%	12	6.27%	17.44%	31.18%	23.32%	54	0.64%	1.14%	2.06%	2.42%	59	31.24%	38.30%	45.00%	40.16%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	7	0.02%	1.48%	1.81%	1.89%	5	22.19%	22.76%	27.63%	21.15%	43	0.59%	2.04%	4.99%	4.59%	43	17.17%	35.47%	44.87%	40.46%
	Retail	37	0.27%	1.03%	2.25%	1.26%	29	13.74%	25.24%	33.24%	28.36%	63	0.47%	1.10%	2.29%	1.90%	66	16.12%	23.89%	30.92%	28.74%
	Retail - Secured on real estate property	16	0.82%	1.84%	4.05%	0.95%	11	8.00%	9.98%	17.45%	15.56%	58	0.42%	0.78%	1.36%	1.21%	60	11.05%	16.16%	21.02%	21.14%
Sweden	Corporates	12	0.02%	0.13%	0.75%	0.20%	8	22.08%	31.73%	48.27%	35.10%	58	0.32%	0.57%	1.38%	0.64%	60	30.40%	41.09%	45.00%	24.19%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	6	0.14%	0.29%	1.17%	0.30%	6	21.63%	27.92%	30.93%	27.24%	27	0.37%	0.81%	2.00%	0.73%	26	22.56%	36.23%	45.07%	17.55%
	Retail	29	0.11%	0.24%	1.25%	0.12%	24	14.08%	24.05%	37.77%	15.01%	59	0.32%	1.01%	1.80%	0.44%	63	13.91%	18.58%	28.15%	12.58%
	Retail - Secured on real estate property	13	0.05%	0.13%	1.22%	0.08%	10	5.09%	5.85%	9.07%	4.94%	55	0.26%	0.58%	1.34%	0.30%	58	10.00%	14.09%	18.46%	10.89%
United Kingdom	Corporates	22	0.03%	1.22%	6.47%	1.58%	17	9.37%	16.24%	23.88%	18.74%	67	0.28%	0.66%	1.57%	0.91%	67	31.08%	38.82%	45.00%	33.88%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	7	0.01%	6.47%	11.31%	14.60%	5	14.80%	21.06%	22.07%	20.76%	44	0.71%	1.29%	3.64%	2.16%	45	26.67%	41.21%	45.00%	28.23%
	Retail	45	0.40%	1.00%	1.82%	1.41%	39	5.96%	15.75%	27.76%	5.26%	64	1.06%	1.59%	2.75%	2.27%	67	13.67%	18.38%	26.31%	13.16%
	Retail - Secured on real estate property	24	0.77%	1.43%	4.36%	1.40%	24	4.80%	11.47%	22.07%	2.10%	62	0.67%	1.45%	2.59%	2.29%	64	11.82%	15.23%	19.71%	9.19%
Australia	Corporates	4	0.06%	0.26%	6.46%	0.63%						40	0.21%	0.54%	1.41%	0.90%	42	23.73%	36.25%	45.00%	20.44%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											17	0.19%	0.72%	1.37%	0.98%	17	17.02%	35.00%	45.00%	10.53%
	Retail	25	0.03%	0.37%	1.28%	2.24%	20	8.84%	15.70%	27.33%	5.80%	57	0.34%	0.74%	1.44%	0.56%	60	12.65%	16.11%	29.03%	14.29%
	Retail - Secured on real estate property	8	0.00%	1.39%	2.23%	2.23%	5	1.08%	5.34%	7.31%	5.34%	54	0.28%	0.53%	1.31%	0.51%	55	10.00%	13.53%	19.02%	13.81%

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

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2021 Q1
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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	0.00%	0.53%	1.80%	1.12%						47	0.16%	0.43%	1.47%	1.15%	49	31.78%	40.05%	45.00%	29.96%
	Corporates - Of Which: Specialised Lending										14	0.15%	2.64%	3.24%	2.17%	14	21.52%	31.00%	40.10%	25.27%	
	Corporates - Of Which: SME										14	0.15%	2.64%	3.24%	2.17%	14	21.52%	31.00%	40.10%	25.27%	
	Retail	26	0.03%	0.49%	1.35%	2.62%	19	9.69%	17.22%	29.30%	13.43%	60	0.43%	1.02%	1.94%	2.53%	62	15.19%	20.62%	31.65%	17.83%
	Retail - Secured on real estate property	4	0.00%	0.78%	1.58%	1.06%						55	0.24%	0.63%	1.08%	0.93%	55	10.71%	15.10%	21.45%	14.75%
China	Corporates										33	0.17%	0.32%	0.43%	0.64%	35	36.97%	43.62%	45.00%	44.46%	
	Corporates - Of Which: Specialised Lending										17	0.11%	0.48%	1.93%	1.83%	16	24.49%	37.97%	45.00%	40.92%	
	Corporates - Of Which: SME										17	0.11%	0.48%	1.93%	1.83%	16	24.49%	37.97%	45.00%	40.92%	
	Retail	22	0.05%	0.15%	0.48%	0.43%	17	27.60%	34.23%	51.98%	25.47%	58	0.31%	0.63%	1.32%	0.65%	59	12.73%	16.20%	22.06%	15.01%
	Retail - Secured on real estate property	7	0.00%	0.11%	0.33%	0.33%	4	0.22%	2.84%	17.85%	11.92%	53	0.23%	0.56%	1.10%	0.80%	56	10.63%	14.72%	19.61%	14.33%
Hong Kong	Corporates	4	0.00%	4.54%	9.09%	10.76%						40	0.23%	0.55%	1.09%	1.31%	42	34.44%	41.97%	45.00%	33.70%
	Corporates - Of Which: Specialised Lending										18	0.20%	0.90%	2.12%	1.51%	19	30.68%	42.00%	49.90%	42.06%	
	Corporates - Of Which: SME										18	0.20%	0.90%	2.12%	1.51%	19	30.68%	42.00%	49.90%	42.06%	
	Retail	7	0.00%	0.00%	2.42%	1.85%	4	4.10%	15.56%	24.87%	3.51%	52	0.28%	0.66%	1.37%	0.40%	53	12.57%	18.10%	25.33%	8.58%
	Retail - Secured on real estate property										48	0.23%	0.53%	1.08%	0.75%	49	10.00%	13.50%	18.38%	14.38%	
India	Corporates	6	0.18%	0.50%	0.86%	1.77%						27	0.55%	0.90%	2.52%	0.98%	31	32.88%	44.98%	45.00%	41.88%
	Corporates - Of Which: Specialised Lending										11	0.59%	2.52%	3.94%	7.83%	11	34.00%	45.00%	51.55%	41.29%	
	Corporates - Of Which: SME										11	0.59%	2.52%	3.94%	7.83%	11	34.00%	45.00%	51.55%	41.29%	
	Retail	21	0.09%	0.82%	2.00%	2.23%	14	34.65%	42.30%	51.42%	29.03%	54	0.34%	0.93%	2.64%	1.16%	53	13.92%	21.77%	30.90%	17.85%
	Retail - Secured on real estate property	4	0.00%	0.00%	0.00%	0.00%						41	0.21%	0.45%	1.32%	1.19%	44	11.88%	16.85%	22.74%	15.89%
Korea, Republic Of	Corporates										29	0.12%	0.25%	0.82%	0.42%	30	38.44%	45.00%	45.00%	39.77%	
	Corporates - Of Which: Specialised Lending										5	1.98%	2.60%	5.00%	2.23%	5	45.00%	45.00%	45.00%	45.72%	
	Corporates - Of Which: SME										5	1.98%	2.60%	5.00%	2.23%	5	45.00%	45.00%	45.00%	45.72%	
	Retail	11	0.00%	0.03%	3.14%	0.60%	8	39.43%	51.31%	63.53%	66.40%	48	0.22%	0.58%	1.42%	1.07%	49	13.53%	22.41%	38.57%	69.25%
	Retail - Secured on real estate property										33	0.13%	0.27%	0.60%	0.74%	34	10.79%	13.50%	20.97%	15.61%	
Russian Federation	Corporates										44	0.44%	0.92%	1.79%	0.75%	44	35.00%	43.16%	45.00%	38.97%	
	Corporates - Of Which: Specialised Lending										12	0.59%	1.62%	6.59%	2.41%	12	24.88%	42.25%	44.38%	43.83%	
	Corporates - Of Which: SME										12	0.59%	1.62%	6.59%	2.41%	12	24.88%	42.25%	44.38%	43.83%	
	Retail	29	0.21%	0.99%	4.09%	2.76%	26	11.81%	20.60%	27.83%	17.15%	56	0.61%	1.41%	2.73%	2.30%	59	13.44%	19.93%	25.91%	18.14%
	Retail - Secured on real estate property	15	1.52%	3.28%	7.60%	3.28%	13	7.13%	14.31%	19.79%	14.20%	51	0.48%	1.26%	2.80%	2.49%	52	12.17%	14.32%	19.71%	17.50%

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

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

- **Scope (COREP 9.02)**

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

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

- **PD_Adjusted (on non defaulted)**

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

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

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

where $PD_{default}=1$;

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

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

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

- **LGD**

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

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

- **Default rate**

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

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

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

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

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

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 COREP so it is computed as follows:

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

To express it on yearly basis we apply:

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