



Risk Parameters statistics by country of the counterparty for IRB banks

EU and main non-EU countries

2020 Q3

(Source COREP C 9.02)

		Default rate					Loss rat	e			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	12	0.35%	0.62%	3.51%	0.83%	6	0.51%	14.23%	21.31%	21.69%	61	0.35%	0.84%	1.24%	1.17%	63	31.80%	41.56%	44.99%	33.70%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	5	1.33%	1.47%	2.17%	1.50%						28	0.29%	1.82%	2.29%	2.25%	27	28.00%	38.00%	40.97%	30.60%
Austria	Retail	30	0.17%	0.75%	1.82%	0.73%	25	24.29%	27.25%	40.92%	27.74%	67	0.46%	1.04%	1.61%	1.33%	68	15.70%	21.15%	30.77%	27.26%
	Retail - Secured on real estate property	12	0.37%	0.76%	4.59%	0.65%	9	5.11%	6.86%	10.47%	8.30%	61	0.35%	0.62%	1.25%	1.17%	62	10.05%	13.85%	19.55%	11.08%
	Retail - Qualifying Revolving	14	0.25%	0.58%	1.63%	0.26%	11	33.19%	49.07%	63.64%	49.02%	29	0.48%	0.91%	1.97%	0.78%	31	33.48%	51.97%	64.64%	64.42%
	Retail - Other Retail	21	0.55%	1.55%	3.74%	0.90%	19	26.37%	40.92%	52.40%	49.90%	56	0.97%	1.78%	3.75%	1.81%	53	32.84%	39.34%	52.74%	56.49%
	Corporates	14	0.32%	1.34%	2.14%	1.45%	11	17.32%	29.32%	58.20%	25.77%	68	0.26%	0.52%	2.01%	2.27%	70	31.28%	39.10%	45.00%	26.81%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	10	1.16%	1.70%	1.94%	1.68%	8	11.30%	20.43%	44.43%	14.67%	36	0.43%	2.08%	2.83%	2.69%	36	25.02%	35.85%	44.98%	24.61°
Belgium	Retail	38	0.20%	0.64%	1.04%	1.00%	31	8.81%	15.70%	36.22%	9.96%	69	0.80%	1.21%	1.96%	1.10%	68	14.77%	19.12%	25.68%	17.29
	Retail - Secured on real estate property	25	0.44%	0.92%	1.60%	0.89%	20	4.37%	7.07%	15.25%	4.06%	64	0.58%	1.12%	1.64%	0.99%	66	11.29%	14.87%	19.64%	13.329
	Retail - Qualifying Revolving	20	0.55%	0.73%	2.83%	2.55%	16	15.00%	32.41%	51.09%	11.76%	28	0.52%	1.00%	3.29%	0.51%	32	35.92%	49.63%	63.33%	49.359
	Retail - Other Retail	24	0.44%	0.89%	1.99%	1.43%	21	16.32%	27.58%	34.77%	24.46%	59	0.92%	1.52%	2.87%	1.72%	58	26.11%	36.83%	53.73%	33.13
	Corporates	4	0.00%	0.50%	1.01%	1.00%						36	0.41%	1.60%	2.85%	2.26%	37	30.15%	37.37%	45.00%	42.45
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											18	0.29%	0.82%	3.06%	2.88%	19	35.87%	40.10%	45.00%	42.51
Bulgaria	Retail	24	0.32%	1.86%	10.43%	2.68%	20	26.20%	39.85%	47.48%	50.17%	61	0.57%	1.53%	3.84%	2.60%	61	18.25%	26.96%	36.56%	33.14
	Retail - Secured on real estate property	5	0.00%	1.77%	1.78%	1.99%						44	0.24%	0.56%	1.68%	2.23%	46	10.00%	14.32%	18.89%	23.72
	Retail - Qualifying Revolving	11	2.08%	2.23%	21.97%	2.18%	9	32.57%	51.30%	73.14%	75.59%	27	0.46%	1.49%	4.10%	3.20%	28	33.72%	55.91%	65.86%	42.37
	Retail - Other Retail	17	2.11%	3.18%	5.85%	4.44%	15	29.88%	45.49%	70.97%	65.46%	50	0.80%	2.11%	4.65%	3.65%	50	35.50%	45.79%	57.07%	56.33
	Corporates	6	0.00%	1.33%	2.33%	1.98%						26	0.64%	1.12%	2.56%	2.55%	28	26.75%	37.63%	44.60%	40.58
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											9	1.02%	4.00%	6.83%	4.04%	9	36.34%	41.99%	65.66%	41.91
Croatia	Retail	15	0.32%	1.09%	3.69%	3.66%	14	28.00%	46.08%	53.94%	16.57%	53	0.55%	1.22%	2.42%	2.28%	53	19.98%	31.86%	47.07%	35.00
	Retail - Secured on real estate property											34	0.18%	0.48%	0.82%	1.77%	34	10.00%	15.01%	29.16%	29.30
	Retail - Qualifying Revolving	6	0.71%	5.25%	24.71%	7.70%						23	0.57%	1.18%	4.30%	2.09%	25	41.30%	59.04%	75.59%	61.76
	Retail - Other Retail	12	0.80%	3.30%	8.07%	4.31%	13	28.00%	51.80%	55.96%	16.76%	44	0.66%	2.28%	4.95%	2.60%	43	29.79%	38.03%	55.02%	38.27
	Corporates	5	0.00%	3.97%	31.99%	16.98%						45	0.41%	1.18%	2.70%	4.56%	47	28.19%	36.19%	45.00%	35.62
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											18	0.24%	1.12%	3.61%	3.68%	18	16.98%	35.50%	45.00%	27.80
Cyprus	Retail	13	0.07%	0.17%	0.65%	1.45%	10	18.76%	24.47%	39.06%	7.70%	61	0.42%	0.97%	1.68%	0.68%	60	13.16%	22.47%	36.39%	15.26
Оургао	Retail - Secured on real estate property				010070							45	0.25%	0.60%	1.23%	0.69%	45	10.00%	13.11%	19.55%	13.31
	Retail - Qualifying Revolving	7	0.05%	1.42%	6.64%	1.55%	5	23.21%	25.16%	37.50%	26.05%	25	0.18%	0.44%	2.76%	0.43%	26	38.10%	58.24%	65.42%	58.76
	Retail - Other Retail	11	0.00%	0.74%	1.99%	0.33%	7	7.43%	33.49%	60.45%	24.96%	52	0.63%	1.58%	3.22%	0.71%	51	31.32%	42.00%	50.41%	13.75
	Corporates	11	0.00%	0.75%	0.96%	0.70%	6	27.43%	40.36%	58.09%	49.16%	52	0.20%	0.63%	1.74%	2.18%	53	36.75%	43.26%	45.00%	32.60
	Corporates - Of Which: Specialised Lending		0.0070	011 0 70	0.0070	011 0 70		2711070	1010070	00.0070	1011070	02	0.20 / 0	0.0070	111 170	211070		0011070	1012070	1010070	02.00
	Corporates - Of Which: SME	8	0.39%	0.88%	1.36%	1.21%	5	25.57%	41.16%	48.83%	41.71%	24	0.73%	3.01%	3.89%	3.16%	24	32.31%	42.24%	45.00%	32.05
Czech	Retail	10	0.58%	0.78%	1.11%	0.84%	16	13.69%	33.36%	41.24%	33.14%	66	0.73%	0.72%	1.33%	1.52%	65	14.53%	25.17%	36.32%	27.84°
OZECII	Retail - Secured on real estate property	19	0.38 %	0.48%	0.56%	0.50%	ρ	9.96%	20.35%	21.40%	18.20%	51	0.34 %	0.72 %	0.73%	1.12%	51	10.00%	14.06%	19.55%	21.27
		0	0.22 %	0.48 %	1.25%	1.55%	7	20.24%	43.39%	63.00%	29.32%	20	0.19%	0.96%	2.34%	3.07%	20	35.98%	52.75%	62.16%	52.219
	Retail - Qualifying Revolving	17					15					29 50					29 51				
	Retail - Other Retail	17	1.34%	1.52%	2.80%	1.76%	15	23.09%	39.30%	55.07%	44.09%	52	0.82%	2.00%	3.31%	2.69%	57	32.15%	46.95%	59.94%	45.80%



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(Source COREP C 9.02)

			L	Default rat	:e				Loss ra	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	0.03%	0.44%	1.01%	0.64%	7	2.32%	4.60%	21.41%	18.62%	63	0.28%	0.63%	1.36%	1.22%	64	29.08%	39.50%	45.00%	22.34%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	7	0.20%	0.99%	3.77%	0.62%	4	4.73%	14.96%	32.97%	18.64%	26	0.68%	1.37%	2.58%	1.53%	27	17.22%	27.91%	37.40%	19.27%
Denmark	Retail	29	0.14%	0.64%	1.32%	0.59%	24	14.49%	22.82%	42.02%	13.08%	65	0.54%	1.06%	2.70%	0.87%	67	15.07%	23.16%	32.55%	18.26%
	Retail - Secured on real estate property	11	0.00%	0.25%	0.61%	0.57%	7	4.67%	9.86%	13.61%	9.04%	55	0.42%	0.73%	1.36%	0.81%	57	11.66%	15.05%	20.25%	16.61%
	Retail - Qualifying Revolving	10	0.38%	0.91%	9.69%	1.61%	8	16.44%	28.27%	40.42%	38.75%	24	0.50%	1.40%	2.91%	1.26%	25	33.83%	55.17%	67.23%	56.75%
	Retail - Other Retail	23	0.38%	2.41%	9.00%	0.73%	19	16.64%	37.64%	50.08%	43.49%	49	1.00%	2.34%	4.24%	2.06%	52	30.16%	43.05%	57.43%	40.36%
	Corporates	5	0.04%	0.42%	0.42%	0.52%	4	18.99%	19.05%	30.41%	31.87%	32	0.27%	0.70%	1.53%	1.27%	33	39.59%	45.00%	45.05%	41.42%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	5	0.11%	0.46%	0.46%	1.10%	4	14.11%	16.77%	25.96%	30.63%	12	1.10%	1.71%	2.96%	1.78%	12	41.40%	44.52%	45.00%	39.83%
Estonia	Retail	16	0.47%	0.93%	2.04%	0.59%	14	17.18%	30.12%	63.55%	24.31%	54	0.50%	1.38%	3.19%	1.38%	53	15.23%	23.30%	39.58%	15.85%
	Retail - Secured on real estate property	6	0.16%	0.16%	1.86%	0.51%	5	6.84%	6.90%	29.67%	24.25%	37	0.27%	0.52%	1.40%	1.04%	37	10.00%	12.84%	18.00%	12.55%
	Retail - Qualifying Revolving	4	2.27%	4.75%	11.73%	6.73%						21	0.76%	1.22%	3.36%	2.31%	21	46.50%	62.54%	73.83%	64.60%
	Retail - Other Retail	12	0.89%	2.13%	8.86%	0.90%	11	22.29%	29.94%	43.61%	24.51%	46	1.21%	2.92%	5.12%	2.83%	44	28.85%	40.15%	54.18%	30.15%
	Corporates	9	0.00%	0.04%	0.94%	1.49%	6	10.96%	13.87%	18.18%	16.55%	59	0.33%	0.62%	1.03%	1.06%	63	29.58%	38.05%	45.00%	35.27%
	Corporates - Of Which: Specialised Lending																				
- · ·	Corporates - Of Which: SME	5	0.08%	1.04%	1.25%	2.12%	4	8.90%	10.57%	16.65%	12.04%	23	0.16%	0.90%	3.26%	1.43%	23	23.46%	36.13%	45.00%	31.88%
Finland	Retail	23	0.04%	0.57%	1.47%	1.23%	18	12.88%	33.78%	53.64%	2.25%	60	0.60%	0.94%	1.88%	1.28%	62	17.02%	24.28%	37.63%	23.07%
	Retail - Secured on real estate property	8	0.00%	0.18%	3.05%	1.22%	4	2.69%	3.91%	12.99%	1.60%	49	0.30%	0.64%	1.15%	0.88%	50	11.91%	15.71%	20.01%	20.57%
	Retail - Qualifying Revolving	7	0.00%	1.14%	11.69%	2.64%	. –	400404		24.4224	/	24	0.20%	0.77%	2.00%	1.49%	27	39.87%	61.29%	70.50%	67.50%
	Retail - Other Retail	18	0.42%	1.77%	2.71%	1.24%	15	16.01%	29.90%	61.48%	5.65%	51	0.90%	2.07%	3.77%	3.19%	50	26.03%	40.72%	55.61%	33.01%
	Corporates	24	0.47%	0.83%	1.39%	0.92%	21	16.58%	25.26%	40.74%	27.06%	74	0.33%	0.53%	1.81%	1.83%	75	31.79%	39.69%	45.00%	34.35%
	Corporates - Of Which: Specialised Lending																				
F.,,,,,,,	Corporates - Of Which: SME	13	0.63%	1.70%	3.14%	1.66%	10	17.04%	24.19%	53.47%	32.97%	45	0.73%	2.28%	4.32%	2.98%	47	23.19%	37.28%	45.00%	35.06%
France	Retail	46	0.31%	0.95%	1.79%	0.62%	41	10.15%	21.40%	26.52%	22.48%	71	0.81%	1.32%	2.26%	1.44%	70	14.85%	19.60%	26.72%	17.40%
	Retail - Secured on real estate property	26	0.61%	1.03%	1.79%	0.44%	21	2.95%	6.82%	14.83%	11.51%	64	0.61%	1.03%	1.63%	1.16%	67	11.38%	14.99%	19.33%	13.01%
	Retail - Qualifying Revolving	22	0.40%	0.74%	2.19% 4.20%	0.88%	39	21.13%	34.63%		43.65%	<i>32</i>	0.50%	1.86%	4.67%	3.13%		42.43%	49.13%	68.79%	37.21%
	Retail - Other Retail	44	0.72%	1.88%		0.93%	39	21.71%	29.75%		30.07%	62	1.44%	2.14%	3.67%	1.90%	60	24.46%	39.85%	50.98%	22.99%
	Corporates Of Which Specialized Landing	22	0.18%	0.70%	1.24%	0.91%	18	19.97%	24.58%	49.52%	32.93%	74	0.33%	0.72%	1.43%	1.12%	//	32.37%	40.83%	44.13%	36.57%
	Corporates - Of Which: Specialised Lending	1.1	0.420/	0.060/	1 200/	0.770/	12	17.070/	26.260/	07.540/	24 740/	FO	0.060/	1 650/	2 220/	4 040/	E1	22 660/	26 720/	42.000/	22 500/
Gormany	Corporates - Of Which: SME	55	0.43% 0.41%	0.86% 0.82%	1.29% 1.83%	0.77% 0.60%	50	17.97% 11.32%	26.26% 23.29%	27.51% 36.61%	31.71% 25.27%	52 75	0.86% 0.81%	1.65% 1.42%	3.22% 2.53%	1.21% 0.94%	51 74	23.66% 17.46%	36.73% 21.15%	42.00% 31.25%	32.50% 29.25%
Germany	Retail Secured on real estate property	33 28	0.41%	0.60%	1.83%	0. 60% 0.38%	24	5.27%	10.32%	14.59%	2 3.27% 9.87%	60	0.81%	0.95%	2.53% 1.75%	0. 94% 0.68%	69		16.12%	20.92%	29.25% 18.28%
	Retail - Secured on real estate property Retail - Qualifying Revolving	20	0.32%	0.85%	1.56%	0.36% 0.57%	26	28.51%	39.14%	52.24%	9.87% 39.20%	21	0.56%	1.08%	3.09%	0.66%	25	43.61%	52.81%	20.92% 66.95%	64.48%
	Retail - Qualifying Revolving Retail - Other Retail	27 47	0.30%	1.34%	2.50%	0.57% 1.23%	20 11	20.51%	39.14%		39.20% 35.94%	64	1.32%	2.66%	3.09% 4.68%	0.66% 1.91%	55 6⊿	31.01%	39.48%	50.78%	46.64%
	Corporates	7/	0.1370	1.04/0	2.00 /0	1.20/0	71	£1.U1/0	01.00/0	70.10/0	JJ.J4 /0	35	0.52%	2.50%	7.04%	6.82%	27	29.69%	42.73%	45.50%	40.48%
	Corporates Corporates - Of Which: Specialised Lending											30	U.JZ /0	2.30 /0	7 .U4 /0	0.02 /0	37	£3.U3 /0	72.13/0	TJ.JU /0	70.40 /0
	Corporates - Of Which: SME											12	0.61%	2.22%	9.24%	11.36%	12	37.41%	48.77%	57.82%	39.23%
Greece	Retail	21	0.01%	0.43%	1.97%	3.49%	16	30.96%	46.36%	70.33%	37.60%	59	0.44%	1.48%	3.10%	11.05%	64	16.98%	27.47%	44.25%	31.09%
Olecce -	Retail - Secured on real estate property	6	0.01%	2.16%	19.62%	4.32%	10	JU.JU /0	- 0.30 /0	10.00/0	37.00/0	43	0.44 %	0.45%	1.03%	11.84%	44	9.46%	13.13%	17.91%	19.68%
	Retail - Qualifying Revolving	۵	0.69%	1.36%	4.35%	1.64%	5	42.50%	52.84%	86.27%	86.21%	27	0.13%	1.40%	3.27%	3.90%	20	45.17%	58.09%	73.25%	73.15%
	Retail - Qualifying Revolving Retail - Other Retail	17	0.09%	0.73%	4.35% 2.67%	2.62%	13	44.73%	53.47%		50.85%		0.47%	2.74%	5.23%	3.90% 11.94%	55 55	23.38%	42.07%	54.57%	41.40%
	Netail - Other Netail	1 /	U.Z I /0	0.13/0	2.01 /0	Z.UZ /0	13	74 .13/0	JJ. 4 1 /0	02.10/0	30.00 /0	UZ	0.00 /0	4.14/0	J.ZJ/0	11.34/0	J	23.30 /0	72.UI /0	J 1 .J1 /0	→ 1. 4 U /0



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2020 Q3

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		Default rate					Loss rat	e			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	9	0.14%	1.25%	2.74%	1.64%	5	34.71%	70.43%	70.47%	63.99%	45	0.44%	1.07%	2.28%	1.90%	44	30.61%	40.15%	45.00%	42.60%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	6	0.31%	0.46%	5.81%	2.17%						21	1.37%	2.01%	3.14%	2.87%	20	29.05%	40.96%	45.71%	47.679
Hungary	Retail	27	0.16%	0.81%	3.30%	1.22%	23	16.00%	38.56%	48.37%	38.60%	59	0.49%	1.05%	1.90%	2.99%	61	16.46%	29.18%	38.50%	43.109
	Retail - Secured on real estate property	10	0.00%	0.71%	0.86%	1.12%	4	9.43%	25.40%	45.16%	48.85%	48	0.20%	0.57%	1.07%	2.34%	49	11.12%	14.38%	25.37%	33.84
	Retail - Qualifying Revolving	9	0.59%	2.09%	4.01%	2.60%	6	37.36%	46.10%	56.31%	38.29%	25	0.56%	0.95%	2.88%	1.50%	29	40.58%	59.24%	68.76%	63.06
	Retail - Other Retail	23	0.97%	2.29%	4.43%	1.34%	21	27.13%	45.83%	54.32%	41.82%	53	1.44%	2.61%	4.52%	4.33%	52	37.36%	47.37%	61.90%	65.74
	Corporates	13	0.60%	1.44%	2.35%	1.83%	11	1.82%	14.26%	29.85%	20.97%	57	0.36%	0.75%	1.46%	1.26%	66	28.00%	39.14%	45.00%	30.31
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	6	1.01%	1.67%	7.23%	3.37%	4	14.18%	18.68%	22.65%	19.54%	32	0.70%	1.75%	3.54%	2.99%	32	14.13%	35.00%	45.00%	36.12
Ireland	Retail	32	0.63%	1.45%	5.39%	1.42%	28	8.58%	18.98%	33.68%	17.96%	66	0.67%	1.61%	3.82%	2.32%	71	15.06%	20.61%	29.07%	26.03
	Retail - Secured on real estate property	19	1.12%	1.90%	6.16%	1.33%	17	5.33%	11.22%	27.87%	17.16%	65	0.48%	1.07%	2.23%	2.18%	65	12.48%	18.00%	24.79%	23.48
	Retail - Qualifying Revolving	14	0.41%	1.08%	1.47%	1.36%	13	12.15%	21.97%	47.48%	14.40%	26	0.83%	1.47%	3.27%	2.36%	28	33.67%	55.98%	70.62%	61.48
	Retail - Other Retail	25	0.63%	1.81%	4.68%	3.26%	20	26.23%	40.73%	51.39%	27.92%	60	1.03%	2.36%	4.48%	4.26%	58	25.95%	39.63%	57.33%	62.17
	Corporates	17	0.15%	0.55%	0.89%	0.85%	12	21.00%	28.22%	33.96%	26.16%	64	0.62%	1.14%	2.87%	5.31%	66	31.76%	37.93%	45.00%	37.57
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	10	0.88%	1.33%	1.58%	1.54%	9	25.71%	27.07%	32.13%	26.13%	30	0.99%	4.18%	10.10%	10.55%	31	25.55%	36.96%	45.00%	39.85
Italy	Retail	42	0.37%	1.05%	1.59%	4.43%	36	15.01%	21.64%	31.80%	42.89%	69	0.64%	1.38%	2.20%	2.46%	71	18.07%	22.94%	31.94%	26.52
	Retail - Secured on real estate property	21	0.62%	0.93%	1.22%	3.75%	17	9.49%	15.01%	17.76%	35.37%	64	0.31%	0.87%	1.43%	1.72%	65	12.53%	16.01%	22.94%	19.5
	Retail - Qualifying Revolving	23	0.37%	1.13%	3.14%	0.45%	21	20.97%	36.16%	52.21%	23.72%	31	0.83%	2.38%	4.40%	3.01%	32	40.04%	59.21%	70.14%	55.1
	Retail - Other Retail	34	0.45%	1.66%	2.71%	5.78%	29	21.43%	26.27%	45.42%	51.72%	63	1.26%	2.34%	4.39%	5.73%	62	31.82%	43.55%	54.20%	41.49
	Corporates	5	0.02%	2.11%	2.17%	4.68%	4	5.52%	13.83%	52.64%	17.65%	31	0.48%	1.77%	3.39%	1.81%	31	39.85%	45.00%	45.00%	41.6
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											16	0.48%	2.01%	3.65%	1.81%	16	38.28%	42.90%	45.00%	39.2
Latvia	Retail	17	0.37%	1.32%	4.77%	1.12%	14	21.34%	44.37%	73.18%	32.82%	55	0.70%	1.45%	3.23%	2.72%	52	17.67%	27.63%	47.54%	24.8
	Retail - Secured on real estate property	6	0.00%	0.42%	0.48%	1.18%	4	13.73%	17.37%	26.85%	30.04%	36	0.15%	0.58%	1.46%	2.14%	36	11.89%	14.90%	21.06%	18.6
	Retail - Qualifying Revolving	5	1.36%	1.44%	3.57%	1.59%	4	49.34%	71.71%	82.59%	71.95%	25	0.55%	1.40%		3.97%		37.82%	61.00%	69.10%	58.2
	Retail - Other Retail	14	0.55%	1.60%	28.06%	0.97%	12	27.48%	48.82%	57.66%	41.28%	50	0.85%	2.58%	8.06%	4.32%		35.31%	47.84%	60.29%	42.8
	Corporates											31	0.43%	1.00%	1.89%	1.43%	31	35.78%	45.00%	45.00%	41.2
	Corporates - Of Which: Specialised Lending																				
1.200.000.20	Corporates - Of Which: SME											10	0.61%	1.51%	2.37%	2.20%	10	39.05%	44.08%	49.40%	39.6
Lithuania	Retail	19	0.25%	0.92%	3.27%	1.57%	17	28.70%	40.02%	47.02%	34.93%	55	0.46%	1.42%	3.58%	1.42%	53	17.86%	25.69%	37.59%	18.4
	Retail - Secured on real estate property	7	0.00%	0.36%	1.83%	1.69%	4	8.53%	22.00%	37.46%	34.86%	35	0.19%	0.45%	2.23%	1.20%	35	10.00%	16.74%	26.37%	15.6
	Retail - Qualifying Revolving	5	0.14%	0.25%	1.65%	2.60%	4	28.41%	34.74%	49.82%	41.16%	22	0.40%	1.23%	2.74%	1.81%		34.22%	58.00%	69.98%	56.7
	Retail - Other Retail	14	0.50%	1.40%	4.81%	0.94%	14	40.80%	46.96%	61.39%	35.94%	46	0.56%	2.23%		2.75%		27.22%	38.01%	53.32%	37.2
	Corporates	22	0.05%	0.43%	1.17%	0.96%	13	6.45%	13.20%	31.44%	12.71%	71	0.44%	0.74%	1.19%	1.10%	73	26.44%	37.11%	44.49%	31.9
	Corporates - Of Which: Specialised Lending		0.4004	0.0001	4.000	0.0101			0.0=0:	0.040	0 =00:		0 1-01	0 =00:	0 =00:	0 = 40.		40 -00:	00.0751	44.0-0.	
1	Corporates - Of Which: SME	12	0.13%	0.69%	4.02%	2.21%	4	5.70%	6.07%	6.64%	6.78%	39	0.47%	0.76%	3.73%	2.71%	40	19.52%	36.97%	44.67%	29.6
Luxembourg	Retail	23	0.20%	0.50%	1.04%	0.40%	19	4.82%	28.34%	43.54%	10.18%	64	0.49%	0.91%	1.95%	1.11%	65	13.91%	18.99%	26.95%	16.7
	Retail - Secured on real estate property	12	0.28%	0.68%	1.42%	0.31%	9	1.17%	2.59%	10.82%	1.75%	60	0.37%	0.81%	1.43%	1.02%	62	12.05%	15.75%	23.20%	15.6
	Retail - Qualifying Revolving	11	0.12%	0.35%	1.39%	0.30%	8	18.37%	32.69%	38.28%	32.01%	28	0.45%	0.94%	2.88%	0.64%	29	32.60%	48.35%	64.81%	6.46
	Retail - Other Retail	20	0.82%	1.53%	2.95%	1.31%	16	16.00%	36.61%	51.77%	17.07%	53	0.80%	2.06%	3.11%	1.75%	56	23.16%	36.30%	49.38%	21.62



Risk Parameters statistics by country of the counterparty for IRB banks

EU and main non-EU countries

2020 Q3

(Source COREP C 9.02)

		Default rate					Loss rat	е			P	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	4	0.01%	8.34%	43.47%	56.88%	4	27.89%	49.89%	61.19%	51.02%	48	0.44%	1.02%	4.69%	6.23%	49	18.30%	38.05%	45.00%	24.73%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											22	0.56%	1.16%	6.86%	5.01%	22	35.60%	44.80%	49.07%	67.33%
Malta	Retail	12	0.07%	0.60%	2.92%	1.61%	11	9.61%	35.10%	49.40%	19.83%	62	0.36%	1.07%	2.55%	2.09%	64	16.64%	21.98%	39.59%	11.19%
	Retail - Secured on real estate property	4	0.00%	0.67%	7.94%	4.05%						48	0.25%	0.54%	1.41%	2.35%	49	10.50%	16.21%	21.81%	16.269
	Retail - Qualifying Revolving											26	0.21%	0.79%	1.93%	1.86%	27	31.78%	56.10%	74.48%	69.269
	Retail - Other Retail	12	0.06%	0.53%	2.08%	0.74%	11	30.72%	36.09%	58.23%	45.04%	56	0.43%	1.66%	2.99%	2.33%	54	26.88%	38.41%	53.18%	8.309
	Corporates	17	0.16%	0.66%	1.88%	1.58%	12	11.74%	15.40%	40.20%	13.43%	71	0.27%	0.54%	1.06%	1.44%	72	31.22%	39.21%	45.00%	27.129
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	9	0.41%	2.04%	2.56%	3.55%	6	11.88%	16.64%	72.84%	11.68%	38	0.60%	1.12%	3.24%	2.71%	38	25.62%	37.57%	45.00%	18.09
Netherlands	Retail	37	0.13%	0.47%	1.03%	0.71%	33	7.95%	15.82%	34.94%	9.72%	70	0.75%	1.12%	2.06%	0.69%	71	14.78%	18.25%	24.39%	12.77
	Retail - Secured on real estate property	20	0.38%	0.50%	1.49%	0.64%	15	4.12%	7.95%	20.58%	5.28%	66	0.45%	0.89%	1.57%	0.63%	67	11.93%	14.60%	19.59%	11.11
	Retail - Qualifying Revolving	15	0.18%	0.55%	2.19%	1.07%	12	28.47%	39.81%	54.57%	40.18%	27	0.67%	1.73%	3.69%	3.68%	29	43.61%	58.63%	72.45%	58.84
	Retail - Other Retail	24	0.11%	1.16%	4.48%	1.94%	21	33.05%	41.90%	64.89%	32.00%	63	1.17%	2.28%	3.73%	2.12%	62	27.72%	35.34%	52.29%	43.12
	Corporates	13	0.15%	1.66%	4.84%	1.70%	9	10.82%	19.79%	32.33%	25.35%	60	0.17%	0.46%	1.49%	1.53%	62	26.40%	35.19%	45.00%	26.99
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	7	0.06%	0.15%	1.40%	0.86%	4	18.52%	22.67%	35.43%	19.78%	18	0.50%	1.39%	2.74%	1.22%	18	18.34%	28.92%	43.76%	23.24
Norway	Retail	32	0.12%	0.35%	1.68%	0.34%	26	11.87%	23.81%	43.55%	20.63%	62	0.64%	1.36%	2.56%	0.88%	64	15.62%	20.87%	35.51%	21.45
	Retail - Secured on real estate property	14	0.17%	0.55%	3.42%	0.18%	9	4.16%	10.15%	15.42%	6.88%	55	0.31%	0.98%	2.25%	0.75%	56	12.31%	15.58%	20.04%	19.82
	Retail - Qualifying Revolving	15	0.26%	1.18%	3.13%	1.59%	10	25.13%	38.37%	54.48%	40.00%	26	0.33%	0.84%	2.43%	1.27%	27	34.29%	55.62%	73.47%	62.08
	Retail - Other Retail	20	0.10%	0.32%	1.77%	1.20%	18	24.69%	37.92%	53.37%	28.86%	51	0.70%	1.75%	3.56%	1.96%	53	27.72%	37.97%	53.25%	31.55
	Corporates	11	0.00%	0.85%	1.08%	1.02%	5	21.32%	35.30%	44.86%	31.10%	55	0.31%	0.72%	2.18%	1.73%	56	32.34%	42.06%	45.00%	37.14
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	4	0.57%	1.17%	1.46%	1.16%						29	0.52%	1.34%	3.19%	2.32%	31	24.66%	38.97%	45.00%	32.12
Poland	Retail	32	0.32%	1.81%	4.59%	1.28%	26	13.71%	22.83%	50.98%	31.95%	63	0.52%	1.25%	2.57%	1.52%	64	17.77%	24.34%	37.65%	35.73
	Retail - Secured on real estate property	9	0.51%	0.82%	2.41%	0.65%	6	10.82%	16.77%	20.91%	25.61%	56	0.28%	0.68%	1.49%	0.64%	56	10.11%	16.36%	22.93%	30.38
	Retail - Qualifying Revolving	14	1.51%	2.43%	7.84%	1.58%	12	22.96%	37.33%	53.77%	54.37%	28	0.92%	1.89%	3.71%	2.25%	31	35.29%	55.44%	70.54%	64.36
	Retail - Other Retail	26	0.85%	4.44%	11.60%	2.61%	21	23.99%	43.05%	57.04%	33.57%	58	1.20%	2.41%	4.62%	3.72%		31.60%	45.26%	57.03%	44.84
	Corporates	7	0.25%	0.80%	3.03%	1.73%	6	8.85%	26.74%	34.56%	31.30%	48	0.36%	0.73%	1.55%	3.37%	51	28.18%	36.75%	45.00%	39.46
	Corporates - Of Which: Specialised Lending																				
Dentagas	Corporates - Of Which: SME	6	2.22%	2.52%	4.16%	3.03%	5	22.95%	24.87%	26.63%	24.57%	22	1.08%	2.53%	4.45%	5.77%	22	27.70%	39.23%	44.33%	40.52
Portugal	Retail	28	0.23%	0.93%	1.70%	1.06%	23	11.43%	27.95%	37.78%	18.18%	65	0.39%	1.13%	1.73%	1.42%	66	15.03%	21.36%	36.58%	20.47
	Retail - Secured on real estate property	8	0.24%	1.36%	2.20%	0.73%	6	1.66%	10.33%	12.38%	6.67%	53	0.25%	0.56%	1.53%	1.08%	55	10.81%	14.41%	18.40%	17.73
	Retail - Qualifying Revolving	16	0.85%	1.25%	3.14%	1.00%	14	25.86%	38.63%	49.41%	24.31%	30	0.35%	1.69%	3.84%	4.23%	30	31.70%	49.83%	65.98%	38.23
	Retail - Other Retail	23	0.33%	1.57%	3.24%	2.45%	20	27.29%	38.11%	44.99%	31.49%	57	0.81%	1.65%	3.43%	3.40%		28.94%	38.00%	48.75%	32.37
	Corporates	6	0.00%	0.13%	2.43%	3.07%						43	0.39%	1.00%	3.60%	2.71%	43	35.00%	42.33%	45.00%	40.39
	Corporates - Of Which: Specialised Lending		0.700	4 400	40.4-0.	0 = 00.							0 =00:		4.500	0.400		0.4 = 0.0	40.4051	45 000	44.00
D	Corporates - Of Which: SME	4	0.52%	4.42%	12.17%	6.56%						24	0.70%	2.44%	4.58%	3.46%	23	24.78%	40.10%	45.00%	41.99
Romania	Retail	35	0.97%	2.09%	6.97%	3.39%	28	24.93%	44.07%	58.38%	57.81%	60	0.60%	1.71%	3.66%	1.69%		16.35%	29.53%	40.04%	48.03
	Retail - Secured on real estate property	7	0.00%	0.00%	37.05%	2.11%						50	0.20%	0.40%	1.17%	0.39%	51	10.00%	14.18%	22.39%	36.01
	Retail - Qualifying Revolving	16	1.62%	7.93%	12.25%	1.61%	14	35.29%	50.62%	60.23%	60.12%	26	1.09%	3.45%	7.74%	0.95%	28	43.54%	60.68%	70.32%	49.07
	Retail - Other Retail	24	1.64%	4.51%	13.17%	5.67%	20	40.44%	46.79%	62.27%	61.96%	54	0.80%	3.29%	8.93%	2.64%	54	26.80%	42.75%	60.00%	59.029



Risk Parameters statistics by country of the counterparty for IRB banks

EU and main non-EU countries

2020 Q3

(Source COREP C 9.02)

		Default rate							Loss rat	e			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	7	0.00%	0.42%	0.73%	2.30%	6	38.47%	44.32%	84.19%	76.12%	43	0.30%	1.20%	2.39%	1.99%	42	31.80%	39.36%	45.00%	40.41%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	7	0.02%	1.22%	1.76%	5.99%	6	36.46%	45.40%	82.24%	73.18%	25	0.70%	3.22%	3.86%	3.65%	25	33.00%	42.22%	45.00%	41.89%
Slovakia	Retail	21	0.56%	0.84%	3.08%	0.79%	17	25.05%	43.35%	51.75%	43.82%	54	0.26%	0.97%	3.02%	1.22%	52	18.01%	27.21%	43.07%	24.16%
	Retail - Secured on real estate property	9	0.00%	0.57%	0.61%	0.58%	6	16.82%	21.40%	21.53%	29.22%	39	0.10%	0.34%	1.35%	0.93%	39	11.64%	17.27%	22.52%	20.58%
	Retail - Qualifying Revolving	10	0.29%	1.36%	5.36%	0.95%	8	17.98%	45.77%	59.10%	52.86%	24	0.43%	0.92%	1.94%	2.65%	25	45.80%	60.83%	67.27%	55.29%
	Retail - Other Retail	16	0.25%	2.32%	10.39%	1.92%	13	48.76%	54.36%	63.42%	68.06%	44	0.85%	2.07%	4.46%	3.10%	42	32.02%	45.52%	57.43%	44.42%
	Corporates	6	0.00%	0.66%	2.69%	1.56%	4	38.58%	47.93%	63.98%	62.86%	27	0.51%	1.46%	2.71%	4.42%	27	35.00%	42.87%	45.00%	40.40%
	Corporates - Of Which: Specialised Lending																				
.	Corporates - Of Which: SME	5	0.00%	2.36%	2.42%	5.60%						10	1.16%	3.45%	4.33%	5.74%	10	37.16%	40.77%	42.64%	41.90%
Slovenia	Retail	11	0.06%	0.87%	4.38%	3.97%	9	29.10%	32.63%	51.22%	47.00%	52	0.21%	0.70%	2.56%	2.37%	52	14.40%	28.90%	42.42%	24.62%
	Retail - Secured on real estate property											32	0.10%	0.24%	1.08%	1.80%	32	10.03%	13.10%	22.66%	15.45%
	Retail - Qualifying Revolving	4	0.06%	1.91%	7.62%	1.12%						25	0.53%	1.98%	2.97%	2.13%	25	33.60%	57.07%	69.47%	59.77%
	Retail - Other Retail	8	0.90%	4.08%	7.76%	3.38%	7	32.63%	33.50%	67.01%	55.27%	42	0.34%	1.47%	4.79%	2.60%	41	21.96%	39.84%	58.05%	28.79%
	Corporates	15	0.00%	1.38%	2.53%	1.59%	13	17.94%	22.04%	41.47%	19.65%	66	0.59%	1.21%	2.87%	2.81%	69	31.29%	39.33%	45.00%	38.74%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	9	0.37%	1.95%	2.51%	2.03%	8	20.87%	28.76%	39.71%	24.94%	43	0.59%	2.43%	5.75%	3.99%	43	17.43%	35.00%	45.00%	40.47%
Spain	Retail	38	0.55%	1.00%	2.28%	1.45%	36	18.07%	26.04%	40.24%	27.34%	68	0.67%	1.16%	2.67%	1.94%	70	16.36%	23.91%	31.63%	28.79%
	Retail - Secured on real estate property	18	0.70%	0.99%	2.29%	1.07%	15	6.23%	14.88%	17.94%	14.43%	61	0.45%	0.82%	1.46%	1.22%	64	11.00%	15.65%	20.82%	20.55%
	Retail - Qualifying Revolving	18	0.60%	1.15%	1.78%	1.08%	16	23.71%	37.56%	46.39%	50.01%	26	0.52%	2.35%	3.49%	2.75%	29	43.61%	57.28%	70.14%	61.79%
	Retail - Other Retail	33	0.77%	2.80%	4.91%	3.00%	33	23.29%	42.07%	49.69%	40.56%	58	1.30%	2.93%	5.30%	4.39%	59	29.51%	41.92%	53.75%	53.08%
	Corporates	11	0.03%	0.23%	0.33%	0.29%	7	6.96%	22.17%	48.27%	33.73%	71	0.34%	0.69%	1.54%	0.72%	71	28.02%	40.56%	45.00%	24.81%
	Corporates - Of Which: Specialised Lending																				
0	Corporates - Of Which: SME	8	0.11%	0.37%	2.24%	0.42%	6	20.96%	25.93%	33.46%	29.36%	31	0.29%	0.50%	1.79%	0.70%	32	22.95%	41.44%	45.00%	17.74%
Sweden	Retail	33	0.09%	0.19%	1.11%	0.13%	28	14.46%	23.06%	38.26%	13.58%	66	0.46%	1.12%	2.51%	0.36%	69	14.54%	19.97%	33.40%	12.56%
	Retail - Secured on real estate property	12	0.05%	0.07%	0.16%	0.08%	9	3.63%	4.50%	6.51%	4.68%	59	0.26%	0.67%	1.32%	0.29%	61	10.28%	14.10%	18.63%	10.95%
	Retail - Qualifying Revolving	12	0.52%	1.12%	7.37%	1.51%	9	24.84%	28.84%	55.66%	43.61%	26	0.40%	1.07%		1.26%	28	36.61%	53.43%	68.37%	58.68%
	Retail - Other Retail	24	0.28%	0.88%	1.66%	0.71%	21	21.31%	30.59%	36.05%	26.40%	55	1.14%	2.30%	4.47%	1.48%		25.68%	39.95%	52.77%	33.97%
	Corporates	28	0.15%	0.71%	2.93%	1.17%	23	7.04%	13.46%	34.60%	10.93%	73	0.42%	0.95%	2.01%	1.48%	74	28.53%	35.18%	43.37%	35.08%
	Corporates - Of Which: Specialised Lending	4.0	0.000/	4.400/	7.040/	0.000/	4.4	4.000/	00.000/	05.750/	0.040/	10	0.700/	0.040/	4.000/	0.000/	40	00.540/	07.000/	45.000/	07.740
Linited Kinadom	Corporates - Of Which: SME	16	0.00%	1.10%	7.21%	3.63%	11	4.98%	20.03%	35.75%	8.94%	48	0.78%	2.34%	4.83%	2.20%	48	23.54%	37.99%	45.00%	27.74%
United Kingdom	Retail	55	0.45%	0.91%	1.89%	0.65%	48	7.99%	15.27%	29.29%	22.22%	74	0.95%	1.58%	3.01%	1.54%		14.91%	18.98%	27.85%	20.49%
	Retail - Secured on real estate property	37	0.39%	1.22%	2.34%	0.44%	33	4.39%	10.10%	16.62%	6.40%	67	0.90%	1.38%	2.70%	1.35%	69	11.39%	15.38%	19.88%	11.02%
	Retail - Qualifying Revolving	25	0.50%	0.97%	1.78%	1.02%	23	26.67%	39.08%	51.89%	43.74%	33	0.61%	1.21%	3.37%	1.79%	35	33.55%	57.92%	74.36%	71.319
	Retail - Other Retail	43	0.43%	1.43%	2.63%	2.31%	39	22.48%	34.82%	52.16%	34.10%	04	1.30%	2.14%	3.88%	4.11%		22.19%	37.20%	51.32%	54.93%
	Corporates Of Which Specialized Landing	4	0.51%	2.53%	6.22%	1.50%						49	0.21%	0.51%	1.14%	1.13%	49	23.47%	36.84%	45.00%	28.11%
	Corporates - Of Which: Specialised Lending											17	0.650/	1 0 40/	2 540/	4 000/	16	10 400/	27 220/	40.070/	40 E70
Austrolia	Corporates - Of Which: SME	20	0.400/	0.200/	4 4 00/	0.640/	25	40.040/	26 450/	3E 00%	7 740/	17	0.65%	1.04%		1.00%	76	12.48%	27.22%	40.07%	10.57%
Australia	Retail Retail Secured on real actots preparty	30	0.10%	0.38%	1.12%	0.61%	25	12.91%	26.45%	35.96%	7.71%	05	0.34%	0.68%	1.63%	1.32%		12.73%	18.92%	27.36%	12.64%
	Retail - Secured on real estate property	0	0.00%	0.00%	0.79%	0.79%		20 450/	20 7E0/	4E 000/	25 040/	60	0.27%	0.56%	1.43%	1.30%	07	10.00%	13.32%	19.14%	12.13%
	Retail - Qualifying Revolving Retail - Other Retail	13	0.15%	0.94% 1.01%	1.52% 4.44%	1.19% 3.37%	10	28.45% 22.28%	30.75% 32.56%	45.06% 63.19%	35.91% 17.30%	20 55	0.31% 0.57%	0.95% 1.58%	2.36%	0.84% 1.76%	28 50	33.13% 27.40%	50.35% 39.76%	66.29% 58.01%	61.80%
	Retail - Other Retail	23	0.01%	1.01%	4.44%	3.31%	19	ZZ.Z0%	32.50%	US. 19%	17.30%	33	0.57%	1.58%	3.26%	1./0%	JÖ	∠1.4U%	J9./0%	58.01%	24.17%



Risk Parameters statistics by country of the counterparty for IRB banks

EU and main non-EU countries

2020 Q3

(Source COREP C 9.02)

			L	Default rat	e				Loss rat	е			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	5	0.00%	0.03%	0.53%	0.53%	4	3.47%	15.66%	42.70%	22.27%	56	0.25%	0.98%	1.47%	1.42%	57	29.06%	37.33%	45.00%	34.58%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											16	0.15%	1.54%	3.24%	2.20%	16	20.11%	36.25%	42.57%	20.05%
Canada	Retail	27	0.05%	0.48%	1.09%	0.39%	22	12.87%	19.70%	36.31%	8.02%	66	0.40%	0.98%	1.72%	0.69%	68	14.66%	19.50%	29.98%	19.19%
	Retail - Secured on real estate property	12	0.08%	0.91%	3.33%	0.18%	7	5.08%	6.03%	9.84%	8.60%	57	0.26%	0.82%	1.41%	0.50%	57	11.26%	14.78%	20.01%	17.47%
	Retail - Qualifying Revolving	17	0.55%	0.86%	1.25%	0.77%	15	12.87%	29.01%	38.42%	9.25%	28	0.32%	1.41%	2.42%	1.85%	29	34.30%	47.93%	67.52%	66.98%
	Retail - Other Retail	19	0.13%	0.59%	4.15%	1.98%	15	16.53%	30.53%	45.81%	13.32%	56	0.69%	1.47%	3.17%	2.12%	57	25.56%	45.33%	58.66%	29.05%
	Corporates	4	0.09%	0.30%	2.34%	0.30%						38	0.18%	0.36%	0.62%	0.74%	42	37.18%	42.93%	45.00%	46.50%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											20	0.19%	1.16%	4.47%	3.88%	20	24.88%	36.35%	45.00%	33.19%
China	Retail	24	0.04%	0.33%	0.92%	0.06%	20	7.10%	25.29%	50.67%	24.06%	61	0.36%	0.68%	1.64%	1.12%	62	12.58%	17.12%	25.48%	22.28%
	Retail - Secured on real estate property	8	0.05%	0.65%	1.32%	0.16%	4	5.90%	6.34%	13.10%	10.95%	54	0.31%	0.47%	1.36%	1.33%	55	10.71%	13.41%	19.30%	11.66%
	Retail - Qualifying Revolving	12	0.26%	0.89%	2.23%	0.02%	9	22.42%	37.55%	45.18%	38.16%	26	0.27%	0.78%	1.66%	0.73%	27	34.70%	55.48%	67.41%	83.06%
	Retail - Other Retail	17	0.00%	0.21%	1.81%	0.07%	13	31.62%	37.65%	46.00%	58.18%	53	0.38%	1.54%	3.39%	0.83%	52	24.11%	41.30%	52.64%	11.09%
	Corporates	9	0.30%	1.82%	5.51%	0.53%	5	13.11%	16.16%	22.99%	14.55%	46	0.18%	0.72%	1.54%	1.07%	49	33.44%	40.64%	45.00%	36.19%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											22	0.20%	0.85%	2.80%	4.42%	23	26.50%	40.18%	45.00%	22.48%
Hong Kong	Retail	12	0.00%	0.10%	2.24%	0.01%	8	1.93%	13.88%	20.86%	0.59%	59	0.35%	0.62%	1.07%	0.60%	60	13.00%	16.52%	26.09%	33.01%
	Retail - Secured on real estate property	6	0.00%	0.01%	0.17%	0.03%						51	0.25%	0.49%	0.85%	0.40%	53	10.00%	13.81%	18.30%	10.26%
	Retail - Qualifying Revolving	7	0.00%	0.27%	1.62%	0.88%						24	0.23%	0.58%	1.03%	0.88%	25	35.12%	54.33%	70.86%	95.94%
	Retail - Other Retail	10	0.00%	0.21%	1.41%	0.01%	6	4.48%	24.47%	37.37%	1.23%	50	0.34%	0.97%	3.39%	0.87%	50	20.53%	40.40%	52.39%	21.98%
	Corporates	4	0.75%	1.89%	3.26%	2.97%						35	0.66%	1.20%	3.62%	3.39%	37	35.92%	45.00%	45.00%	44.50%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											13	2.11%	2.56%	6.34%	4.57%	13	40.13%	45.00%	45.00%	31.86%
India	Retail	27	0.22%	1.22%	2.91%	1.95%	21	28.43%	34.11%	49.92%	68.53%	59	0.27%	0.96%	2.25%	7.15%	59	13.84%	20.85%	37.55%	53.76%
	Retail - Secured on real estate property	4	0.00%	0.00%	1.26%	2.49%						43	0.18%	0.66%	1.98%	2.01%	44	10.32%	16.17%	22.51%	37.00%
	Retail - Qualifying Revolving	9	0.82%	3.08%	5.44%	2.62%	/	26.71%	39.87%	52.80%	47.69%	23	0.59%	1.74%	3.36%	11.48%	27	36.08%	56.79%	71.91%	79.22%
	Retail - Other Retail	17	3.10%	4.85%	25.34%	4.56%	18	31.57%	35.45%	55.50%	90.23%	48	0.89%	1.71%		6.05%	47	32.86%	48.69%	56.27%	58.44%
	Corporates											36	0.08%	0.28%	0.73%	0.72%	37	35.64%	44.00%	45.00%	35.71%
	Corporates - Of Which: Specialised Lending											0	0.440/	4.050/	0.000/	0.000/	0	45.000/	45.000/	47.000/	40.000/
Karaa Banublia Of	Corporates - Of Which: SME	15	0.009/	0.070/	0.250/	0.000/	4.4	24 000/	20.020/	64 400/	60 600/	50	0.41%	1.95%	3.22%	3.30%	ŏ 54	45.00%	45.00%	47.89%	19.02%
Korea, Republic Of	Retail	15	0.00%	0.07%	0.35% 0.04%	0.09%	77	21.90%	39.93%	61.40%	60.60%	50	0.21%	0.56%	0.97%	0.86%	20	13.80%	20.45%	34.16%	36.22% 9.98%
	Retail - Secured on real estate property	5	0.00%	0.00%	1.13%	0.07%						30	0.15%	0.38%	0.60%	0.19% 0.44%	39	10.00%	13.65%	19.16%	9.96% 75.17%
	Retail - Qualifying Revolving Retail - Other Retail	10	0.01% 0.01%	0.37% 0.50%	1.13% 2.44%	0.01% 0.20%	O	31.41%	52.26%	75.08%	81.72%	23 12	0.15% 0.60%	0.58% 1.03%	1.39% 2.30%	0.44% 2.17%	12	38.03% 29.90%	59.58% 38.66%	74.26% 56.54%	75.17% 77.98%
		10 E	0.01%	0.30%	0.21%	0.20%	9	J1.41/0	JZ.ZU /0	1 3.00 /0	01.12/0	55	0.80%	0.71%	1.91%	0.55%	4Z	31.76%	44.30%	45.00%	38.59%
	Corporates Corporates - Of Which: Specialised Lending	9	U. 1U%	U. 19%	U.Z I 70	U.1370						55	0.30%	U./ 170	1.3170	0.55%	55	31.70%	44.30%	45.00%	30.33%
	Corporates - Of Which: SME											13	0.55%	1.39%	2.79%	2.37%	12	8.89%	37.10%	44.78%	43.85%
Russian Federation	Retail	33	0.05%	1.07%	4.36%	2.28%	27	19.19%	25.81%	43.00%	22.63%	60	0.35 % 0.76%	1.99%	3.54%	2.37 % 2.23%	62	14.46%	20.99%	24.90%	43.65 % 18.45%
Russian i Eucration	Retail - Secured on real estate property	15	1.73%	5.00%	14.68%	7.65%	11	11.10%	20.77%	22.62%	17.20%	53	0.70%	1.52%	3.44%	2.30%	54	12.13%	15.24%	22.00%	17.96%
	Retail - Qualifying Revolving	14	0.78%	1.15%	2.79%	1.74%	10	22.57%	51.13%	56.88%	45.87%	26	0.75%	1.33%	2.78%	2.03%	27	33.12%	59.25%	68.48%	60.94%
	Retail - Other Retail	24	0.70%	0.52%	8.41%	2.49%	19	24.81%	40.81%	69.14%	68.68%	53	0.03%	2.00%		1.62%	53	29.75%		52.74%	17.93%
	Notali Other Netali	27	0.03/0	0.02/0	J. T I /0	∠. ٦ ٤/0	13	∠ 7 .∪1/0	TU.U1/0	UU. 17/0	00.0070	00	0.13/0	2.00/0	7.U 1 /0	1.02/0		20.10/0	JU.UU /0	JZ.17/0	17.00/0



Risk Parameters statistics by country of the counterparty for IRB banks

EU and main non-EU countries

2020 Q3

(Source COREP C 9.02)

		Default rate							Loss ra	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	6	2.71%	4.01%	15.01%	4.20%	5	32.93%	35.93%	65.14%	48.95%	43	0.23%	0.98%	2.34%	2.84%	45	27.83%	36.17%	42.87%	30.84%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											19	0.34%	0.76%	1.06%	7.41%		19.84%	40.80%	46.00%	27.69%
Singapore	Retail	20	0.01%	0.09%	0.48%	0.07%	15	5.45%	24.16%	34.68%	13.42%	66	0.30%	0.57%	1.34%	0.71%		12.88%	16.56%	24.00%	22.20%
	Retail - Secured on real estate property	8	0.00%	0.05%	1.35%	0.11%						57	0.23%	0.40%	0.90%	0.33%		12.01%	14.88%	18.92%	16.31%
	Retail - Qualifying Revolving	11	0.17%	1.41%	3.76%	0.68%	9	24.16%	31.78%	64.14%	56.94%		0.16%	0.75%	2.78%	2.66%		31.96%	52.71%	66.47%	71.27%
	Retail - Other Retail	11	0.01%	0.18%	1.72%	0.01%	10	27.16%	36.69%	49.40%	36.90%	54	0.36%	0.77%	2.58%	1.13%	54	23.46%	38.92%	49.90%	16.82%
	Corporates	17	0.45%	0.83%	1.22%	1.22%	12	11.14%	27.49%	60.01%	9.31%	71	0.32%	0.70%	1.34%	0.91%	73	31.78%	39.09%	45.00%	32.10%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											41	0.49%	0.90%	2.11%	0.89%	41	25.06%	36.55%	41.43%	24.07%
Switzerland	Retail	41	0.11%	0.49%	1.03%	0.64%	33	12.69%	23.37%	32.06%	13.18%	70	0.67%	1.55%	3.10%	0.84%	71	14.96%	19.20%	25.82%	18.72%
	Retail - Secured on real estate property	20	0.58%	0.93%	1.40%	1.13%	15	4.61%	8.97%	18.41%	8.50%	67	0.56%	1.20%	2.68%	0.80%		12.69%	15.94%	21.49%	19.45%
	Retail - Qualifying Revolving	16	0.41%	0.67%	1.93%	0.85%	14	24.59%	30.14%	37.32%	29.60%	31	0.60%	1.05%	2.03%	1.78%		30.80%	46.84%	66.50%	49.77%
	Retail - Other Retail	34	0.19%	0.95%	2.14%	0.56%	28	20.72%	34.72%	53.53%	26.32%	60	1.14%	2.11%	3.66%	1.07%	60	23.30%	35.61%	49.20%	15.55%
	Corporates	20	0.23%	0.60%	0.99%	1.01%	11	7.94%	12.65%	19.51%	19.35%	<i>7</i> 5	0.43%	0.78%	1.76%	1.21%	75	28.24%	39.50%	45.00%	29.03%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	5	0.06%	1.79%	2.97%	0.39%	4	1.81%	11.53%	49.33%	16.39%	41	0.68%	1.78%	3.71%	2.85%	41	30.04%	44.13%	45.01%	20.71%
United States	Retail	40	0.20%	0.46%	1.79%	1.30%	33	9.62%	14.92%	26.93%	13.17%	69	0.67%	1.10%	2.52%	1.88%	70	15.19%	21.52%	30.11%	47.91%
	Retail - Secured on real estate property	22	0.25%	0.60%	1.80%	0.35%	17	6.51%	9.79%	13.86%	9.39%	65	0.52%	0.89%	1.74%	0.88%	66	11.98%	17.53%	23.69%	46.09%
	Retail - Qualifying Revolving	19	0.55%	1.00%	2.09%	0.03%	17	17.67%	29.68%	42.68%	18.08%	25	0.57%	1.40%	2.96%	2.12%	29	32.46%	56.00%	68.35%	92.96%
	Retail - Other Retail	32	0.17%	0.80%	2.53%	3.83%	26	21.08%	31.51%	48.69%	14.80%	61	1.17%	2.18%	4.53%	2.67%	60	29.01%	39.36%	50.78%	32.92%

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:

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

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:

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

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

Loss rate

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

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

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

To express it on yearly basis we apply: