



***RISK DASHBOARD ANNEX
CREDIT RISK PARAMETERS
Q4 2019***



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
2019 Q4
 (Source COREP C 9.02)

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

		Default rate					Loss rate					PD - adjusted					LGD				
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
		Austria	Corporates	12	0.00%	0.61%	0.81%	0.65%	7	2.58%	21.96%	22.83%	29.37%	57	0.22%	0.46%	1.08%	1.11%	57	35.00%	42.49%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	5	0.00%	0.88%	3.01%	1.97%						29	0.32%	2.04%	2.74%	2.36%	30	29.60%	36.13%	43.87%	30.35%
	Retail	34	0.12%	0.72%	1.59%	0.83%	24	17.87%	22.98%	33.77%	23.81%	72	0.59%	1.20%	1.78%	1.35%	72	15.64%	23.03%	34.58%	27.77%
	Retail - Secured on real estate property	9	0.30%	0.63%	1.07%	0.80%	7	5.16%	7.81%	10.84%	7.40%	64	0.40%	0.71%	1.46%	1.18%	65	10.41%	14.46%	20.24%	11.64%
	Retail - Qualifying Revolving	13	0.11%	0.43%	1.49%	0.24%	8	28.87%	52.44%	65.41%	32.70%	29	0.51%	1.01%	1.98%	0.81%	30	41.38%	57.30%	65.18%	64.92%
	Retail - Other Retail	28	0.17%	1.17%	4.16%	0.93%	18	20.91%	37.98%	46.90%	47.21%	64	1.04%	1.97%	3.57%	1.84%	60	30.42%	40.69%	56.89%	56.79%
Belgium	Corporates	18	0.01%	1.54%	2.70%	1.46%	13	14.63%	24.60%	34.43%	20.89%	69	0.18%	0.52%	1.87%	2.00%	69	29.72%	40.39%	45.00%	26.25%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	9	1.51%	1.70%	1.94%	1.65%	8	9.41%	20.31%	25.76%	14.52%	33	0.37%	1.54%	2.51%	2.62%	34	22.06%	33.34%	45.00%	25.87%
	Retail	40	0.22%	0.61%	1.21%	0.87%	36	9.97%	14.95%	20.50%	10.80%	73	0.80%	1.35%	2.17%	1.21%	72	14.47%	19.15%	25.50%	17.21%
	Retail - Secured on real estate property	21	0.58%	1.01%	1.59%	0.84%	18	4.53%	7.38%	12.10%	4.30%	67	0.49%	1.13%	1.76%	1.09%	68	11.18%	14.31%	19.02%	13.37%
	Retail - Qualifying Revolving	17	0.42%	0.91%	1.10%	0.61%	15	27.02%	56.21%	59.73%	46.76%	32	0.47%	1.64%	4.56%	1.03%	32	38.14%	49.06%	61.26%	48.97%
	Retail - Other Retail	34	0.23%	0.61%	1.00%	1.00%	31	18.10%	27.67%	43.01%	31.51%	65	1.28%	1.85%	3.02%	1.83%	64	28.78%	37.22%	49.50%	32.75%
Bulgaria	Corporates	9	0.00%	0.00%	3.19%	3.15%	4	3.61%	32.07%	60.53%	58.08%	40	0.43%	1.19%	3.29%	2.45%	40	35.03%	42.93%	45.00%	41.83%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	4	2.32%	4.64%	41.11%	4.78%	4	3.61%	34.62%	65.62%	61.79%	21	0.36%	1.98%	3.96%	3.18%	21	23.99%	41.48%	45.00%	41.19%
	Retail	22	0.41%	1.00%	2.25%	2.40%	20	31.04%	48.16%	59.76%	51.52%	63	0.50%	1.23%	3.62%	2.38%	62	14.16%	26.68%	35.55%	32.96%
	Retail - Secured on real estate property	4	0.81%	1.62%	1.92%	1.77%						44	0.29%	0.70%	2.13%	1.99%	45	10.00%	13.79%	16.79%	23.16%
	Retail - Qualifying Revolving	9	1.69%	2.02%	2.86%	1.73%	8	37.18%	58.95%	84.24%	86.29%	29	0.86%	1.27%	2.57%	2.85%	28	33.16%	55.15%	66.40%	42.51%
	Retail - Other Retail	19	0.88%	2.34%	16.90%	4.00%	18	38.33%	60.25%	68.44%	66.72%	54	0.68%	3.20%	8.05%	3.36%	54	29.04%	48.83%	55.95%	56.44%
Croatia	Corporates	6	0.00%	0.00%	1.90%	2.95%						27	0.46%	0.76%	2.28%	3.06%	26	23.00%	37.55%	45.00%	39.16%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME										8	0.28%	1.72%	5.73%	4.34%	8	41.86%	44.07%	54.70%	42.06%	
	Retail	19	0.08%	1.95%	4.77%	2.24%	18	17.18%	36.00%	51.84%	17.29%	58	0.46%	1.17%	2.53%	2.15%	58	19.77%	36.14%	55.68%	35.15%
	Retail - Secured on real estate property										35	0.28%	0.49%	0.91%	1.67%	35	10.00%	16.55%	29.53%	29.48%	
	Retail - Qualifying Revolving	6	0.77%	3.87%	7.26%	2.36%	5	28.80%	32.15%	61.19%	59.06%	23	0.85%	1.78%	4.63%	1.86%	25	43.43%	61.09%	72.36%	63.16%
	Retail - Other Retail	14	2.26%	5.95%	17.06%	2.56%	14	17.18%	34.93%	54.52%	18.19%	52	0.81%	2.10%	3.70%	2.42%	52	28.51%	45.70%	63.62%	38.29%
Cyprus	Corporates	6	0.00%	1.91%	9.20%	4.90%	4	60.23%	63.28%	71.45%	67.31%	46	0.54%	0.96%	2.63%	4.60%	47	25.88%	35.00%	45.00%	32.84%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME										16	0.53%	1.63%	4.45%	3.25%	16	17.60%	31.14%	45.00%	22.64%	
	Retail	12	0.00%	0.15%	1.64%	1.77%	7	12.67%	39.90%	58.59%	13.80%	62	0.47%	1.07%	2.81%	1.12%	62	15.13%	24.20%	36.25%	29.64%
	Retail - Secured on real estate property										47	0.18%	0.55%	1.38%	1.17%	47	10.05%	14.67%	19.94%	13.77%	
	Retail - Qualifying Revolving	4	0.78%	1.66%	17.79%	1.97%					23	0.32%	0.89%	3.18%	0.67%	26	40.70%	60.35%	68.91%	67.12%	
	Retail - Other Retail	11	0.00%	0.03%	0.73%	0.49%	5	39.90%	46.70%	57.76%	48.10%	55	0.46%	1.29%	3.70%	1.21%	53	29.44%	42.00%	52.85%	31.96%
Czech	Corporates	13	0.01%	0.55%	0.64%	0.90%	7	2.27%	25.91%	60.77%	47.25%	53	0.29%	0.70%	1.68%	1.95%	52	36.41%	44.26%	45.00%	32.56%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	8	0.44%	0.96%	1.61%	1.67%	5	30.27%	52.04%	52.23%	46.85%	23	0.86%	2.38%	5.05%	2.36%	23	29.93%	37.53%	45.03%	30.47%
	Retail	23	0.03%	0.78%	1.93%	1.30%	19	23.45%	34.20%	45.38%	43.98%	63	0.43%	1.08%	1.76%	1.54%	63	14.13%	25.53%	35.64%	27.03%
	Retail - Secured on real estate property	12	0.18%	0.45%	0.54%	0.92%	8	9.23%	22.94%	28.59%	31.96%	54	0.17%	0.55%	1.24%	1.12%	56	10.00%	14.58%	20.10%	20.46%
	Retail - Qualifying Revolving	9	0.61%	0.62%	1.36%	1.46%	7	22.26%	53.76%	60.51%	30.37%	28	0.84%	1.55%	2.56%	3.46%	28	41.43%	55.05%	63.95%	53.39%
	Retail - Other Retail	19	0.97%	2.15%	4.18%	2.31%	17	30.63%	45.53%	57.85%	57.46%	50	1.11%	2.49%	4.66%	2.68%	48	30.80%	40.11%	49.87%	44.14%



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
Denmark	Corporates	11	0.00%	0.24%	0.58%	0.60%	5	16.06%	20.77%	24.45%	18.86%	63	0.26%	0.58%	1.05%	1.38%	63	28.80%	43.22%	45.00%	21.75%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	6	0.00%	0.39%	0.68%	0.60%	4	12.30%	20.02%	28.02%	22.95%	27	0.69%	1.15%	2.68%	1.92%	29	17.84%	30.40%	43.34%	19.52%
	Retail	36	0.03%	0.35%	1.54%	0.62%	31	11.00%	28.82%	52.66%	12.24%	68	0.67%	1.55%	2.58%	0.91%	69	15.46%	21.63%	28.10%	18.17%
	Retail - Secured on real estate property	10	0.10%	0.44%	1.37%	0.60%	9	7.04%	10.93%	13.96%	8.52%	56	0.44%	0.96%	1.93%	0.86%	58	11.01%	14.48%	19.60%	16.41%
Retail - Qualifying Revolving	12	0.56%	1.37%	3.97%	0.95%	8	39.00%	46.10%	60.41%	45.79%	25	0.52%	1.65%	4.24%	1.74%	27	33.83%	53.85%	69.30%	66.54%	
Retail - Other Retail	26	0.21%	1.32%	4.44%	0.76%	24	22.92%	45.01%	65.96%	39.49%	53	1.67%	2.65%	4.25%	2.00%	55	30.39%	41.17%	53.18%	40.93%	
Estonia	Corporates	6	0.00%	0.25%	0.28%	0.27%	6	8.65%	26.67%	29.91%	27.98%	34	0.25%	0.81%	1.16%	1.13%	33	41.40%	45.00%	49.11%	41.88%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	5	0.25%	0.25%	0.64%	0.58%	4	16.58%	23.24%	29.92%	28.95%	19	0.43%	1.30%	4.61%	1.55%	19	43.92%	45.00%	45.00%	40.81%
	Retail	18	0.23%	0.81%	2.86%	0.26%	18	17.11%	27.94%	39.58%	15.50%	52	0.57%	1.37%	2.67%	1.46%	53	14.66%	27.19%	50.36%	16.12%
	Retail - Secured on real estate property	6	0.12%	0.17%	0.21%	0.16%	5	6.91%	7.96%	7.97%	7.60%	35	0.35%	0.60%	1.55%	1.14%	35	10.00%	13.26%	19.08%	12.67%
Retail - Qualifying Revolving	6	0.04%	2.63%	3.58%	1.63%	6	32.13%	52.94%	65.99%	55.91%	22	0.40%	0.83%	5.42%	1.93%	22	41.85%	59.04%	69.04%	63.26%	
Retail - Other Retail	13	0.62%	1.84%	4.22%	0.60%	13	17.55%	24.21%	34.80%	22.91%	44	1.18%	2.63%	5.07%	2.78%	44	29.26%	46.34%	58.75%	30.46%	
Finland	Corporates	11	0.00%	0.00%	0.48%	0.75%	4	7.22%	14.00%	23.03%	16.64%	60	0.29%	0.47%	0.79%	1.07%	61	31.20%	40.61%	45.00%	35.39%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	5	0.09%	0.94%	0.99%	0.90%	4	6.57%	11.96%	21.25%	12.23%	20	0.09%	0.61%	1.56%	1.44%	20	25.24%	43.26%	45.00%	32.67%
	Retail	25	0.05%	0.47%	1.24%	1.13%	21	10.49%	18.79%	44.13%	2.53%	63	0.51%	0.98%	2.17%	1.29%	64	15.75%	20.36%	35.92%	23.21%
	Retail - Secured on real estate property	14	0.00%	0.46%	1.16%	1.11%	9	2.02%	5.37%	6.70%	1.83%	51	0.37%	0.71%	1.50%	0.94%	51	11.53%	14.72%	19.44%	20.68%
Retail - Qualifying Revolving	5	0.84%	1.25%	1.55%	1.67%	5	0.84%	1.25%	1.55%	1.67%	26	0.32%	1.14%	2.79%	1.45%	28	40.87%	56.35%	70.20%	67.73%	
Retail - Other Retail	18	0.06%	1.31%	3.52%	1.18%	17	15.65%	30.36%	48.89%	6.15%	50	0.64%	1.84%	3.66%	3.05%	51	22.14%	40.50%	50.44%	33.66%	
France	Corporates	25	0.04%	0.61%	1.12%	1.09%	21	4.82%	11.25%	28.87%	26.09%	77	0.32%	0.55%	1.55%	1.63%	77	32.52%	40.98%	45.00%	34.63%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	12	0.30%	0.83%	3.23%	2.18%	9	16.43%	21.47%	59.05%	38.31%	40	0.86%	2.14%	3.36%	2.62%	42	24.71%	37.78%	45.00%	34.94%
	Retail	52	0.23%	0.66%	1.76%	0.69%	47	13.61%	20.56%	37.42%	23.66%	75	0.71%	1.37%	1.98%	1.69%	74	15.92%	19.73%	25.57%	17.91%
	Retail - Secured on real estate property	26	0.56%	1.04%	2.61%	0.47%	21	4.24%	7.04%	14.35%	11.04%	69	0.60%	1.07%	1.80%	1.28%	70	12.25%	15.72%	19.73%	13.21%
Retail - Qualifying Revolving	25	0.25%	0.84%	1.53%	0.98%	23	23.01%	39.32%	54.76%	46.63%	35	0.52%	2.05%	3.96%	3.36%	34	38.15%	49.12%	64.21%	40.76%	
Retail - Other Retail	45	0.51%	1.32%	3.74%	1.05%	42	22.71%	33.11%	51.43%	31.09%	66	1.07%	2.26%	4.05%	2.07%	65	24.61%	39.76%	48.94%	22.86%	
Germany	Corporates	34	0.14%	0.40%	0.98%	0.84%	25	12.54%	18.25%	37.14%	34.70%	79	0.31%	0.66%	1.43%	1.01%	81	29.82%	40.46%	44.33%	36.81%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	15	0.13%	0.58%	1.39%	0.70%	12	23.79%	32.42%	45.18%	36.49%	51	0.84%	1.78%	3.63%	1.22%	54	18.94%	32.92%	39.90%	32.38%
	Retail	57	0.29%	0.63%	1.08%	0.57%	50	11.05%	21.57%	37.54%	25.18%	78	0.85%	1.51%	2.27%	1.04%	77	15.97%	19.55%	29.11%	27.17%
	Retail - Secured on real estate property	30	0.28%	0.58%	1.25%	0.41%	27	5.51%	10.44%	13.88%	8.90%	70	0.55%	1.15%	1.71%	0.79%	72	12.11%	15.98%	19.65%	16.66%
Retail - Qualifying Revolving	26	0.20%	0.80%	1.39%	0.47%	23	28.38%	40.48%	51.93%	39.83%	36	0.71%	1.08%	2.62%	0.66%	37	39.27%	48.62%	66.00%	64.02%	
Retail - Other Retail	49	0.42%	0.86%	2.05%	1.09%	41	23.30%	34.03%	56.43%	40.04%	68	1.31%	2.38%	3.67%	1.92%	66	26.54%	47.25%	44.53%		
Greece	Corporates	5	0.00%	1.66%	2.08%	2.02%						34	0.58%	2.04%	5.80%	8.34%	34	22.61%	39.21%	45.00%	38.40%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME										10	0.46%	2.79%	8.38%	8.43%	11	24.22%	40.43%	52.53%	40.43%	
	Retail	28	0.02%	0.41%	2.65%	4.32%	21	15.96%	44.81%	71.16%	29.81%	61	0.51%	1.05%	2.01%	14.76%	64	15.84%	25.90%	45.84%	36.77%
	Retail - Secured on real estate property	8	0.00%	3.12%	8.51%	5.45%	5	0.05%	0.75%	4.89%	24.15%	44	0.28%	0.50%	1.30%	14.95%	44	10.00%	14.47%	20.01%	27.51%
Retail - Qualifying Revolving	9	1.05%	1.89%	3.32%	1.23%	8	37.76%	61.31%	69.00%	73.13%	27	2.94%	4.42%	1.47%	2.94%	27	40.55%	56.54%	75.40%	76.27%	
Retail - Other Retail	19	0.02%	0.43%	2.79%	3.47%	15	39.49%	44.81%	72.02%	44.04%	51	0.85%	1.85%	5.06%	17.10%	53	29.55%	43.93%	54.48%	48.00%	



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Hungary	Corporates	12	0.00%	0.32%	0.87%	0.76%	5	39.90%	58.78%	89.07%	57.28%	48	0.58%	1.03%	2.42%	1.94%	47	34.62%	44.13%	45.00%	42.00%		
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME	8	0.00%	0.25%	0.44%	0.41%						23	1.10%	2.14%	4.22%	3.07%	23	28.00%	41.94%	49.42%	46.34%		
	Retail	29	0.10%	0.83%	3.62%	2.52%	22	24.56%	39.93%	55.86%	45.68%	64	0.52%	1.33%	3.04%	3.39%	65	15.74%	29.09%	38.79%	41.47%		
	Retail - Secured on real estate property	10	0.00%	0.45%	1.18%	2.31%	4	0.10%	17.78%	47.18%	54.43%	49	0.20%	0.55%	1.35%	2.42%	51	9.89%	13.96%	23.80%	33.86%		
Ireland	Retail - Qualifying Revolving	7	0.28%	1.85%	3.84%	3.77%	6	25.66%	43.12%	59.09%	28.17%	28	0.58%	2.00%	3.17%	5.91%	29	38.83%	55.66%	64.02%	30.77%		
	Retail - Other Retail	24	0.77%	1.99%	5.12%	2.88%	21	35.72%	43.03%	62.79%	42.73%	56	1.14%	3.15%	5.98%	4.68%	53	32.80%	45.80%	59.68%	56.33%		
	Corporates	16	0.00%	0.26%	1.49%	3.82%	8	19.89%	25.29%	83.04%	57.03%	66	0.25%	0.61%	1.74%	1.00%	67	27.27%	37.69%	45.00%	31.19%		
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME	7	0.27%	1.26%	3.36%	1.71%	6	18.66%	23.57%	38.20%	25.98%	34	0.33%	1.05%	3.16%	2.59%	34	15.57%	35.06%	45.00%	35.01%		
Italy	Retail	32	0.54%	1.32%	2.36%	1.37%	31	7.61%	14.02%	27.62%	27.32%	71	0.62%	1.76%	3.23%	2.30%	74	16.46%	19.85%	27.61%	26.38%		
	Retail - Secured on real estate property	21	1.16%	1.76%	4.75%	1.37%	20	6.55%	9.60%	17.88%	15.76%	68	0.55%	1.07%	2.16%	2.16%	70	12.90%	16.60%	21.30%	23.80%		
	Retail - Qualifying Revolving	15	1.00%	1.22%	2.96%	0.70%	14	26.50%	42.08%	55.59%	31.38%	28	0.89%	1.87%	4.47%	2.69%	29	36.24%	56.57%	71.84%	61.19%		
	Retail - Other Retail	26	0.30%	1.32%	2.47%	2.03%	22	31.03%	44.62%	57.99%	71.38%	62	0.98%	2.15%	4.62%	3.94%	62	31.11%	41.68%	57.43%	62.32%		
	Corporates	21	0.00%	0.19%	1.20%	1.38%	13	23.54%	27.30%	35.26%	29.73%	68	0.47%	1.12%	2.69%	5.90%	70	31.24%	40.47%	45.00%	38.53%		
Latvia	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME	12	0.49%	1.53%	2.32%	2.73%	10	21.25%	26.96%	35.36%	32.74%	33	1.44%	3.14%	8.21%	9.30%	35	26.61%	38.93%	45.00%	40.25%		
	Retail	49	0.35%	0.57%	1.53%	4.63%	41	21.86%	31.20%	47.48%	47.05%	73	0.68%	1.56%	2.47%	2.43%	74	16.09%	21.07%	31.45%	26.32%		
	Retail - Secured on real estate property	23	0.54%	0.81%	1.26%	3.78%	20	10.59%	12.71%	15.91%	39.04%	66	0.57%	1.03%	1.80%	1.61%	68	12.21%	14.91%	21.69%	18.42%		
	Retail - Qualifying Revolving	22	0.54%	1.61%	2.60%	0.62%	18	22.65%	35.04%	55.74%	26.13%	32	1.36%	2.53%	4.97%	3.84%	34	40.94%	57.14%	69.66%	57.88%		
Lithuania	Retail - Other Retail	37	0.24%	1.07%	2.67%	6.32%	30	28.34%	43.40%	56.16%	55.91%	68	1.13%	2.30%	4.34%	5.44%	67	32.43%	42.27%	57.80%	42.38%		
	Corporates	4	0.15%	0.30%	1.50%	0.30%						35	0.34%	1.01%	3.78%	1.05%	34	40.01%	44.42%	45.00%	41.67%		
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME	21	0.06%	0.52%	1.43%	0.47%	14	12.65%	31.52%	45.18%	10.38%	13	0.40%	1.25%	2.56%	1.29%	13	44.15%	45.00%	45.00%	39.21%		
	Retail	9	0.00%	0.36%	0.53%	0.44%	5	6.30%	6.94%	8.39%	7.22%	36	0.23%	0.37%	1.43%	1.43%	38	10.00%	13.96%	20.85%	14.99%		
Luxembourg	Retail - Secured on real estate property	7	0.10%	2.25%	4.91%	6.95%	4	32.38%	39.01%	50.08%	46.41%	24	0.35%	1.39%	3.48%	1.67%	23	34.83%	57.09%	69.80%	57.20%		
	Retail - Qualifying Revolving	14	0.57%	1.03%	1.90%	0.62%	11	21.16%	35.50%	45.18%	22.16%	46	0.98%	1.97%	3.43%	2.84%	43	30.22%	41.26%	58.61%	37.45%		
	Retail - Other Retail																						
	Corporates	22	0.00%	0.10%	0.93%	0.42%	12	3.40%	4.33%	77.30%	5.24%	72	0.34%	0.57%	1.11%	0.98%	73	30.97%	39.20%	43.90%	34.29%		
	Corporates - Of Which: Specialised Lending																						
Corporates - Of Which: SME	12	0.00%	0.24%	0.63%	0.36%	5	1.05%	4.48%	9.09%	20.99%	44	0.41%	1.07%	2.30%	2.00%	45	17.51%	38.00%	43.36%	30.34%			
Retail	29	0.22%	0.48%	1.22%	0.47%	26	4.99%	19.31%	33.33%	11.73%	62	0.38%	0.98%	2.94%	1.18%	67	13.78%	18.49%	27.91%	16.34%			
Retail - Secured on real estate property	12	0.22%	0.60%	1.10%	0.35%	12	1.10%	3.71%	8.92%	1.69%	61	0.37%	0.78%	1.56%	1.05%	63	11.97%	15.65%	20.12%	14.70%			
Retail - Qualifying Revolving	13	0.21%	0.47%	2.02%	0.19%	12	18.23%	30.30%	48.45%	34.59%	28	0.24%	1.00%	4.11%	0.80%	29	34.74%	47.18%	63.10%	6.76%			
Retail - Other Retail	27	0.31%	0.54%	1.81%	1.01%	23	14.94%	26.51%	53.98%	23.89%	53	1.07%	1.88%	4.04%	2.15%	57	19.93%	35.80%	47.95%	23.59%			



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

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Risk Parameters statistics by country of the counterparty for IRB banks
 EU and main non-EU countries
2019 Q4
 (Source COREP C 9.02)

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

		Default rate					Loss rate					PD - adjusted					LGD				
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
Malta	Corporates	7	0.00%	11.61%	44.30%	29.42%	4	7.66%	41.23%	76.75%	22.94%	47	0.37%	1.07%	4.62%	8.26%	47	16.39%	37.16%	45.00%	21.91%
	Corporates - Of Which: Specialised Lending											21	0.81%	1.10%	4.86%	0.64%	21	30.40%	44.89%	47.60%	24.77%
	Corporates - Of Which: SME											65	0.37%	0.80%	2.18%	1.26%	65	15.53%	22.08%	36.77%	9.38%
	Retail	15	0.06%	0.31%	1.16%	1.10%	10	7.48%	12.77%	25.63%	17.58%	65	0.37%	0.80%	2.18%	1.26%	65	15.53%	22.08%	36.77%	9.38%
	Retail - Secured on real estate property	6	0.00%	0.37%	33.95%	6.00%						50	0.24%	0.48%	1.46%	0.84%	51	10.01%	15.79%	21.53%	15.47%
Netherlands	Corporates	24	0.00%	0.67%	1.80%	1.73%	15	9.79%	23.72%	35.55%	15.56%	72	0.31%	0.67%	1.02%	1.42%	76	30.94%	39.10%	45.00%	26.13%
	Corporates - Of Which: Specialised Lending											39	0.58%	1.65%	3.70%	2.69%	41	27.67%	37.07%	44.95%	17.48%
	Corporates - Of Which: SME	9	0.00%	2.25%	3.12%	3.12%	4	8.91%	13.51%	24.46%	9.39%	39	0.58%	1.65%	3.70%	2.69%	41	27.67%	37.07%	44.95%	17.48%
	Retail	45	0.11%	0.34%	1.09%	0.56%	36	12.13%	20.70%	31.73%	12.35%	71	0.72%	1.22%	1.92%	0.72%	74	13.95%	18.17%	24.25%	13.37%
	Retail - Secured on real estate property	21	0.29%	0.65%	1.20%	0.50%	16	5.08%	7.39%	11.13%	7.19%	69	0.53%	0.96%	1.52%	0.65%	69	11.50%	14.45%	19.55%	11.55%
Norway	Corporates	17	0.00%	0.59%	4.79%	1.22%	9	7.73%	16.36%	26.38%	20.03%	58	0.16%	0.53%	1.32%	1.36%	60	25.05%	34.52%	45.00%	26.72%
	Corporates - Of Which: Specialised Lending											18	0.48%	1.03%	2.69%	1.17%	19	21.25%	26.93%	42.84%	23.68%
	Corporates - Of Which: SME	6	0.10%	0.12%	1.23%	0.79%	23	15.92%	25.21%	50.63%	17.94%	68	0.48%	1.03%	2.69%	1.17%	68	13.93%	20.21%	28.80%	21.45%
	Retail	31	0.04%	0.18%	0.56%	0.32%	23	15.92%	25.21%	50.63%	17.94%	68	0.48%	1.03%	2.69%	1.17%	68	13.93%	20.21%	28.80%	21.45%
	Retail - Secured on real estate property	11	0.00%	0.19%	0.61%	0.18%	5	6.59%	8.29%	8.79%	5.84%	58	0.44%	0.97%	2.05%	0.77%	59	10.83%	14.98%	20.00%	19.69%
Poland	Corporates	13	0.00%	0.22%	1.54%	1.52%	6	6.73%	23.62%	36.65%	26.62%	57	0.38%	0.74%	1.38%	1.51%	60	33.22%	41.11%	45.00%	37.12%
	Corporates - Of Which: Specialised Lending											30	0.48%	1.07%	2.40%	2.05%	33	26.63%	36.41%	45.00%	32.53%
	Corporates - Of Which: SME	4	0.00%	0.74%	1.96%	1.86%	30	32.29%	45.52%	64.49%	33.35%	67	0.76%	1.65%	2.59%	1.69%	67	16.74%	27.58%	40.22%	35.40%
	Retail	36	0.07%	0.62%	2.39%	1.16%	30	32.29%	45.52%	64.49%	33.35%	67	0.76%	1.65%	2.59%	1.69%	67	16.74%	27.58%	40.22%	35.40%
	Retail - Secured on real estate property	8	0.00%	0.38%	0.97%	0.59%	5	15.71%	26.07%	29.92%	26.56%	52	0.34%	0.79%	1.38%	0.83%	52	11.41%	16.62%	21.78%	29.64%
Portugal	Corporates	11	0.00%	0.76%	2.28%	1.60%	6	2.53%	21.97%	28.89%	23.04%	54	0.34%	0.60%	2.02%	3.86%	54	28.13%	39.20%	45.00%	41.02%
	Corporates - Of Which: Specialised Lending											25	0.56%	0.95%	2.42%	6.24%	26	15.13%	34.97%	45.00%	39.90%
	Corporates - Of Which: SME	5	1.68%	2.18%	2.22%	2.20%	4	22.30%	23.45%	28.87%	25.10%	25	0.56%	0.95%	2.42%	6.24%	26	15.13%	34.97%	45.00%	39.90%
	Retail	32	0.12%	0.72%	1.76%	1.22%	28	15.24%	29.63%	43.06%	15.81%	71	0.53%	1.27%	1.99%	1.66%	70	15.00%	22.49%	34.17%	20.50%
	Retail - Secured on real estate property	9	0.41%	1.07%	1.61%	0.98%	8	4.50%	6.78%	17.43%	6.26%	56	0.28%	0.81%	1.46%	1.36%	57	10.02%	14.13%	18.39%	17.77%
Romania	Corporates	8	0.00%	0.00%	0.41%	1.14%						42	0.29%	0.66%	2.92%	2.65%	41	35.04%	43.39%	45.00%	40.12%
	Corporates - Of Which: Specialised Lending											23	0.56%	1.45%	3.86%	3.36%	24	32.24%	45.00%	52.49%	41.28%
	Corporates - Of Which: SME	4	0.00%	0.76%	1.53%	1.54%						23	0.56%	1.45%	3.86%	3.36%	24	32.24%	45.00%	52.49%	41.28%
	Retail	32	0.34%	1.80%	4.69%	6.79%	28	32.45%	48.00%	63.20%	57.85%	67	0.73%	1.64%	3.69%	1.67%	67	14.50%	28.49%	42.94%	48.33%
	Retail - Secured on real estate property	6	0.00%	0.00%	4.21%	9.22%						51	0.22%	0.73%	1.57%	0.77%	50	10.27%	13.25%	17.74%	35.50%



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

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Risk Parameters statistics by country of the counterparty for IRB banks
 EU and main non-EU countries
2019 Q4
 (Source COREP C 9.02)

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

		Default rate					Loss rate					PD - adjusted					LGD				
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
Slovakia	Corporates	13	0.00%	0.00%	0.73%	2.14%	10	42.90%	62.28%	83.14%	77.72%	45	0.26%	0.80%	1.97%	1.65%	43	34.70%	40.21%	45.00%	40.35%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	9	0.01%	0.32%	1.78%	5.85%	6	33.05%	51.75%	82.77%	74.46%	24	0.48%	2.16%	3.90%	3.68%	25	29.91%	43.32%	45.00%	41.12%
	Retail	20	0.39%	0.86%	2.46%	0.95%	18	27.56%	40.91%	61.23%	46.96%	58	0.47%	0.92%	2.54%	1.28%	59	18.15%	31.00%	42.77%	24.59%
	Retail - Secured on real estate property	7	0.00%	0.59%	0.65%	0.66%	5	18.23%	23.54%	23.54%	32.16%	37	0.16%	0.40%	0.84%	0.93%	38	10.40%	15.29%	21.30%	20.71%
Slovenia	Corporates	5	0.00%	0.60%	0.62%	0.86%						30	0.39%	0.85%	1.50%	4.79%	29	20.81%	41.63%	45.00%	29.91%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	5	0.00%	2.12%	2.12%	2.60%						10	0.41%	1.74%	4.23%	4.54%	11	33.85%	41.78%	45.00%	29.93%
	Retail	16	0.32%	1.49%	2.68%	1.75%	14	35.89%	51.04%	58.37%	60.31%	55	0.29%	0.78%	2.31%	2.43%	54	12.93%	24.06%	37.98%	22.49%
	Retail - Secured on real estate property	5	1.22%	2.75%	3.62%	1.75%						36	0.11%	0.24%	1.70%	2.36%	35	10.00%	13.11%	20.54%	17.52%
Spain	Corporates	21	0.00%	0.55%	1.18%	1.82%	12	7.31%	14.40%	35.11%	35.45%	72	0.61%	1.07%	2.51%	2.33%	73	32.19%	39.31%	45.00%	38.85%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	12	0.11%	1.26%	2.26%	1.91%	8	15.49%	20.87%	38.00%	34.20%	45	0.77%	2.02%	4.71%	2.79%	46	20.39%	37.93%	45.00%	39.90%
	Retail	43	0.17%	0.71%	1.79%	1.38%	34	16.80%	29.17%	48.02%	34.65%	74	0.68%	1.20%	2.47%	1.90%	75	15.83%	21.52%	31.52%	28.94%
	Retail - Secured on real estate property	20	0.31%	0.94%	1.84%	1.03%	14	4.68%	11.30%	27.38%	18.29%	66	0.47%	1.03%	1.72%	1.36%	68	11.20%	15.99%	20.81%	20.71%
Sweden	Corporates	14	0.00%	0.19%	0.68%	0.33%	8	4.43%	22.07%	31.47%	28.70%	71	0.29%	0.54%	1.27%	0.70%	70	30.57%	42.10%	45.00%	24.76%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	9	0.09%	0.20%	0.68%	0.39%	6	14.04%	23.66%	31.64%	24.56%	30	0.48%	1.08%	2.17%	0.77%	30	18.75%	35.33%	44.92%	18.10%
	Retail	40	0.04%	0.20%	0.63%	0.14%	35	13.04%	21.48%	43.75%	13.90%	75	0.39%	1.09%	2.14%	0.38%	76	13.68%	19.10%	30.09%	12.74%
	Retail - Secured on real estate property	15	0.05%	0.13%	0.23%	0.09%	11	3.41%	5.17%	7.89%	4.41%	63	0.27%	0.69%	1.46%	0.31%	64	10.24%	14.07%	19.21%	10.93%
United Kingdom	Corporates	34	0.02%	0.98%	2.17%	1.27%	22	4.97%	12.50%	26.32%	10.92%	76	0.38%	0.73%	1.21%	1.22%	79	26.62%	33.63%	44.77%	34.83%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	14	0.00%	0.21%	2.52%	2.50%	8	10.21%	21.84%	49.27%	13.81%	59	0.58%	1.68%	4.40%	2.26%	59	21.46%	39.28%	45.00%	27.68%
	Retail	58	0.37%	0.84%	2.48%	0.63%	53	10.04%	16.95%	32.87%	22.49%	75	0.88%	1.60%	3.02%	1.53%	76	14.55%	17.96%	25.68%	20.77%
	Retail - Secured on real estate property	32	0.37%	0.71%	1.58%	0.43%	29	3.14%	7.63%	13.02%	6.17%	70	0.69%	1.40%	2.08%	1.37%	71	10.95%	14.21%	19.00%	10.72%
Australia	Corporates	5	1.06%	2.10%	5.23%	2.64%						49	0.26%	0.45%	0.98%	0.89%	50	25.71%	38.88%	45.00%	28.19%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											19	0.32%	1.01%	3.51%	1.00%	18	14.49%	30.16%	45.00%	12.24%
	Retail	30	0.06%	0.21%	0.89%	0.60%	26	12.02%	25.08%	49.90%	8.57%	67	0.35%	0.69%	1.32%	0.59%	69	13.39%	18.38%	28.77%	12.34%
Retail - Secured on real estate property	8	0.00%	0.31%	2.31%	0.63%	4	5.28%	8.42%	10.63%	7.51%	60	0.30%	0.64%	1.32%	0.57%	61	10.79%	13.21%	18.09%	11.84%	
Retail - Qualifying Revolving	13	0.22%	0.92%	2.72%	0.91%	9	20.59%	21.95%	34.08%	34.97%	28	0.44%	1.14%	3.06%	1.11%	28	38.62%	52.22%	67.20%	62.56%	
Retail - Other Retail	20	0.06%	1.16%	1.63%	2.68%	21	26.48%	45.88%	61.03%	29.45%	58	0.38%	1.15%	2.79%	1.54%	60	25.88%	38.35%	59.49%	24.86%	



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	
Canada	Corporates	8	0.00%	0.00%	0.27%	0.34%						58	0.25%	0.48%	1.05%	1.02%	59	27.03%	40.10%	45.00%	34.72%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	4	0.00%	0.00%	1.31%	2.36%						18	0.16%	1.78%	3.56%	1.76%	18	16.19%	30.90%	45.00%	14.20%	
	Retail	37	0.08%	0.26%	0.94%	0.37%	28	8.53%	23.46%	31.98%	7.53%	71	0.40%	1.03%	1.73%	0.64%	71	14.40%	19.66%	29.98%	19.60%	
	Retail - Secured on real estate property	7	0.00%	0.21%	3.16%	0.21%						60	0.40%	0.77%	1.28%	0.45%	61	11.32%	13.90%	19.30%	17.84%	
China	Retail - Secured on real estate property	7	0.00%	0.21%	3.16%	0.21%					60	0.40%	0.77%	1.28%	0.45%	61	11.32%	13.90%	19.30%	17.84%		
	Retail - Qualifying Revolving	15	0.40%	0.86%	1.56%	0.73%	12	25.13%	29.70%	43.61%	15.39%	28	0.51%	1.61%	3.00%	1.81%	29	41.30%	51.35%	66.21%	67.99%	
	Retail - Other Retail	29	0.13%	0.76%	2.86%	1.42%	22	22.96%	31.98%	48.28%	14.85%	62	0.66%	1.74%	3.24%	2.03%	61	23.57%	41.76%	54.38%	28.65%	
	Corporates	6	0.00%	0.10%	0.37%	0.16%	5	3.54%	6.74%	25.53%	13.42%	42	0.15%	0.55%	0.91%	0.79%	42	36.80%	44.17%	45.52%	47.73%	
	Corporates - Of Which: Specialised Lending																					
Hong Kong	Corporates - Of Which: SME	6	0.00%	0.10%	0.37%	0.16%	5	3.54%	6.74%	25.53%	13.42%	42	0.15%	0.55%	0.91%	0.79%	42	36.80%	44.17%	45.52%	47.73%	
	Retail	29	0.02%	0.10%	0.52%	0.08%	21	7.51%	17.85%	50.68%	7.56%	65	0.33%	0.64%	1.22%	0.71%	66	13.09%	17.78%	26.16%	23.90%	
	Retail - Secured on real estate property	6	0.00%	1.39%	2.00%	1.87%	4	0.10%	2.73%	6.44%	3.51%	58	0.24%	0.58%	1.21%	0.60%	59	10.00%	13.73%	19.50%	11.74%	
	Retail - Qualifying Revolving	13	0.14%	0.73%	1.66%	0.01%	10	7.80%	30.48%	53.81%	23.38%	27	0.31%	1.03%	2.06%	0.78%	29	30.90%	47.85%	65.85%	83.36%	
	Retail - Other Retail	21	0.04%	0.33%	1.19%	0.09%	15	19.76%	36.39%	78.31%	33.63%	56	0.41%	0.89%	1.70%	0.89%	56	24.92%	40.32%	54.14%	10.97%	
India	Corporates	9	0.00%	0.06%	0.26%	0.17%						49	0.18%	0.50%	1.24%	0.91%	49	31.46%	40.27%	45.00%	36.09%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	9	0.00%	0.06%	0.26%	0.17%						49	0.18%	0.50%	1.24%	0.91%	49	31.46%	40.27%	45.00%	36.09%	
	Retail	15	0.00%	0.05%	1.07%	0.04%	10	5.96%	22.61%	34.06%	3.24%	57	0.33%	0.53%	1.20%	0.65%	60	12.33%	16.63%	25.16%	33.66%	
	Retail - Secured on real estate property	7	0.00%	0.02%	0.90%	0.04%						52	0.22%	0.41%	0.86%	0.40%	53	10.00%	13.87%	17.08%	10.07%	
Korea, Republic Of	Retail - Secured on real estate property	7	0.00%	0.02%	0.90%	0.04%						52	0.22%	0.41%	0.86%	0.40%	53	10.00%	13.87%	17.08%	10.07%	
	Retail - Qualifying Revolving	6	0.00%	0.08%	0.69%	0.20%						24	0.25%	0.59%	1.15%	0.97%	26	32.57%	53.05%	65.74%	95.26%	
	Retail - Other Retail	12	0.02%	0.30%	2.23%	0.07%	9	6.47%	30.08%	35.46%	11.56%	45	0.62%	1.25%	2.56%	1.05%	49	16.99%	38.59%	52.46%	22.05%	
	Corporates	6	0.00%	0.35%	3.22%	1.55%						40	0.38%	0.71%	1.96%	2.88%	42	32.73%	41.55%	45.00%	43.96%	
	Corporates - Of Which: Specialised Lending																					
Russian Federation	Corporates - Of Which: SME	6	0.00%	0.35%	3.22%	1.55%						40	0.38%	0.71%	1.96%	2.88%	42	32.73%	41.55%	45.00%	43.96%	
	Retail	23	0.03%	0.25%	0.86%	0.22%	20	27.30%	41.87%	60.50%	52.19%	12	1.43%	2.52%	4.44%	4.81%	12	36.08%	45.00%	46.49%	36.28%	
	Retail - Secured on real estate property	4	0.00%	0.00%	0.28%	0.55%						58	0.34%	0.85%	2.62%	5.02%	57	14.21%	23.54%	38.11%	53.16%	
	Retail - Qualifying Revolving	9	0.48%	1.32%	5.33%	0.04%	8	25.37%	48.33%	66.51%	67.26%	44	0.16%	0.60%	1.79%	1.63%	46	10.65%	15.68%	25.73%	36.79%	
	Retail - Other Retail	15	0.16%	0.25%	5.64%	0.23%	15	24.47%	42.07%	63.60%	77.99%	29	0.80%	2.39%	5.55%	3.88%	47	19.65%	47.69%	56.08%	57.20%	
Korea, Republic Of	Corporates	4	0.00%	0.00%	0.08%	0.12%						41	0.05%	0.15%	0.53%	0.57%	40	32.36%	41.40%	45.01%	37.05%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	4	0.00%	0.00%	0.08%	0.12%						41	0.05%	0.15%	0.53%	0.57%	40	32.36%	41.40%	45.01%	37.05%	
	Retail	16	0.00%	0.05%	0.82%	0.08%	12	43.52%	54.50%	65.37%	76.44%	55	0.25%	0.60%	1.80%	0.91%	54	14.15%	23.92%	34.65%	35.67%	
	Retail - Secured on real estate property	7	0.00%	0.13%	2.51%	0.00%	4	45.14%	63.39%	77.94%	63.84%	38	0.12%	0.34%	0.60%	0.23%	38	11.53%	14.05%	20.02%	9.98%	
Russian Federation	Retail - Qualifying Revolving	9	0.03%	0.53%	1.65%	0.17%	8	46.35%	58.92%	81.02%	95.44%	24	0.27%	0.63%	1.57%	0.53%	25	45.52%	59.26%	72.74%	75.15%	
	Retail - Other Retail	9	0.03%	0.53%	1.65%	0.17%	8	46.35%	58.92%	81.02%	95.44%	46	0.43%	1.03%	2.45%	2.21%	43	21.51%	37.59%	54.41%	74.56%	
	Corporates	7	0.00%	0.00%	0.00%	0.02%						56	0.41%	0.65%	1.71%	0.52%	55	32.41%	44.93%	45.00%	38.14%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	7	0.00%	0.00%	0.00%	0.02%						56	0.41%	0.65%	1.71%	0.52%	55	32.41%	44.93%	45.00%	38.14%	
Russian Federation	Retail	31	0.25%	1.33%	4.03%	1.96%	27	13.65%	21.04%	40.86%	23.27%	61	0.69%	1.38%	3.33%	2.16%	64	15.34%	20.58%	25.74%	19.36%	
	Retail - Secured on real estate property	15	0.44%	2.93%	17.22%	2.15%	11	10.49%	20.49%	51.07%	24.18%	56	0.43%	1.28%	3.31%	2.24%	56	13.37%	15.82%	20.17%	18.58%	
	Retail - Qualifying Revolving	11	0.36%	0.77%	1.51%	1.11%	10	34.46%	50.90%	63.54%	38.35%	27	0.32%	1.25%	2.50%	1.81%	28	39.53%	58.47%	68.33%	60.94%	
	Retail - Other Retail	22	0.09%	0.46%	6.82%	3.53%	19	18.92%	39.01%	61.34%	51.59%	55	0.70%	1.85%	5.83%	1.65%	56	22.60%	38.43%	52.84%	18.74%	



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
2019 Q4
 (Source COREP C 9.02)

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

		Default rate				Loss rate				PD - adjusted				LGD							
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
Singapore	Corporates	12	0.02%	0.37%	1.50%	0.31%	8	8.05%	25.80%	66.47%	50.17%	48	0.34%	0.82%	2.00%	1.59%	48	26.80%	36.92%	44.64%	29.59%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME																				
	Retail	17	0.00%	0.07%	0.12%	0.05%	12	8.14%	32.09%	42.12%	15.24%	66	0.29%	0.55%	1.10%	0.81%	66	13.09%	15.72%	21.59%	22.31%
	Retail - Secured on real estate property	6	0.00%	0.00%	0.03%	0.03%						58	0.29%	0.46%	0.80%	0.33%	58	11.19%	14.78%	17.36%	15.93%
Retail - Qualifying Revolving	6	0.01%	0.03%	0.64%	0.03%						26	0.13%	0.47%	1.37%	3.21%	26	39.02%	52.91%	66.52%	72.07%	
Retail - Other Retail	10	0.00%	0.07%	0.39%	0.16%	9	24.77%	40.23%	53.40%	63.24%	53	0.35%	1.04%	2.00%	1.54%	53	20.54%	38.17%	50.81%	18.43%	
Switzerland	Corporates	15	0.00%	0.38%	0.58%	0.64%	6	18.93%	28.00%	52.49%	10.43%	74	0.34%	0.59%	1.00%	1.01%	74	30.13%	40.30%	45.00%	32.38%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	5	0.00%	0.00%	1.25%	3.73%						38	0.59%	1.01%	2.90%	1.79%	39	16.15%	35.62%	45.00%	27.45%
	Retail	42	0.14%	0.50%	1.39%	0.42%	33	10.16%	15.83%	24.47%	15.27%	73	0.70%	1.24%	2.52%	0.86%	74	14.97%	18.90%	24.70%	19.89%
	Retail - Secured on real estate property	20	0.37%	0.72%	1.57%	0.45%	16	3.63%	8.21%	15.53%	8.17%	69	0.65%	1.18%	1.76%	0.78%	70	11.58%	15.74%	20.67%	19.52%
Retail - Qualifying Revolving	20	0.11%	0.50%	2.30%	0.65%	16	21.32%	32.17%	38.32%	32.31%	32	0.54%	1.09%	1.96%	1.65%	33	32.29%	46.25%	63.82%	54.77%	
Retail - Other Retail	33	0.33%	0.90%	2.73%	1.04%	26	22.01%	32.08%	41.40%	30.49%	64	1.04%	2.21%	4.18%	1.28%	64	21.70%	35.99%	47.24%	19.28%	
United States	Corporates	25	0.05%	0.49%	1.01%	0.62%	16	3.53%	15.93%	33.67%	19.26%	77	0.27%	0.54%	1.04%	0.96%	77	29.27%	39.35%	45.00%	29.54%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											46	0.55%	1.19%	2.97%	2.62%	47	22.70%	37.49%	45.00%	19.03%
	Retail	47	0.06%	0.30%	1.30%	1.06%	38	11.64%	22.90%	28.87%	12.68%	73	0.78%	1.25%	2.19%	1.86%	74	14.66%	20.37%	28.56%	48.75%
	Retail - Secured on real estate property	23	0.22%	0.74%	1.60%	0.28%	18	5.69%	8.29%	15.37%	5.67%	68	0.59%	1.02%	1.66%	0.88%	69	11.37%	16.69%	22.80%	45.86%
Retail - Qualifying Revolving	22	0.24%	0.76%	1.74%	0.03%	20	25.32%	31.62%	51.56%	19.95%	27	0.42%	1.20%	3.24%	2.61%	30	37.89%	57.17%	67.23%	92.94%	
Retail - Other Retail	39	0.09%	0.48%	1.66%	3.09%	31	19.53%	38.46%	53.56%	14.21%	66	1.14%	2.17%	4.04%	2.41%	65	29.24%	38.12%	50.29%	34.63%	

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 by the bank. It is calculated as follows:

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

To express it on yearly basis we apply:

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