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# CREDIT RISK PARAMETERS

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Risk Dashboard annex / Q4 2023

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

## Risk Parameters statistics by country of the counterparty for IRB banks

### EU and main non-EU countries

#### 2023 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	15	0.00%	0.47%	1.45%	1.08%	11	6.43%	17.71%	37.31%	22.89%	54	0.29%	0.60%	1.30%	1.20%	55	33.30%	40.70%	45.00%	34.01%
	Corporates - Of Which: Specialised Lending	5	0.00%	1.25%	2.60%	1.82%						15	0.24%	0.42%	1.40%	0.91%	15	15.66%	18.00%	40.65%	24.41%
	Corporates - Of Which: SME	9	0.15%	1.37%	4.52%	2.37%	6	13.93%	21.20%	47.27%	16.41%	29	0.53%	2.06%	2.82%	2.21%	30	18.30%	36.64%	45.00%	30.29%
	Retail	28	0.14%	0.85%	1.81%	0.65%	24	19.28%	26.50%	50.98%	28.01%	63	0.49%	1.13%	2.24%	1.46%	65	16.56%	23.19%	28.87%	30.32%
	Retail - Secured on real estate property	9	0.00%	0.53%	0.62%	0.39%	7	3.84%	5.97%	10.55%	10.65%	59	0.25%	0.70%	1.56%	1.21%	60	13.37%	16.77%	22.41%	19.51%
Retail - Qualifying Revolving	11	0.23%	1.05%	1.13%	0.93%	8	30.40%	57.20%	58.44%	51.29%	25	0.74%	1.81%	3.69%	1.95%	27	47.90%	59.00%	75.58%	82.37%	
Retail - Other Retail	27	0.51%	1.44%	4.11%	1.24%	23	28.95%	38.54%	55.15%	37.88%	57	0.85%	1.84%	3.55%	2.43%	58	28.70%	45.34%	55.83%	51.55%	
Belgium	Corporates	15	0.00%	0.41%	0.65%	0.58%	12	14.04%	18.12%	50.48%	17.44%	55	0.21%	0.34%	1.21%	2.15%	55	32.03%	40.20%	45.00%	27.39%
	Corporates - Of Which: Specialised Lending											23	0.16%	0.42%	1.55%	1.68%	23	17.76%	26.33%	44.89%	25.18%
	Corporates - Of Which: SME	11	0.57%	1.04%	1.20%	1.21%	9	20.01%	20.49%	71.48%	20.35%	31	0.83%	2.18%	4.41%	2.50%	29	21.69%	34.87%	43.66%	26.33%
	Retail	33	0.28%	0.52%	1.41%	0.89%	30	15.36%	21.44%	36.91%	18.12%	63	0.53%	1.17%	2.12%	0.98%	65	16.79%	20.15%	26.99%	17.57%
	Retail - Secured on real estate property	19	0.30%	0.86%	1.24%	0.67%	15	5.61%	9.87%	14.47%	9.42%	62	0.54%	0.93%	1.87%	0.86%	63	14.39%	17.87%	22.03%	14.35%
Retail - Qualifying Revolving	16	0.24%	1.01%	2.22%	0.34%	14	32.15%	44.20%	64.04%	38.38%	25	0.38%	1.16%	2.14%	0.49%	26	44.06%	56.20%	74.14%	56.79%	
Retail - Other Retail	31	0.24%	0.72%	2.43%	1.83%	29	26.97%	37.65%	58.20%	31.92%	57	0.93%	1.88%	3.27%	1.80%	57	28.17%	35.34%	51.35%	32.44%	
Bulgaria	Corporates	5	0.00%	0.00%	1.67%	1.68%						26	0.52%	1.66%	5.02%	1.91%	27	27.90%	36.05%	45.00%	22.77%
	Corporates - Of Which: Specialised Lending											12	0.80%	2.14%	3.11%	3.17%	13	12.75%	35.00%	45.00%	21.65%
	Corporates - Of Which: SME	4	0.00%	1.28%	2.56%	2.56%						56	0.36%	0.81%	2.24%	1.74%	59	18.29%	25.83%	33.72%	10.13%
	Retail	22	0.51%	1.64%	3.70%	0.87%	17	28.66%	56.33%	66.13%	65.67%	47	0.17%	0.42%	1.03%	1.28%	49	13.96%	18.62%	22.83%	6.00%
	Retail - Secured on real estate property	6	0.00%	0.28%	0.56%	0.56%	9	11.00%	48.21%	83.28%	88.55%	23	0.47%	1.42%	6.85%	2.54%	25	37.23%	59.99%	72.45%	17.72%
Retail - Qualifying Revolving	12	0.59%	2.07%	5.54%	0.62%	14	40.69%	57.64%	73.18%	77.01%	50	0.98%	2.21%	5.92%	4.49%	50	26.40%	37.33%	56.29%	28.96%	
Retail - Other Retail	17	1.43%	2.22%	5.95%	2.26%																
Croatia	Corporates	5	0.00%	0.07%	0.38%	0.25%						26	0.42%	1.96%	8.06%	2.45%	27	25.27%	38.45%	45.00%	41.62%
	Corporates - Of Which: Specialised Lending											5	0.61%	0.61%	1.13%	0.52%	5	19.46%	22.28%	22.28%	17.49%
	Corporates - Of Which: SME	5	0.00%	0.13%	0.44%	0.41%						10	2.11%	3.33%	10.91%	3.36%	10	11.73%	38.11%	43.00%	41.74%
	Retail	18	0.32%	2.34%	9.00%	0.66%	18	34.22%	43.26%	60.11%	26.80%	55	0.32%	1.23%	2.80%	1.89%	56	18.36%	29.71%	43.77%	42.23%
	Retail - Secured on real estate property	4	0.00%	0.07%	0.24%	0.24%	7	42.12%	57.94%	66.77%	47.33%	37	0.11%	0.19%	1.33%	1.35%	38	12.50%	17.52%	23.45%	32.88%
Retail - Qualifying Revolving	7	1.78%	2.62%	7.01%	4.61%	14	37.13%	42.77%	60.11%	27.84%	45	0.85%	2.19%	4.12%	2.29%	44	31.72%	46.91%	56.14%	48.66%	
Retail - Other Retail	14	1.43%	4.08%	17.62%	0.94%																
Cyprus	Corporates	4	0.00%	0.00%	0.00%	0.00%						34	0.63%	0.91%	1.40%	1.37%	35	27.57%	37.09%	44.34%	27.78%
	Corporates - Of Which: Specialised Lending											11	0.28%	1.10%	2.70%	1.62%	11	13.29%	26.50%	44.11%	30.90%
	Corporates - Of Which: SME											15	1.39%	2.10%	9.03%	1.40%	15	12.43%	34.87%	40.63%	22.93%
	Retail	12	0.03%	0.38%	2.19%	1.83%	10	35.09%	57.61%	62.71%	41.41%	57	0.39%	0.83%	2.21%	1.08%	56	14.47%	22.03%	26.96%	8.22%
	Retail - Secured on real estate property	5	0.09%	0.32%	1.92%	0.45%	4	42.23%	56.10%	59.22%	54.03%	19	0.46%	1.25%	2.65%	1.39%	21	54.26%	63.61%	70.36%	66.86%
Retail - Qualifying Revolving	9	0.14%	1.18%	3.76%	3.81%	7	34.69%	57.19%	72.19%	41.19%	46	0.87%	1.76%	2.98%	1.01%	43	24.94%	39.20%	54.72%	5.64%	
Retail - Other Retail	5																				
Czech	Corporates	10	0.00%	0.31%	0.51%	0.62%	6	27.58%	39.33%	46.04%	31.26%	44	0.35%	0.65%	2.02%	1.83%	44	29.46%	36.66%	44.00%	34.69%
	Corporates - Of Which: Specialised Lending	6	0.00%	0.03%	0.16%	0.23%	4	15.00%	25.90%	39.83%	27.25%	11	0.18%	0.32%	1.53%	1.62%	11	22.60%	35.14%	45.00%	27.44%
	Corporates - Of Which: SME	9	0.00%	0.37%	1.26%	1.23%	6	20.99%	32.67%	39.78%	31.53%	24	1.34%	2.34%	4.10%	2.99%	24	27.76%	37.41%	43.16%	32.94%
	Retail	21	0.18%	0.59%	0.94%	0.55%	17	38.13%	51.77%	66.76%	35.54%	59	0.38%	1.17%	2.01%	1.37%	58	15.09%	20.97%	31.73%	25.66%
	Retail - Secured on real estate property	9	0.00%	0.18%	0.38%	0.31%	6	13.23%	15.96%	20.17%	16.82%	51	0.16%	0.41%	1.22%	1.06%	51	13.09%	16.09%	20.90%	19.41%
	Retail - Qualifying Revolving	10	0.09%	0.52%	0.88%	0.55%	8	50.33%	59.55%	61.01%	58.75%	23	0.42%	0.65%	1.77%	3.49%	23	45.94%	60.53%	74.25%	57.73%
Retail - Other Retail	19	0.60%	0.98%	3.55%	1.32%	15	43.49%	53.01%	67.61%	49.19%	49	0.84%	1.95%	4.56%	2.39%	49	30.01%	38.46%	50.66%	43.84%	

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### Risk Parameters statistics by country of the counterparty for IRB banks

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2023 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
		<i>(Country and Category)</i>																			
Denmark	Corporates	11	0.15%	0.32%	0.62%	0.40%	8	12.70%	15.34%	20.30%	17.18%	52	0.23%	0.51%	1.01%	0.87%	52	29.35%	40.05%	45.00%	23.43%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	8	0.00%	0.36%	0.86%	0.45%	5	7.86%	17.69%	18.44%	16.14%	18	0.27%	0.66%	1.00%	1.01%	18	13.67%	25.83%	40.98%	22.35%
	Retail	25	0.14%	0.47%	0.69%	0.45%	22	14.80%	34.37%	52.36%	12.72%	63	0.44%	1.36%	2.87%	0.97%	64	16.85%	22.48%	30.33%	17.07%
	Retail - Secured on real estate property	11	0.25%	0.46%	1.85%	0.42%	8	4.83%	9.14%	14.31%	9.26%	55	12.96%	17.01%	21.82%	15.44%	55	12.96%	17.01%	21.82%	15.44%
	Retail - Qualifying Revolving	9	0.69%	1.99%	2.99%	0.86%	8	31.99%	42.97%	53.77%	46.18%	22	51.77%	63.64%	77.97%	64.59%	22	51.77%	63.64%	77.97%	64.59%
Retail - Other Retail	18	0.50%	1.09%	10.94%	0.73%	16	33.39%	49.60%	66.33%	31.75%	44	0.86%	3.01%	8.14%	2.94%	51	30.10%	41.88%	57.97%	40.34%	
Estonia	Corporates	7	0.00%	0.00%	1.64%	1.61%						35	0.22%	1.54%	9.17%	1.48%	33	30.33%	44.60%	45.00%	42.24%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	4	0.00%	0.00%	0.00%	0.00%						16	1.83%	2.93%	19.88%	1.90%	14	34.87%	43.33%	56.98%	40.10%
	Retail	20	0.10%	0.23%	2.79%	0.19%	18	12.04%	20.17%	44.83%	16.11%	56	0.37%	1.15%	2.47%	1.73%	54	18.14%	24.73%	34.71%	17.17%
	Retail - Secured on real estate property	9	0.07%	0.13%	1.25%	0.12%	7	6.23%	9.20%	9.20%	8.57%	40	0.20%	0.67%	1.55%	1.43%	42	13.39%	16.50%	24.69%	15.29%
	Retail - Qualifying Revolving	4	0.90%	3.05%	5.02%	3.98%						21	0.94%	1.59%	2.96%	2.29%	20	50.26%	65.53%	79.78%	68.13%
Retail - Other Retail	15	0.002228	0.51%	7.12%	0.47%	14	19.83%	23.24%	43.07%	22.93%	44	0.86%	3.01%	8.14%	2.94%	43	24.90%	33.68%	59.90%	24.69%	
Finland	Corporates	11	0.00%	0.00%	1.42%	0.78%	6	9.42%	21.66%	27.25%	14.66%	54	0.34%	0.66%	1.21%	0.78%	54	32.50%	43.93%	45.00%	30.44%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	5	0.00%	0.06%	0.91%	0.82%						24	0.31%	0.58%	1.05%	0.88%	24	16.87%	29.07%	40.12%	29.38%
	Retail	21	0.06%	0.89%	1.65%	0.79%	20	18.37%	27.25%	71.95%	2.81%	61	0.42%	1.97%	4.80%	1.28%	22	29.96%	41.16%	45.00%	23.71%
	Retail - Secured on real estate property	10	0.32%	0.42%	0.78%	0.64%	6	5.65%	5.68%	7.99%	7.45%	44	0.26%	0.68%	2.13%	0.97%	44	12.97%	16.79%	21.99%	15.86%
	Retail - Qualifying Revolving	8	0.03%	0.69%	2.43%	1.24%	6	31.70%	42.25%	77.43%	55.15%	22	0.27%	1.04%	3.81%	1.56%	23	44.06%	60.31%	74.58%	67.55%
Retail - Other Retail	19	0.73%	2.69%	4.65%	1.11%	18	19.64%	30.28%	66.47%	3.09%	52	1.20%	1.96%	4.30%	3.06%	52	29.75%	45.52%	57.26%	29.66%	
France	Corporates	26	0.21%	0.94%	2.11%	1.11%	21	10.89%	16.12%	26.78%	20.86%	66	0.27%	0.81%	1.63%	1.44%	66	31.07%	38.93%	44.72%	35.12%
	Corporates - Of Which: Specialised Lending	10	0.33%	1.70%	9.51%	2.14%	8	2.79%	10.53%	15.88%	9.19%	26	0.54%	0.93%	1.65%	1.65%	27	17.86%	29.36%	38.90%	23.27%
	Corporates - Of Which: SME	16	0.00%	1.08%	1.70%	1.58%	10	10.82%	20.98%	31.19%	23.83%	45	0.92%	2.13%	3.62%	1.77%	45	24.77%	34.35%	42.69%	36.40%
	Retail	40	0.56%	0.92%	2.14%	0.77%	37	14.66%	21.37%	33.14%	27.12%	64	1.05%	1.50%	2.45%	1.25%	67	16.98%	19.96%	28.08%	19.17%
	Retail - Secured on real estate property	27	0.39%	0.86%	1.97%	0.38%	21	7.31%	9.95%	13.11%	10.91%	64	0.62%	1.22%	2.19%	0.87%	64	13.05%	16.01%	20.70%	14.08%
	Retail - Qualifying Revolving	18	0.37%	0.78%	1.41%	1.50%	17	37.25%	51.05%	54.85%	49.32%	26	0.49%	1.43%	3.39%	2.42%	28	47.23%	56.16%	70.39%	40.92%
Retail - Other Retail	36	0.66%	1.87%	3.40%	1.69%	34	23.57%	35.56%	53.11%	33.56%	56	1.13%	2.28%	3.94%	1.81%	60	29.87%	38.05%	47.26%	27.50%	
Germany	Corporates	37	0.10%	0.48%	1.48%	0.81%	32	9.32%	20.87%	34.34%	18.78%	69	0.35%	0.72%	1.26%	0.92%	71	32.35%	40.19%	45.00%	36.04%
	Corporates - Of Which: Specialised Lending	10	0.76%	2.27%	3.55%	1.65%	9	7.83%	11.82%	23.06%	9.87%	30	0.42%	0.73%	1.18%	0.91%	30	18.11%	26.89%	39.55%	32.75%
	Corporates - Of Which: SME	23	0.14%	0.87%	1.53%	0.82%	17	14.17%	26.29%	35.12%	26.12%	55	0.46%	1.26%	2.88%	0.98%	54	20.40%	36.23%	40.44%	32.16%
	Retail	50	0.24%	0.67%	1.26%	0.61%	48	17.78%	24.46%	31.24%	25.59%	66	0.93%	1.46%	2.69%	0.98%	68	17.22%	21.47%	27.44%	27.75%
	Retail - Secured on real estate property	27	0.24%	0.38%	0.92%	0.37%	23	7.02%	10.54%	14.24%	10.70%	64	0.59%	1.10%	1.86%	0.77%	65	15.56%	17.08%	21.40%	20.16%
	Retail - Qualifying Revolving	24	0.24%	0.54%	1.44%	0.37%	23	28.67%	40.76%	56.72%	45.70%	26	0.38%	0.81%	3.00%	0.94%	29	41.64%	55.22%	73.57%	64.72%
Retail - Other Retail	44	0.67%	1.19%	2.66%	1.30%	42	25.73%	36.48%	52.35%	36.43%	59	1.27%	2.28%	3.83%	1.82%	62	29.89%	36.72%	49.01%	43.98%	
Greece	Corporates	5	0.01%	0.91%	0.97%	1.23%						34	0.37%	1.07%	5.16%	2.05%	32	36.47%	41.74%	45.16%	38.17%
	Corporates - Of Which: Specialised Lending											7	0.34%	1.66%	13.52%	1.65%	7	11.78%	36.50%	45.00%	44.80%
	Corporates - Of Which: SME											11	0.85%	2.11%	9.03%	8.35%	11	24.86%	39.67%	45.00%	29.29%
	Retail	19	0.05%	0.22%	0.75%	0.52%	15	46.72%	59.68%	65.07%	52.71%	58	0.32%	1.12%	3.45%	1.86%	59	16.49%	26.06%	41.56%	25.60%
	Retail - Secured on real estate property											42	0.25%	0.38%	1.03%	0.66%	43	12.06%	16.49%	21.17%	17.57%
	Retail - Qualifying Revolving	8	0.41%	2.12%	3.58%	2.76%	7	40.24%	64.86%	66.73%	63.58%	19	0.38%	1.36%	4.13%	1.53%	23	31.88%	62.20%	77.00%	66.59%
Retail - Other Retail	15	0.07%	0.88%	9.13%	1.50%	11	29.21%	59.44%	68.73%	49.81%	50	0.50%	2.07%	3.81%	2.85%	51	29.18%	38.69%	51.95%	27.07%	

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%	0.62%	0.82%	0.78%	5	17.14%	18.51%	38.02%	33.24%	38	0.32%	0.70%	1.88%	1.31%	39	26.21%	37.45%	45.00%	41.09%
	Corporates - Of Which: Specialised Lending											14	0.41%	0.64%	1.72%	1.32%	14	17.82%	25.77%	45.00%	39.84%
	Corporates - Of Which: SME	6	0.84%	1.97%	2.36%	1.72%	4	20.26%	39.52%	51.70%	31.84%	18	0.87%	2.36%	4.90%	2.90%	17	26.10%	39.93%	47.90%	40.35%
	Retail	26	0.23%	0.74%	5.35%	0.80%	24	31.26%	46.19%	57.76%	46.84%	60	0.41%	0.97%	3.28%	4.66%	61	17.94%	24.79%	33.91%	47.10%
	Retail - Secured on real estate property	5	0.00%	0.00%	0.23%	0.30%						52	0.22%	0.45%	1.14%	2.89%	52	12.81%	17.09%	22.29%	32.19%
	Retail - Qualifying Revolving	11	0.04%	1.34%	5.30%	1.73%	9	31.14%	44.85%	58.15%	43.25%	21	0.48%	0.85%	3.15%	2.16%	26	45.42%	60.01%	76.87%	66.99%
Retail - Other Retail	23	0.62%	2.72%	9.78%	1.99%	21	42.86%	50.15%	64.49%	52.89%	52	0.83%	2.40%	6.21%	7.38%	52	29.67%	49.42%	57.14%	68.69%	
Ireland	Corporates	14	0.01%	0.33%	1.88%	0.94%	7	5.39%	7.09%	20.74%	20.32%	51	0.21%	0.40%	0.92%	1.33%	56	28.61%	42.01%	45.00%	24.78%
	Corporates - Of Which: Specialised Lending	6	0.00%	5.31%	8.67%	6.74%						25	0.57%	0.74%	1.27%	1.87%	25	16.25%	21.13%	44.59%	20.16%
	Corporates - Of Which: SME	7	0.03%	2.37%	5.93%	2.66%	4	26.23%	42.70%	54.05%	21.53%	26	0.70%	2.66%	4.32%	3.77%	25	20.58%	37.36%	45.00%	38.02%
	Retail	28	0.10%	0.69%	3.60%	0.70%	25	14.92%	26.28%	39.30%	24.37%	63	0.82%	1.61%	2.97%	1.30%	63	16.13%	21.18%	28.37%	29.43%
	Retail - Secured on real estate property	12	0.49%	1.16%	2.74%	0.54%	10	8.44%	18.39%	30.36%	14.02%	58	0.57%	1.02%	1.88%	1.07%	58	13.49%	17.36%	21.67%	26.53%
	Retail - Qualifying Revolving	12	0.08%	1.26%	2.81%	0.98%	9	36.88%	42.39%	59.30%	42.43%	23	0.56%	1.30%	2.76%	2.39%	23	34.16%	59.39%	76.95%	58.48%
Retail - Other Retail	22	0.75%	1.46%	6.90%	2.62%	19	31.01%	43.38%	71.39%	47.97%	54	1.20%	2.70%	5.26%	5.15%	53	25.06%	41.36%	52.23%	58.40%	
Italy	Corporates	21	0.06%	0.50%	0.94%	0.77%	16	20.54%	24.08%	28.32%	24.00%	55	0.45%	0.97%	2.16%	2.66%	55	30.39%	39.75%	44.98%	34.30%
	Corporates - Of Which: Specialised Lending											20	0.34%	0.77%	1.50%	1.98%	21	18.12%	22.39%	42.05%	20.63%
	Corporates - Of Which: SME	12	0.93%	1.20%	1.81%	1.56%	11	19.18%	27.29%	31.41%	26.54%	32	0.74%	2.91%	6.01%	5.74%	32	24.28%	33.61%	41.28%	36.40%
	Retail	41	0.54%	0.88%	2.71%	1.46%	38	22.72%	29.77%	43.79%	39.69%	63	0.65%	1.37%	2.54%	1.69%	66	17.74%	23.92%	33.66%	27.35%
	Retail - Secured on real estate property	19	0.36%	0.67%	1.07%	0.97%	17	12.72%	19.10%	28.63%	32.69%	61	0.47%	0.88%	1.52%	0.98%	61	13.27%	16.88%	21.49%	21.11%
	Retail - Qualifying Revolving	23	0.53%	1.28%	3.46%	0.80%	21	36.61%	46.92%	65.92%	46.59%	24	0.77%	1.86%	3.58%	4.14%	27	39.43%	62.25%	73.68%	53.81%
Retail - Other Retail	36	0.58%	2.03%	6.20%	2.19%	34	24.49%	38.89%	59.12%	44.36%	59	1.09%	2.26%	5.22%	3.17%	61	28.48%	39.11%	51.94%	37.76%	
Latvia	Corporates	4	0.00%	0.01%	0.22%	0.22%						32	0.48%	1.65%	3.38%	1.70%	32	28.25%	41.10%	45.00%	41.49%
	Corporates - Of Which: Specialised Lending											13	0.85%	2.11%	3.78%	2.17%	13	9.36%	36.23%	44.02%	38.13%
	Corporates - Of Which: SME																				
	Retail	18	0.17%	0.58%	1.30%	0.28%	16	27.14%	38.45%	56.51%	27.19%	51	0.52%	1.05%	2.99%	3.08%	48	19.31%	27.83%	42.39%	32.28%
	Retail - Secured on real estate property	6	0.00%	0.16%	0.31%	0.25%	4	21.68%	26.40%	31.13%	23.88%	37	0.19%	0.60%	1.40%	2.58%	37	12.41%	16.44%	22.11%	27.99%
	Retail - Qualifying Revolving	4	2.95%	5.78%	7.90%	4.91%	5	43.20%	47.10%	49.95%	84.77%	18	0.21%	0.79%	2.61%	2.15%	18	56.87%	65.94%	76.43%	69.17%
Retail - Other Retail	16	0.30%	0.65%	5.17%	0.34%	13	30.06%	41.94%	49.70%	31.38%	43	0.85%	2.83%	5.47%	4.45%	40	33.09%	43.90%	55.82%	44.71%	
Lithuania	Corporates	5	0.00%	0.27%	0.27%	0.26%						31	0.40%	2.06%	2.87%	1.88%	31	34.88%	44.13%	45.00%	42.14%
	Corporates - Of Which: Specialised Lending											16	1.61%	3.19%	6.92%	1.95%	17	35.04%	44.12%	45.00%	40.00%
	Corporates - Of Which: SME																				
	Retail	12	0.12%	0.29%	0.45%	0.24%	11	12.89%	17.06%	27.91%	13.67%	52	0.35%	1.57%	2.76%	1.79%	53	18.48%	24.48%	40.90%	22.01%
	Retail - Secured on real estate property	7	0.10%	0.25%	0.25%	0.20%	6	9.63%	12.12%	14.61%	10.48%	33	0.25%	1.02%	1.70%	1.55%	35	14.26%	18.72%	22.90%	19.36%
	Retail - Qualifying Revolving											21	0.41%	1.07%	2.05%	1.78%	21	42.49%	61.31%	76.94%	72.03%
Retail - Other Retail	11	0.39%	0.43%	12.17%	0.42%	11	19.50%	20.58%	37.03%	20.51%	47	0.90%	3.06%	5.82%	2.98%	45	28.76%	36.87%	57.39%	35.32%	
Luxembourg	Corporates	21	0.00%	0.30%	4.12%	1.51%	11	12.53%	20.23%	54.26%	12.92%	62	0.37%	0.67%	1.20%	0.99%	63	27.68%	38.51%	43.89%	30.17%
	Corporates - Of Which: Specialised Lending	10	0.01%	4.02%	9.74%	5.57%	7	5.01%	13.11%	17.29%	14.23%	25	0.52%	1.28%	1.84%	1.35%	25	18.12%	22.07%	37.96%	24.58%
	Corporates - Of Which: SME	7	0.00%	0.20%	1.13%	1.39%						41	0.37%	1.18%	2.92%	2.13%	43	26.77%	35.64%	44.08%	29.49%
	Retail	28	0.08%	0.77%	1.83%	1.22%	26	15.06%	25.54%	37.35%	21.38%	61	0.77%	1.19%	1.99%	0.99%	63	16.54%	21.60%	28.13%	17.68%
	Retail - Secured on real estate property	12	0.86%	0.87%	1.75%	0.97%	10	13.03%	13.61%	16.18%	13.98%	59	0.47%	1.07%	1.88%	0.79%	60	14.08%	17.44%	22.47%	16.38%
	Retail - Qualifying Revolving	9	0.83%	2.38%	5.57%	7.99%	9	32.55%	60.56%	69.70%	59.29%	20	0.46%	0.93%	2.71%	1.92%	22	37.29%	61.44%	77.00%	38.69%
Retail - Other Retail	25	0.81%	2.60%	4.12%	2.47%	24	19.45%	35.21%	48.60%	36.74%	54	1.36%	2.02%	3.11%	2.14%	56	28.07%	35.11%	50.77%	24.20%	

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

## Risk Parameters statistics by country of the counterparty for IRB banks

EU and main non-EU countries

**2023 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
		<b>Malta</b>	<b>Corporates</b>	4	0.00%	0.00%	1.83%	0.29%						40	0.48%	0.97%	2.29%	1.72%	41	16.66%	27.56%
	Corporates - Of Which: Specialised Lending										7	0.69%	1.21%	3.12%	2.96%	7	12.00%	12.43%	16.95%	14.36%	
	Corporates - Of Which: SME										20	1.06%	1.41%	15.72%	2.23%	20	15.63%	28.05%	41.39%	26.29%	
	<b>Retail</b>	14	0.01%	0.30%	1.38%	0.44%	9	15.20%	24.65%	46.50%	23.89%	57	0.32%	0.81%	1.93%	1.73%	58	18.40%	23.64%	33.64%	15.95%
	Retail - Secured on real estate property										48	0.21%	0.45%	1.66%	1.48%	48	15.44%	18.51%	21.79%	18.59%	
	Retail - Qualifying Revolving	4	0.00%	0.02%	23.51%	7.41%					20	0.34%	0.88%	2.96%	2.52%	21	36.81%	61.63%	76.87%	64.63%	
	Retail - Other Retail	11	0.12%	1.34%	3.24%	0.42%	8	12.32%	30.36%	49.48%	22.27%	44	0.58%	1.50%	3.53%	2.23%	45	24.46%	40.09%	49.95%	13.02%
<b>Netherlands</b>	<b>Corporates</b>	15	0.00%	0.21%	0.88%	1.51%	10	12.13%	17.20%	29.80%	10.78%	63	0.31%	0.60%	1.14%	1.22%	65	31.50%	39.30%	45.00%	27.00%
	Corporates - Of Which: Specialised Lending	5	0.00%	0.35%	0.87%	0.68%						28	0.29%	0.56%	1.16%	1.02%	28	15.87%	20.55%	37.65%	15.53%
	Corporates - Of Which: SME	10	0.00%	0.72%	1.82%	3.11%	5	15.55%	15.81%	37.58%	11.26%	39	0.59%	2.05%	2.88%	2.48%	39	23.95%	36.73%	45.00%	19.85%
	<b>Retail</b>	42	0.11%	0.46%	1.26%	0.45%	41	11.23%	21.56%	42.24%	10.71%	65	0.71%	1.33%	2.90%	0.71%	66	16.58%	21.22%	25.65%	14.98%
	Retail - Secured on real estate property	18	0.34%	0.57%	0.72%	0.40%	13	6.94%	12.76%	17.84%	8.26%	63	0.60%	0.96%	1.98%	0.65%	63	13.81%	17.76%	20.94%	14.09%
	Retail - Qualifying Revolving	14	0.24%	0.77%	4.71%	1.10%	12	28.27%	45.57%	58.04%	42.84%	21	0.79%	1.22%	2.30%	1.70%	23	43.39%	62.85%	75.54%	43.55%
	Retail - Other Retail	32	0.28%	1.27%	3.46%	1.70%	31	21.54%	42.24%	69.65%	25.16%	58	1.30%	3.06%	4.33%	2.62%	59	28.26%	35.30%	53.54%	41.23%
<b>Norway</b>	<b>Corporates</b>	11	0.00%	0.15%	0.52%	2.45%	6	6.36%	11.41%	25.11%	24.34%	54	0.10%	0.42%	1.13%	1.22%	53	26.00%	36.56%	45.00%	26.71%
	Corporates - Of Which: Specialised Lending										18	0.56%	0.85%	1.32%	2.01%	18	14.88%	22.57%	27.50%	22.52%	
	Corporates - Of Which: SME	9	0.13%	0.32%	1.90%	2.76%	6	8.70%	13.95%	29.56%	28.79%	26	0.73%	2.04%	3.68%	1.62%	26	16.92%	26.34%	43.76%	24.62%
	<b>Retail</b>	21	0.16%	0.63%	2.23%	0.77%	16	7.39%	14.29%	33.08%	6.84%	63	0.54%	1.46%	3.70%	0.91%	64	16.55%	21.55%	28.06%	21.13%
	Retail - Secured on real estate property	8	0.17%	0.52%	1.70%	0.55%	6	4.04%	7.37%	8.79%	4.23%	57	0.41%	1.13%	2.14%	0.77%	58	14.54%	19.39%	21.91%	19.93%
	Retail - Qualifying Revolving	8	0.05%	0.47%	1.22%	0.91%	7	10.35%	46.15%	66.67%	63.11%	22	0.29%	0.81%	2.53%	1.52%	21	50.12%	65.02%	76.82%	68.60%
	Retail - Other Retail	16	0.21%	0.54%	4.08%	2.03%	11	16.40%	33.58%	54.18%	10.95%	52	1.06%	2.43%	6.25%	1.82%	53	26.90%	37.25%	55.32%	29.87%
<b>Poland</b>	<b>Corporates</b>	14	0.07%	0.50%	4.42%	1.55%	8	11.90%	24.88%	63.21%	27.09%	50	0.32%	0.55%	1.46%	1.81%	51	29.90%	37.90%	44.89%	31.73%
	Corporates - Of Which: Specialised Lending	4	0.31%	2.67%	5.85%	3.41%						17	0.35%	0.67%	1.48%	0.95%	17	17.25%	26.73%	38.00%	29.57%
	Corporates - Of Which: SME	6	1.46%	3.58%	5.24%	1.61%						28	0.80%	1.76%	3.09%	3.33%	27	25.99%	35.28%	45.00%	27.72%
	<b>Retail</b>	27	0.14%	2.50%	6.50%	5.34%	25	18.65%	44.31%	60.12%	45.88%	60	0.60%	1.76%	3.87%	1.71%	65	17.42%	25.02%	36.36%	39.81%
	Retail - Secured on real estate property	6	0.00%	0.49%	1.19%	4.74%	4	16.62%	18.25%	32.42%	42.27%	53	0.20%	0.65%	1.47%	0.72%	53	13.21%	18.20%	22.45%	34.15%
	Retail - Qualifying Revolving	14	0.62%	0.85%	2.09%	7.10%	11	45.00%	55.87%	60.61%	52.69%	24	0.39%	1.52%	3.29%	2.85%	25	44.06%	62.69%	72.78%	66.71%
	Retail - Other Retail	22	0.42%	3.35%	7.61%	6.28%	21	37.33%	48.27%	63.02%	50.05%	54	1.33%	3.32%	5.18%	5.26%	58	26.32%	40.41%	54.02%	43.81%
<b>Portugal</b>	<b>Corporates</b>	10	0.05%	0.38%	1.32%	6.09%	7	9.77%	29.46%	47.72%	52.61%	47	0.23%	0.43%	1.18%	3.01%	47	33.03%	39.64%	45.00%	40.01%
	Corporates - Of Which: Specialised Lending	4	0.00%	0.16%	2.73%	2.89%						18	0.27%	0.37%	1.02%	1.60%	19	11.72%	20.87%	45.00%	29.14%
	Corporates - Of Which: SME	8	0.23%	0.67%	1.73%	8.12%	6	42.15%	47.23%	58.03%	49.63%	22	1.71%	2.85%	6.21%	6.98%	21	26.38%	36.71%	45.00%	40.97%
	<b>Retail</b>	29	0.27%	0.71%	2.15%	2.36%	23	21.32%	33.65%	58.40%	28.88%	60	0.59%	1.13%	1.81%	1.26%	62	20.81%	25.14%	33.80%	25.49%
	Retail - Secured on real estate property	10	0.17%	0.44%	0.59%	1.45%	7	2.56%	15.57%	19.37%	15.18%	55	0.30%	0.96%	1.50%	1.05%	55	13.87%	18.41%	27.14%	22.19%
	Retail - Qualifying Revolving	14	0.59%	1.35%	3.18%	2.44%	13	39.90%	55.49%	61.69%	46.58%	20	0.34%	1.46%	3.83%	2.80%	23	33.95%	56.70%	71.72%	55.41%
	Retail - Other Retail	22	0.50%	2.16%	3.51%	6.87%	16	27.48%	42.33%	58.75%	41.32%	56	0.78%	2.03%	3.54%	3.45%	55	27.60%	37.45%	51.66%	42.32%
<b>Romania</b>	<b>Corporates</b>	8	0.01%	0.18%	0.87%	0.63%	6	25.94%	37.87%	45.27%	61.91%	34	0.43%	1.74%	5.24%	1.67%	34	28.58%	41.67%	45.00%	43.18%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	7	0.00%	0.32%	1.77%	1.38%	4	37.27%	51.85%	62.56%	62.12%	12	1.86%	2.70%	5.61%	2.76%	12	16.53%	32.44%	43.44%	44.01%
	<b>Retail</b>	32	0.35%	1.60%	2.96%	2.30%	28	38.09%	53.57%	61.28%	58.02%	58	0.85%	2.04%	3.53%	4.40%	59	17.33%	26.08%	38.74%	39.67%
	Retail - Secured on real estate property	4	0.00%	0.00%	0.50%	1.00%						49	0.24%	0.72%	1.98%	2.73%	48	13.06%	16.87%	20.37%	20.24%
	Retail - Qualifying Revolving	14	1.79%	4.76%	12.08%	0.97%	12	42.11%	52.99%	59.07%	52.22%	22	1.08%	2.69%	7.45%	5.01%	23	36.17%	58.58%	69.23%	49.05%
	Retail - Other Retail	25	0.56%	4.32%	9.31%	4.19%	21	43.47%	54.55%	64.71%	65.91%	49	0.98%	2.93%	5.39%	5.16%	50	30.64%	41.85%	56.70%	50.92%

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

### Risk Parameters statistics by country of the counterparty for IRB banks

EU and main non-EU countries

2023 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	<b>Corporates</b>	9	0.05%	0.26%	0.49%	0.39%	6	15.73%	35.31%	37.26%	33.01%	39	0.45%	0.87%	2.15%	2.15%	38	30.47%	37.09%	45.00%	37.16%	
	Corporates - Of Which: Specialised Lending											6	0.31%	1.25%	2.16%	1.96%	6	24.48%	38.77%	45.00%	40.95%	
	Corporates - Of Which: SME											22	1.28%	2.16%	4.45%	3.56%	21	25.03%	36.70%	43.30%	40.15%	
	<b>Retail</b>	19	0.26%	0.69%	2.48%	0.54%	19	25.33%	44.76%	53.78%	51.09%	54	0.31%	1.18%	3.13%	1.36%	56	17.75%	25.22%	38.21%	29.78%	
	Retail - Secured on real estate property	7	0.01%	0.26%	0.31%	0.25%	6	15.30%	15.76%	21.23%	22.84%	41	0.17%	0.52%	1.24%	0.90%	42	12.49%	17.94%	23.48%	26.19%	
	Retail - Qualifying Revolving	9	0.53%	0.54%	3.25%	0.52%	8	46.50%	53.99%	59.25%	51.60%	22	0.67%	1.75%	3.13%	3.37%	23	46.47%	62.38%	71.04%	40.25%	
Retail - Other Retail	17	2.34%	3.00%	5.17%	2.36%	17	43.18%	53.78%	76.67%	68.85%	44	0.67%	3.23%	4.81%	4.19%	45	27.69%	40.64%	53.93%	48.29%		
Slovenia	<b>Corporates</b>	6	0.00%	0.02%	0.09%	0.09%						21	0.40%	0.82%	1.15%	0.87%	22	32.69%	43.12%	45.00%	40.43%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	4	0.00%	0.21%	0.57%	0.55%						13	1.00%	1.67%	2.11%	1.61%	13	11.48%	37.00%	42.52%	39.58%	
	<b>Retail</b>	11	0.03%	0.12%	1.46%	0.97%	9	44.03%	49.96%	63.73%	33.53%	48	0.19%	0.77%	2.55%	3.31%	51	19.68%	31.58%	51.15%	33.45%	
	Retail - Secured on real estate property											28	0.13%	0.20%	0.78%	0.68%	28	13.06%	17.07%	20.92%	20.24%	
	Retail - Qualifying Revolving											19	0.22%	0.82%	2.75%	2.02%	20	46.49%	67.47%	73.64%	71.14%	
Retail - Other Retail	11	0.14%	0.84%	9.45%	1.54%	9	44.23%	49.96%	77.29%	35.60%	40	0.41%	1.18%	5.23%	4.57%	40	31.65%	47.71%	56.79%	39.02%		
Spain	<b>Corporates</b>	17	0.07%	0.57%	2.04%	1.88%	11	10.33%	26.32%	30.92%	26.49%	63	0.53%	1.11%	1.61%	1.49%	63	35.78%	42.28%	45.00%	40.45%	
	Corporates - Of Which: Specialised Lending	6	0.00%	1.48%	4.11%	1.73%	4	32.51%	44.05%	55.67%	51.62%	26	0.60%	1.06%	1.54%	1.64%	26	18.86%	35.22%	45.00%	24.21%	
	Corporates - Of Which: SME	11	0.49%	1.68%	3.28%	3.84%	7	19.21%	24.69%	29.44%	27.21%	40	1.24%	2.05%	3.93%	2.22%	39	26.13%	37.39%	44.99%	42.81%	
	<b>Retail</b>	45	0.22%	0.97%	2.93%	1.51%	43	12.14%	26.27%	35.84%	28.94%	64	0.88%	1.34%	2.33%	1.56%	67	17.23%	23.76%	30.51%	33.60%	
	Retail - Secured on real estate property	19	0.33%	1.28%	4.83%	1.11%	16	11.12%	15.27%	20.85%	20.12%	60	0.36%	0.95%	1.69%	1.29%	61	12.69%	17.16%	21.75%	26.38%	
	Retail - Qualifying Revolving	19	0.44%	0.62%	1.18%	0.63%	18	42.37%	45.23%	61.14%	57.46%	24	0.27%	1.07%	2.85%	2.06%	25	41.16%	57.55%	70.91%	71.80%	
	Retail - Other Retail	43	0.78%	2.65%	5.38%	3.63%	40	20.96%	33.59%	52.71%	36.10%	58	1.31%	2.30%	4.51%	2.69%	60	28.58%	39.23%	53.24%	54.92%	
Sweden	<b>Corporates</b>	17	0.04%	0.10%	1.33%	0.55%	12	11.61%	19.56%	26.97%	18.69%	55	0.40%	0.70%	1.46%	0.77%	58	30.06%	40.54%	45.00%	25.11%	
	Corporates - Of Which: Specialised Lending											25	0.70%	1.29%	2.48%	1.92%	27	18.29%	31.84%	45.00%	26.85%	
	Corporates - Of Which: SME	9	0.19%	0.68%	1.76%	0.33%	6	7.59%	11.94%	20.84%	13.86%	32	0.46%	0.96%	4.04%	0.85%	32	24.86%	39.92%	45.00%	18.18%	
	<b>Retail</b>	37	0.13%	0.34%	1.50%	0.19%	31	15.75%	25.71%	45.84%	14.33%	66	0.64%	1.36%	2.77%	0.50%	67	16.64%	22.45%	30.89%	12.57%	
	Retail - Secured on real estate property	18	0.09%	0.41%	1.15%	0.14%	15	4.82%	9.18%	23.00%	5.30%	61	0.34%	0.89%	2.06%	0.43%	59	12.20%	15.64%	19.58%	10.88%	
	Retail - Qualifying Revolving	11	0.37%	0.90%	2.08%	0.73%	8	30.73%	54.43%	59.03%	52.70%	18	0.43%	1.14%	2.50%	1.22%	20	42.73%	63.23%	74.71%	68.23%	
	Retail - Other Retail	27	0.24%	1.32%	3.63%	0.88%	21	34.72%	37.62%	48.41%	34.07%	55	1.06%	1.96%	4.02%	1.73%	57	28.81%	38.85%	49.25%	37.90%	
United Kingdom	<b>Corporates</b>	17	0.00%	0.12%	1.08%	0.96%	13	14.40%	31.22%	36.89%	25.15%	63	0.32%	0.57%	1.21%	0.82%	63	30.02%	39.22%	44.75%	33.32%	
	Corporates - Of Which: Specialised Lending	4	0.24%	1.48%	6.47%	2.76%						29	0.51%	0.93%	1.50%	1.64%	29	17.42%	28.06%	42.62%	26.39%	
	Corporates - Of Which: SME	7	0.00%	0.26%	1.27%	1.25%						43	0.42%	1.59%	3.31%	3.27%	42	16.39%	34.95%	45.00%	29.82%	
	<b>Retail</b>	48	0.27%	1.02%	2.09%	3.33%	45	8.05%	15.88%	34.34%	9.20%	68	0.79%	1.82%	3.61%	1.46%	69	16.53%	21.22%	29.19%	14.73%	
	Retail - Secured on real estate property	23	0.54%	1.22%	4.13%	3.47%	20	5.84%	10.10%	18.17%	6.80%	63	0.58%	1.32%	3.23%	1.38%	64	13.96%	17.21%	20.59%	10.89%	
	Retail - Qualifying Revolving	21	0.54%	1.00%	2.66%	1.93%	20	35.40%	50.17%	64.74%	45.29%	24	0.43%	1.34%	4.48%	2.31%	25	36.05%	63.14%	76.96%	71.99%	
	Retail - Other Retail	38	0.26%	1.53%	4.47%	1.97%	34	14.46%	34.63%	50.82%	45.02%	63	1.03%	2.73%	4.59%	2.50%	63	23.36%	40.31%	51.06%	50.59%	
Australia	<b>Corporates</b>	6	0.01%	0.41%	4.66%	0.68%						38	0.17%	0.59%	1.00%	0.89%	39	22.60%	37.25%	45.00%	22.01%	
	Corporates - Of Which: Specialised Lending											14	0.30%	0.60%	1.16%	3.76%	14	13.24%	19.05%	45.00%	16.03%	
	Corporates - Of Which: SME											15	0.39%	0.81%	2.30%	0.72%	15	9.77%	29.91%	45.00%	10.00%	
	<b>Retail</b>	27	0.33%	0.81%	2.90%	0.79%	23	8.91%	16.29%	42.02%	5.66%	61	0.50%	0.93%	1.90%	0.59%	62	14.89%	19.69%	27.74%	14.99%	
	Retail - Secured on real estate property	14	0.31%	1.58%	3.70%	0.73%	10	5.56%	7.10%	8.40%	2.80%	57	0.42%	0.78%	1.32%	0.52%	57	13.04%	16.09%	22.57%	14.26%	
	Retail - Qualifying Revolving	11	0.45%	0.86%	4.26%	1.31%	8	33.56%	38.35%	47.99%	39.64%	20	0.48%	1.32%	4.33%	1.25%	21	37.64%	63.99%	77.00%	60.10%	
	Retail - Other Retail	18	0.01%	1.25%	6.24%	2.26%	14	12.03%	35.45%	43.20%	27.03%	51	0.58%	1.32%	5.31%	2.05%	47	21.18%	32.30%	52.03%	30.56%	

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

### Risk Parameters statistics by country of the counterparty for IRB banks

EU and main non-EU countries

2023 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	
Canada	Corporates	4	0.00%	0.09%	0.18%	0.18%						43	0.22%	0.58%	1.30%	0.74%	45	27.87%	38.23%	45.00%	30.43%	
	Corporates - Of Which: Specialised Lending										18	0.21%	0.56%	1.44%	1.19%	19	15.31%	26.31%	45.00%	26.20%		
	Corporates - Of Which: SME										17	0.43%	1.17%	3.81%	2.06%	17	17.19%	31.00%	45.00%	29.09%		
	Retail	29	0.13%	0.68%	2.89%	2.77%	24	18.99%	26.90%	44.38%	15.98%	59	0.56%	0.99%	1.82%	2.27%	61	16.32%	21.07%	30.49%	18.25%	
	Retail - Secured on real estate property	9	0.00%	1.97%	3.01%	1.45%	6	10.49%	13.88%	19.28%	15.24%	48	0.33%	0.81%	1.41%	0.78%	50	12.20%	16.24%	20.41%	15.85%	
China	Corporates	5	0.00%	0.07%	0.08%	0.14%						34	0.23%	0.41%	2.60%	1.01%	35	35.77%	44.29%	45.00%	44.68%	
	Corporates - Of Which: Specialised Lending										8	0.20%	0.46%	0.78%	0.89%	8	23.82%	36.41%	43.05%	24.88%		
	Corporates - Of Which: SME										17	0.57%	1.21%	2.60%	3.26%	17	28.52%	36.07%	45.00%	27.18%		
	Retail	21	0.02%	0.06%	0.20%	0.20%	15	29.81%	54.78%	77.12%	13.10%	54	0.36%	0.73%	1.37%	0.86%	55	13.82%	17.78%	26.39%	15.35%	
	Retail - Secured on real estate property	5	0.00%	0.00%	0.89%	0.57%						50	0.28%	0.57%	0.98%	0.81%	50	12.76%	16.67%	20.03%	15.80%	
Hong Kong	Corporates	4	0.02%	0.05%	1.52%	1.06%						38	0.27%	0.83%	3.39%	1.33%	40	28.00%	44.83%	45.00%	32.62%	
	Corporates - Of Which: Specialised Lending										11	0.66%	0.99%	3.34%	6.04%	11	3.44%	15.02%	26.11%	18.96%		
	Corporates - Of Which: SME										23	0.11%	1.70%	5.75%	1.12%	23	17.19%	34.93%	42.83%	36.68%		
	Retail	9	0.00%	0.01%	0.06%	0.48%	7	26.17%	53.33%	83.33%	20.25%	57	0.24%	0.73%	1.20%	0.57%	56	13.78%	20.01%	26.28%	11.37%	
	Retail - Secured on real estate property	5	0.06%	0.30%	2.77%	1.18%						48	0.23%	0.63%	1.11%	0.66%	48	12.56%	16.49%	21.74%	15.51%	
India	Corporates										30	0.54%	0.92%	2.11%	1.75%	32	32.69%	43.91%	45.00%	37.89%		
	Corporates - Of Which: Specialised Lending										10	0.34%	0.70%	1.46%	1.23%	10	20.31%	24.96%	44.20%	23.45%		
	Corporates - Of Which: SME										11	2.05%	4.41%	5.48%	2.04%	10	26.10%	39.90%	45.00%	35.64%		
	Retail	15	0.08%	0.28%	1.94%	1.00%	10	60.40%	68.80%	87.74%	51.84%	57	0.50%	1.48%	3.29%	1.71%	57	17.67%	26.90%	42.70%	37.85%	
	Retail - Secured on real estate property	6	0.55%	1.49%	1.70%	2.28%	4	51.12%	62.55%	73.34%	58.48%	44	0.20%	0.78%	2.48%	1.09%	45	12.94%	19.04%	25.15%	20.91%	
Korea, Republic Of	Corporates										29	0.15%	0.27%	0.91%	0.35%	29	37.00%	43.68%	45.00%	36.07%		
	Corporates - Of Which: Specialised Lending										6	0.28%	0.51%	0.75%	0.55%	6	9.35%	15.49%	43.68%	23.10%		
	Corporates - Of Which: SME										9	0.42%	3.02%	9.03%	1.86%	9	27.29%	41.13%	45.00%	42.35%		
	Retail	10	0.03%	0.09%	1.26%	1.33%	8	31.50%	50.40%	71.87%	60.89%	47	0.17%	0.32%	1.10%	1.24%	46	16.24%	22.25%	35.11%	39.46%	
	Retail - Secured on real estate property	5	0.00%	0.06%	1.03%	0.46%						35	0.13%	0.20%	0.35%	0.24%	35	12.65%	16.24%	20.29%	18.04%	
Russian Federation	Corporates										29	4.50%	14.07%	28.86%	15.28%	33	37.00%	45.00%	45.00%	42.97%		
	Corporates - Of Which: Specialised Lending										6	13.41%	27.87%	32.75%	28.26%	7	25.77%	28.29%	49.87%	41.40%		
	Corporates - Of Which: SME										6	4.01%	12.19%	37.80%	4.05%	7	30.01%	42.07%	45.00%	43.92%		
	Retail	24	0.10%	2.11%	3.49%	8.05%	24	18.73%	23.50%	55.81%	17.71%	55	0.55%	1.27%	5.78%	3.47%	56	15.52%	22.20%	31.78%	22.90%	
	Retail - Secured on real estate property	9	3.72%	5.27%	13.00%	10.61%	8	11.51%	20.33%	26.67%	17.65%	46	0.26%	1.21%	5.33%	3.21%	49	13.11%	18.28%	26.64%	21.59%	

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

### Risk Parameters statistics by country of the counterparty for IRB banks

EU and main non-EU countries

2023 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	4	0.15%	0.63%	1.70%	0.24%						42	0.29%	0.51%	1.19%	1.07%	42	29.46%	38.41%	44.52%	31.98%
	Corporates - Of Which: Specialised Lending										14	0.27%	1.08%	2.11%	1.45%	14	11.70%	19.84%	28.25%	23.98%	
	Corporates - Of Which: SME										16	0.69%	1.09%	3.23%	1.02%	16	15.28%	28.91%	45.00%	20.92%	
	Retail	11	0.00%	0.03%	0.28%	0.15%	8	21.78%	34.25%	37.15%	17.32%	59	0.35%	0.69%	1.91%	0.62%	60	14.63%	18.61%	24.49%	11.24%
	Retail - Secured on real estate property	5	0.00%	0.00%	0.28%	0.44%						53	0.30%	0.55%	1.85%	0.55%	53	13.33%	16.29%	21.25%	14.44%
	Retail - Qualifying Revolving										16	0.23%	0.55%	1.10%	1.09%	20	38.70%	58.82%	77.06%	56.74%	
	Retail - Other Retail	8	0.01%	0.04%	0.18%	0.09%	5	36.86%	41.72%	45.18%	60.02%	50	0.29%	0.82%	2.18%	0.68%	49	20.79%	35.74%	51.94%	9.10%
Switzerland	Corporates	16	0.00%	0.41%	1.16%	0.66%	10	3.40%	6.35%	7.65%	17.76%	57	0.22%	0.66%	1.08%	0.74%	59	33.00%	41.41%	45.00%	30.86%
	Corporates - Of Which: Specialised Lending										18	0.56%	0.90%	1.10%	1.43%	18	16.02%	25.56%	44.14%	31.37%	
	Corporates - Of Which: SME	7	0.00%	0.09%	7.69%	1.54%						37	0.78%	1.90%	3.29%	2.14%	37	19.84%	33.24%	43.62%	31.73%
	Retail	43	0.22%	0.43%	1.01%	0.54%	40	9.29%	15.56%	24.53%	15.92%	65	0.76%	1.26%	2.34%	0.74%	66	16.83%	20.39%	27.22%	20.98%
	Retail - Secured on real estate property	23	0.33%	0.74%	2.55%	0.54%	21	7.33%	10.66%	20.86%	11.14%	65	0.55%	1.01%	2.13%	0.72%	65	14.67%	17.05%	22.84%	20.54%
	Retail - Qualifying Revolving	22	0.25%	0.54%	1.31%	1.22%	19	34.47%	44.70%	63.93%	45.99%	25	0.62%	0.97%	2.13%	1.90%	27	35.24%	56.91%	67.92%	56.43%
	Retail - Other Retail	32	0.17%	0.63%	2.94%	0.62%	30	17.09%	39.87%	49.07%	28.74%	58	1.20%	2.00%	4.51%	1.12%	58	29.49%	35.76%	51.48%	20.79%
United States	Corporates	23	0.22%	0.70%	2.87%	1.42%	18	1.48%	14.14%	19.06%	12.83%	57	0.37%	1.00%	1.98%	1.25%	63	27.66%	42.32%	45.00%	26.90%
	Corporates - Of Which: Specialised Lending	11	0.82%	3.79%	11.87%	5.74%	10	8.73%	16.10%	22.67%	12.88%	23	0.73%	1.49%	2.77%	2.37%	23	16.97%	32.58%	44.92%	24.39%
	Corporates - Of Which: SME	9	0.18%	1.24%	4.04%	1.54%	6	9.89%	14.26%	21.65%	14.64%	35	0.51%	1.99%	5.04%	2.13%	36	28.38%	37.57%	45.00%	18.03%
	Retail	31	0.07%	0.35%	2.33%	4.71%	28	9.78%	19.14%	32.11%	18.78%	64	0.62%	1.03%	2.00%	1.94%	66	16.96%	20.91%	30.55%	25.26%
	Retail - Secured on real estate property	14	0.23%	0.79%	1.98%	1.16%	10	3.48%	5.10%	10.58%	5.52%	62	0.52%	0.93%	1.66%	0.82%	62	13.84%	16.60%	20.87%	17.78%
	Retail - Qualifying Revolving	15	0.32%	0.80%	2.17%	1.23%	14	33.69%	45.57%	56.47%	49.29%	22	0.38%	1.06%	3.52%	1.18%	24	40.34%	58.18%	74.21%	62.67%
	Retail - Other Retail	27	0.11%	0.53%	5.52%	5.73%	24	23.48%	34.58%	71.54%	18.98%	59	0.61%	1.26%	3.37%	2.25%	61	25.95%	37.01%	54.59%	27.16%



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, 25<sup>th</sup>, 50<sup>th</sup>, 75<sup>th</sup> and Weighted Average (by non defaulted exposure for PDs and LGDs).

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

• **PD\_Adjusted (on non defaulted)**

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

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

$$PD_{Corep} = \frac{PD_{non\_default} * Exposure_{non\_default} + PD_{default} * Exposure_{default}}{Exposure_{Total}}$$

where  $PD_{default}=1$ ;

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

$$PD_{Adjusted} = PD_{non\_default} = \frac{Exposure_{Total} * PD_{Corep} - Exposure_{default}}{Exposure_{non\_default}} = \frac{column\ 010 * column\ 080 - column\ 030}{column\ 010 - column\ 030}$$

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

• **LGD**

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

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

• **Default rate**

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

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

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

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

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

Where  $\text{No defaulted exp} = (\text{Original exposure} - \text{Defaulted exposure})$   
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:

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

Where the *Observed new defaulted* of the periods are the ones at the end of the period.  
and  $(Q-i)$  = Quarter expressed as a lag of the actual one.

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Banking  
Authority

Tour Europlaza, 20 avenue André Prothin CS 30154  
92927 Paris La Défense CEDEX, FRANCE  
Tel. +33 1 86 52 70 00  
E-mail: [info@eba.europa.eu](mailto:info@eba.europa.eu)  
<https://eba.europa.eu>