
CREDIT RISK PARAMETERS

Risk Dashboard annex / Q1 2024

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

2024 Q1

(Source COREP C 9.02)

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

		Default rate					Loss rate					PD - adjusted					LGD					
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	
Austria	Corporates	15	0.00%	0.60%	1.63%	1.28%	11	3.21%	17.19%	28.06%	21.92%	56	0.28%	0.58%	1.28%	1.30%	58	32.96%	40.59%	45.00%	33.97%	
	Corporates - Of Which: Specialised Lending	4	0.00%	0.92%	9.83%	2.42%						16	0.24%	0.37%	1.88%	0.99%	16	15.67%	22.25%	37.29%	23.87%	
	Corporates - Of Which: SME	8	0.02%	0.99%	3.88%	2.93%	6	14.73%	18.14%	27.79%	16.59%	29	0.57%	2.16%	3.48%	2.71%	30	21.87%	37.23%	45.00%	30.36%	
	Retail	29	0.21%	0.90%	2.27%	0.68%	26	19.00%	26.49%	61.33%	27.00%	64	0.56%	1.16%	2.14%	1.41%	66	16.87%	22.59%	29.34%	29.79%	
	Retail - Secured on real estate property	9	0.03%	0.57%	0.80%	0.47%	8	5.01%	10.42%	12.64%	11.12%	59	0.32%	0.70%	1.58%	1.18%	60	13.65%	17.53%	22.13%	19.17%	
	Retail - Qualifying Revolving	13	0.52%	1.18%	1.59%	1.01%	10	55.92%	57.69%	65.19%	49.32%	26	0.68%	1.59%	2.34%	2.00%	28	45.09%	57.02%	74.41%	82.09%	
	Retail - Other Retail	24	1.02%	2.35%	4.53%	1.17%	21	20.35%	43.56%	61.46%	39.74%	56	0.92%	1.73%	2.61%	2.37%	58	23.27%	45.04%	54.54%	51.84%	
Belgium	Corporates	14	0.19%	0.52%	0.87%	0.79%	11	10.55%	19.35%	59.45%	15.59%	58	0.24%	0.51%	1.13%	2.21%	59	31.69%	39.53%	44.96%	27.50%	
	Corporates - Of Which: Specialised Lending											23	0.28%	0.65%	1.95%	1.70%	23	17.71%	24.70%	42.63%	24.76%	
	Corporates - Of Which: SME	11	0.72%	1.22%	1.53%	1.26%	9	19.83%	19.92%	64.23%	22.01%	32	0.52%	2.41%	3.18%	2.64%	30	23.37%	35.93%	43.69%	26.35%	
	Retail	29	0.34%	0.63%	1.08%	0.63%	27	13.43%	19.23%	27.26%	13.93%	65	0.54%	1.05%	1.99%	1.00%	65	16.96%	20.26%	25.42%	17.62%	
	Retail - Secured on real estate property	19	0.32%	0.48%	1.11%	0.45%	17	5.22%	8.84%	12.69%	6.64%	63	0.51%	0.87%	1.63%	0.87%	63	14.55%	17.94%	21.44%	14.37%	
	Retail - Qualifying Revolving	16	0.29%	0.60%	1.85%	0.29%	15	32.31%	48.26%	59.27%	28.92%	27	0.40%	1.06%	2.56%	0.52%	27	44.06%	58.76%	73.13%	56.95%	
	Retail - Other Retail	24	0.47%	0.91%	1.52%	1.42%	22	22.62%	29.58%	61.83%	24.05%	56	0.95%	1.80%	3.82%	1.80%	57	26.90%	33.38%	51.51%	32.51%	
Bulgaria	Corporates	5	0.00%	0.00%	1.29%	1.30%						26	0.59%	1.98%	10.26%	1.54%	27	31.38%	35.64%	45.00%	23.50%	
	Corporates - Of Which: Specialised Lending											12	0.73%	2.17%	7.64%	2.76%	13	12.75%	35.28%	45.00%	21.61%	
	Corporates - Of Which: SME											57	0.42%	1.07%	2.08%	1.82%	59	16.51%	24.63%	36.54%	11.31%	
	Retail	26	0.78%	1.08%	3.28%	0.94%	22	41.30%	62.36%	69.50%	63.83%	57	0.42%	1.07%	2.08%	1.82%	59	16.51%	24.63%	36.54%	11.31%	
	Retail - Secured on real estate property	5	0.00%	0.00%	0.61%	0.61%						44	0.21%	0.50%	1.73%	1.44%	46	12.75%	18.21%	23.00%	6.11%	
	Retail - Qualifying Revolving	14	0.57%	3.05%	13.19%	0.59%	11	38.60%	63.05%	83.10%	88.49%	23	0.58%	2.16%	6.35%	2.44%	26	40.11%	61.62%	71.83%	17.71%	
	Retail - Other Retail	20	2.15%	3.45%	6.49%	2.24%	17	58.39%	64.07%	73.21%	72.49%	48	0.83%	2.45%	6.98%	3.56%	47	25.44%	40.42%	56.71%	29.03%	
Croatia	Corporates	5	0.00%	0.02%	0.32%	0.21%						24	1.15%	1.96%	10.22%	2.42%	25	25.88%	35.09%	45.00%	41.72%	
	Corporates - Of Which: Specialised Lending											5	0.53%	0.53%	0.94%	0.53%	5	19.48%	22.41%	22.41%	16.89%	
	Corporates - Of Which: SME	5	0.00%	0.04%	0.55%	0.39%						9	2.95%	8.21%	10.55%	3.35%	10	20.00%	38.16%	43.00%	41.83%	
	Retail	15	0.48%	4.68%	14.74%	0.69%	14	29.08%	41.73%	54.73%	28.09%	55	0.36%	1.46%	2.74%	1.63%	56	19.72%	29.11%	42.18%	42.10%	
	Retail - Secured on real estate property	4	0.00%	0.07%	0.25%	0.25%						38	0.11%	0.29%	1.33%	1.22%	38	14.79%	19.04%	22.03%	32.52%	
	Retail - Qualifying Revolving	6	2.20%	2.66%	5.92%	4.30%	5	41.31%	54.64%	54.73%	41.46%	22	0.62%	1.64%	6.24%	4.13%	24	44.06%	62.26%	73.28%	65.93%	
	Retail - Other Retail	11	2.01%	6.76%	21.71%	0.99%	10	30.63%	38.31%	58.08%	29.55%	43	0.99%	2.40%	8.10%	1.92%	43	32.61%	48.06%	59.86%	48.58%	
Cyprus	Corporates	4	0.00%	0.00%	0.00%	0.00%						36	0.58%	0.88%	1.36%	1.20%	37	25.59%	37.35%	43.73%	28.57%	
	Corporates - Of Which: Specialised Lending											12	0.47%	1.04%	2.52%	1.53%	12	9.87%	24.13%	39.49%	22.31%	
	Corporates - Of Which: SME											16	1.36%	1.95%	6.90%	1.61%	16	14.61%	35.27%	42.81%	21.74%	
	Retail	9	0.02%	1.07%	2.40%	2.96%	8	31.06%	53.53%	58.18%	18.44%	59	0.28%	0.87%	2.21%	1.03%	57	14.35%	21.62%	30.80%	8.48%	
	Retail - Secured on real estate property											47	0.21%	0.63%	1.76%	1.09%	48	12.76%	15.42%	19.99%	15.71%	
	Retail - Qualifying Revolving											21	0.66%	1.17%	2.45%	1.80%	21	57.41%	63.61%	75.07%	67.54%	
	Retail - Other Retail	6	0.00%	1.77%	31.93%	4.32%						46	0.57%	1.51%	3.50%	0.98%	44	24.44%	37.91%	55.48%	6.27%	
Czech	Corporates	11	0.00%	0.51%	0.72%	0.84%	7	25.11%	35.13%	44.25%	29.69%	47	0.28%	0.64%	1.82%	2.02%	47	29.03%	37.00%	44.27%	34.48%	
	Corporates - Of Which: Specialised Lending	8	0.11%	0.28%	1.26%	0.70%	6	23.97%	26.30%	27.85%	24.58%	12	0.19%	0.32%	1.61%	1.65%	12	24.50%	35.07%	42.56%	27.77%	
	Corporates - Of Which: SME	10	0.00%	0.97%	1.30%	1.52%	7	23.66%	30.44%	40.76%	28.56%	24	0.88%	2.46%	6.78%	2.99%	24	23.73%	35.57%	41.70%	33.14%	
	Retail	23	0.20%	0.49%	0.93%	0.56%	21	28.63%	40.79%	65.82%	34.28%	59	0.38%	1.02%	2.29%	1.38%	59	15.62%	20.80%	32.42%	25.13%	
	Retail - Secured on real estate property	11	0.00%	0.30%	0.44%	0.33%	8	13.51%	15.29%	18.05%	15.90%	51	0.20%	0.58%	1.18%	1.10%	51	13.28%	16.02%	19.51%	19.10%	
	Retail - Qualifying Revolving	14	0.32%	0.62%	6.37%	0.48%	11	38.17%	55.43%	63.03%	59.96%	24	0.28%	0.62%	1.61%	2.82%	24	45.93%	57.42%	71.83%	55.91%	
	Retail - Other Retail	19	0.59%	1.17%	2.25%	1.37%	18	43.47%	52.33%	70.20%	48.68%	48	0.86%	2.50%	4.35%	2.41%	49	28.99%	40.79%	49.13%	44.15%	

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Risk Parameters statistics by country of the counterparty for IRB banks

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2024 Q1

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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	9	0.18%	0.30%	0.44%	0.38%	6	11.56%	15.98%	25.99%	17.95%	55	0.21%	0.48%	1.09%	0.88%	55	30.62%	39.18%	45.00%	24.00%
	Corporates - Of Which: Specialised Lending											19	0.26%	0.59%	1.00%	0.86%	19	14.69%	26.50%	42.59%	22.66%
	Corporates - Of Which: SME	8	0.00%	0.39%	1.03%	0.52%	5	9.48%	19.86%	25.63%	19.92%	30	0.66%	1.63%	3.98%	1.06%	29	20.82%	23.91%	42.34%	19.19%
	Retail	25	0.40%	0.55%	3.09%	0.46%	23	13.67%	20.88%	38.65%	12.15%	62	0.45%	1.20%	2.56%	0.98%	64	16.78%	24.42%	30.80%	16.97%
	Retail - Secured on real estate property	10	0.28%	0.48%	1.63%	0.43%	7	3.24%	8.65%	14.17%	8.83%						55	13.15%	17.00%	21.24%	15.36%
	Retail - Qualifying Revolving	7	0.28%	0.43%	3.33%	0.53%	7	32.71%	41.51%	71.18%	49.54%						23	50.78%	64.42%	76.87%	64.59%
	Retail - Other Retail	21	0.49%	1.18%	7.82%	0.71%	19	17.63%	37.07%	58.01%	30.97%						52	29.62%	41.15%	56.99%	40.20%
Estonia	Corporates	9	0.00%	0.08%	1.61%	1.04%	5	0.24%	31.90%	31.90%	30.97%	33	0.27%	1.75%	9.03%	1.46%	32	30.24%	43.89%	45.00%	42.25%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	8	0.00%	0.04%	0.19%	0.26%	5	11.52%	16.40%	16.44%	11.64%	15	1.59%	10.79%	22.46%	1.97%	12	33.18%	43.39%	52.13%	40.21%
	Retail	15	0.11%	0.20%	1.27%	0.25%	12	13.28%	19.72%	71.58%	15.73%	54	0.32%	1.28%	2.44%	1.73%	55	17.53%	22.55%	36.25%	17.16%
	Retail - Secured on real estate property	6	0.10%	0.16%	0.23%	0.18%	5	6.19%	10.11%	10.11%	9.46%	39	0.17%	0.72%	1.61%	1.43%	41	13.36%	16.29%	24.21%	15.32%
	Retail - Qualifying Revolving	4	0.86%	1.98%	8.43%	2.75%						21	0.30%	1.35%	4.44%	2.51%	21	51.14%	68.56%	74.66%	67.44%
	Retail - Other Retail	12	0.002012	0.47%	0.91%	0.47%	10	20.82%	24.68%	25.82%	24.40%	44	0.98%	2.55%	6.99%	2.96%	43	24.17%	33.60%	56.44%	24.47%
Finland	Corporates	12	0.00%	0.11%	1.27%	0.95%	6	4.53%	22.75%	25.64%	16.26%	58	0.34%	0.56%	1.38%	0.90%	58	32.90%	42.78%	45.00%	30.56%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	6	0.00%	0.09%	0.96%	0.91%						24	0.27%	0.65%	1.12%	0.89%	24	18.28%	29.09%	43.01%	30.29%
	Retail	20	0.10%	0.88%	2.04%	0.84%	18	17.77%	26.32%	63.69%	9.95%	61	0.45%	1.44%	2.57%	1.44%	60	17.67%	22.92%	39.64%	19.35%
	Retail - Secured on real estate property	10	0.54%	0.88%	1.01%	0.68%	6	6.31%	6.31%	8.20%	7.48%	44	0.23%	0.80%	2.16%	1.04%	44	12.28%	16.22%	21.25%	15.83%
	Retail - Qualifying Revolving	6	0.00%	0.17%	3.16%	1.08%	5	37.38%	43.11%	53.46%	46.20%	23	0.27%	1.11%	2.98%	1.88%	24	44.06%	59.14%	71.44%	66.92%
	Retail - Other Retail	16	0.81%	1.95%	5.27%	1.21%	14	19.84%	27.49%	70.63%	14.39%	50	1.23%	2.73%	4.05%	3.00%	50	27.17%	45.41%	56.29%	30.05%
France	Corporates	25	0.26%	0.90%	1.25%	1.47%	20	11.40%	20.25%	29.92%	19.09%	71	0.31%	0.66%	1.68%	1.57%	70	31.58%	38.21%	44.78%	36.01%
	Corporates - Of Which: Specialised Lending	6	0.39%	1.23%	1.64%	1.25%	5	8.26%	11.88%	22.24%	14.55%	28	0.44%	0.87%	1.70%	1.64%	28	18.66%	25.25%	39.63%	23.35%
	Corporates - Of Which: SME	17	0.04%	1.19%	1.76%	1.65%	11	14.02%	22.34%	32.65%	24.42%	48	0.88%	2.01%	3.24%	1.79%	48	22.96%	34.69%	44.93%	36.45%
	Retail	43	0.48%	1.10%	2.09%	0.64%	39	13.10%	22.32%	30.63%	20.96%	64	1.14%	1.82%	2.89%	1.26%	67	17.07%	19.88%	26.30%	19.21%
	Retail - Secured on real estate property	22	0.46%	0.88%	1.79%	0.36%	19	7.37%	12.07%	19.40%	11.21%	64	0.65%	1.40%	2.73%	0.88%	64	13.41%	16.36%	20.37%	14.09%
	Retail - Qualifying Revolving	21	0.30%	0.73%	1.55%	0.82%	18	41.09%	51.24%	56.86%	41.63%	26	0.45%	1.13%	3.47%	2.12%	28	48.48%	57.64%	64.38%	41.23%
	Retail - Other Retail	32	0.66%	1.70%	3.35%	1.36%	30	24.13%	32.87%	49.07%	26.01%	58	1.17%	2.68%	4.02%	1.83%	61	29.26%	37.88%	50.98%	27.46%
Germany	Corporates	33	0.44%	0.63%	1.79%	0.92%	27	9.52%	19.10%	36.87%	19.80%	71	0.35%	0.80%	1.33%	0.97%	74	32.61%	39.30%	44.75%	36.17%
	Corporates - Of Which: Specialised Lending	11	0.95%	2.49%	5.52%	2.36%	9	10.48%	11.18%	22.41%	15.62%	30	0.46%	0.80%	1.11%	0.93%	30	16.57%	26.05%	40.17%	32.65%
	Corporates - Of Which: SME	17	0.33%	0.91%	1.24%	0.95%	10	7.23%	12.21%	34.02%	23.70%	54	0.74%	1.69%	3.65%	1.10%	53	21.25%	35.80%	39.91%	32.57%
	Retail	49	0.27%	0.67%	1.33%	0.65%	45	16.51%	22.32%	34.09%	25.23%	67	0.85%	1.38%	2.98%	1.02%	68	17.14%	21.23%	26.32%	28.29%
	Retail - Secured on real estate property	28	0.23%	0.35%	0.90%	0.41%	24	6.68%	9.45%	11.72%	10.10%	64	0.52%	1.09%	2.19%	0.78%	64	15.05%	16.93%	22.04%	20.64%
	Retail - Qualifying Revolving	24	0.23%	0.56%	1.29%	0.39%	20	26.89%	47.19%	57.98%	44.68%	27	0.46%	1.12%	2.82%	1.04%	30	43.06%	56.82%	69.67%	64.83%
	Retail - Other Retail	40	0.69%	1.65%	2.49%	1.40%	36	25.36%	36.98%	52.94%	36.36%	61	1.55%	2.18%	4.03%	1.91%	62	27.59%	38.33%	51.29%	44.62%
Greece	Corporates	4	0.00%	0.54%	1.20%	0.89%						37	0.26%	0.58%	2.96%	1.61%	36	35.60%	40.37%	45.00%	39.01%
	Corporates - Of Which: Specialised Lending											7	0.33%	2.12%	13.52%	1.04%	7	36.50%	39.44%	57.45%	46.13%
	Corporates - Of Which: SME											14	1.44%	2.16%	9.03%	6.08%	14	25.08%	39.60%	43.90%	32.94%
	Retail	20	0.10%	0.31%	1.97%	0.79%	16	29.44%	55.74%	67.05%	32.77%	59	0.35%	0.87%	2.93%	1.89%	60	15.89%	24.69%	42.91%	24.59%
	Retail - Secured on real estate property											42	0.23%	0.44%	1.28%	0.76%	42	11.89%	16.08%	20.17%	18.04%
	Retail - Qualifying Revolving	9	0.67%	2.10%	3.11%	2.94%	7	52.94%	61.22%	65.80%	59.13%	21	0.46%	0.77%	4.23%	1.46%	24	31.56%	61.56%	72.91%	65.41%
	Retail - Other Retail	16	0.17%	1.35%	7.40%	2.14%	11	16.82%	32.37%	69.57%	33.71%	49	0.61%	2.01%	4.56%	2.89%	49	24.94%	42.52%	54.16%	25.16%

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		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	10	0.03%	0.44%	0.88%	0.77%	6	18.40%	22.55%	47.20%	37.16%	42	0.34%	0.73%	1.70%	1.21%	43	29.98%	37.98%	45.00%	40.50%
	Corporates - Of Which: Specialised Lending											13	0.45%	0.66%	1.13%	1.06%	13	20.04%	29.57%	44.90%	36.07%
	Corporates - Of Which: SME	9	0.93%	1.93%	2.85%	1.60%	6	11.06%	27.79%	45.33%	32.75%	18	1.37%	3.00%	9.03%	2.76%	15	26.22%	39.97%	51.23%	40.12%
	Retail	26	0.38%	1.30%	5.23%	0.78%	23	19.83%	36.33%	56.35%	45.10%	61	0.50%	0.98%	2.68%	4.27%	61	18.28%	23.67%	34.95%	47.15%
	Retail - Secured on real estate property	7	0.00%	0.26%	1.05%	0.30%						51	0.20%	0.51%	1.20%	2.60%	51	12.40%	17.62%	22.45%	32.20%
	Retail - Qualifying Revolving	9	0.15%	1.93%	2.83%	2.76%	8	27.46%	50.68%	70.10%	30.49%	22	0.40%	0.84%	2.30%	2.05%	27	45.55%	58.32%	76.96%	66.68%
Retail - Other Retail	21	1.19%	2.66%	4.91%	1.83%	18	35.52%	52.81%	73.50%	51.35%	50	0.59%	2.55%	6.49%	6.90%	49	27.34%	48.64%	59.10%	68.79%	
Ireland	Corporates	11	0.00%	0.14%	1.67%	1.49%	6	10.21%	17.90%	49.95%	26.29%	55	0.24%	0.48%	1.29%	1.32%	58	27.79%	41.30%	45.00%	24.21%
	Corporates - Of Which: Specialised Lending	4	0.00%	4.22%	8.66%	8.50%						24	0.44%	0.68%	1.43%	1.51%	25	15.61%	23.00%	44.54%	19.66%
	Corporates - Of Which: SME	4	0.67%	2.05%	2.77%	2.54%	4	25.34%	39.40%	71.78%	21.92%	29	0.70%	2.10%	4.99%	4.30%	28	26.98%	34.94%	44.75%	38.51%
	Retail	27	0.34%	1.06%	3.15%	0.72%	21	15.61%	27.32%	45.97%	26.96%	64	0.78%	1.71%	2.62%	1.29%	63	15.86%	20.14%	26.23%	31.07%
	Retail - Secured on real estate property	13	0.88%	1.24%	3.23%	0.55%	9	10.00%	15.51%	22.72%	15.85%	59	0.52%	1.04%	2.07%	1.06%	58	14.48%	17.83%	21.91%	28.39%
	Retail - Qualifying Revolving	10	0.92%	1.34%	2.28%	1.04%	8	27.89%	42.75%	45.76%	42.79%	23	0.34%	1.14%	2.99%	2.65%	23	49.43%	59.85%	76.94%	58.62%
Retail - Other Retail	21	1.01%	1.97%	4.15%	2.64%	16	33.83%	48.72%	77.90%	52.35%	55	1.00%	3.11%	6.52%	5.07%	53	24.22%	41.81%	52.39%	58.74%	
Italy	Corporates	20	0.10%	0.54%	1.06%	0.78%	18	16.32%	22.31%	29.30%	24.67%	55	0.44%	0.98%	2.07%	2.70%	58	32.66%	39.00%	45.00%	35.36%
	Corporates - Of Which: Specialised Lending										20	0.34%	0.99%	1.49%	2.15%	21	17.45%	22.39%	44.31%	20.34%	
	Corporates - Of Which: SME	12	1.13%	1.44%	1.95%	1.50%	12	23.23%	27.88%	33.27%	29.61%	31	0.85%	2.66%	6.60%	5.82%	30	24.13%	35.61%	41.42%	37.62%
	Retail	38	0.54%	1.06%	2.27%	1.13%	35	21.05%	27.92%	43.58%	38.23%	63	0.71%	1.52%	2.84%	1.67%	66	17.31%	23.78%	33.22%	27.98%
	Retail - Secured on real estate property	18	0.36%	0.65%	1.11%	0.56%	15	14.15%	17.90%	25.12%	20.91%	61	0.43%	0.88%	1.57%	0.95%	61	13.29%	16.79%	22.45%	21.70%
	Retail - Qualifying Revolving	22	0.68%	1.12%	2.32%	0.93%	18	36.58%	43.86%	59.40%	49.50%	26	0.84%	1.63%	3.60%	4.06%	28	45.88%	61.58%	69.23%	56.28%
Retail - Other Retail	32	0.56%	1.89%	5.24%	2.01%	30	25.37%	38.95%	57.19%	45.58%	59	0.89%	2.74%	5.37%	3.27%	61	25.57%	39.90%	49.32%	38.55%	
Latvia	Corporates											32	0.38%	1.49%	4.77%	1.61%	32	28.53%	41.11%	45.00%	41.77%
	Corporates - Of Which: Specialised Lending										14	0.85%	2.17%	5.55%	2.43%	14	9.36%	35.57%	44.04%	38.19%	
	Corporates - Of Which: SME										49	0.49%	1.16%	3.37%	3.10%	48	19.44%	24.81%	46.80%	32.41%	
	Retail	19	0.23%	0.72%	1.02%	0.31%	17	31.43%	48.41%	54.67%	26.00%	34	0.14%	0.53%	1.21%	2.57%	34	12.41%	18.10%	24.90%	28.00%
	Retail - Secured on real estate property	6	0.00%	0.22%	0.28%	0.26%	4	20.98%	25.04%	29.09%	23.57%	18	0.14%	1.31%	2.81%	3.66%	18	58.17%	62.69%	73.54%	68.90%
	Retail - Qualifying Revolving											41	0.76%	3.36%	6.54%	4.54%	39	26.51%	43.75%	54.29%	44.92%
Retail - Other Retail	18	0.35%	1.03%	6.12%	0.43%	15	27.23%	46.00%	66.42%	28.90%											
Lithuania	Corporates	6	0.15%	0.20%	0.23%	0.20%	5	5.67%	24.49%	24.50%	17.62%	36	0.43%	1.15%	3.58%	2.01%	36	37.26%	44.66%	45.00%	42.21%
	Corporates - Of Which: Specialised Lending										4	0.31%	1.41%	2.39%	1.76%	4	42.17%	43.59%	45.00%	43.06%	
	Corporates - Of Which: SME										17	0.89%	2.02%	4.80%	2.00%	18	39.04%	44.65%	52.96%	40.29%	
	Retail	15	0.14%	0.30%	0.64%	0.26%	15	16.18%	28.26%	64.79%	13.61%	50	0.59%	1.51%	2.77%	1.80%	53	17.08%	24.02%	40.62%	22.00%
	Retail - Secured on real estate property	6	0.13%	0.20%	0.27%	0.22%	5	9.75%	9.75%	14.58%	10.69%	31	0.25%	1.03%	1.70%	1.56%	33	14.01%	17.03%	21.29%	19.35%
	Retail - Qualifying Revolving											20	0.63%	1.04%	2.16%	1.66%	21	38.22%	64.20%	73.22%	71.18%
Retail - Other Retail	12	0.29%	0.43%	2.91%	0.41%	14	18.78%	39.17%	64.79%	20.26%	47	0.92%	3.18%	6.94%	3.01%	45	27.68%	37.50%	58.00%	35.33%	
Luxembourg	Corporates	21	0.00%	0.46%	1.74%	1.16%	15	3.76%	19.71%	30.65%	9.50%	65	0.37%	0.61%	1.15%	0.92%	67	27.71%	38.58%	44.75%	30.24%
	Corporates - Of Which: Specialised Lending	9	0.24%	2.57%	3.48%	4.13%	5	5.01%	10.17%	12.77%	9.88%	25	0.53%	0.86%	1.76%	1.14%	25	17.52%	23.55%	37.63%	25.27%
	Corporates - Of Which: SME	12	0.00%	3.16%	5.08%	4.14%	7	2.12%	10.46%	21.63%	7.47%	41	0.35%	1.47%	2.85%	2.53%	44	27.27%	35.65%	43.76%	29.75%
	Retail	25	0.30%	0.62%	2.04%	0.99%	23	9.30%	21.46%	39.61%	16.32%	61	0.72%	1.14%	2.17%	0.94%	63	16.32%	21.40%	27.61%	17.69%
	Retail - Secured on real estate property	14	0.27%	0.45%	1.42%	0.79%	11	2.95%	13.69%	16.07%	14.32%	59	0.52%	0.99%	1.78%	0.73%	60	14.11%	17.96%	21.96%	16.39%
	Retail - Qualifying Revolving	8	0.54%	1.15%	5.89%	5.37%	8	32.24%	48.15%	66.74%	58.32%	21	0.36%	1.16%	3.00%	2.15%	22	46.65%	60.51%	76.21%	38.05%
Retail - Other Retail	24	0.89%	2.17%	5.68%	2.01%	22	23.94%	33.25%	49.70%	20.41%	53	1.20%	2.16%	3.68%	2.13%	54	26.16%	35.83%	51.94%	24.03%	

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

2024 Q1

(Source COREP C 9.02)

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

		Default rate					Loss rate					PD - adjusted					LGD				
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
Malta	Corporates											42	0.38%	0.76%	1.84%	1.74%	43	17.03%	29.76%	45.00%	22.80%
	Corporates - Of Which: Specialised Lending											7	0.69%	1.21%	3.04%	2.87%	7	9.67%	12.00%	16.50%	12.04%
	Corporates - Of Which: SME											22	0.67%	1.76%	3.52%	1.61%	22	14.72%	36.69%	45.00%	27.04%
	Retail	12	0.05%	0.33%	1.97%	0.63%	7	17.88%	24.65%	46.50%	13.68%	58	0.28%	0.93%	2.53%	1.96%	59	17.23%	24.14%	33.50%	16.36%
	Retail - Secured on real estate property											49	0.18%	0.37%	2.03%	1.23%	49	14.99%	18.01%	21.18%	17.86%
	Retail - Qualifying Revolving	7	0.00%	1.32%	5.83%	5.28%						21	0.35%	0.63%	3.60%	3.09%	22	36.13%	60.44%	69.75%	64.36%
Retail - Other Retail	7	0.13%	0.25%	5.61%	0.85%	6	17.88%	45.26%	62.93%	10.23%	48	0.61%	2.05%	3.90%	2.55%	46	22.37%	39.58%	48.74%	14.22%	
Netherlands	Corporates	18	0.03%	0.54%	0.84%	1.35%	11	7.65%	12.26%	19.52%	10.92%	69	0.29%	0.56%	1.12%	1.27%	71	30.61%	38.99%	45.00%	27.49%
	Corporates - Of Which: Specialised Lending	5	0.00%	0.00%	0.38%	0.42%						29	0.28%	0.65%	1.18%	0.98%	29	17.13%	21.75%	38.30%	15.79%
	Corporates - Of Which: SME	12	0.00%	0.64%	2.18%	2.73%	6	9.67%	13.73%	17.73%	11.16%	43	0.83%	2.10%	3.53%	2.67%	43	22.84%	37.95%	45.00%	19.72%
	Retail	41	0.18%	0.54%	1.12%	0.46%	37	12.82%	29.59%	39.84%	10.63%	65	0.73%	1.17%	2.14%	0.69%	66	16.04%	20.63%	26.45%	15.57%
	Retail - Secured on real estate property	13	0.18%	0.36%	0.47%	0.42%	10	6.97%	10.87%	13.52%	8.20%	63	0.48%	0.94%	1.70%	0.63%	63	13.94%	17.42%	22.57%	14.76%
	Retail - Qualifying Revolving	14	0.39%	0.66%	1.76%	0.78%	13	48.00%	53.65%	62.58%	57.92%	23	0.77%	1.74%	2.17%	1.78%	24	46.57%	61.17%	69.10%	43.50%
Retail - Other Retail	34	0.42%	2.49%	7.51%	1.73%	31	23.98%	37.73%	50.17%	26.01%	58	1.10%	2.82%	3.97%	2.78%	59	26.23%	35.92%	53.78%	44.48%	
Norway	Corporates	15	0.00%	0.06%	0.36%	2.16%	10	8.38%	22.18%	29.24%	24.98%	56	0.14%	0.44%	1.52%	1.26%	56	26.07%	38.40%	45.00%	26.66%
	Corporates - Of Which: Specialised Lending											18	0.58%	0.78%	2.17%	2.24%	18	14.02%	22.21%	28.20%	22.53%
	Corporates - Of Which: SME	11	0.15%	1.16%	3.37%	2.94%	8	7.80%	12.71%	25.96%	28.71%	26	0.57%	2.40%	5.11%	1.64%	25	19.79%	28.06%	45.00%	24.42%
	Retail	26	0.21%	0.70%	1.34%	0.81%	23	10.36%	23.92%	37.22%	6.82%	63	0.61%	1.31%	3.34%	0.89%	64	16.39%	21.45%	27.15%	21.21%
	Retail - Secured on real estate property	13	0.24%	0.94%	1.36%	0.59%	10	7.60%	13.57%	17.45%	4.44%	57	0.47%	1.22%	2.42%	0.80%	58	14.60%	18.62%	20.78%	20.00%
	Retail - Qualifying Revolving	9	0.46%	0.72%	1.46%	0.69%	8	33.03%	41.64%	60.55%	59.75%	21	0.75%	1.30%	2.04%	1.56%	22	49.50%	64.24%	73.85%	68.35%
Retail - Other Retail	21	0.46%	0.99%	4.66%	2.08%	19	15.29%	25.32%	52.37%	10.95%	52	1.00%	2.28%	5.87%	1.88%	53	25.43%	37.02%	52.89%	30.45%	
Poland	Corporates	10	0.06%	1.56%	2.54%	1.40%	8	9.04%	19.14%	37.67%	34.38%	53	0.33%	0.56%	1.51%	1.89%	54	29.99%	36.98%	44.89%	32.09%
	Corporates - Of Which: Specialised Lending											15	0.35%	0.54%	1.40%	0.92%	15	13.80%	26.54%	37.49%	30.20%
	Corporates - Of Which: SME	8	0.00%	0.75%	2.17%	1.52%	5	22.92%	36.86%	59.79%	32.47%	32	0.63%	1.43%	3.78%	3.39%	30	27.16%	38.62%	45.00%	27.21%
	Retail	28	0.11%	1.55%	3.77%	5.24%	25	27.75%	37.80%	53.60%	47.65%	57	0.77%	1.71%	3.28%	1.65%	62	16.91%	24.94%	36.33%	39.88%
	Retail - Secured on real estate property	8	0.03%	1.21%	7.49%	4.56%	5	13.66%	15.59%	19.61%	45.50%	50	0.26%	0.86%	1.47%	0.68%	50	13.74%	18.39%	22.72%	34.18%
	Retail - Qualifying Revolving	13	0.71%	1.22%	2.67%	7.07%	11	51.14%	55.97%	57.57%	53.11%	25	0.63%	1.75%	3.77%	2.81%	26	44.06%	62.80%	71.73%	66.70%
Retail - Other Retail	23	0.55%	1.95%	6.74%	6.50%	20	32.06%	46.59%	59.02%	48.81%	53	1.38%	3.13%	5.30%	4.85%	57	24.70%	40.88%	55.94%	43.98%	
Portugal	Corporates	9	0.32%	0.46%	0.75%	0.72%	8	5.50%	18.07%	26.97%	26.36%	48	0.19%	0.41%	1.46%	2.90%	48	33.09%	40.08%	45.00%	40.25%
	Corporates - Of Which: Specialised Lending											17	0.27%	0.36%	0.95%	1.75%	18	13.41%	30.80%	45.00%	30.50%
	Corporates - Of Which: SME	6	0.46%	0.72%	1.39%	0.89%	5	43.68%	43.82%	46.66%	49.03%	22	1.65%	3.49%	6.34%	6.55%	21	31.36%	37.24%	49.64%	40.97%
	Retail	33	0.42%	0.88%	1.98%	2.01%	29	26.77%	29.23%	40.00%	28.75%	60	0.54%	0.97%	1.73%	1.39%	62	18.64%	22.91%	34.14%	25.34%
	Retail - Secured on real estate property	10	0.35%	0.54%	3.89%	1.24%	7	10.42%	15.59%	18.77%	14.23%	55	0.40%	0.90%	1.50%	1.11%	56	14.05%	18.33%	23.82%	22.12%
	Retail - Qualifying Revolving	11	0.69%	1.79%	2.51%	2.23%	10	40.83%	64.26%	68.30%	52.27%	21	0.33%	1.61%	4.02%	3.05%	24	48.09%	57.50%	70.24%	54.51%
Retail - Other Retail	28	0.80%	1.50%	3.68%	3.17%	26	27.42%	39.56%	54.21%	43.31%	56	1.00%	2.02%	3.39%	3.78%	56	27.34%	40.88%	51.83%	41.38%	
Romania	Corporates	9	0.00%	0.05%	0.51%	0.57%	6	26.30%	38.31%	60.57%	54.91%	37	0.42%	1.12%	2.83%	1.65%	36	32.03%	39.50%	45.00%	43.20%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	5	0.08%	0.75%	0.86%	1.09%	4	37.68%	56.00%	65.54%	57.93%	17	1.87%	2.67%	3.96%	2.56%	16	22.15%	42.89%	45.16%	43.59%
	Retail	30	0.21%	1.66%	4.94%	2.32%	26	36.25%	50.63%	57.07%	55.54%	59	0.50%	1.92%	3.81%	4.24%	61	18.34%	27.95%	38.46%	38.98%
	Retail - Secured on real estate property	6	0.00%	0.52%	2.74%	1.08%	4	9.76%	19.76%	32.94%	22.42%	47	0.23%	0.67%	1.85%	2.66%	46	12.92%	16.97%	20.58%	19.35%
	Retail - Qualifying Revolving	11	0.94%	3.66%	8.45%	0.95%	8	45.36%	53.45%	63.03%	51.91%	22	0.93%	2.59%	7.01%	4.92%	23	36.53%	58.17%	70.86%	48.06%
Retail - Other Retail	25	0.90%	4.15%	9.65%	4.11%	22	37.10%	50.63%	62.72%	63.58%	50	0.99%	3.02%	8.36%	4.72%	50	30.54%	43.13%	56.72%	49.86%	

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

2024 Q1

(Source COREP C 9.02)

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

		Default rate					Loss rate					PD - adjusted					LGD				
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
Slovakia	Corporates	9	0.00%	0.07%	0.55%	0.48%	7	25.83%	38.89%	44.71%	38.58%	38	0.50%	0.91%	3.01%	2.14%	37	30.43%	38.35%	45.00%	37.01%
	Corporates - Of Which: Specialised Lending										7	0.44%	1.35%	2.17%	1.25%	7	25.11%	35.55%	45.00%	40.51%	
	Corporates - Of Which: SME	9	0.00%	0.23%	1.29%	0.97%	7	35.56%	39.19%	46.54%	40.50%	21	1.45%	2.20%	3.77%	3.25%	21	21.97%	36.70%	42.80%	39.95%
	Retail	16	0.24%	0.87%	2.07%	0.64%	14	24.47%	46.70%	55.49%	50.34%	54	0.48%	1.10%	2.94%	1.29%	55	17.48%	24.72%	35.46%	29.96%
	Retail - Secured on real estate property	6	0.00%	0.25%	0.39%	0.31%	4	15.55%	17.89%	35.15%	22.82%	40	0.14%	0.58%	1.26%	0.81%	41	12.46%	18.01%	22.14%	26.31%
	Retail - Qualifying Revolving	8	0.32%	0.66%	3.93%	0.60%	6	38.42%	47.24%	49.50%	49.64%	23	0.59%	1.98%	3.37%	3.39%	24	46.19%	61.01%	70.43%	39.55%
Retail - Other Retail	16	1.86%	3.62%	4.91%	2.52%	14	39.05%	54.92%	71.26%	67.30%	44	0.88%	3.35%	8.52%	4.22%	45	25.02%	40.05%	54.47%	48.90%	
Slovenia	Corporates	4	0.00%	0.07%	0.14%	0.13%						23	0.40%	0.81%	1.99%	0.75%	24	34.42%	43.12%	45.00%	41.23%
	Corporates - Of Which: Specialised Lending										4	0.58%	7.66%	14.33%	0.70%	4	36.51%	40.30%	56.55%	53.90%	
	Corporates - Of Which: SME	4	0.00%	0.33%	0.70%	0.70%					15	0.99%	1.59%	3.20%	1.49%	14	11.48%	38.54%	44.85%	39.73%	
	Retail	10	0.07%	0.20%	5.34%	2.72%	7	48.75%	56.70%	77.21%	56.18%	49	0.21%	0.60%	2.97%	3.07%	49	19.85%	33.05%	53.00%	33.62%
	Retail - Secured on real estate property										29	0.13%	0.17%	0.59%	0.63%	30	12.23%	17.02%	25.35%	19.54%	
	Retail - Qualifying Revolving										20	0.30%	0.83%	2.95%	1.91%	21	52.31%	64.76%	70.09%	69.58%	
Retail - Other Retail	10	0.30%	0.77%	12.16%	4.16%	7	48.75%	56.70%	77.21%	56.19%	40	0.46%	0.96%	5.83%	4.15%	38	34.48%	48.08%	58.91%	39.80%	
Spain	Corporates	19	0.00%	0.38%	1.26%	1.79%	14	4.42%	21.17%	27.78%	26.50%	68	0.45%	1.07%	1.61%	1.40%	67	35.14%	41.47%	45.00%	40.90%
	Corporates - Of Which: Specialised Lending	5	0.00%	1.45%	1.55%	1.55%					26	0.50%	1.07%	1.53%	1.50%	26	19.66%	30.85%	45.00%	23.48%	
	Corporates - Of Which: SME	14	0.71%	2.21%	3.28%	3.83%	10	20.68%	24.12%	28.63%	27.41%	43	0.94%	2.60%	4.57%	1.77%	42	25.35%	36.55%	45.00%	42.88%
	Retail	35	0.35%	0.86%	2.16%	1.58%	30	17.17%	25.88%	34.64%	30.29%	66	0.78%	1.34%	2.21%	1.62%	67	17.47%	23.71%	30.99%	34.20%
	Retail - Secured on real estate property	16	0.37%	1.17%	1.67%	1.21%	13	9.10%	13.78%	22.63%	21.01%	61	0.37%	0.96%	1.70%	1.35%	62	13.24%	17.16%	22.45%	27.06%
	Retail - Qualifying Revolving	17	0.55%	0.66%	0.99%	0.62%	15	39.02%	52.76%	59.38%	60.94%	26	0.31%	1.04%	2.44%	2.17%	27	44.72%	57.66%	68.92%	71.06%
Retail - Other Retail	31	0.63%	1.64%	3.29%	3.71%	27	26.14%	36.37%	48.92%	38.54%	59	1.24%	2.44%	3.81%	2.49%	59	25.66%	40.26%	54.47%	54.89%	
Sweden	Corporates	16	0.06%	0.21%	1.20%	0.63%	9	15.32%	19.50%	23.97%	19.40%	59	0.39%	0.82%	1.94%	0.84%	62	30.35%	40.21%	45.00%	25.37%
	Corporates - Of Which: Specialised Lending										25	0.76%	1.76%	2.48%	2.33%	27	17.50%	30.27%	43.92%	26.72%	
	Corporates - Of Which: SME	11	0.16%	0.75%	1.71%	0.42%	8	9.15%	14.37%	33.05%	12.74%	33	0.64%	1.34%	4.73%	0.81%	33	20.58%	35.07%	45.00%	18.13%
	Retail	35	0.19%	0.43%	1.33%	0.24%	30	10.95%	23.95%	40.20%	12.83%	66	0.56%	1.47%	3.01%	0.53%	67	14.16%	20.21%	29.85%	12.62%
	Retail - Secured on real estate property	15	0.10%	0.32%	1.01%	0.19%	13	4.44%	7.53%	13.00%	5.17%	61	0.38%	0.73%	2.00%	0.45%	59	12.20%	16.11%	20.01%	10.89%
	Retail - Qualifying Revolving	12	0.39%	0.83%	1.91%	0.76%	11	32.34%	54.86%	61.41%	48.94%	20	0.63%	1.54%	3.93%	1.38%	21	48.98%	59.00%	74.23%	67.93%
Retail - Other Retail	27	0.68%	2.17%	5.15%	0.99%	22	26.61%	37.41%	48.81%	34.01%	55	1.20%	2.65%	4.10%	1.78%	56	25.45%	39.26%	49.26%	38.14%	
United Kingdom	Corporates	19	0.00%	0.10%	1.52%	0.64%	14	1.94%	18.72%	36.12%	21.86%	68	0.31%	0.66%	1.22%	0.78%	69	30.52%	39.37%	45.00%	32.15%
	Corporates - Of Which: Specialised Lending	4	1.39%	4.03%	8.25%	4.30%					30	0.50%	0.88%	1.48%	1.63%	30	18.00%	29.49%	44.71%	26.91%	
	Corporates - Of Which: SME	10	0.00%	1.38%	1.95%	1.94%	5	0.40%	2.96%	11.12%	9.63%	46	0.55%	1.80%	4.46%	3.74%	45	23.43%	36.94%	45.00%	28.88%
	Retail	47	0.26%	0.76%	2.00%	3.41%	44	8.34%	13.99%	31.53%	9.18%	70	0.78%	1.86%	3.08%	1.46%	69	16.84%	21.77%	28.93%	15.64%
	Retail - Secured on real estate property	25	0.48%	1.26%	2.07%	3.54%	23	6.07%	8.04%	20.46%	6.80%	62	0.57%	1.23%	2.52%	1.37%	63	13.92%	17.05%	20.65%	11.82%
	Retail - Qualifying Revolving	20	0.47%	1.57%	2.90%	2.00%	17	37.19%	44.40%	56.76%	45.83%	25	0.57%	1.73%	3.73%	2.29%	26	44.06%	61.41%	71.97%	71.80%
Retail - Other Retail	39	0.40%	1.56%	5.11%	2.30%	35	17.45%	32.04%	55.41%	63.17%	65	1.28%	2.47%	4.52%	2.53%	63	23.41%	40.74%	55.22%	50.25%	
Australia	Corporates	5	0.01%	0.48%	0.62%	0.57%						39	0.16%	0.45%	1.00%	0.74%	41	23.83%	37.16%	45.00%	22.12%
	Corporates - Of Which: Specialised Lending										13	0.34%	0.49%	0.95%	0.74%	13	13.66%	18.99%	45.00%	16.18%	
	Corporates - Of Which: SME										16	0.33%	0.62%	2.06%	0.72%	16	21.26%	39.18%	45.03%	9.01%	
	Retail	26	0.14%	1.05%	2.75%	0.83%	17	8.84%	17.48%	39.57%	5.03%	61	0.46%	0.92%	1.59%	0.61%	62	14.61%	19.71%	25.48%	14.95%
	Retail - Secured on real estate property	7	0.00%	0.77%	4.59%	0.77%	4	5.41%	9.09%	16.81%	2.18%	57	0.39%	0.82%	1.37%	0.55%	57	12.81%	15.67%	21.47%	14.28%
	Retail - Qualifying Revolving	10	0.46%	0.86%	2.60%	0.75%	6	38.17%	40.89%	62.77%	42.76%	21	0.60%	1.15%	2.74%	1.03%	23	37.69%	63.96%	75.12%	59.70%
Retail - Other Retail	18	0.13%	1.85%	7.44%	2.18%	13	25.24%	37.89%	40.29%	27.73%	48	0.58%	1.94%	4.68%	2.02%	45	21.49%	32.61%	54.70%	28.96%	

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

2024 Q1

(Source COREP C 9.02)

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

		Default rate					Loss rate					PD - adjusted					LGD				
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
Canada	Corporates	4	0.00%	0.07%	1.60%	1.33%						45	0.18%	0.51%	1.20%	0.73%	47	26.31%	40.54%	45.00%	30.21%
	Corporates - Of Which: Specialised Lending										18	0.33%	0.52%	1.45%	1.25%	19	14.69%	26.31%	45.00%	25.49%	
	Corporates - Of Which: SME										18	0.82%	2.95%	10.00%	2.30%	18	17.19%	30.21%	45.00%	26.69%	
	Retail	25	0.27%	0.83%	2.58%	3.01%	21	15.14%	20.95%	31.06%	14.10%	61	0.52%	0.94%	2.00%	2.33%	63	15.77%	21.24%	29.61%	18.09%
	Retail - Secured on real estate property	9	0.46%	0.82%	2.67%	1.22%	4	12.70%	15.75%	19.13%	16.61%	50	0.41%	0.65%	1.55%	0.94%	52	12.80%	17.43%	21.42%	16.19%
Retail - Qualifying Revolving	12	0.60%	0.90%	2.23%	1.77%	11	30.75%	40.38%	58.54%	41.54%	24	0.36%	0.79%	2.50%	2.47%	25	44.06%	55.22%	68.13%	52.15%	
Retail - Other Retail	18	0.61%	1.80%	6.63%	3.41%	16	26.37%	39.01%	46.04%	13.94%	50	0.83%	1.97%	4.31%	2.66%	50	26.80%	39.97%	50.50%	18.30%	
China	Corporates										32	0.21%	0.46%	1.48%	0.92%	32	37.33%	44.23%	45.00%	44.34%	
	Corporates - Of Which: Specialised Lending										8	0.16%	0.27%	0.69%	0.53%	8	14.13%	40.57%	44.90%	25.14%	
	Corporates - Of Which: SME										14	0.65%	1.28%	3.53%	3.75%	14	29.92%	38.85%	45.00%	27.20%	
	Retail	22	0.03%	0.08%	0.60%	0.69%	17	12.91%	45.97%	76.49%	12.56%	53	0.29%	0.70%	1.57%	0.79%	54	14.79%	18.46%	24.19%	16.59%
	Retail - Secured on real estate property	7	0.00%	0.45%	2.11%	0.69%						51	0.29%	0.53%	1.18%	0.74%	51	13.30%	16.73%	20.98%	16.19%
Retail - Qualifying Revolving	6	0.94%	1.44%	2.32%	3.06%	5	22.14%	32.42%	35.24%	33.83%	18	0.33%	0.75%	1.72%	1.36%	22	49.16%	61.16%	77.00%	63.22%	
Retail - Other Retail	15	0.09%	0.23%	1.40%	0.05%	12	59.09%	73.17%	85.75%	58.67%	43	0.21%	1.30%	2.83%	1.06%	44	21.42%	40.44%	59.56%	16.58%	
Hong Kong	Corporates	4	0.07%	0.20%	0.87%	0.77%						39	0.25%	1.00%	2.77%	1.32%	41	32.17%	40.49%	45.00%	32.89%
	Corporates - Of Which: Specialised Lending										10	0.66%	0.88%	2.77%	4.95%	11	3.10%	14.95%	23.40%	17.44%	
	Corporates - Of Which: SME										21	0.43%	1.40%	3.00%	1.16%	21	17.19%	35.00%	42.83%	34.39%	
	Retail	7	0.00%	0.08%	1.50%	0.78%	4	23.46%	29.69%	66.12%	21.05%	55	0.24%	0.58%	1.16%	0.55%	55	13.45%	18.57%	28.58%	10.75%
	Retail - Secured on real estate property											48	0.22%	0.58%	1.13%	0.63%	48	12.75%	16.75%	21.59%	15.37%
Retail - Qualifying Revolving											18	0.20%	0.44%	1.44%	1.59%	20	48.37%	61.26%	74.00%	52.85%	
Retail - Other Retail	6	0.38%	2.22%	4.46%	2.74%	4	29.05%	42.70%	75.62%	50.58%	44	0.31%	1.06%	2.74%	2.46%	43	21.39%	32.97%	50.70%	8.72%	
India	Corporates	4	0.48%	1.04%	1.37%	1.34%						31	0.34%	0.79%	3.91%	1.43%	31	31.90%	42.25%	45.00%	38.32%
	Corporates - Of Which: Specialised Lending										10	0.46%	0.87%	1.64%	1.43%	10	20.50%	25.66%	44.05%	24.89%	
	Corporates - Of Which: SME										13	3.35%	4.44%	9.03%	3.10%	12	31.60%	40.25%	45.00%	32.30%	
	Retail	19	0.22%	0.62%	10.80%	0.88%	15	38.96%	53.35%	73.86%	55.11%	53	0.34%	1.21%	3.26%	1.55%	54	16.49%	27.40%	41.58%	36.87%
	Retail - Secured on real estate property	5	0.00%	0.00%	1.57%	0.63%						43	0.17%	0.73%	2.36%	0.94%	44	13.18%	18.56%	25.91%	20.86%
Retail - Qualifying Revolving	9	1.38%	1.41%	1.79%	2.19%	6	39.96%	47.72%	59.75%	55.18%	22	0.56%	1.32%	3.61%	3.44%	25	44.06%	64.21%	73.21%	71.52%	
Retail - Other Retail	13	0.51%	1.23%	2.73%	0.69%	10	39.35%	58.92%	66.93%	54.84%	45	0.61%	2.29%	5.23%	2.46%	46	29.80%	49.84%	58.91%	56.48%	
Korea, Republic Of	Corporates										29	0.17%	0.34%	0.81%	0.53%	29	37.28%	43.45%	45.00%	35.61%	
	Corporates - Of Which: Specialised Lending										5	0.31%	0.43%	0.63%	0.56%	5	9.66%	43.45%	46.08%	22.58%	
	Corporates - Of Which: SME										10	0.46%	3.54%	9.03%	3.34%	10	11.30%	31.08%	45.00%	26.87%	
	Retail	7	0.00%	0.16%	1.43%	1.41%	5	32.79%	56.29%	66.62%	56.19%	49	0.20%	0.46%	1.03%	1.18%	48	15.86%	21.25%	33.06%	39.09%
	Retail - Secured on real estate property											36	0.16%	0.27%	0.42%	0.34%	37	13.42%	16.78%	20.29%	17.89%
Retail - Qualifying Revolving											23	0.15%	0.34%	1.05%	1.51%	24	46.29%	59.15%	75.59%	65.86%	
Retail - Other Retail	7	0.00%	0.65%	1.54%	1.42%	4	32.96%	65.28%	75.81%	56.20%	37	0.94%	1.77%	3.39%	1.26%	37	31.64%	46.77%	58.69%	40.73%	
Russian Federation	Corporates	4	0.96%	6.45%	51.49%	8.21%	4	15.99%	32.85%	47.09%	25.08%	25	5.01%	17.04%	32.28%	17.28%	30	37.00%	45.00%	46.13%	42.88%
	Corporates - Of Which: Specialised Lending										6	22.11%	28.95%	33.25%	30.20%	6	25.54%	31.06%	50.01%	42.38%	
	Corporates - Of Which: SME										7	1.47%	3.04%	37.80%	3.00%	8	30.97%	44.50%	52.30%	43.98%	
	Retail	24	0.21%	2.35%	6.86%	9.61%	22	14.55%	23.36%	47.80%	17.61%	56	0.49%	1.37%	6.52%	3.64%	55	15.47%	23.03%	32.64%	22.05%
	Retail - Secured on real estate property	11	2.47%	8.01%	26.12%	11.99%	8	6.84%	15.19%	18.84%	16.43%	45	0.26%	1.60%	6.62%	3.70%	48	13.79%	18.48%	25.19%	21.24%
Retail - Qualifying Revolving	11	0.81%	1.61%	16.51%	4.02%	11	41.27%	58.54%	78.97%	35.16%	22	0.20%	1.39%	5.25%	3.66%	24	44.06%	63.50%	72.45%	65.63%	
Retail - Other Retail	15	0.92%	1.90%	8.72%	1.99%	15	33.59%	49.15%	75.63%	39.48%	42	0.85%	2.05%	6.19%	11.18%	44	26.31%	40.18%	52.53%	24.29%	

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

2024 Q1

(Source COREP C 9.02)

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

		Default rate				Loss rate					PD - adjusted					LGD					
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
Singapore	Corporates	4	0.15%	0.63%	1.41%	0.20%						45	0.26%	0.60%	1.17%	1.01%	46	29.58%	39.50%	44.98%	32.81%
	Corporates - Of Which: Specialised Lending										14	0.36%	1.05%	1.90%	1.39%	14	11.70%	21.39%	33.89%	22.34%	
	Corporates - Of Which: SME										17	0.73%	1.38%	3.00%	1.24%	17	19.10%	30.10%	39.64%	22.22%	
	Retail	12	0.01%	0.20%	0.47%	0.47%	7	11.37%	46.87%	67.22%	13.74%	60	0.32%	0.67%	1.82%	0.43%	61	14.73%	18.26%	24.19%	10.81%
	Retail - Secured on real estate property	6	0.00%	0.13%	0.53%	0.46%						55	0.28%	0.53%	1.75%	0.56%	55	13.18%	17.06%	22.00%	14.67%
	Retail - Qualifying Revolving	7	0.12%	1.30%	6.56%	2.26%	4	35.63%	47.92%	62.57%	52.99%	19	0.20%	0.46%	0.85%	0.64%	21	46.52%	57.15%	69.78%	55.40%
Retail - Other Retail	7	0.00%	0.02%	0.20%	0.21%	4	60.19%	70.98%	77.37%	75.88%	51	0.42%	0.90%	2.30%	0.35%	49	18.78%	39.23%	51.23%	7.91%	
Switzerland	Corporates	12	0.00%	0.45%	0.83%	0.90%	7	0.93%	6.74%	21.88%	10.27%	60	0.21%	0.57%	0.98%	0.78%	63	33.13%	41.56%	44.95%	31.22%
	Corporates - Of Which: Specialised Lending										17	0.18%	0.65%	1.26%	1.32%	18	15.57%	27.48%	44.13%	32.20%	
	Corporates - Of Which: SME	4	0.00%	0.05%	11.52%	6.30%						38	0.78%	2.26%	5.00%	3.62%	39	16.79%	32.92%	44.36%	28.63%
	Retail	41	0.17%	0.46%	1.13%	0.40%	32	9.86%	17.36%	34.66%	12.26%	66	0.84%	1.31%	2.71%	0.78%	66	16.56%	20.04%	26.27%	20.53%
	Retail - Secured on real estate property	19	0.29%	0.89%	2.61%	0.47%	16	5.04%	7.54%	16.39%	8.50%	65	0.66%	0.98%	2.17%	0.75%	65	14.23%	16.77%	22.67%	20.30%
	Retail - Qualifying Revolving	18	0.31%	0.54%	1.83%	0.70%	14	33.40%	56.07%	57.92%	41.31%	27	0.43%	1.20%	3.16%	1.96%	29	45.26%	58.07%	67.80%	56.13%
Retail - Other Retail	35	0.23%	0.59%	2.53%	0.37%	30	19.52%	40.68%	65.99%	23.27%	59	1.35%	2.06%	4.72%	1.12%	58	25.09%	35.46%	51.32%	19.41%	
United States	Corporates	21	0.20%	0.78%	3.58%	1.53%	16	10.93%	18.13%	26.34%	12.11%	62	0.29%	0.93%	2.07%	1.31%	67	27.69%	42.11%	45.00%	27.42%
	Corporates - Of Which: Specialised Lending	8	3.66%	6.82%	11.38%	7.01%	7	11.41%	12.59%	23.19%	12.26%	23	0.53%	1.85%	2.98%	2.44%	23	17.53%	28.60%	44.90%	24.61%
	Corporates - Of Which: SME	8	0.00%	1.88%	6.95%	2.10%	4	7.11%	10.98%	55.95%	10.10%	36	0.61%	2.22%	6.17%	2.37%	37	21.30%	37.71%	45.00%	18.65%
	Retail	35	0.14%	0.51%	1.69%	4.55%	33	7.14%	16.54%	40.49%	17.69%	65	0.60%	1.07%	1.79%	1.81%	67	17.24%	21.52%	30.33%	25.13%
	Retail - Secured on real estate property	18	0.41%	0.85%	1.29%	0.96%	15	2.89%	7.74%	9.78%	10.27%	62	0.52%	0.84%	1.78%	0.84%	62	14.40%	17.26%	21.00%	18.11%
	Retail - Qualifying Revolving	15	0.23%	0.43%	1.55%	0.66%	14	22.43%	42.46%	57.43%	37.95%	25	0.38%	0.81%	3.60%	1.23%	26	44.06%	57.01%	69.21%	62.47%
Retail - Other Retail	31	0.22%	1.31%	5.49%	5.56%	27	18.28%	32.02%	70.13%	17.86%	61	0.64%	1.75%	2.97%	2.10%	61	22.52%	36.88%	56.14%	26.95%	

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

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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