



***RISK DASHBOARD ANNEX
CREDIT RISK PARAMETERS
Q1 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 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	9	0.00%	0.00%	0.56%	0.76%						55	0.18%	0.48%	1.24%	1.18%	56	33.78%	43.16%	45.00%	30.88%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	6	0.00%	0.56%	1.54%	1.23%						27	0.35%	0.97%	2.12%	2.46%	27	21.65%	37.61%	45.00%	30.87%
	Retail	32	0.03%	0.57%	1.38%	0.74%	21	12.07%	23.48%	32.25%	27.59%	68	0.74%	1.32%	2.09%	1.53%	68	15.16%	22.15%	32.37%	28.48%
	Retail - Secured on real estate property	13	0.46%	0.81%	2.17%	0.68%	8	2.96%	6.41%	8.78%	9.90%	59	0.31%	0.89%	1.53%	1.35%	61	10.34%	13.83%	17.82%	12.84%
Retail - Qualifying Revolving	12	0.08%	0.22%	0.60%	0.29%	6	20.00%	50.02%	79.96%	79.80%	26	0.66%	0.91%	1.80%	0.79%	27	36.23%	54.87%	65.19%	65.03%	
Retail - Other Retail	25	0.10%	1.08%	3.15%	0.90%	18	25.83%	45.22%	58.69%	50.61%	60	1.30%	2.18%	4.15%	2.12%	58	28.95%	38.17%	52.74%	55.47%	
Belgium	Corporates	16	0.00%	0.20%	1.18%	0.98%	10	9.71%	19.55%	23.77%	17.69%	69	0.20%	0.52%	1.51%	2.04%	71	29.79%	42.06%	45.00%	28.84%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	9	0.49%	1.15%	1.84%	1.45%	7	9.83%	16.03%	17.48%	15.09%	34	0.36%	1.62%	2.47%	2.64%	35	26.37%	38.04%	45.00%	26.75%
	Retail	38	0.16%	0.66%	1.11%	0.77%	31	10.59%	21.19%	27.63%	10.39%	66	0.69%	1.32%	2.30%	1.36%	67	14.80%	19.72%	26.04%	17.35%
	Retail - Secured on real estate property	20	0.51%	0.71%	1.22%	0.75%	17	2.21%	5.36%	9.41%	4.07%	59	0.64%	1.10%	1.82%	1.25%	61	11.40%	14.32%	18.94%	13.45%
Retail - Qualifying Revolving	16	0.26%	0.54%	0.99%	0.61%	12	22.54%	50.37%	57.66%	48.05%	29	0.65%	1.27%	2.17%	1.11%	30	43.61%	50.04%	65.18%	48.47%	
Retail - Other Retail	29	0.60%	0.79%	5.25%	0.86%	24	25.84%	37.86%	55.10%	31.03%	59	1.11%	1.67%	3.63%	1.92%	58	26.51%	34.40%	48.80%	32.73%	
Bulgaria	Corporates	8	0.00%	0.00%	1.79%	3.54%						35	0.34%	1.13%	2.93%	2.35%	34	31.45%	39.07%	45.00%	40.77%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	4	0.00%	1.88%	3.76%	3.76%						20	0.24%	0.86%	2.70%	3.10%	19	26.69%	41.00%	45.00%	38.97%
	Retail	20	0.11%	0.82%	1.98%	2.06%	19	23.48%	43.55%	59.94%	47.95%	58	0.62%	1.40%	3.02%	2.59%	57	18.29%	25.50%	35.20%	33.66%
	Retail - Secured on real estate property	5	0.00%	1.19%	1.83%	1.68%	4	13.78%	25.49%	37.54%	29.53%	40	0.27%	0.59%	1.22%	2.33%	41	10.34%	14.82%	17.82%	23.21%
Retail - Qualifying Revolving	8	0.76%	1.46%	1.70%	1.48%	7	46.49%	67.76%	82.51%	79.55%	26	1.40%	2.35%	3.33%	2.80%	25	41.67%	58.54%	68.00%	41.38%	
Retail - Other Retail	17	0.50%	1.61%	6.00%	2.99%	17	39.04%	51.14%	65.17%	66.05%	50	1.12%	2.88%	5.59%	3.24%	48	33.43%	48.46%	56.74%	57.14%	
Croatia	Corporates	6	0.00%	0.00%	3.20%	3.34%						28	0.78%	1.09%	2.59%	3.41%	28	25.87%	37.70%	45.00%	38.64%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											12	0.97%	1.15%	3.14%	4.10%	12	24.30%	41.45%	45.00%	40.65%
	Retail	19	0.02%	0.56%	4.36%	1.94%	14	13.63%	17.74%	56.94%	16.03%	58	0.66%	1.34%	3.88%	1.92%	56	23.53%	35.93%	52.94%	35.36%
	Retail - Secured on real estate property	5	0.00%	1.17%	1.19%	1.18%						33	0.33%	0.66%	1.35%	1.36%	33	9.22%	13.14%	29.28%	29.62%
Retail - Qualifying Revolving	6	0.14%	1.30%	2.26%	1.90%	4	34.73%	53.20%	71.02%	54.53%	23	0.81%	1.92%	5.84%	1.70%	23	41.38%	59.74%	70.73%	58.75%	
Retail - Other Retail	15	0.03%	1.99%	2.66%	2.32%	10	16.44%	44.15%	65.14%	16.65%	50	0.52%	1.60%	4.08%	2.19%	48	34.54%	41.84%	57.29%	38.34%	
Cyprus	Corporates	7	0.00%	0.00%	0.00%	5.24%						44	0.61%	1.45%	3.39%	4.98%	47	20.48%	32.49%	45.00%	31.84%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											21	0.90%	1.98%	3.07%	1.24%	21	14.57%	41.17%	45.00%	20.27%
	Retail	12	0.00%	0.26%	0.69%	1.74%	8	37.44%	58.97%	73.68%	11.26%	56	0.55%	0.96%	1.77%	1.35%	56	16.49%	25.19%	34.32%	34.71%
	Retail - Secured on real estate property											42	0.12%	0.54%	1.41%	0.78%	43	10.00%	12.84%	18.68%	12.94%
Retail - Qualifying Revolving	5	0.00%	2.24%	3.57%	2.18%						26	0.29%	0.89%	1.25%	0.68%	26	37.74%	56.33%	73.65%	66.83%	
Retail - Other Retail	10	0.00%	0.08%	1.30%	0.55%	6	52.31%	63.35%	80.38%	78.08%	47	0.55%	1.55%	3.48%	1.47%	45	35.89%	45.69%	51.88%	39.16%	
Czech	Corporates	12	0.23%	0.58%	0.92%	1.19%	7	25.39%	33.68%	58.20%	47.48%	48	0.18%	0.61%	1.68%	2.29%	48	31.41%	41.62%	45.00%	31.66%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	11	0.00%	1.01%	2.37%	1.84%	7	28.66%	46.15%	51.24%	44.99%	23	0.81%	2.02%	3.91%	2.25%	23	30.14%	37.26%	45.00%	32.33%
	Retail	29	0.05%	0.65%	1.25%	0.97%	22	25.33%	37.16%	53.15%	45.05%	64	0.37%	0.80%	1.80%	1.90%	64	14.55%	24.15%	35.51%	29.45%
	Retail - Secured on real estate property	11	0.00%	0.38%	0.51%	0.57%	6	16.48%	20.29%	26.95%	29.58%	51	0.18%	0.38%	1.08%	1.33%	52	10.24%	14.48%	20.72%	21.87%
Retail - Qualifying Revolving	11	0.73%	0.85%	7.27%	1.75%	9	53.15%	54.66%	64.75%	36.67%	27	0.63%	1.09%	3.35%	4.13%	28	45.42%	56.09%	64.96%	54.14%	
Retail - Other Retail	23	1.16%	1.72%	3.15%	2.00%	18	27.47%	41.60%	53.13%	56.17%	51	0.90%	1.82%	4.54%	3.43%	51	32.88%	42.88%	51.58%	49.83%	

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 Q1
 (Source COREP C 9.02)

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

		Default rate					Loss rate					PD - adjusted					LGD				
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
Denmark	Corporates	14	0.00%	0.00%	0.45%	0.54%	8	15.78%	25.66%	34.81%	25.76%	60	0.31%	0.68%	1.55%	1.48%	62	29.61%	40.39%	45.00%	22.15%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	5	0.01%	0.61%	0.98%	0.85%						32	0.71%	1.45%	2.78%	1.93%	32	18.69%	26.51%	36.78%	19.07%
	Retail	25	0.15%	0.52%	1.05%	0.71%	19	9.36%	20.12%	38.82%	13.20%	62	0.69%	1.26%	2.67%	1.18%	65	14.61%	21.85%	29.98%	15.75%
	Retail - Secured on real estate property	13	0.00%	0.48%	2.60%	0.68%	9	5.78%	11.15%	13.87%	9.63%	51	0.40%	1.03%	1.86%	1.14%	54	11.57%	14.74%	20.00%	13.56%
Retail - Qualifying Revolving	5	0.57%	2.70%	4.19%	1.71%						22	0.49%	1.70%	5.36%	1.81%	24	34.57%	49.23%	68.98%	67.80%	
Retail - Other Retail	21	0.18%	1.12%	2.59%	0.95%	15	16.68%	39.08%	49.85%	36.12%	50	1.26%	2.47%	3.76%	2.05%	52	33.70%	41.63%	51.08%	41.58%	
Estonia	Corporates	4	0.00%	0.12%	0.25%	0.25%						36	0.35%	1.00%	1.72%	1.00%	35	41.00%	45.00%	50.25%	41.11%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME										14	0.60%	1.21%	2.08%	1.36%	14	39.06%	44.46%	45.00%	38.77%	
	Retail	17	0.07%	0.26%	0.80%	0.25%	13	13.41%	22.71%	61.48%	15.26%	52	0.44%	1.34%	2.77%	1.59%	53	15.75%	27.28%	41.00%	16.24%
	Retail - Secured on real estate property	7	0.13%	0.25%	2.54%	0.19%	5	8.17%	8.17%	10.08%	8.98%	34	0.32%	0.57%	1.70%	1.23%	34	10.00%	13.09%	18.00%	12.70%
Retail - Qualifying Revolving											20	0.45%	0.93%	2.18%	1.08%	19	35.59%	58.85%	69.80%	54.58%	
Retail - Other Retail	16	0.07%	0.48%	1.16%	0.48%	12	21.20%	34.78%	66.22%	23.93%	42	0.86%	2.30%	4.36%	2.98%	43	28.05%	40.40%	54.12%	30.73%	
Finland	Corporates	11	0.00%	0.00%	0.39%	0.71%	4	15.82%	22.73%	34.06%	23.74%	59	0.27%	0.54%	0.99%	1.18%	62	29.34%	40.24%	45.00%	35.83%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	6	0.00%	0.72%	1.01%	1.14%	4	14.88%	16.25%	29.60%	17.88%	21	0.43%	0.92%	1.57%	1.55%	21	26.33%	43.05%	51.00%	33.15%
	Retail	25	0.08%	0.73%	4.85%	1.49%	20	6.36%	13.65%	37.30%	2.06%	62	0.60%	1.03%	2.88%	1.22%	64	16.35%	21.44%	37.75%	18.69%
	Retail - Secured on real estate property	12	0.00%	0.65%	3.76%	1.48%	4	3.84%	7.85%	9.01%	1.89%	50	0.40%	0.63%	1.26%	0.79%	50	11.43%	14.06%	17.92%	14.72%
Retail - Qualifying Revolving	6	0.70%	4.52%	21.63%	2.22%	4	15.39%	28.27%	44.01%	34.46%	25	0.44%	1.25%	3.05%	1.22%	27	42.35%	54.98%	71.67%	66.55%	
Retail - Other Retail	19	0.04%	1.01%	4.27%	1.54%	17	12.44%	37.43%	50.97%	4.87%	53	0.82%	2.99%	4.15%	3.14%	53	25.13%	40.44%	52.23%	33.60%	
France	Corporates	22	0.03%	0.23%	0.88%	0.74%	16	8.50%	20.72%	35.63%	29.43%	78	0.31%	0.69%	1.59%	1.55%	77	32.85%	40.96%	45.00%	35.10%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	13	0.09%	0.57%	2.09%	2.12%	9	19.90%	30.87%	43.83%	35.46%	44	0.78%	2.07%	3.14%	2.50%	44	22.96%	35.99%	44.64%	34.86%
	Retail	48	0.25%	0.99%	1.58%	0.66%	38	15.31%	21.57%	31.58%	22.89%	71	0.81%	1.51%	2.37%	1.72%	71	15.57%	19.77%	26.66%	17.96%
	Retail - Secured on real estate property	27	0.57%	1.07%	2.31%	0.44%	18	3.42%	6.11%	11.68%	12.34%	63	0.60%	1.15%	1.99%	1.28%	65	12.24%	15.83%	19.63%	13.27%
Retail - Qualifying Revolving	25	0.15%	0.88%	1.99%	0.98%	19	25.80%	36.75%	49.92%	46.24%	31	0.85%	2.37%	5.35%	3.40%	31	41.96%	54.46%	67.88%	43.50%	
Retail - Other Retail	39	0.53%	1.31%	2.28%	0.98%	32	24.42%	33.02%	47.02%	28.72%	62	1.23%	2.12%	3.33%	2.17%	62	25.78%	39.33%	51.01%	22.50%	
Germany	Corporates	34	0.11%	0.35%	0.70%	1.08%	23	14.84%	32.60%	46.43%	43.21%	76	0.28%	0.66%	1.44%	1.11%	82	32.77%	41.60%	45.00%	36.57%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	19	0.43%	1.04%	2.52%	0.78%	12	34.60%	41.63%	66.25%	41.12%	48	0.86%	1.59%	2.64%	1.19%	50	27.03%	36.12%	41.46%	32.35%
	Retail	57	0.32%	0.77%	1.60%	0.58%	49	15.61%	24.12%	36.67%	27.17%	73	0.84%	1.58%	2.70%	1.17%	73	15.35%	19.13%	28.96%	26.48%
	Retail - Secured on real estate property	34	0.38%	0.94%	1.47%	0.43%	27	4.74%	11.72%	16.06%	10.61%	66	0.57%	1.16%	2.03%	0.97%	67	11.38%	15.56%	19.00%	16.37%
Retail - Qualifying Revolving	25	0.27%	0.75%	1.49%	0.37%	21	24.21%	36.67%	48.79%	41.91%	32	0.83%	1.22%	1.95%	0.75%	33	43.32%	55.00%	73.95%	63.25%	
Retail - Other Retail	45	0.53%	1.73%	2.64%	1.13%	38	28.56%	44.11%	60.34%	44.61%	66	1.52%	3.02%	4.91%	1.96%	65	25.07%	37.90%	48.56%	43.54%	
Greece	Corporates	7	0.00%	0.92%	4.10%	2.62%	4	20.84%	24.81%	51.77%	28.48%	37	0.74%	3.01%	7.98%	11.80%	40	25.71%	40.55%	45.00%	40.21%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME										13	0.20%	2.77%	12.47%	14.28%	14	21.69%	40.45%	52.53%	40.26%	
	Retail	25	0.05%	0.94%	3.52%	9.28%	21	24.21%	36.72%	74.00%	34.50%	60	0.55%	1.09%	2.44%	14.98%	62	16.15%	26.87%	46.13%	33.51%
	Retail - Secured on real estate property	6	0.00%	0.00%	8.03%	10.60%						43	0.15%	0.58%	1.29%	13.22%	42	9.94%	13.57%	17.13%	26.91%
Retail - Qualifying Revolving	7	0.56%	1.13%	13.29%	1.13%	5	30.54%	47.18%	50.00%	75.00%	26	0.48%	1.28%	4.35%	6.61%	28	44.63%	59.65%	75.04%	76.14%	
Retail - Other Retail	18	0.87%	3.40%	10.71%	8.10%	19	33.50%	54.20%	76.69%	50.82%	55	0.90%	1.80%	4.06%	26.86%	55	28.15%	40.98%	56.87%	51.53%	

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 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
Hungary	Corporates	10	0.00%	0.52%	0.88%	0.79%						48	0.42%	0.89%	1.39%	1.44%	47	30.91%	44.40%	45.00%	41.35%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	8	0.00%	0.51%	2.02%	1.45%						24	0.93%	2.13%	3.97%	2.87%	24	31.04%	41.00%	45.00%	45.26%
	Retail	28	0.09%	0.59%	2.49%	1.41%	22	25.81%	42.71%	53.97%	31.06%	58	0.64%	1.38%	3.39%	3.12%	60	17.92%	33.82%	44.57%	43.08%
	Retail - Secured on real estate property	9	0.00%	0.09%	0.95%	0.90%						47	0.26%	0.56%	1.32%	2.52%	49	10.96%	15.92%	24.79%	35.06%
	Retail - Qualifying Revolving	9	0.41%	1.16%	3.62%	3.57%	6	25.81%	42.16%	55.31%	30.59%	25	0.49%	1.78%	2.68%	4.94%	27	42.28%	55.83%	68.30%	34.50%
Retail - Other Retail	20	0.81%	2.57%	6.81%	2.46%	18	25.03%	45.70%	78.07%	32.62%	53	1.74%	3.23%	7.84%	3.94%	52	36.46%	47.01%	59.58%	62.00%	
Ireland	Corporates	23	0.00%	0.54%	2.77%	2.31%	13	3.64%	9.59%	21.14%	13.70%	65	0.34%	0.60%	1.32%	1.35%	66	27.72%	38.98%	44.99%	35.55%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	9	1.01%	1.25%	2.57%	2.38%	8	11.92%	19.84%	31.56%	17.65%	32	0.36%	0.95%	3.69%	2.89%	33	30.50%	36.38%	45.00%	36.86%
	Retail	36	0.36%	1.50%	4.38%	1.76%	26	5.51%	9.74%	20.80%	15.15%	69	0.99%	2.42%	3.87%	2.87%	71	15.34%	19.61%	26.54%	27.35%
	Retail - Secured on real estate property	24	1.15%	2.47%	7.20%	1.74%	18	6.20%	10.10%	15.79%	10.45%	62	0.73%	1.24%	2.93%	2.73%	63	13.13%	16.89%	21.71%	24.97%
	Retail - Qualifying Revolving	14	0.73%	1.22%	2.49%	0.92%	9	19.46%	26.98%	35.13%	29.11%	27	0.64%	1.75%	6.34%	2.99%	28	36.00%	53.42%	72.49%	58.54%
Retail - Other Retail	26	0.03%	0.63%	2.71%	2.99%	15	21.83%	34.14%	52.51%	30.68%	60	1.21%	2.38%	6.21%	3.82%	60	32.50%	44.16%	57.06%	61.51%	
Italy	Corporates	22	0.00%	0.34%	1.96%	5.49%	13	12.30%	22.40%	33.73%	41.03%	67	0.40%	1.20%	2.73%	6.12%	69	32.81%	41.01%	45.00%	36.84%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	15	0.00%	0.61%	3.28%	11.83%	9	25.43%	29.40%	32.85%	50.08%	36	1.33%	3.56%	5.02%	9.73%	34	27.12%	40.73%	45.24%	38.63%
	Retail	43	0.17%	0.97%	2.66%	7.23%	34	17.77%	33.39%	49.61%	50.95%	70	0.74%	1.54%	2.66%	2.42%	70	17.06%	22.04%	32.19%	26.75%
	Retail - Secured on real estate property	18	0.10%	0.70%	2.32%	5.92%	14	9.86%	13.33%	37.84%	42.11%	62	0.56%	0.94%	1.36%	1.65%	64	12.66%	15.67%	21.95%	20.45%
	Retail - Qualifying Revolving	20	1.14%	2.49%	5.47%	0.72%	16	25.75%	28.24%	53.19%	27.22%	28	1.23%	2.76%	4.84%	4.27%	30	43.88%	57.47%	70.05%	58.01%
Retail - Other Retail	32	0.25%	1.58%	4.12%	9.88%	27	27.63%	37.57%	61.59%	60.84%	61	1.23%	3.11%	5.07%	5.31%	61	27.17%	39.86%	53.60%	43.92%	
Latvia	Corporates	5	0.00%	0.05%	0.29%	0.29%						31	0.27%	1.37%	2.33%	1.36%	30	38.32%	45.00%	54.72%	42.41%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											12	0.44%	1.62%	2.33%	2.03%	12	36.25%	41.89%	45.00%	39.84%
	Retail	18	0.38%	0.63%	1.31%	0.58%	13	21.13%	29.66%	45.52%	19.51%	54	0.50%	1.40%	2.46%	3.03%	54	16.40%	26.14%	41.22%	25.23%
	Retail - Secured on real estate property	7	0.00%	0.37%	0.68%	0.56%	4	8.97%	13.13%	17.28%	15.15%	33	0.26%	0.38%	1.61%	2.51%	34	12.32%	16.66%	20.15%	18.79%
	Retail - Qualifying Revolving	4	0.06%	8.58%	43.37%	20.40%						24	0.60%	1.92%	7.57%	7.26%	24	44.59%	60.67%	72.48%	67.69%
Retail - Other Retail	15	0.39%	0.64%	7.95%	0.62%	12	26.24%	30.32%	53.58%	28.89%	41	0.50%	2.58%	5.98%	4.36%	43	23.82%	45.85%	60.02%	42.48%	
Lithuania	Corporates	5	0.00%	0.25%	0.26%	0.25%						34	0.67%	1.20%	3.10%	1.18%	33	40.02%	44.36%	45.00%	41.69%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											12	0.47%	1.59%	3.91%	1.41%	12	41.55%	45.00%	49.16%	39.49%
	Retail	22	0.09%	0.59%	1.98%	0.61%	18	18.65%	37.46%	45.89%	11.19%	52	0.59%	1.26%	2.13%	1.70%	49	15.65%	22.65%	40.12%	17.93%
	Retail - Secured on real estate property	8	0.00%	0.26%	0.57%	0.57%	4	6.98%	7.90%	8.82%	7.86%	32	0.34%	0.78%	1.57%	1.52%	33	9.27%	13.79%	19.46%	14.77%
	Retail - Qualifying Revolving	6	0.00%	7.42%	9.24%	7.83%						22	0.36%	0.96%	2.51%	1.42%	21	38.14%	56.61%	66.56%	56.41%
Retail - Other Retail	17	0.78%	1.30%	15.60%	0.84%	16	23.75%	37.46%	45.08%	22.41%	44	1.14%	2.55%	5.31%	2.69%	42	33.59%	41.21%	58.25%	37.77%	
Luxembourg	Corporates	23	0.00%	0.14%	0.72%	0.36%	11	3.86%	34.83%	45.76%	16.20%	73	0.40%	0.70%	1.31%	0.99%	75	29.82%	40.12%	45.00%	33.03%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	9	0.00%	0.33%	1.83%	0.68%	4	54.24%	69.74%	83.28%	74.43%	45	0.45%	1.00%	2.68%	1.95%	47	18.50%	37.00%	45.00%	30.94%
	Retail	27	0.08%	0.44%	1.24%	0.42%	21	5.41%	10.75%	14.84%	12.19%	62	0.53%	1.05%	2.29%	1.26%	63	14.43%	19.64%	23.75%	16.24%
	Retail - Secured on real estate property	16	0.33%	0.37%	1.16%	0.36%	13	2.38%	7.77%	10.17%	3.59%	56	0.48%	0.77%	1.72%	1.10%	58	11.23%	15.64%	19.26%	13.18%
	Retail - Qualifying Revolving	13	0.08%	0.12%	1.27%	0.10%	10	18.82%	34.23%	56.65%	43.47%	26	0.41%	1.11%	3.40%	0.74%	27	41.92%	53.21%	66.55%	6.48%
Retail - Other Retail	24	0.03%	0.60%	1.23%	0.73%	18	11.80%	30.53%	45.00%	28.42%	54	0.86%	1.77%	3.23%	1.93%	54	22.48%	36.28%	47.39%	25.60%	

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 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	6	0.00%	0.01%	5.55%	7.03%	4	5.67%	19.72%	43.45%	43.29%	49	0.61%	1.28%	5.14%	4.32%	47	17.06%	35.00%	45.00%	23.05%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME										23	0.88%	1.31%	4.45%	0.99%	23	36.76%	45.00%	48.82%	24.14%	
	Retail	11	0.00%	0.32%	1.01%	3.57%	7	6.40%	18.33%	50.05%	31.57%	60	0.43%	1.02%	2.00%	0.71%	59	14.80%	24.21%	37.88%	9.54%
	Retail - Secured on real estate property											42	0.25%	0.52%	1.23%	0.89%	43	10.00%	13.70%	22.34%	15.40%
Netherlands	Retail - Qualifying Revolving	6	0.00%	0.48%	1.22%	1.71%						22	0.30%	0.85%	1.42%	1.17%	23	40.99%	56.26%	74.11%	68.14%
	Retail - Other Retail	8	0.00%	0.22%	2.24%	1.18%	5	13.89%	32.16%	48.14%	36.00%	56	0.64%	1.60%	3.11%	0.78%	52	27.65%	37.58%	47.51%	6.76%
	Corporates	21	0.00%	0.10%	0.91%	1.71%	9	8.20%	14.33%	19.17%	13.43%	76	0.24%	0.62%	1.12%	1.83%	78	32.04%	39.22%	45.00%	26.77%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	9	0.00%	1.70%	3.24%	4.09%	9	8.20%	14.33%	19.17%	13.43%	45	0.50%	0.96%	2.78%	2.69%	44	25.77%	38.47%	45.00%	17.90%
Norway	Retail	48	0.06%	0.34%	1.02%	0.53%	36	12.66%	28.87%	45.38%	15.71%	68	0.79%	1.25%	2.22%	0.66%	70	14.18%	18.56%	25.05%	17.71%
	Retail - Secured on real estate property	21	0.37%	0.69%	1.65%	0.46%	13	5.79%	6.74%	11.79%	10.78%	65	0.48%	0.90%	1.75%	0.57%	66	11.77%	14.98%	19.78%	16.10%
	Retail - Qualifying Revolving	17	0.57%	0.78%	1.46%	0.36%	13	35.38%	42.51%	57.19%	63.57%	26	1.07%	1.62%	3.18%	3.43%	29	44.65%	53.83%	67.97%	59.64%
	Retail - Other Retail	35	0.12%	0.88%	2.31%	1.72%	27	33.14%	45.11%	64.35%	36.09%	62	1.25%	2.02%	4.09%	2.32%	60	26.62%	37.72%	50.37%	44.28%
	Corporates	11	0.00%	0.57%	2.73%	0.83%	5	22.93%	37.17%	41.88%	22.47%	55	0.20%	0.49%	1.82%	1.42%	55	25.63%	37.09%	45.00%	26.70%
Poland	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	6	0.31%	0.89%	4.25%	1.06%						23	0.68%	1.78%	3.75%	1.40%	23	21.12%	26.89%	45.00%	23.91%
	Retail	23	0.03%	0.24%	0.55%	0.31%	18	7.46%	16.41%	45.39%	14.16%	60	0.45%	1.12%	2.70%	0.96%	64	13.86%	20.67%	28.23%	21.55%
	Retail - Secured on real estate property	10	0.00%	0.16%	0.28%	0.20%	5	6.12%	6.28%	6.55%	5.80%	54	0.29%	0.69%	1.95%	0.82%	56	11.44%	14.68%	20.00%	19.72%
	Retail - Qualifying Revolving	9	0.16%	0.89%	1.57%	0.83%	6	50.00%	63.89%	87.58%	31.18%	27	0.35%	0.86%	2.42%	1.19%	28	39.23%	50.96%	71.01%	61.98%
Portugal	Retail - Other Retail	17	0.14%	0.58%	2.45%	0.87%	14	7.46%	28.33%	40.38%	25.64%	52	1.05%	1.85%	3.38%	2.04%	53	28.37%	37.85%	52.98%	31.64%
	Corporates	18	0.00%	0.16%	0.96%	0.95%	9	32.72%	44.82%	70.02%	36.51%	60	0.33%	0.76%	1.58%	1.69%	61	28.00%	42.11%	45.00%	31.97%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	7	0.00%	1.62%	4.65%	2.05%						36	0.39%	1.05%	2.19%	2.01%	37	25.58%	36.07%	45.00%	33.75%
	Retail	32	0.12%	0.94%	2.57%	1.09%	26	29.42%	40.99%	56.90%	31.97%	64	0.71%	1.58%	3.06%	1.74%	64	17.26%	27.02%	41.34%	35.95%
Romania	Retail - Secured on real estate property	8	0.00%	0.21%	0.73%	0.64%	4	7.82%	18.42%	28.70%	25.65%	51	0.31%	0.90%	2.21%	0.94%	52	12.26%	16.47%	22.00%	30.68%
	Retail - Qualifying Revolving	15	0.83%	1.30%	1.96%	1.70%	12	35.04%	51.39%	62.50%	51.23%	27	0.88%	1.79%	3.02%	2.24%	29	42.50%	56.17%	69.25%	64.30%
	Retail - Other Retail	24	0.31%	2.26%	5.03%	2.12%	18	34.37%	50.64%	57.43%	34.60%	58	1.55%	2.89%	5.45%	3.71%	54	31.69%	44.44%	53.25%	44.70%
	Corporates	11	0.00%	0.39%	2.58%	2.41%	5	37.35%	39.15%	56.41%	37.44%	54	0.38%	0.87%	1.86%	4.35%	54	29.65%	37.27%	45.00%	41.45%
	Corporates - Of Which: Specialised Lending																				
Romania	Corporates - Of Which: SME	6	0.00%	2.29%	2.50%	2.57%	5	17.66%	25.47%	28.18%	22.56%	22	1.00%	1.97%	3.83%	6.62%	23	17.30%	39.60%	45.83%	40.53%
	Retail	31	0.03%	0.68%	1.44%	1.32%	24	15.44%	38.74%	57.59%	16.16%	66	0.64%	1.42%	2.36%	1.88%	66	15.35%	19.91%	32.82%	20.46%
	Retail - Secured on real estate property	9	0.32%	0.46%	1.46%	1.13%	6	1.67%	9.31%	16.63%	5.86%	52	0.18%	1.02%	1.79%	1.49%	54	10.47%	13.31%	18.49%	17.96%
	Retail - Qualifying Revolving	13	0.53%	0.90%	2.31%	0.75%	9	16.67%	32.14%	34.26%	26.97%	29	0.93%	1.96%	3.40%	4.90%	29	34.93%	49.71%	68.36%	38.31%
	Retail - Other Retail	26	0.16%	1.46%	2.84%	2.33%	23	25.90%	44.56%	57.58%	36.40%	55	0.72%	2.11%	4.28%	3.63%	56	26.24%	35.04%	46.36%	31.08%
Romania	Corporates	10	0.00%	0.00%	0.69%	0.77%						38	0.46%	0.93%	2.68%	3.24%	40	33.43%	40.90%	45.00%	38.71%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	6	0.00%	0.59%	1.81%	1.44%						23	0.65%	1.21%	2.96%	3.87%	24	29.13%	41.96%	45.00%	40.99%
	Retail	35	0.51%	1.84%	5.05%	1.91%	29	28.19%	44.89%	59.88%	66.59%	60	0.66%	1.40%	3.32%	2.49%	61	16.51%	27.66%	39.40%	46.97%
	Retail - Secured on real estate property	7	0.00%	0.00%	1.14%	1.19%						46	0.15%	0.40%	1.53%	1.66%	47	10.00%	13.13%	18.70%	32.28%
Romania	Retail - Qualifying Revolving	13	0.67%	2.07%	5.64%	0.67%	8	34.58%	54.44%	64.73%	69.62%	25	1.63%	2.34%	4.00%	1.64%	26	41.44%	56.28%	67.13%	49.04%
	Retail - Other Retail	30	1.66%	6.50%	19.51%	3.20%	25	36.99%	44.89%	64.17%	72.97%	54	0.94%	2.85%	8.99%	3.46%	54	32.08%	48.74%	60.00%	59.28%

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

Table 1
Risk Parameters statistics by country of the counterparty for IRB banks
 EU and main non-EU countries
2019 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	11	0.00%	0.07%	0.18%	1.93%	7	28.43%	50.89%	82.64%	80.99%	45	0.18%	0.49%	1.38%	1.75%	46	29.84%	41.58%	45.00%	32.29%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	9	0.01%	0.04%	0.43%	4.42%	6	50.89%	62.90%	83.49%	81.75%	22	0.37%	1.49%	4.93%	3.48%	23	27.29%	42.33%	45.00%	32.00%
	Retail	21	0.50%	0.84%	2.56%	0.82%	13	29.40%	37.47%	60.49%	50.09%	57	0.34%	1.20%	2.16%	15.10%	57	18.15%	29.25%	40.69%	30.20%
	Retail - Secured on real estate property	8	0.21%	0.43%	0.75%	0.58%	7	16.55%	25.82%	52.28%	36.54%	39	0.09%	0.32%	0.88%	13.75%	40	10.00%	13.75%	20.91%	26.12%
	Retail - Qualifying Revolving	7	0.05%	1.28%	3.57%	1.26%	5	39.60%	39.61%	47.59%	40.09%	25	0.52%	1.21%	3.84%	56.38%	24	44.51%	57.76%	68.77%	85.73%
	Retail - Other Retail	18	0.56%	1.59%	3.46%	2.14%	12	39.91%	62.25%	66.69%	71.53%	48	1.03%	2.65%	5.84%	19.60%	47	28.82%	43.62%	55.01%	51.33%
Slovenia	Corporates	7	0.00%	0.00%	1.51%	1.18%						31	0.40%	1.11%	3.60%	5.45%	31	29.70%	43.55%	45.00%	39.90%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	5	0.00%	1.86%	1.92%	1.99%						9	1.40%	4.00%	6.15%	5.33%	10	34.70%	42.89%	44.83%	43.71%
	Retail	15	0.02%	0.65%	2.62%	2.19%	11	24.17%	46.09%	48.85%	40.83%	53	0.17%	0.78%	1.75%	2.73%	52	13.45%	26.93%	37.33%	23.52%
	Retail - Secured on real estate property	4	0.00%	0.00%	0.00%	0.00%						32	0.13%	0.34%	1.62%	2.71%	32	9.32%	12.54%	17.31%	16.69%
	Retail - Qualifying Revolving	4	0.36%	1.15%	1.77%	0.98%						25	0.55%	1.05%	3.51%	2.18%	23	41.72%	55.02%	70.36%	62.22%
	Retail - Other Retail	12	0.02%	0.46%	4.38%	1.68%	10	44.30%	47.13%	57.44%	53.76%	42	0.29%	1.12%	3.09%	2.53%	41	16.94%	37.20%	44.11%	26.13%
Spain	Corporates	20	0.00%	0.94%	2.67%	1.96%	9	3.71%	8.30%	22.21%	14.46%	70	0.57%	1.24%	2.32%	2.53%	72	32.75%	39.61%	45.00%	38.86%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	9	0.00%	1.14%	2.13%	3.00%	4	6.32%	17.23%	34.36%	11.17%	42	0.57%	1.90%	4.71%	3.18%	43	22.46%	38.00%	45.00%	38.43%
	Retail	44	0.22%	0.91%	2.33%	1.44%	35	12.67%	22.21%	41.06%	17.76%	69	0.70%	1.51%	2.93%	1.80%	71	15.39%	21.08%	31.49%	27.25%
	Retail - Secured on real estate property	20	0.30%	1.16%	2.15%	1.22%	14	6.28%	11.99%	22.71%	9.62%	59	0.58%	0.99%	2.43%	1.46%	62	11.17%	14.96%	19.55%	19.25%
	Retail - Qualifying Revolving	19	0.55%	1.04%	1.43%	0.79%	15	22.06%	33.33%	60.05%	54.16%	26	0.67%	1.70%	3.69%	2.45%	27	45.25%	53.82%	68.51%	60.59%
	Retail - Other Retail	34	0.56%	1.15%	3.13%	2.64%	28	29.29%	41.24%	61.98%	27.47%	62	1.78%	2.47%	5.76%	2.69%	62	28.97%	43.75%	54.08%	51.33%
Sweden	Corporates	14	0.00%	0.01%	0.10%	0.14%	4	9.08%	19.92%	31.36%	24.50%	71	0.28%	0.51%	1.08%	0.66%	70	33.20%	42.90%	45.00%	25.24%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	8	0.03%	0.17%	0.60%	0.32%						28	0.26%	0.90%	2.03%	0.73%	29	20.79%	35.00%	45.00%	18.47%
	Retail	38	0.06%	0.25%	1.15%	0.14%	29	10.91%	19.30%	42.04%	13.53%	70	0.54%	1.07%	1.84%	0.37%	70	14.53%	19.41%	29.55%	13.13%
	Retail - Secured on real estate property	15	0.00%	0.09%	0.25%	0.10%	9	3.10%	4.68%	7.69%	4.46%	57	0.28%	0.79%	1.38%	0.29%	59	10.05%	14.63%	19.77%	11.23%
	Retail - Qualifying Revolving	11	0.80%	0.93%	1.46%	1.06%	6	14.85%	37.69%	54.44%	31.64%	28	0.50%	1.49%	3.07%	1.36%	27	34.98%	52.69%	67.64%	58.19%
	Retail - Other Retail	29	0.23%	0.61%	2.16%	0.52%	24	21.05%	43.53%	70.20%	28.57%	60	0.82%	1.67%	3.55%	1.34%	60	29.04%	40.11%	52.91%	33.77%
United Kingdom	Corporates	29	0.00%	0.27%	1.16%	0.91%	20	12.21%	19.23%	39.39%	16.40%	78	0.35%	0.81%	1.30%	1.19%	80	28.58%	36.94%	45.00%	36.27%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	16	0.00%	0.12%	2.45%	2.19%	8	11.48%	18.97%	34.52%	17.28%	57	0.61%	1.61%	4.25%	2.33%	58	29.38%	40.37%	45.00%	29.87%
	Retail	59	0.31%	0.85%	1.74%	0.70%	49	10.09%	24.19%	38.61%	21.55%	70	1.05%	1.72%	3.33%	1.53%	72	14.53%	18.40%	26.34%	21.19%
	Retail - Secured on real estate property	36	0.55%	1.05%	1.91%	0.51%	28	3.18%	7.50%	21.40%	6.35%	64	0.89%	1.53%	2.49%	1.35%	66	11.17%	15.02%	19.55%	10.49%
	Retail - Qualifying Revolving	24	0.34%	1.32%	1.75%	1.10%	21	24.18%	30.62%	49.50%	42.29%	31	1.02%	1.71%	3.47%	2.11%	32	42.84%	57.75%	75.33%	73.59%
	Retail - Other Retail	50	0.36%	1.18%	4.25%	2.13%	41	16.88%	42.26%	60.10%	38.34%	62	1.20%	2.25%	4.65%	2.92%	64	24.35%	35.75%	50.38%	60.56%
Australia	Corporates	7	0.00%	0.00%	0.57%	0.75%						51	0.26%	0.50%	1.09%	0.79%	49	24.83%	39.26%	45.00%	29.27%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											19	0.37%	0.80%	1.16%	0.98%	19	21.05%	30.03%	45.00%	12.09%
	Retail	28	0.06%	0.59%	1.31%	0.62%	23	8.31%	27.53%	45.32%	5.69%	64	0.41%	0.95%	1.39%	0.49%	66	12.48%	17.18%	28.89%	10.78%
	Retail - Secured on real estate property	10	0.00%	0.56%	0.82%	0.60%	5	2.11%	3.12%	3.93%	3.90%	53	0.31%	0.77%	1.35%	0.46%	57	10.00%	12.81%	17.46%	10.15%
	Retail - Qualifying Revolving	10	0.81%	1.30%	2.51%	0.98%	10	9.01%	25.29%	41.85%	25.98%	25	0.57%	1.12%	2.10%	1.05%	26	42.78%	55.65%	74.32%	86.27%
	Retail - Other Retail	21	0.05%	0.53%	1.75%	1.50%	17	27.59%	38.76%	60.45%	44.83%	57	0.48%	1.57%	3.51%	1.83%	56	27.52%	37.13%	55.10%	27.33%

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 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	8	0.00%	0.00%	0.29%	0.22%	4	12.43%	29.44%	35.71%	25.15%	60	0.20%	0.54%	1.10%	1.05%	61	30.57%	41.00%	45.00%	34.76%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME																				
	Retail	33	0.03%	0.17%	1.31%	0.36%	25	9.42%	18.29%	39.99%	7.66%	68	0.55%	1.02%	2.01%	0.72%	68	13.84%	18.85%	28.12%	19.85%
	Retail - Secured on real estate property	9	0.00%	0.20%	1.98%	0.20%	5	7.06%	7.34%	9.42%	5.75%	58	0.32%	0.78%	1.49%	0.53%	58	11.20%	13.93%	18.80%	17.88%
Retail - Qualifying Revolving	17	0.23%	0.58%	1.05%	0.69%	12	19.98%	43.11%	56.70%	17.57%	27	0.55%	1.70%	2.74%	1.96%	28	41.56%	52.20%	67.64%	67.99%	
Retail - Other Retail	20	0.02%	0.38%	1.28%	1.47%	16	18.29%	32.86%	56.91%	13.89%	56	0.72%	1.42%	2.95%	2.03%	56	24.48%	39.72%	51.79%	29.14%	
China	Corporates	10	0.00%	0.01%	0.14%	0.12%						47	0.25%	0.63%	1.21%	0.84%	46	37.34%	44.30%	45.00%	47.36%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME																				
	Retail	27	0.00%	0.07%	0.47%	0.09%	20	14.92%	37.59%	51.28%	5.06%	62	0.35%	0.78%	1.46%	0.79%	63	13.79%	17.90%	35.58%	25.18%
	Retail - Secured on real estate property	8	0.00%	0.05%	1.32%	0.14%						49	0.29%	0.69%	0.95%	0.71%	53	10.91%	14.16%	17.82%	11.77%
Retail - Qualifying Revolving	9	0.08%	0.14%	1.82%	0.06%	7	20.16%	50.00%	56.53%	34.54%	27	0.40%	0.81%	1.94%	0.75%	26	42.12%	54.96%	70.77%	83.50%	
Retail - Other Retail	21	0.00%	0.17%	1.43%	0.10%	15	20.16%	40.12%	56.93%	18.42%	54	0.44%	1.10%	2.36%	0.96%	53	25.74%	37.79%	52.71%	12.79%	
Hong Kong	Corporates	11	0.00%	0.00%	0.28%	0.29%						50	0.15%	0.62%	1.40%	0.61%	49	32.12%	40.26%	45.00%	36.48%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	4	0.00%	0.00%	2.69%	44.10%						22	0.46%	2.71%	6.75%	2.77%	23	21.01%	40.61%	45.00%	19.75%
	Retail	21	0.00%	0.04%	0.20%	0.04%	12	4.54%	8.28%	44.75%	0.17%	56	0.36%	0.73%	1.47%	0.66%	56	13.56%	16.91%	30.51%	36.77%
	Retail - Secured on real estate property	7	0.00%	0.00%	0.04%	0.03%						47	0.20%	0.59%	1.19%	0.45%	49	10.13%	13.87%	17.92%	10.10%
Retail - Qualifying Revolving	6	0.04%	0.06%	0.19%	0.05%						24	0.15%	0.52%	0.96%	0.94%	23	36.36%	53.99%	65.66%	89.87%	
Retail - Other Retail	18	0.00%	0.06%	0.25%	0.07%	12	5.61%	44.75%	56.72%	1.69%	49	0.53%	1.09%	3.49%	1.31%	48	21.98%	39.36%	52.73%	41.82%	
India	Corporates	9	0.00%	0.02%	2.12%	0.76%						39	0.29%	0.70%	2.42%	4.14%	43	34.62%	41.03%	45.00%	44.75%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	23	0.10%	0.46%	4.99%	0.46%	20	11.17%	25.63%	51.24%	44.49%	12	2.23%	3.56%	6.41%	6.64%	12	36.15%	45.00%	46.21%	41.54%
	Retail	4	0.00%	0.00%	0.18%	0.35%						58	0.49%	1.16%	2.77%	4.27%	57	14.79%	21.65%	39.86%	52.08%
	Retail - Secured on real estate property	4	0.00%	0.00%	0.18%	0.35%						39	0.22%	0.47%	0.82%	0.73%	41	10.79%	14.29%	17.82%	37.48%
Retail - Qualifying Revolving	15	0.18%	1.15%	6.23%	0.04%	9	21.05%	53.81%	56.15%	56.89%	24	0.44%	1.53%	3.84%	12.09%	25	37.74%	55.11%	74.20%	79.69%	
Retail - Other Retail	15	0.11%	0.82%	2.24%	1.30%	15	20.15%	37.97%	56.24%	55.88%	48	0.90%	2.44%	6.13%	3.25%	45	17.35%	43.09%	52.74%	56.10%	
Korea, Republic Of	Corporates	6	0.00%	0.00%	0.00%	0.03%						37	0.10%	0.36%	0.80%	0.70%	39	31.42%	43.59%	45.00%	37.38%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	11	0.00%	0.01%	0.85%	0.81%	8	20.81%	38.41%	64.22%	97.62%	6	0.03%	0.10%	0.75%	2.81%	5	45.00%	45.00%	45.00%	16.35%
	Retail	5	0.00%	0.00%	0.00%	3.11%						50	0.22%	0.64%	1.10%	0.86%	51	14.61%	23.16%	34.90%	35.29%
	Retail - Secured on real estate property	5	0.00%	0.00%	0.00%	3.11%						36	0.14%	0.31%	0.69%	0.28%	36	10.00%	14.09%	18.74%	9.98%
Retail - Qualifying Revolving	8	0.02%	0.06%	2.74%	0.82%	6	37.23%	44.80%	80.68%	99.11%	24	0.22%	0.85%	1.64%	0.63%	24	45.00%	57.82%	73.99%	75.17%	
Retail - Other Retail	8	0.02%	0.06%	2.74%	0.82%	6	37.23%	44.80%	80.68%	99.11%	42	0.41%	0.96%	1.82%	1.96%	43	17.79%	40.82%	54.53%	73.97%	
Russian Federation	Corporates	7	0.00%	0.00%	0.00%	0.78%						52	0.36%	0.72%	2.19%	0.60%	52	31.67%	41.60%	45.00%	38.87%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	4	0.00%	0.00%	0.00%	0.00%						21	0.51%	2.60%	5.23%	3.00%	21	14.28%	42.75%	45.00%	42.08%
	Retail	31	0.07%	0.55%	2.01%	1.44%	21	19.64%	32.30%	44.74%	32.23%	56	1.08%	1.46%	2.90%	1.88%	61	14.74%	19.86%	26.85%	19.31%
	Retail - Secured on real estate property	15	0.02%	1.09%	3.22%	1.54%	7	3.18%	8.33%	25.14%	22.43%	51	0.56%	1.36%	2.33%	1.82%	54	11.90%	15.21%	19.62%	18.80%
Retail - Qualifying Revolving	11	0.44%	0.80%	2.14%	1.47%	6	37.59%	50.34%	57.90%	51.92%	24	0.55%	1.29%	3.07%	1.71%	26	43.79%	57.22%	70.93%	60.54%	
Retail - Other Retail	21	0.09%	0.40%	2.99%	2.91%	16	25.21%	35.46%	51.37%	56.90%	52	0.84%	1.97%	4.30%	1.36%	53	31.11%	43.54%	51.98%	17.97%	



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 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	7	0.00%	0.78%	2.37%	0.68%	4	22.14%	40.60%	75.68%	32.78%	48	0.31%	0.76%	2.04%	1.53%	47	24.87%	34.89%	44.98%	31.22%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME																				
	Retail	15	0.00%	0.11%	1.32%	0.17%	10	20.89%	33.21%	43.30%	8.87%	18	0.22%	0.85%	4.44%	9.88%	18	13.05%	30.50%	45.00%	32.13%
	Retail - Secured on real estate property	7	0.00%	0.00%	0.17%	0.11%						62	0.30%	0.75%	1.25%	0.87%	63	13.43%	17.90%	25.03%	24.29%
Retail - Qualifying Revolving	6	0.06%	0.15%	0.51%	0.67%	4	39.91%	55.37%	71.93%	43.32%	25	0.20%	0.39%	0.95%	3.45%	26	38.96%	52.94%	67.24%	72.00%	
Retail - Other Retail	9	0.00%	0.05%	0.68%	0.31%	6	33.20%	35.84%	51.98%	38.33%	49	0.31%	0.74%	3.02%	2.62%	49	25.13%	38.12%	52.74%	35.31%	
Switzerland	Corporates	15	0.00%	0.47%	1.77%	1.28%	9	8.44%	18.93%	42.31%	8.45%	73	0.29%	0.54%	1.23%	0.94%	73	32.41%	40.31%	45.00%	33.56%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	4	0.00%	0.01%	0.27%	0.05%						41	0.66%	1.24%	4.35%	1.24%	40	23.61%	36.56%	45.00%	29.43%
	Retail	44	0.10%	0.42%	1.14%	0.44%	32	7.65%	19.95%	25.09%	15.21%	71	0.71%	1.27%	2.98%	0.93%	70	14.64%	19.27%	25.19%	18.96%
	Retail - Secured on real estate property	22	0.25%	0.54%	1.30%	0.52%	15	4.78%	11.01%	17.22%	10.00%	63	0.53%	1.06%	1.68%	0.79%	65	12.33%	16.12%	20.11%	19.29%
Retail - Qualifying Revolving	19	0.24%	0.54%	1.29%	0.49%	14	21.75%	28.66%	42.61%	31.78%	29	0.55%	1.20%	2.93%	1.77%	30	36.08%	49.93%	68.51%	53.71%	
Retail - Other Retail	35	0.14%	0.67%	1.86%	0.40%	28	18.11%	31.58%	47.41%	33.12%	60	1.01%	1.99%	4.05%	1.40%	60	26.57%	34.17%	47.81%	16.51%	
United States	Corporates	26	0.00%	0.28%	0.78%	0.38%	16	8.94%	30.69%	41.31%	27.32%	76	0.36%	0.65%	1.18%	1.04%	76	30.00%	39.80%	45.00%	32.00%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	5	0.18%	0.33%	1.64%	0.36%	4	5.88%	24.82%	41.81%	5.37%	41	0.60%	1.50%	3.56%	2.78%	43	28.91%	39.46%	45.00%	16.81%
	Retail	44	0.11%	0.53%	1.67%	0.79%	33	10.31%	19.36%	47.56%	16.48%	70	0.73%	1.37%	2.56%	1.86%	70	15.46%	20.57%	27.67%	50.55%
	Retail - Secured on real estate property	21	0.21%	1.00%	4.62%	0.27%	15	9.40%	15.05%	19.33%	15.11%	64	0.58%	1.03%	1.84%	1.05%	65	12.78%	16.04%	21.00%	48.34%
Retail - Qualifying Revolving	21	0.27%	0.80%	1.40%	0.02%	15	21.67%	37.10%	47.63%	17.35%	26	0.41%	1.30%	2.61%	1.84%	27	42.60%	55.63%	74.50%	92.97%	
Retail - Other Retail	32	0.09%	0.40%	3.35%	2.15%	26	18.41%	35.94%	60.14%	18.83%	58	1.15%	1.96%	4.33%	2.64%	60	27.23%	36.94%	52.51%	36.67%	

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:

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

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 :

$$\sum_{i=0}^3 \text{Obser. new defaults}_{0-i}$$

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

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:

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

To express it on yearly basis we apply:

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

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.