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# CREDIT RISK PARAMETERS

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Risk Dashboard annex / Q2 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 Q2

(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>Austria</b>	<b>Corporates</b>	12	0.00%	0.05%	1.24%	1.26%	6	17.30%	17.38%	19.96%	18.14%	56	0.28%	0.58%	1.23%	1.30%	57	34.21%	42.53%
	Corporates - Of Which: Specialised Lending											15	0.27%	0.44%	2.11%	0.81%	14	15.42%	22.58%	39.28%	23.10%
	Corporates - Of Which: SME	7	0.00%	0.89%	5.96%	3.07%	4	14.64%	21.40%	30.04%	16.84%	29	0.57%	1.21%	2.72%	2.91%	30	26.01%	37.29%	45.00%	30.58%
	<b>Retail</b>	26	0.26%	0.89%	1.91%	0.67%	23	17.96%	25.79%	43.38%	26.57%	64	0.51%	1.07%	2.23%	1.45%	66	17.69%	23.21%	30.73%	29.75%
	Retail - Secured on real estate property	12	0.17%	0.64%	1.09%	0.46%	10	6.40%	9.85%	12.64%	11.37%	59	0.30%	0.72%	1.51%	1.24%	60	13.76%	18.08%	21.88%	19.08%
	Retail - Qualifying Revolving	16	0.39%	0.79%	2.02%	1.03%	13	49.41%	58.92%	66.42%	48.64%	27	0.43%	1.28%	2.25%	1.92%	28	44.97%	56.32%	73.48%	81.95%
	Retail - Other Retail	24	0.88%	1.63%	4.07%	1.22%	21	33.92%	37.49%	44.36%	37.96%	56	1.16%	1.95%	3.06%	2.40%	57	28.31%	44.30%	53.97%	51.94%
<b>Belgium</b>	<b>Corporates</b>	13	0.39%	0.59%	0.80%	0.77%	11	15.72%	22.76%	46.88%	16.75%	58	0.23%	0.50%	1.31%	2.19%	58	31.40%	40.27%	45.00%	27.85%
	Corporates - Of Which: Specialised Lending	5	0.72%	1.45%	1.57%	1.34%	4	2.16%	4.23%	12.92%	5.45%	23	0.33%	0.66%	2.03%	1.92%	22	17.86%	24.12%	41.50%	23.15%
	Corporates - Of Which: SME	10	0.97%	1.08%	2.74%	1.21%	9	18.92%	21.10%	55.46%	21.00%	29	0.43%	1.43%	2.77%	2.60%	29	24.13%	36.51%	43.71%	28.48%
	<b>Retail</b>	34	0.32%	0.56%	0.78%	0.64%	31	12.81%	21.21%	32.38%	13.84%	65	0.62%	1.16%	2.35%	0.98%	66	16.79%	19.70%	26.87%	18.02%
	Retail - Secured on real estate property	14	0.30%	0.54%	0.87%	0.47%	11	4.54%	7.34%	10.42%	6.80%	64	0.54%	0.95%	1.74%	0.85%	64	14.02%	17.30%	20.91%	14.66%
	Retail - Qualifying Revolving	14	0.21%	0.57%	1.71%	0.24%	12	35.54%	44.26%	63.27%	24.72%	27	0.33%	0.83%	2.81%	0.48%	27	44.06%	57.53%	73.29%	57.03%
	Retail - Other Retail	30	0.26%	0.89%	1.50%	1.43%	27	22.04%	33.87%	64.87%	23.72%	56	1.01%	2.13%	3.80%	1.80%	58	25.39%	33.16%	51.89%	33.26%
<b>Bulgaria</b>	<b>Corporates</b>	5	0.00%	0.00%	1.33%	1.33%						24	0.43%	1.35%	4.01%	1.66%	26	33.07%	36.34%	43.73%	24.06%
	Corporates - Of Which: Specialised Lending											14	1.06%	2.17%	20.52%	2.87%	15	12.77%	35.28%	45.00%	22.34%
	Corporates - Of Which: SME											45	0.22%	0.41%	1.44%	1.51%	47	13.04%	18.37%	24.56%	6.40%
	<b>Retail</b>	25	0.83%	1.25%	3.90%	0.86%	21	34.22%	58.53%	64.63%	64.34%	60	0.41%	1.16%	3.04%	1.91%	61	18.38%	24.56%	38.75%	11.48%
	Retail - Secured on real estate property	6	0.00%	0.25%	0.50%	0.50%						45	0.22%	0.41%	1.44%	1.51%	47	13.04%	18.37%	24.56%	6.40%
	Retail - Qualifying Revolving	12	0.55%	2.39%	6.04%	0.57%	9	35.17%	59.82%	77.63%	88.98%	23	0.40%	1.40%	3.62%	2.67%	26	39.11%	60.88%	71.62%	17.79%
	Retail - Other Retail	21	1.60%	3.61%	18.67%	2.13%	18	38.87%	59.39%	73.46%	72.49%	47	0.85%	3.02%	8.27%	3.74%	48	25.95%	42.31%	56.16%	29.04%
<b>Croatia</b>	<b>Corporates</b>	4	0.04%	0.27%	0.51%	0.30%						23	0.74%	2.01%	8.64%	2.20%	24	27.01%	36.71%	44.67%	42.06%
	Corporates - Of Which: Specialised Lending											5	0.54%	0.54%	3.07%	0.61%	5	19.52%	22.41%	22.41%	17.32%
	Corporates - Of Which: SME	4	0.02%	0.29%	0.72%	0.36%						9	3.23%	10.59%	13.12%	3.53%	9	22.72%	40.56%	41.99%	41.60%
	<b>Retail</b>	23	0.26%	0.78%	4.14%	0.73%	19	37.36%	54.74%	65.40%	28.15%	56	0.42%	1.57%	2.70%	1.67%	56	17.58%	32.84%	45.33%	42.23%
	Retail - Secured on real estate property	4	0.00%	0.09%	0.28%	0.28%						36	0.12%	0.36%	1.24%	1.24%	36	14.14%	17.31%	24.80%	32.54%
	Retail - Qualifying Revolving	10	4.14%	5.30%	8.06%	5.46%	8	49.72%	54.90%	70.10%	54.29%	22	0.43%	0.78%	7.99%	3.43%	23	44.06%	62.19%	74.06%	66.37%
	Retail - Other Retail	19	0.73%	2.93%	10.39%	1.03%	14	34.30%	52.04%	68.26%	29.77%	45	0.88%	2.16%	4.60%	1.96%	44	35.00%	49.92%	58.46%	48.69%
<b>Cyprus</b>	<b>Corporates</b>	4	0.00%	0.00%	0.00%	0.00%						33	0.35%	0.84%	1.39%	1.33%	34	25.03%	35.39%	43.32%	28.72%
	Corporates - Of Which: Specialised Lending											12	0.26%	0.74%	2.89%	3.05%	12	18.66%	30.42%	40.77%	26.28%
	Corporates - Of Which: SME											13	1.38%	1.98%	16.32%	1.43%	13	23.06%	29.00%	37.30%	25.44%
	<b>Retail</b>	12	0.19%	0.54%	2.54%	2.92%	10	27.99%	65.63%	71.87%	14.77%	59	0.28%	0.79%	2.03%	0.93%	58	14.64%	20.82%	28.09%	8.03%
	Retail - Secured on real estate property	4	0.00%	5.27%	11.48%	6.51%						48	0.20%	0.62%	1.83%	1.13%	49	12.97%	15.43%	19.71%	15.82%
	Retail - Qualifying Revolving										22	0.47%	0.66%	2.09%	1.46%	23	46.83%	63.26%	71.44%	65.12%	
	Retail - Other Retail	10	1.47%	2.10%	7.31%	4.92%	8	48.26%	67.70%	83.63%	46.31%	46	0.64%	1.49%	2.96%	0.87%	45	23.79%	41.57%	54.90%	5.23%
<b>Czech</b>	<b>Corporates</b>	11	0.00%	0.50%	0.83%	0.86%	7	23.08%	42.70%	47.89%	30.63%	48	0.28%	0.70%	2.08%	2.17%	47	28.89%	37.89%	45.00%	34.25%
	Corporates - Of Which: Specialised Lending	6	0.10%	0.25%	0.98%	0.65%	5	6.72%	26.20%	36.18%	28.09%	12	0.19%	0.31%	1.88%	1.69%	11	20.81%	35.01%	45.00%	27.17%
	Corporates - Of Which: SME	10	0.00%	0.97%	1.49%	1.45%	7	19.13%	31.86%	44.40%	29.74%	23	0.76%	2.82%	5.86%	3.23%	23	20.55%	33.44%	41.00%	32.65%
	<b>Retail</b>	23	0.40%	0.59%	0.90%	0.58%	19	27.74%	37.25%	42.43%	33.77%	60	0.30%	1.01%	2.49%	1.28%	60	15.80%	22.00%	30.75%	25.18%
	Retail - Secured on real estate property	12	0.15%	0.41%	0.54%	0.35%	10	14.47%	18.67%	22.41%	15.79%	52	0.21%	0.58%	1.34%	1.01%	52	13.28%	16.19%	20.32%	19.05%
	Retail - Qualifying Revolving	10	0.31%	0.49%	1.16%	0.47%	7	39.40%	49.14%	59.11%	58.44%	24	0.31%	0.61%	1.69%	2.78%	24	45.55%	57.83%	70.08%	55.89%
	Retail - Other Retail	21	0.58%	1.31%	2.20%	1.35%	18	41.14%	52.43%	74.90%	48.63%	50	0.64%	2.02%	4.37%	2.23%	49	28.95%	42.09%	50.51%	43.72%

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

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2024 Q2

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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	10	0.00%	0.23%	0.43%	0.42%	7	15.13%	17.91%	25.70%	18.60%	53	0.21%	0.49%	0.91%	0.89%	54	29.57%	38.47%
Corporates - Of Which: Specialised Lending																	19	23.28%	26.21%	43.85%	25.22%
Corporates - Of Which: SME	7		0.00%	0.52%	0.92%	0.66%	4	20.40%	21.64%	24.39%	21.96%	26	0.77%	1.66%	4.09%	1.12%	26	20.83%	26.24%	41.35%	19.83%
Retail	27		0.11%	0.44%	2.65%	0.46%	23	14.49%	32.20%	50.78%	11.57%	63	0.36%	0.94%	2.36%	0.98%	65	16.69%	24.10%	30.49%	17.03%
Retail - Secured on real estate property	12		0.09%	0.40%	1.12%	0.43%	7	3.48%	8.17%	10.54%	8.52%	56					56	14.21%	16.45%	21.92%	15.34%
Retail - Qualifying Revolving	8		0.50%	1.42%	3.15%	1.01%	8	39.48%	57.78%	69.75%	61.74%	23					23	51.85%	64.04%	78.00%	63.87%
Retail - Other Retail	22	0.48%	1.37%	3.87%	0.71%	18	26.40%	42.15%	56.32%	29.30%	53					53	26.16%	42.58%	56.62%	40.53%	
Estonia	Corporates	9	0.00%	0.26%	1.32%	0.93%	6	20.41%	25.99%	31.06%	29.93%	33	0.44%	1.46%	9.03%	1.41%	32	32.39%	42.45%	45.00%	42.29%
	Corporates - Of Which: Specialised Lending																15	1.38%	3.30%	22.46%	2.02%
	Corporates - Of Which: SME	7	0.00%	0.26%	1.32%	0.93%	6	20.41%	25.99%	31.06%	29.93%	33	0.44%	1.46%	9.03%	1.41%	32	32.39%	42.45%	45.00%	42.29%
	Retail	15	0.09%	0.21%	0.52%	0.26%	12	13.46%	20.88%	57.95%	15.90%	57	0.39%	1.26%	3.29%	1.76%	55	17.38%	22.84%	37.38%	17.26%
	Retail - Secured on real estate property	7	0.08%	0.26%	0.26%	0.20%	5	6.40%	10.30%	10.30%	9.78%	39	0.20%	0.66%	1.62%	1.46%	41	12.19%	16.32%	22.43%	15.43%
	Retail - Qualifying Revolving	8	0.50%	1.42%	3.15%	1.01%	8	39.48%	57.78%	69.75%	61.74%	23					21	48.49%	62.63%	73.88%	65.19%
Retail - Other Retail	14	0.001843	0.51%	1.24%	0.47%	11	25.19%	25.57%	68.46%	25.25%	47	1.26%	2.65%	9.88%	2.99%	43	24.54%	36.25%	64.24%	24.57%	
Finland	Corporates	9	0.00%	0.00%	0.49%	0.65%	4	8.16%	13.74%	20.60%	16.49%	56	0.35%	0.76%	1.28%	0.94%	55	31.50%	41.78%	45.00%	30.78%
	Corporates - Of Which: Specialised Lending																24	0.40%	0.92%	1.34%	1.28%
	Corporates - Of Which: SME	4	0.10%	0.56%	1.35%	0.84%	4	8.16%	13.74%	20.60%	16.49%	56	0.35%	0.76%	1.28%	0.94%	55	31.50%	41.78%	45.00%	30.78%
	Retail	20	0.14%	0.93%	1.95%	0.90%	18	16.07%	17.36%	77.55%	10.75%	62	0.49%	1.55%	3.38%	1.46%	60	17.74%	24.37%	39.19%	19.31%
	Retail - Secured on real estate property	10	0.51%	0.77%	5.05%	0.73%	7	4.33%	8.35%	44.46%	7.86%	44	0.23%	0.77%	2.18%	1.06%	44	12.27%	16.43%	21.09%	15.90%
	Retail - Qualifying Revolving	6	0.00%	0.87%	3.37%	2.39%	4	41.74%	52.53%	69.50%	53.15%	23	0.27%	0.99%	2.65%	1.79%	24	44.06%	59.16%	70.95%	65.66%
Retail - Other Retail	16	0.98%	2.39%	4.22%	1.28%	14	16.86%	28.25%	72.10%	15.76%	51	1.45%	2.50%	4.75%	3.00%	50	27.14%	45.45%	55.40%	29.75%	
France	Corporates	27	0.12%	0.87%	1.84%	1.63%	20	7.74%	20.74%	26.36%	20.09%	70	0.29%	0.63%	1.66%	1.58%	69	31.54%	38.57%	44.90%	35.50%
	Corporates - Of Which: Specialised Lending	6	0.41%	2.83%	7.86%	2.59%	5	5.59%	8.79%	11.60%	8.64%	27	0.46%	0.89%	2.04%	1.79%	26	20.04%	26.30%	40.96%	23.77%
	Corporates - Of Which: SME	17	0.00%	0.58%	2.41%	1.97%	11	19.49%	28.05%	36.83%	25.20%	47	0.58%	1.59%	4.08%	1.77%	48	18.82%	34.30%	44.94%	36.37%
	Retail	46	0.30%	1.06%	2.07%	0.73%	43	12.89%	23.17%	29.51%	23.64%	65	0.94%	1.50%	2.54%	1.28%	68	17.26%	20.24%	27.54%	19.26%
	Retail - Secured on real estate property	27	0.41%	0.86%	1.91%	0.39%	22	6.74%	12.27%	15.98%	12.55%	65	0.64%	1.23%	2.17%	0.90%	65	13.14%	16.60%	20.99%	14.07%
	Retail - Qualifying Revolving	19	0.39%	0.49%	1.81%	1.03%	16	43.09%	54.90%	60.18%	41.56%	27	0.35%	1.16%	2.67%	2.02%	29	48.76%	57.80%	64.89%	40.35%
Retail - Other Retail	37	0.42%	1.99%	3.51%	1.65%	35	24.28%	34.60%	51.85%	29.33%	59	1.18%	1.99%	4.11%	1.81%	61	29.48%	37.91%	50.81%	27.73%	
Germany	Corporates	35	0.32%	0.60%	1.63%	0.91%	30	11.82%	25.84%	39.46%	19.58%	68	0.38%	0.81%	1.50%	0.98%	71	32.89%	39.83%	44.48%	36.42%
	Corporates - Of Which: Specialised Lending	9	0.76%	1.01%	2.11%	2.04%	8	8.27%	12.92%	17.89%	15.57%	30	0.49%	0.82%	1.11%	0.91%	29	20.12%	26.80%	38.68%	33.65%
	Corporates - Of Which: SME	23	0.28%	1.00%	2.41%	1.41%	18	19.54%	35.67%	43.37%	24.14%	50	0.69%	1.51%	4.32%	1.06%	49	22.10%	33.48%	39.45%	32.32%
	Retail	52	0.36%	0.86%	1.34%	0.68%	49	13.03%	20.14%	33.31%	25.60%	67	0.91%	1.41%	2.71%	0.99%	69	17.55%	22.51%	27.50%	28.46%
	Retail - Secured on real estate property	34	0.28%	0.50%	1.38%	0.42%	26	8.19%	10.21%	11.65%	10.65%	65	0.56%	0.92%	2.19%	0.79%	66	14.96%	17.03%	22.74%	20.74%
	Retail - Qualifying Revolving	22	0.21%	0.66%	1.04%	0.41%	19	32.18%	49.34%	61.55%	44.45%	27	0.55%	1.16%	4.31%	0.84%	30	43.12%	56.74%	69.67%	64.28%
Retail - Other Retail	47	0.70%	1.42%	2.55%	1.44%	44	25.36%	38.57%	55.41%	36.40%	61	1.73%	2.29%	3.73%	1.79%	63	27.49%	37.18%	50.45%	44.78%	
Greece	Corporates	4	0.01%	0.23%	0.75%	0.64%						36	0.26%	0.94%	3.75%	2.06%	37	36.14%	40.66%	45.00%	40.04%
	Corporates - Of Which: Specialised Lending											7	0.32%	4.55%	13.52%	1.28%	7	36.50%	39.36%	64.98%	45.98%
	Corporates - Of Which: SME	4	0.01%	0.23%	0.75%	0.64%						36	0.26%	0.94%	3.75%	2.06%	37	36.14%	40.66%	45.00%	40.04%
	Retail	20	0.10%	0.49%	3.31%	0.83%	15	37.13%	54.36%	61.41%	52.60%	61	0.45%	0.78%	2.58%	1.22%	61	16.49%	23.37%	44.43%	24.29%
	Retail - Secured on real estate property											42	0.24%	0.43%	0.83%	0.69%	42	12.65%	16.21%	20.33%	18.05%
	Retail - Qualifying Revolving	7	0.47%	3.58%	3.96%	4.07%	5	55.32%	57.60%	61.33%	57.86%	21	0.44%	0.66%	3.90%	1.28%	24	32.73%	62.56%	70.40%	64.11%
Retail - Other Retail	16	0.30%	1.54%	5.48%	1.79%	12	38.50%	45.54%	65.27%	51.11%	49	0.73%	1.78%	3.85%	2.26%	48	26.77%	44.80%	51.90%	25.65%	

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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	9	0.03%	0.61%	1.01%	0.86%	6	5.23%	32.10%	46.43%	25.54%	39	0.34%	0.72%	1.23%	1.33%	42	30.11%	36.61%
Corporates - Of Which: Specialised Lending																					
Corporates - Of Which: SME	7		0.00%	1.00%	2.76%	1.58%	5	14.10%	26.60%	29.95%	27.11%	18	1.46%	3.09%	6.57%	2.64%	16	24.55%	39.63%	48.10%	40.97%
Retail	25		0.40%	1.10%	3.87%	0.68%	22	30.95%	49.31%	67.83%	37.56%	61	0.42%	0.91%	2.83%	4.29%	63	16.61%	24.09%	39.66%	47.37%
Retail - Secured on real estate property	5		0.00%	0.00%	0.17%	0.20%						54	0.22%	0.43%	0.99%	2.60%	54	12.99%	15.52%	22.59%	32.31%
Retail - Qualifying Revolving	10		0.18%	1.36%	2.76%	1.62%	8	31.51%	47.45%	58.76%	50.29%	21	0.42%	0.93%	3.15%	1.59%	26	45.01%	59.34%	70.80%	65.83%
Retail - Other Retail	21	2.08%	3.11%	5.97%	1.69%	18	31.55%	52.94%	68.65%	41.28%	48	0.73%	2.93%	6.52%	7.10%	49	29.12%	45.90%	57.10%	69.75%	
Ireland	Corporates	13	0.00%	0.68%	1.60%	1.35%	6	1.09%	8.03%	21.26%	21.30%	54	0.21%	0.46%	1.30%	1.30%	59	29.73%	40.53%	44.81%	23.98%
	Corporates - Of Which: Specialised Lending	5	0.00%	4.62%	8.66%	7.79%						23	0.47%	0.69%	1.46%	1.62%	25	15.75%	23.00%	44.27%	19.93%
	Corporates - Of Which: SME	7	0.00%	2.22%	7.18%	2.16%						25	0.43%	1.34%	2.94%	4.32%	25	23.35%	35.00%	41.97%	39.28%
	Retail	27	0.55%	1.36%	2.59%	0.70%	23	19.47%	32.98%	54.01%	28.49%	64	0.78%	1.44%	2.70%	1.25%	65	16.75%	20.40%	28.09%	31.41%
	Retail - Secured on real estate property	10	0.55%	1.17%	1.86%	0.52%	7	10.54%	25.26%	32.30%	17.55%	58	0.54%	1.00%	2.17%	1.03%	58	14.56%	18.42%	21.90%	28.83%
	Retail - Qualifying Revolving	10	0.60%	0.99%	1.53%	1.07%	8	40.34%	44.24%	49.56%	42.49%	23	0.50%	1.89%	4.69%	2.62%	23	49.99%	61.84%	70.13%	58.47%
Retail - Other Retail	21	0.47%	2.39%	10.29%	2.69%	18	36.42%	55.73%	72.71%	52.23%	56	1.08%	2.75%	5.59%	5.13%	56	24.96%	39.68%	53.76%	58.80%	
Italy	Corporates	17	0.03%	0.46%	0.87%	0.91%	13	20.92%	28.85%	31.66%	24.63%	56	0.36%	0.98%	2.10%	2.68%	57	32.88%	39.03%	45.00%	35.73%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	12	1.17%	1.37%	2.36%	1.67%	10	26.00%	30.02%	41.87%	30.71%	33	0.96%	2.72%	6.29%	5.99%	33	24.85%	36.71%	43.60%	38.01%
	Retail	41	0.41%	0.86%	2.06%	1.20%	38	22.86%	31.53%	47.97%	42.10%	63	0.62%	1.38%	2.58%	1.67%	67	16.34%	22.98%	33.25%	28.04%
	Retail - Secured on real estate property	17	0.36%	0.65%	1.20%	0.54%	14	15.32%	21.01%	25.77%	21.75%	62	0.43%	0.80%	1.47%	0.94%	63	12.74%	16.79%	22.98%	21.68%
	Retail - Qualifying Revolving	23	0.57%	1.07%	1.43%	0.87%	19	35.90%	46.28%	57.89%	51.92%	27	0.62%	1.54%	3.54%	3.84%	29	45.76%	61.31%	68.77%	51.45%
Retail - Other Retail	38	0.54%	1.88%	4.91%	2.26%	36	29.90%	43.14%	58.09%	49.56%	60	0.99%	2.62%	5.07%	3.33%	61	24.91%	40.36%	51.07%	38.87%	
Latvia	Corporates										33	0.44%	0.87%	2.30%	1.63%	33	32.25%	42.00%	45.00%	41.45%	
	Corporates - Of Which: Specialised Lending										4	0.33%	0.43%	0.43%	0.29%	4	43.96%	44.48%	47.66%	48.67%	
	Corporates - Of Which: SME										16	0.85%	1.83%	5.46%	2.60%	16	9.36%	38.05%	45.00%	39.19%	
	Retail	14	0.03%	0.35%	0.95%	0.32%	11	24.07%	44.11%	58.17%	26.17%	55	0.47%	1.47%	3.31%	3.14%	51	18.45%	25.54%	44.73%	32.67%
	Retail - Secured on real estate property	6	0.00%	0.24%	0.27%	0.26%	4	21.47%	25.17%	28.88%	24.01%	34	0.19%	0.62%	1.49%	2.62%	35	12.40%	18.66%	25.33%	28.00%
	Retail - Qualifying Revolving											18	0.17%	1.03%	8.76%	3.86%	19	58.00%	63.25%	73.49%	67.35%
Retail - Other Retail	12	0.16%	0.44%	3.88%	0.48%	9	26.67%	44.85%	58.17%	28.35%	46	0.68%	2.71%	5.96%	4.51%	42	26.54%	44.51%	54.96%	45.88%	
Lithuania	Corporates	5	0.21%	0.21%	0.21%	0.21%						34	0.69%	1.93%	4.27%	1.96%	33	35.00%	44.20%	45.00%	42.37%
	Corporates - Of Which: Specialised Lending											4	0.31%	0.99%	1.56%	1.32%	4	43.33%	44.17%	45.00%	43.67%
	Corporates - Of Which: SME											18	1.52%	2.75%	14.80%	2.43%	18	39.26%	44.52%	52.96%	40.48%
	Retail	13	0.16%	0.27%	0.97%	0.24%	12	14.08%	21.28%	52.19%	14.02%	53	0.53%	1.49%	3.51%	1.79%	53	16.86%	22.81%	39.60%	22.06%
	Retail - Secured on real estate property	6	0.14%	0.19%	0.23%	0.20%	5	9.58%	9.58%	16.64%	11.25%	32	0.26%	1.28%	1.87%	1.56%	34	13.82%	16.76%	20.53%	19.38%
	Retail - Qualifying Revolving	4	0.00%	0.02%	0.18%	0.26%						20	0.61%	1.14%	1.94%	1.69%	21	41.96%	62.68%	73.17%	69.63%
Retail - Other Retail	12	0.23%	0.42%	5.63%	0.40%	12	19.84%	34.22%	62.48%	20.12%	49	0.65%	2.57%	7.05%	2.99%	45	27.89%	38.00%	58.22%	35.37%	
Luxembourg	Corporates	16	0.05%	0.61%	2.39%	1.28%	11	1.04%	15.97%	23.82%	9.73%	65	0.36%	0.60%	1.12%	0.99%	66	29.27%	38.07%	44.78%	30.86%
	Corporates - Of Which: Specialised Lending	9	0.00%	2.51%	4.30%	2.58%						26	0.55%	1.00%	1.91%	1.29%	25	17.63%	24.27%	38.28%	24.92%
	Corporates - Of Which: SME	7	0.00%	1.60%	3.19%	2.17%						39	0.30%	1.16%	2.96%	2.56%	42	25.48%	35.54%	44.08%	29.64%
	Retail	23	0.31%	0.78%	1.77%	1.03%	23	8.90%	20.43%	29.24%	16.06%	63	0.65%	1.15%	2.13%	0.96%	64	16.43%	21.69%	28.66%	17.75%
	Retail - Secured on real estate property	11	0.33%	1.30%	1.98%	0.87%	10	2.04%	10.30%	18.96%	13.91%	61	0.50%	0.98%	1.45%	0.77%	61	14.02%	18.25%	22.21%	16.41%
	Retail - Qualifying Revolving	9	0.46%	1.56%	2.58%	1.15%	9	34.87%	48.20%	61.45%	43.91%	21	0.37%	0.75%	3.00%	2.03%	23	46.65%	58.75%	74.96%	39.04%
Retail - Other Retail	20	0.76%	1.67%	4.14%	1.92%	20	20.34%	34.05%	44.88%	20.89%	54	1.29%	2.03%	3.70%	2.14%	52	28.70%	37.17%	49.93%	24.36%	

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 Q2

(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>											43	<b>0.33%</b>	<b>0.68%</b>	<b>1.84%</b>	<b>1.53%</b>	44	<b>16.99%</b>	<b>30.57%</b>
	Corporates - Of Which: Specialised Lending											8	0.77%	1.31%	3.20%	3.35%	8	8.38%	13.64%	16.73%	12.20%
	Corporates - Of Which: SME											22	0.64%	1.52%	4.12%	1.09%	20	22.96%	38.96%	45.17%	24.46%
	<b>Retail</b>	12	<b>0.04%</b>	<b>0.13%</b>	<b>2.14%</b>	<b>0.57%</b>	9	<b>16.86%</b>	<b>44.32%</b>	<b>58.26%</b>	<b>33.48%</b>	57	<b>0.31%</b>	<b>1.18%</b>	<b>2.32%</b>	<b>2.42%</b>	59	<b>17.00%</b>	<b>24.19%</b>	<b>35.64%</b>	<b>16.68%</b>
	Retail - Secured on real estate property	5	0.00%	0.00%	3.50%	3.13%						49	0.17%	0.49%	1.26%	1.26%	49	14.07%	17.57%	21.13%	16.70%
	Retail - Qualifying Revolving	4	0.00%	9.01%	32.37%	13.96%						21	0.35%	0.83%	2.99%	2.14%	22	40.03%	57.89%	68.47%	63.12%
	Retail - Other Retail	9	0.14%	0.40%	3.15%	0.52%	7	18.30%	44.32%	50.20%	26.34%	45	0.56%	1.79%	3.81%	3.67%	44	23.00%	38.04%	48.12%	15.71%
<b>Netherlands</b>	<b>Corporates</b>	13	<b>0.09%</b>	<b>0.47%</b>	<b>0.77%</b>	<b>1.27%</b>	7	<b>11.77%</b>	<b>17.37%</b>	<b>32.19%</b>	<b>13.40%</b>	67	<b>0.26%</b>	<b>0.59%</b>	<b>1.14%</b>	<b>1.26%</b>	67	<b>28.99%</b>	<b>38.32%</b>	<b>44.88%</b>	<b>27.43%</b>
	Corporates - Of Which: Specialised Lending	5	0.00%	0.00%	0.24%	0.30%						29	0.28%	0.61%	1.06%	1.03%	28	16.99%	20.92%	39.35%	15.56%
	Corporates - Of Which: SME	10	0.00%	0.94%	3.24%	2.51%	5	12.08%	19.72%	25.48%	12.11%	40	0.42%	1.53%	2.86%	2.46%	40	22.61%	34.98%	45.00%	19.52%
	<b>Retail</b>	39	<b>0.15%</b>	<b>0.47%</b>	<b>1.19%</b>	<b>0.46%</b>	37	<b>12.88%</b>	<b>27.92%</b>	<b>39.28%</b>	<b>10.39%</b>	65	<b>0.64%</b>	<b>1.15%</b>	<b>2.08%</b>	<b>0.70%</b>	67	<b>16.53%</b>	<b>21.63%</b>	<b>28.69%</b>	<b>15.12%</b>
	Retail - Secured on real estate property	12	0.14%	0.39%	0.94%	0.42%	10	7.27%	10.24%	13.60%	7.87%	64	0.49%	0.90%	1.54%	0.64%	63	14.02%	18.04%	23.15%	14.26%
	Retail - Qualifying Revolving	15	0.38%	0.61%	2.66%	0.76%	14	35.35%	46.34%	56.25%	58.74%	22	0.65%	1.24%	1.74%	1.30%	24	45.77%	60.38%	69.14%	41.90%
	Retail - Other Retail	29	0.24%	1.62%	3.52%	1.89%	27	28.08%	35.38%	49.83%	25.30%	58	1.13%	2.68%	3.55%	2.80%	59	27.88%	38.00%	53.58%	42.95%
<b>Norway</b>	<b>Corporates</b>	10	<b>0.00%</b>	<b>0.12%</b>	<b>0.38%</b>	<b>2.13%</b>	7	<b>9.43%</b>	<b>19.62%</b>	<b>20.27%</b>	<b>28.17%</b>	55	<b>0.14%</b>	<b>0.47%</b>	<b>1.13%</b>	<b>1.24%</b>	56	<b>26.22%</b>	<b>38.43%</b>	<b>45.00%</b>	<b>26.48%</b>
	Corporates - Of Which: Specialised Lending											18	0.56%	0.73%	2.15%	2.34%	18	16.40%	23.28%	28.00%	23.20%
	Corporates - Of Which: SME	5	0.11%	0.16%	0.46%	3.15%						24	0.57%	1.71%	3.61%	1.61%	24	22.67%	32.30%	45.00%	24.78%
	<b>Retail</b>	24	<b>0.26%</b>	<b>1.22%</b>	<b>1.61%</b>	<b>0.86%</b>	20	<b>10.96%</b>	<b>15.53%</b>	<b>24.72%</b>	<b>7.24%</b>	62	<b>0.71%</b>	<b>1.49%</b>	<b>3.22%</b>	<b>0.88%</b>	65	<b>16.54%</b>	<b>21.75%</b>	<b>26.16%</b>	<b>21.17%</b>
	Retail - Secured on real estate property	11	0.22%	1.03%	2.02%	0.62%	8	7.11%	12.15%	22.63%	4.56%	58	0.49%	1.15%	1.78%	0.79%	59	14.08%	18.63%	20.57%	19.93%
	Retail - Qualifying Revolving	9	0.65%	1.05%	4.73%	0.86%	7	14.60%	32.20%	44.55%	51.14%	21	0.67%	1.26%	2.51%	1.36%	21	49.49%	64.00%	73.34%	67.01%
	Retail - Other Retail	19	0.42%	1.27%	5.83%	2.27%	17	11.95%	17.96%	27.12%	11.86%	53	1.31%	2.73%	8.53%	1.99%	54	25.35%	39.64%	55.45%	32.47%
<b>Poland</b>	<b>Corporates</b>	9	<b>0.00%</b>	<b>1.02%</b>	<b>3.95%</b>	<b>1.49%</b>	6	<b>13.16%</b>	<b>19.99%</b>	<b>50.68%</b>	<b>31.49%</b>	51	<b>0.34%</b>	<b>0.54%</b>	<b>1.61%</b>	<b>2.06%</b>	52	<b>29.06%</b>	<b>36.83%</b>	<b>44.89%</b>	<b>31.58%</b>
	Corporates - Of Which: Specialised Lending											14	0.37%	0.61%	0.77%	0.94%	13	17.91%	26.71%	36.30%	27.79%
	Corporates - Of Which: SME	6	0.00%	1.44%	3.51%	1.79%	4	22.37%	40.94%	77.38%	34.03%	30	0.46%	1.28%	3.26%	3.60%	30	28.10%	40.83%	45.00%	27.84%
	<b>Retail</b>	34	<b>0.10%</b>	<b>0.74%</b>	<b>2.86%</b>	<b>5.24%</b>	29	<b>24.15%</b>	<b>46.61%</b>	<b>53.60%</b>	<b>48.45%</b>	59	<b>0.63%</b>	<b>1.41%</b>	<b>3.81%</b>	<b>1.56%</b>	63	<b>17.85%</b>	<b>24.57%</b>	<b>36.02%</b>	<b>39.92%</b>
	Retail - Secured on real estate property	7	0.00%	0.92%	9.13%	4.50%	5	14.76%	19.64%	47.23%	47.80%	51	0.28%	0.61%	1.24%	0.62%	51	14.17%	19.71%	24.00%	34.02%
	Retail - Qualifying Revolving	14	0.36%	1.90%	3.54%	6.93%	12	40.00%	56.49%	66.22%	53.08%	25	0.59%	1.66%	3.69%	2.74%	26	44.06%	61.67%	72.07%	66.71%
	Retail - Other Retail	29	0.76%	1.76%	7.37%	7.10%	24	27.22%	47.53%	61.22%	46.16%	54	0.84%	3.11%	6.02%	4.69%	57	23.47%	38.53%	53.93%	44.80%
<b>Portugal</b>	<b>Corporates</b>	8	<b>0.12%</b>	<b>0.27%</b>	<b>0.53%</b>	<b>0.58%</b>	8	<b>4.33%</b>	<b>20.78%</b>	<b>46.21%</b>	<b>33.94%</b>	48	<b>0.19%</b>	<b>0.41%</b>	<b>1.31%</b>	<b>2.60%</b>	49	<b>29.55%</b>	<b>39.64%</b>	<b>45.00%</b>	<b>40.34%</b>
	Corporates - Of Which: Specialised Lending											16	0.29%	0.46%	1.30%	1.57%	16	11.50%	19.12%	45.00%	29.88%
	Corporates - Of Which: SME	6	0.33%	0.60%	0.92%	0.71%	5	31.93%	41.21%	44.37%	49.30%	22	0.96%	2.31%	6.48%	5.98%	22	23.95%	36.02%	44.97%	41.61%
	<b>Retail</b>	32	<b>0.14%</b>	<b>0.65%</b>	<b>1.40%</b>	<b>1.64%</b>	29	<b>24.06%</b>	<b>40.10%</b>	<b>59.06%</b>	<b>28.77%</b>	60	<b>0.42%</b>	<b>1.10%</b>	<b>1.96%</b>	<b>1.32%</b>	62	<b>17.10%</b>	<b>23.30%</b>	<b>32.96%</b>	<b>25.33%</b>
	Retail - Secured on real estate property	9	0.05%	0.58%	0.81%	1.03%	6	10.68%	16.59%	20.43%	13.42%	58	0.32%	0.86%	1.47%	1.05%	58	13.52%	18.32%	23.58%	22.17%
	Retail - Qualifying Revolving	10	0.28%	1.51%	1.98%	1.86%	10	35.96%	64.98%	75.13%	59.38%	22	0.33%	1.45%	3.40%	2.61%	25	50.58%	57.21%	68.25%	54.17%
	Retail - Other Retail	28	0.58%	1.49%	3.64%	3.15%	26	27.56%	43.00%	59.06%	44.34%	55	0.99%	2.37%	3.79%	3.64%	54	28.51%	36.65%	50.52%	41.20%
<b>Romania</b>	<b>Corporates</b>	12	<b>0.00%</b>	<b>0.18%</b>	<b>0.76%</b>	<b>0.67%</b>	6	<b>19.46%</b>	<b>37.20%</b>	<b>59.21%</b>	<b>52.12%</b>	35	<b>0.45%</b>	<b>1.32%</b>	<b>3.68%</b>	<b>2.01%</b>	35	<b>28.58%</b>	<b>42.40%</b>	<b>45.00%</b>	<b>43.11%</b>
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	7	0.00%	0.88%	1.53%	1.38%						16	2.02%	3.20%	4.33%	3.03%	16	21.81%	42.62%	45.00%	43.28%
	<b>Retail</b>	28	<b>0.83%</b>	<b>2.69%</b>	<b>6.84%</b>	<b>2.08%</b>	26	<b>34.04%</b>	<b>54.06%</b>	<b>60.00%</b>	<b>53.74%</b>	59	<b>0.64%</b>	<b>1.53%</b>	<b>4.16%</b>	<b>4.20%</b>	60	<b>17.74%</b>	<b>27.03%</b>	<b>39.08%</b>	<b>39.90%</b>
	Retail - Secured on real estate property	5	0.00%	0.00%	0.87%	0.91%						48	0.29%	0.66%	1.76%	2.76%	47	13.18%	16.96%	20.94%	19.38%
	Retail - Qualifying Revolving	12	1.85%	3.02%	6.01%	1.57%	11	25.55%	49.07%	60.00%	49.03%	23	0.69%	2.29%	5.74%	4.87%	23	35.78%	57.59%	69.24%	48.05%
	Retail - Other Retail	24	2.50%	5.64%	8.96%	3.31%	23	37.20%	54.15%	61.63%	62.23%	50	1.04%	3.79%	11.41%	4.53%	51	30.00%	43.49%	57.50%	51.07%





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 Q2

(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	5	0.00%	0.05%	0.16%	0.72%						46	0.19%	0.56%	1.03%	0.72%	47	27.37%	37.99%	45.00%	30.73%	
	Corporates - Of Which: Specialised Lending										18	0.33%	0.51%	1.44%	0.92%	18	14.76%	28.17%	45.00%	26.34%		
	Corporates - Of Which: SME										16	0.29%	0.99%	2.86%	1.68%	16	21.62%	30.27%	44.69%	30.78%		
	Retail	27	0.07%	0.57%	2.31%	3.02%	25	19.78%	31.94%	52.29%	15.64%	61	0.63%	0.95%	1.77%	2.29%	63	15.69%	21.31%	32.15%	17.98%	
	Retail - Secured on real estate property	7	0.00%	0.61%	3.55%	1.98%	4	3.46%	6.63%	14.16%	12.87%	50	0.45%	0.74%	1.22%	0.88%	51	12.89%	18.00%	21.31%	16.29%	
Retail - Qualifying Revolving	11	0.15%	0.68%	1.56%	1.12%	10	35.86%	53.42%	81.25%	46.56%	24	0.34%	0.88%	2.22%	2.06%	25	44.06%	56.13%	68.01%	51.02%		
Retail - Other Retail	21	0.31%	1.91%	4.48%	3.46%	19	29.11%	39.08%	71.02%	15.59%	52	0.73%	2.03%	4.40%	2.62%	52	26.22%	37.03%	51.15%	18.10%		
China	Corporates										32	0.20%	0.42%	0.83%	0.73%	33	35.57%	43.85%	45.00%	44.64%		
	Corporates - Of Which: Specialised Lending										8	0.16%	0.55%	0.76%	0.55%	8	17.51%	42.30%	44.87%	28.74%		
	Corporates - Of Which: SME										18	0.35%	1.65%	4.23%	2.52%	18	26.90%	39.40%	45.00%	32.08%		
	Retail	19	0.02%	0.13%	0.87%	0.61%	16	20.68%	45.09%	73.36%	19.97%	52	0.42%	0.81%	1.45%	0.74%	54	13.79%	17.85%	24.18%	16.61%	
	Retail - Secured on real estate property	5	0.00%	0.00%	1.02%	0.57%						50	0.38%	0.67%	1.43%	0.74%	50	13.04%	16.39%	20.88%	15.94%	
Retail - Qualifying Revolving	7	0.28%	1.30%	5.65%	4.50%	5	33.96%	35.64%	49.88%	37.85%	18	0.36%	0.78%	1.95%	1.12%	22	49.55%	59.84%	71.04%	60.77%		
Retail - Other Retail	14	0.02%	0.29%	4.07%	4.29%	11	50.21%	67.88%	78.30%	72.69%	47	0.30%	1.16%	3.39%	0.90%	46	19.44%	39.81%	59.86%	17.01%		
Hong Kong	Corporates										39	0.29%	0.59%	2.95%	1.00%	40	31.47%	39.44%	45.00%	32.57%		
	Corporates - Of Which: Specialised Lending										10	0.59%	1.16%	3.34%	5.37%	11	7.71%	15.36%	26.25%	21.92%		
	Corporates - Of Which: SME										20	0.38%	1.65%	5.21%	0.90%	20	16.69%	27.48%	38.88%	38.65%		
	Retail	7	0.00%	1.09%	5.40%	1.02%	4	8.20%	20.25%	31.97%	9.16%	57	0.24%	0.74%	1.40%	0.52%	56	14.12%	18.43%	28.35%	10.76%	
	Retail - Secured on real estate property	4	0.00%	1.42%	5.76%	3.15%						48	0.26%	0.63%	1.46%	0.74%	48	12.52%	16.68%	21.18%	15.30%	
Retail - Qualifying Revolving											19	0.26%	0.45%	2.16%	1.55%	21	46.83%	60.64%	68.96%	51.93%		
Retail - Other Retail											43	0.24%	0.92%	3.01%	0.46%	41	18.86%	32.27%	51.15%	9.18%		
India	Corporates	4	0.17%	1.11%	2.12%	0.54%	5	2.74%	3.69%	8.04%	7.06%	30	0.40%	1.11%	4.16%	1.20%	31	31.22%	43.50%	45.00%	39.02%	
	Corporates - Of Which: Specialised Lending										10	0.44%	1.03%	1.69%	1.26%	10	17.78%	25.80%	44.01%	26.40%		
	Corporates - Of Which: SME										12	1.92%	5.46%	29.81%	2.31%	12	32.15%	43.30%	51.89%	33.75%		
	Retail	22	0.19%	1.18%	7.36%	0.86%	18	43.23%	57.48%	76.09%	55.24%	53	0.48%	1.12%	3.24%	1.67%	54	16.49%	23.80%	39.02%	37.78%	
	Retail - Secured on real estate property											44	0.23%	0.85%	1.89%	1.24%	45	12.66%	18.39%	26.16%	19.93%	
Retail - Qualifying Revolving	9	1.05%	1.25%	15.81%	2.13%	6	44.75%	56.37%	61.42%	52.93%	23	0.51%	1.29%	3.06%	3.06%	25	44.06%	63.00%	69.83%	70.94%		
Retail - Other Retail	18	0.58%	2.06%	6.78%	1.21%	16	39.85%	54.66%	72.21%	49.91%	45	0.71%	2.73%	5.39%	2.52%	44	33.35%	50.33%	59.76%	63.56%		
Korea, Republic Of	Corporates										28	0.17%	0.25%	0.61%	0.31%	28	35.42%	40.82%	45.00%	35.99%		
	Corporates - Of Which: Specialised Lending										5	0.28%	0.39%	0.64%	0.52%	5	9.35%	43.41%	49.35%	27.69%		
	Corporates - Of Which: SME										9	0.48%	4.41%	6.08%	4.48%	9	11.30%	24.78%	45.00%	25.67%		
	Retail	9	0.02%	0.11%	0.93%	1.45%	7	36.59%	50.99%	72.40%	50.86%	51	0.21%	0.45%	1.24%	1.20%	49	15.19%	19.70%	28.41%	38.70%	
	Retail - Secured on real estate property											36	0.17%	0.29%	0.51%	0.50%	37	13.18%	16.20%	20.00%	17.44%	
Retail - Qualifying Revolving											23	0.19%	0.47%	1.39%	1.10%	24	47.23%	61.21%	71.43%	64.85%		
Retail - Other Retail	8	0.00%	0.85%	3.73%	1.47%	6	46.06%	61.05%	72.40%	50.87%	37	0.58%	1.31%	3.39%	1.27%	36	30.85%	45.93%	57.02%	40.60%		
Russian Federation	Corporates	4	0.96%	19.15%	51.80%	20.82%	4	9.64%	17.77%	23.41%	16.75%	24	6.54%	22.61%	34.53%	18.47%	30	37.00%	45.00%	46.32%	43.28%	
	Corporates - Of Which: Specialised Lending										6	19.82%	28.10%	38.93%	32.10%	6	25.28%	32.13%	49.84%	44.83%		
	Corporates - Of Which: SME										6	12.87%	23.75%	37.80%	6.80%	7	41.78%	45.00%	53.52%	39.21%		
	Retail	29	0.28%	2.51%	6.06%	8.80%	28	14.45%	23.14%	57.42%	18.63%	53	0.40%	1.58%	8.09%	4.04%	55	16.14%	23.08%	30.95%	21.67%	
	Retail - Secured on real estate property	11	2.26%	6.03%	10.46%	11.56%	11	4.40%	13.11%	18.00%	17.69%	44	0.27%	1.69%	6.96%	3.48%	48	14.42%	18.75%	26.15%	20.74%	
Retail - Qualifying Revolving	12	0.94%	1.47%	6.80%	2.83%	12	35.39%	55.30%	65.01%	34.20%	21	0.25%	1.19%	6.10%	3.64%	24	44.06%	61.95%	72.67%	65.18%		
Retail - Other Retail	18	0.09%	1.59%	13.86%	1.73%	16	30.82%	49.00%	64.68%	28.15%	40	0.84%	2.41%	7.23%	13.28%	43	24.85%	38.61%	51.94%	21.32%		

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 Q2

(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	<b>Corporates</b>										44	<b>0.34%</b>	<b>0.59%</b>	<b>1.03%</b>	<b>0.90%</b>	45	<b>30.11%</b>	<b>40.00%</b>	<b>45.00%</b>	<b>33.18%</b>		
	Corporates - Of Which: Specialised Lending										15	0.35%	0.71%	1.14%	1.08%	15	15.93%	19.66%	40.06%	22.59%		
	Corporates - Of Which: SME										15	0.60%	1.78%	2.07%	1.05%	15	18.29%	36.94%	45.00%	27.27%		
	<b>Retail</b>	13	<b>0.03%</b>	<b>0.21%</b>	<b>0.49%</b>	<b>0.67%</b>	8	<b>8.79%</b>	<b>33.69%</b>	<b>52.06%</b>	<b>10.91%</b>	60	<b>0.33%</b>	<b>0.72%</b>	<b>1.88%</b>	<b>0.45%</b>	62	<b>14.35%</b>	<b>18.85%</b>	<b>25.23%</b>	<b>11.85%</b>	
	Retail - Secured on real estate property	4	0.00%	0.00%	0.13%	0.11%						54	0.27%	0.53%	1.84%	0.63%	55	13.16%	17.30%	20.60%	14.49%	
	Retail - Qualifying Revolving	8	0.17%	1.15%	22.52%	1.93%	6	13.42%	36.82%	57.25%	45.38%	18	0.23%	0.36%	0.74%	0.48%	21	46.55%	57.90%	68.51%	55.12%	
Retail - Other Retail	6	0.00%	0.21%	0.69%	0.98%						51	0.34%	0.85%	2.18%	0.34%	51	20.96%	38.13%	52.76%	10.45%		
Switzerland	<b>Corporates</b>	12	<b>0.00%</b>	<b>0.26%</b>	<b>1.99%</b>	<b>1.36%</b>	7	<b>0.96%</b>	<b>3.96%</b>	<b>9.87%</b>	<b>5.08%</b>	61	<b>0.19%</b>	<b>0.54%</b>	<b>1.13%</b>	<b>0.79%</b>	63	<b>31.40%</b>	<b>39.13%</b>	<b>44.80%</b>	<b>30.48%</b>	
	Corporates - Of Which: Specialised Lending										17	0.19%	0.80%	1.25%	1.21%	17	12.90%	20.31%	44.21%	30.32%		
	Corporates - Of Which: SME	6	0.00%	0.18%	0.99%	4.35%						38	0.68%	2.40%	5.62%	4.05%	38	14.32%	31.36%	44.20%	25.35%	
	<b>Retail</b>	39	<b>0.21%</b>	<b>0.56%</b>	<b>1.54%</b>	<b>0.49%</b>	33	<b>7.22%</b>	<b>14.51%</b>	<b>29.70%</b>	<b>12.30%</b>	66	<b>0.75%</b>	<b>1.20%</b>	<b>2.50%</b>	<b>0.78%</b>	67	<b>16.60%</b>	<b>20.16%</b>	<b>27.61%</b>	<b>20.64%</b>	
	Retail - Secured on real estate property	23	0.47%	0.92%	4.18%	0.64%	18	5.01%	9.32%	16.76%	7.87%	66	0.64%	1.06%	2.18%	0.76%	66	13.91%	16.93%	23.34%	20.04%	
	Retail - Qualifying Revolving	16	0.34%	0.69%	2.50%	0.77%	14	35.28%	46.52%	59.58%	40.29%	27	0.72%	1.05%	2.63%	1.78%	29	45.20%	56.79%	67.91%	55.38%	
Retail - Other Retail	34	0.27%	0.66%	2.66%	0.41%	32	18.36%	39.83%	54.07%	27.47%	60	1.24%	2.52%	4.24%	1.08%	60	25.48%	35.89%	51.44%	20.72%		
United States	<b>Corporates</b>	22	<b>0.09%</b>	<b>0.62%</b>	<b>4.21%</b>	<b>1.41%</b>	18	<b>10.41%</b>	<b>16.43%</b>	<b>25.57%</b>	<b>11.50%</b>	63	<b>0.37%</b>	<b>0.90%</b>	<b>2.10%</b>	<b>1.40%</b>	66	<b>32.07%</b>	<b>42.89%</b>	<b>45.00%</b>	<b>27.60%</b>	
	Corporates - Of Which: Specialised Lending	11	1.54%	5.44%	16.06%	6.75%	9	10.52%	14.59%	19.39%	12.46%	23	0.56%	2.26%	3.01%	2.65%	22	18.01%	26.51%	44.91%	24.81%	
	Corporates - Of Which: SME	8	0.01%	0.70%	7.97%	2.79%	6	8.60%	14.18%	21.45%	9.93%	36	0.50%	2.15%	4.90%	2.09%	37	27.50%	37.95%	45.00%	17.92%	
	<b>Retail</b>	37	<b>0.14%</b>	<b>0.51%</b>	<b>1.33%</b>	<b>4.28%</b>	34	<b>11.42%</b>	<b>27.22%</b>	<b>48.41%</b>	<b>17.00%</b>	66	<b>0.54%</b>	<b>1.20%</b>	<b>1.98%</b>	<b>1.81%</b>	67	<b>17.00%</b>	<b>22.52%</b>	<b>30.78%</b>	<b>25.02%</b>	
	Retail - Secured on real estate property	14	0.26%	0.51%	0.69%	0.52%	12	5.22%	8.33%	14.04%	11.36%	63	0.44%	0.97%	1.75%	0.89%	63	14.34%	17.42%	21.07%	18.06%	
	Retail - Qualifying Revolving	17	0.36%	0.61%	1.32%	0.69%	15	21.01%	35.15%	60.99%	33.83%	25	0.38%	0.88%	2.82%	1.14%	26	44.06%	57.22%	68.96%	60.96%	
Retail - Other Retail	32	0.19%	1.12%	5.11%	5.29%	29	24.30%	48.41%	70.74%	17.11%	61	0.60%	1.74%	3.81%	2.10%	62	22.77%	36.51%	55.64%	26.84%		



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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