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# CREDIT RISK PARAMETERS

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Risk Dashboard annex / Q3 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 Q3

(Source COREP C.9.02)

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

		Default rate					Loss rate					PD - adjusted					LGD				
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
Austria	Corporates	12	0.00%	0.42%	1.28%	1.33%	7	10.60%	15.25%	46.00%	21.24%	53	0.34%	0.57%	1.25%	1.43%	54	33.53%	42.39%	45.00%	34.08%
	Corporates - Of Which: Specialised Lending											15	0.27%	0.59%	2.11%	0.96%	14	15.75%	22.38%	38.41%	23.13%
	Corporates - Of Which: SME	6	0.01%	2.06%	6.68%	3.41%	5	16.89%	16.90%	26.98%	18.47%	27	0.50%	1.52%	4.28%	3.49%	29	31.39%	39.24%	45.00%	30.78%
	Retail	27	0.34%	0.91%	2.78%	0.67%	21	18.97%	27.53%	39.85%	25.27%	61	0.48%	1.21%	1.91%	1.42%	65	17.70%	23.56%	31.08%	29.65%
	Retail - Secured on real estate property	10	0.03%	0.28%	0.74%	0.46%	8	6.83%	10.22%	13.81%	11.57%	58	0.32%	0.81%	1.50%	1.23%	59	12.82%	18.09%	22.98%	19.04%
	Retail - Qualifying Revolving	14	0.53%	1.08%	2.47%	0.97%	11	22.27%	53.05%	59.35%	46.72%	25	0.62%	1.20%	1.91%	1.62%	27	42.19%	56.59%	73.52%	81.58%
Retail - Other Retail	24	0.94%	1.73%	5.30%	1.26%	17	29.23%	36.91%	43.19%	35.45%	54	1.28%	1.97%	2.88%	2.30%	56	30.75%	47.24%	54.78%	52.65%	
Belgium	Corporates	14	0.24%	0.94%	2.54%	1.77%	12	3.43%	23.53%	38.04%	31.14%	56	0.25%	0.52%	1.22%	2.32%	57	33.46%	39.57%	45.00%	27.67%
	Corporates - Of Which: Specialised Lending	6	0.66%	3.37%	4.94%	2.61%	5	0.10%	7.20%	7.20%	6.49%	21	0.29%	0.80%	1.91%	2.09%	20	17.94%	24.60%	39.05%	23.05%
	Corporates - Of Which: SME	9	0.82%	1.28%	2.67%	1.54%	8	20.13%	29.53%	39.98%	27.23%	28	0.77%	1.58%	3.37%	2.76%	28	24.10%	34.74%	41.29%	28.41%
	Retail	32	0.21%	0.54%	0.84%	0.65%	30	11.89%	19.21%	30.77%	13.32%	63	0.63%	1.12%	1.89%	1.03%	65	16.76%	20.31%	28.05%	17.91%
	Retail - Secured on real estate property	19	0.22%	0.44%	0.90%	0.46%	15	4.78%	7.24%	13.51%	6.55%	61	0.58%	1.00%	1.91%	0.88%	61	14.67%	17.93%	20.89%	14.58%
	Retail - Qualifying Revolving	15	0.33%	0.53%	1.33%	0.25%	14	23.88%	39.93%	64.80%	28.91%	27	0.37%	0.79%	2.44%	0.53%	27	42.55%	57.37%	73.54%	57.02%
Retail - Other Retail	26	0.58%	1.08%	2.88%	1.44%	24	18.03%	29.37%	55.96%	22.69%	55	0.98%	1.78%	3.27%	1.90%	56	26.05%	35.51%	52.04%	33.02%	
Bulgaria	Corporates	4	0.00%	0.52%	1.05%	1.05%						22	0.50%	1.35%	2.94%	1.84%	23	34.23%	40.20%	45.00%	23.79%
	Corporates - Of Which: Specialised Lending											12	0.72%	1.45%	17.71%	3.09%	13	12.31%	35.28%	45.00%	22.57%
	Corporates - Of Which: SME											42	0.19%	0.53%	1.47%	1.47%	44	12.80%	17.72%	22.29%	6.59%
	Retail	27	0.28%	0.87%	2.57%	0.88%	21	36.21%	49.48%	58.08%	64.08%	57	0.34%	0.96%	2.49%	1.88%	58	16.51%	24.26%	39.83%	11.55%
	Retail - Secured on real estate property	7	0.00%	0.00%	0.55%	0.55%						42	0.19%	0.53%	1.47%	1.47%	44	12.80%	17.72%	22.29%	6.59%
	Retail - Qualifying Revolving	14	0.57%	1.48%	4.57%	0.60%	11	10.78%	38.37%	76.89%	86.58%	23	0.32%	1.38%	5.89%	2.49%	26	38.15%	61.64%	70.91%	17.90%
Retail - Other Retail	22	1.34%	1.99%	11.20%	1.96%	17	49.07%	57.41%	71.62%	75.62%	48	0.82%	2.62%	7.60%	3.69%	47	23.95%	40.83%	56.71%	28.94%	
Croatia	Corporates	4	0.05%	0.31%	1.44%	0.59%						24	0.42%	1.84%	9.20%	2.61%	25	29.41%	39.64%	45.00%	42.11%
	Corporates - Of Which: Specialised Lending											5	0.39%	0.52%	0.39%	0.39%	5	17.85%	22.61%	22.61%	17.64%
	Corporates - Of Which: SME	4	0.05%	0.44%	2.59%	0.88%						8	2.84%	9.91%	25.03%	3.84%	8	16.15%	40.76%	42.52%	41.56%
	Retail	22	0.60%	3.18%	11.58%	0.76%	22	36.03%	48.52%	60.68%	27.35%	54	0.50%	1.33%	2.97%	1.65%	54	19.56%	31.22%	45.78%	42.19%
	Retail - Secured on real estate property	5	0.00%	0.17%	0.39%	0.30%	4	14.91%	19.20%	43.15%	20.47%	37	0.11%	0.32%	1.23%	1.22%	36	14.29%	18.33%	22.71%	32.31%
	Retail - Qualifying Revolving	7	1.88%	7.12%	14.71%	4.32%	8	30.27%	53.34%	72.05%	45.11%	23	0.59%	1.20%	6.05%	2.97%	22	42.62%	59.97%	71.33%	65.15%
Retail - Other Retail	18	1.61%	5.41%	13.89%	1.07%	18	35.00%	47.02%	60.68%	28.69%	43	0.71%	2.62%	7.95%	1.95%	43	35.64%	51.94%	58.87%	48.81%	
Cyprus	Corporates	4	0.00%	0.00%	0.00%	0.00%						36	0.45%	0.92%	1.54%	1.30%	37	25.13%	35.49%	43.12%	29.10%
	Corporates - Of Which: Specialised Lending											12	0.38%	0.64%	1.96%	1.89%	12	17.17%	26.07%	40.76%	25.10%
	Corporates - Of Which: SME											15	0.67%	1.93%	17.14%	1.44%	15	9.36%	29.00%	39.02%	25.09%
	Retail	10	0.04%	0.18%	1.56%	1.33%	8	25.73%	34.49%	68.38%	25.40%	56	0.37%	0.75%	2.13%	0.95%	56	15.67%	20.89%	28.47%	10.18%
	Retail - Secured on real estate property	4	0.45%	1.41%	2.04%	1.49%						48	0.18%	0.55%	2.00%	1.31%	48	12.80%	15.52%	20.09%	16.62%
	Retail - Qualifying Revolving	7	0.67%	1.52%	4.68%	5.03%	7	17.07%	34.58%	74.78%	28.51%	19	0.62%	1.53%	2.26%	1.33%	22	46.83%	64.49%	73.06%	63.63%
Retail - Other Retail	4	0.67%	1.52%	4.68%	5.03%	7	17.07%	34.58%	74.78%	28.51%	43	0.62%	1.38%	2.99%	0.89%	42	25.86%	39.91%	55.94%	7.81%	
Czech	Corporates	12	0.00%	0.20%	0.56%	0.66%	8	29.81%	40.51%	53.46%	37.06%	48	0.26%	0.65%	1.94%	2.12%	47	29.48%	39.00%	45.00%	34.16%
	Corporates - Of Which: Specialised Lending	6	0.10%	0.30%	1.05%	0.68%	4	13.25%	33.11%	40.28%	29.40%	10	0.26%	0.30%	1.69%	1.46%	9	19.62%	26.86%	35.15%	21.80%
	Corporates - Of Which: SME	11	0.00%	0.63%	1.51%	1.14%	7	18.50%	28.42%	47.36%	31.13%	24	0.78%	3.12%	8.97%	3.41%	24	20.96%	37.95%	49.67%	32.68%
	Retail	22	0.24%	0.66%	1.15%	0.58%	17	21.11%	39.28%	41.70%	34.87%	59	0.28%	1.07%	2.46%	1.36%	59	15.11%	22.91%	32.18%	25.97%
	Retail - Secured on real estate property	10	0.00%	0.26%	0.46%	0.34%	7	12.86%	19.64%	24.28%	15.95%	51	0.14%	0.50%	1.45%	1.07%	51	13.09%	16.22%	21.93%	19.41%
	Retail - Qualifying Revolving	11	0.00%	0.54%	3.26%	0.51%	7	39.35%	50.88%	57.19%	57.32%	24	0.25%	0.63%	1.64%	3.64%	24	44.15%	60.28%	72.65%	59.17%
Retail - Other Retail	19	0.18%	1.40%	3.13%	1.29%	16	40.45%	47.49%	59.18%	48.98%	51	0.65%	2.01%	4.54%	2.26%	49	25.80%	41.66%	51.06%	43.83%	

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

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		Default rate					Loss rate					PD - adjusted					LGD				
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
Denmark	Corporates	11	0.00%	0.14%	0.43%	0.44%	6	16.26%	19.03%	25.52%	17.52%	56	0.20%	0.43%	1.15%	0.84%	57	30.97%	38.17%	45.00%	24.68%
	Corporates - Of Which: Specialised Lending											18	0.29%	0.79%	1.01%	0.90%	18	23.09%	27.34%	42.50%	26.63%
	Corporates - Of Which: SME	9	0.00%	0.01%	0.98%	0.81%	5	17.59%	18.45%	24.04%	18.92%	28	0.89%	2.18%	6.17%	1.09%	29	19.93%	26.31%	41.24%	19.58%
	Retail	30	0.05%	0.44%	1.06%	0.49%	26	16.50%	38.37%	50.23%	10.65%	62	0.43%	1.09%	2.42%	1.04%	62	17.36%	23.13%	30.61%	19.83%
	Retail - Secured on real estate property	11	0.00%	0.42%	1.25%	0.46%	7	5.80%	9.65%	16.22%	7.51%	55	0.10%	0.54%	2.88%	0.72%	9	45.01%	51.57%	66.00%	61.04%
	Retail - Qualifying Revolving	9	0.10%	0.54%	2.88%	0.72%	9	45.01%	51.57%	66.00%	61.04%	21	0.42%	0.95%	5.04%	0.86%	19	25.19%	38.97%	50.12%	27.08%
Retail - Other Retail	24	0.42%	0.95%	5.04%	0.86%	19	25.19%	38.97%	50.12%	27.08%	51	25.01%	43.91%	56.86%	44.85%						
Estonia	Corporates	6	0.00%	0.11%	0.23%	0.22%	4	35.68%	50.99%	51.00%	51.00%	36	0.34%	1.22%	8.90%	1.57%	35	31.77%	43.20%	45.00%	42.39%
	Corporates - Of Which: Specialised Lending											4	0.66%	5.11%	10.38%	2.03%	4	36.31%	45.00%	45.00%	39.22%
	Corporates - Of Which: SME	6	0.00%	0.07%	0.14%	0.14%	4	2.17%	2.17%	11.27%	2.18%	18	1.57%	4.36%	22.46%	2.02%	15	35.35%	43.51%	45.00%	40.21%
	Retail	19	0.11%	0.38%	2.64%	0.30%	12	16.85%	17.82%	29.36%	16.53%	54	0.43%	1.25%	3.39%	1.77%	54	16.75%	24.24%	39.58%	17.31%
	Retail - Secured on real estate property	6	0.08%	0.19%	0.30%	0.23%	5	6.30%	11.13%	11.13%	10.56%	36	0.24%	0.67%	1.62%	1.47%	38	13.64%	17.63%	23.94%	15.46%
	Retail - Qualifying Revolving	6	0.08%	0.19%	0.30%	0.23%	5	6.30%	11.13%	11.13%	10.56%	21	0.27%	1.26%	4.33%	1.90%	21	43.22%	59.88%	69.12%	64.42%
Retail - Other Retail	17	0.002367	0.60%	2.04%	0.54%	11	19.96%	25.99%	32.91%	25.49%	41	1.21%	2.25%	6.41%	2.99%	41	24.33%	36.25%	60.14%	24.65%	
Finland	Corporates	9	0.00%	0.00%	0.52%	0.58%						57	0.49%	0.96%	1.39%	0.93%	56	34.04%	44.56%	45.00%	30.63%
	Corporates - Of Which: Specialised Lending											24	0.40%	1.07%	2.04%	2.16%	23	19.82%	32.18%	45.00%	29.92%
	Corporates - Of Which: SME	5	0.00%	0.27%	0.94%	0.84%						22	0.93%	2.42%	3.39%	1.46%	22	24.66%	37.15%	45.00%	23.57%
	Retail	22	0.10%	0.65%	1.82%	0.92%	19	12.56%	17.52%	63.12%	4.93%	61	0.57%	1.38%	2.88%	1.99%	60	17.70%	25.26%	39.81%	26.47%
	Retail - Secured on real estate property	11	0.00%	0.75%	1.34%	0.63%	7	5.96%	6.69%	8.38%	7.71%	43	0.26%	0.86%	2.02%	1.60%	43	11.88%	17.00%	21.50%	22.55%
	Retail - Qualifying Revolving	6	0.00%	0.25%	3.96%	0.73%	4	43.35%	63.12%	78.02%	75.27%	22	0.27%	1.36%	4.94%	1.92%	25	43.84%	57.56%	67.63%	64.22%
Retail - Other Retail	18	0.53%	2.24%	3.78%	1.58%	15	12.56%	27.00%	38.67%	4.93%	52	0.97%	3.13%	5.18%	4.00%	51	30.74%	47.60%	54.86%	39.23%	
France	Corporates	24	0.19%	0.74%	1.52%	1.25%	19	13.05%	23.61%	33.19%	26.21%	69	0.35%	0.83%	2.13%	1.62%	69	31.79%	39.36%	44.91%	36.24%
	Corporates - Of Which: Specialised Lending	5	0.06%	0.52%	1.07%	0.79%	4	4.55%	11.58%	18.42%	9.23%	26	0.46%	1.02%	2.28%	1.64%	25	20.82%	25.00%	38.29%	24.80%
	Corporates - Of Which: SME	17	0.50%	1.92%	3.29%	1.79%	12	18.96%	23.82%	34.16%	26.26%	48	0.77%	1.92%	4.01%	1.85%	49	19.23%	35.00%	45.00%	36.10%
	Retail	43	0.54%	1.14%	1.73%	0.71%	39	12.18%	19.12%	25.13%	21.29%	64	0.88%	1.41%	2.42%	1.28%	67	17.48%	21.51%	28.93%	19.29%
	Retail - Secured on real estate property	23	0.57%	0.74%	1.51%	0.41%	19	5.96%	8.51%	18.29%	11.48%	64	0.66%	1.11%	2.26%	0.89%	64	13.52%	17.19%	21.10%	14.07%
	Retail - Qualifying Revolving	22	0.41%	0.82%	2.13%	0.79%	18	42.84%	54.97%	61.96%	42.62%	28	0.50%	1.18%	2.74%	2.02%	29	47.23%	57.23%	64.90%	40.31%
Retail - Other Retail	35	0.37%	1.89%	4.95%	1.50%	33	14.10%	31.01%	47.72%	26.66%	57	1.14%	2.54%	3.68%	1.83%	59	30.17%	40.05%	51.07%	27.82%	
Germany	Corporates	35	0.51%	1.02%	2.01%	1.19%	26	12.88%	21.57%	28.54%	20.04%	70	0.40%	0.82%	1.41%	1.81%	71	32.28%	40.49%	44.45%	36.21%
	Corporates - Of Which: Specialised Lending	11	0.79%	2.28%	7.79%	2.63%	6	13.32%	19.11%	33.03%	16.70%	29	0.51%	0.85%	1.11%	1.03%	28	19.06%	28.23%	38.85%	33.50%
	Corporates - Of Which: SME	19	0.25%	1.10%	1.87%	1.39%	14	11.76%	25.23%	35.44%	20.79%	49	0.72%	1.74%	4.87%	1.78%	48	21.73%	34.86%	40.33%	32.31%
	Retail	49	0.36%	0.94%	1.43%	0.71%	45	10.87%	20.50%	26.63%	23.62%	66	0.95%	1.54%	3.33%	1.02%	68	18.03%	22.75%	28.31%	28.55%
	Retail - Secured on real estate property	32	0.29%	0.43%	1.37%	0.47%	26	7.89%	10.55%	14.25%	10.95%	65	0.59%	1.17%	2.40%	0.80%	65	15.01%	17.30%	22.65%	20.73%
	Retail - Qualifying Revolving	24	0.28%	0.62%	1.33%	0.39%	21	33.30%	44.95%	54.13%	41.35%	27	0.56%	1.15%	4.36%	0.88%	29	43.18%	56.23%	67.76%	64.27%
Retail - Other Retail	43	0.77%	1.64%	2.27%	1.51%	40	21.78%	32.72%	49.77%	33.79%	60	1.60%	2.26%	4.20%	1.93%	60	29.04%	37.51%	49.26%	46.95%	
Greece	Corporates	4	0.00%	0.01%	0.24%	0.36%						36	0.27%	0.80%	3.99%	1.92%	36	36.34%	40.64%	45.00%	38.15%
	Corporates - Of Which: Specialised Lending											7	0.31%	4.54%	13.52%	1.22%	7	36.50%	39.46%	49.83%	41.22%
	Corporates - Of Which: SME											14	2.00%	2.87%	11.83%	13.08%	15	27.10%	41.77%	55.74%	31.79%
	Retail	27	0.16%	0.46%	4.48%	1.00%	20	29.69%	48.85%	57.07%	35.82%	60	0.45%	1.11%	2.70%	1.45%	60	17.13%	24.34%	40.74%	24.81%
	Retail - Secured on real estate property											42	0.22%	0.49%	1.09%	1.03%	42	12.93%	16.83%	19.71%	18.72%
	Retail - Qualifying Revolving	9	0.48%	3.88%	5.85%	2.10%	8	34.20%	57.07%	62.20%	49.76%	20	0.51%	0.88%	4.07%	1.19%	24	32.47%	61.08%	70.57%	61.52%
Retail - Other Retail	23	0.33%	1.15%	2.86%	1.30%	16	29.59%	45.30%	57.19%	41.63%	48	0.85%	2.39%	3.91%	1.90%	49	24.56%	41.79%	52.06%	26.66%	

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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	8	0.18%	0.60%	0.98%	0.80%	7	4.71%	24.08%	43.22%	24.85%	40	0.28%	0.68%	1.32%	1.37%	42	30.64%	36.82%
Corporates - Of Which: Specialised Lending											12	0.41%	0.64%	1.35%	1.02%	12	18.93%	25.19%	38.29%	29.98%	
Corporates - Of Which: SME	7		0.41%	0.91%	2.41%	1.44%	5	32.66%	34.46%	37.72%	30.43%	15	0.72%	2.18%	4.70%	2.85%	15	22.14%	40.00%	45.45%	40.58%
Retail	22		0.38%	1.14%	4.04%	0.62%	16	29.90%	48.01%	59.41%	40.42%	61	0.46%	0.83%	2.30%	3.32%	63	17.31%	24.82%	40.43%	46.93%
Retail - Secured on real estate property	7		0.00%	0.00%	0.16%	0.17%						53	0.21%	0.47%	0.99%	1.97%	53	13.09%	16.43%	21.73%	32.27%
Ireland	Retail - Qualifying Revolving	8	1.11%	2.27%	3.87%	3.49%	6	44.42%	49.70%	63.74%	51.42%	25	0.52%	1.76%	3.16%	1.80%	26	41.98%	58.32%	69.26%	64.65%
	Retail - Other Retail	17	1.11%	2.47%	7.97%	1.52%	12	31.67%	51.98%	65.62%	44.71%	50	0.83%	2.68%	4.88%	5.58%	51	30.00%	46.60%	57.35%	68.71%
	Corporates	9	0.00%	0.00%	1.31%	0.91%	5	3.77%	19.72%	34.21%	32.30%	54	0.21%	0.40%	1.04%	1.16%	57	29.70%	40.41%	44.76%	25.71%
	Corporates - Of Which: Specialised Lending										23	0.19%	0.67%	1.02%	1.35%	24	16.35%	28.31%	44.58%	24.75%	
	Corporates - Of Which: SME	4	0.31%	1.38%	2.22%	2.05%					22	0.51%	1.56%	4.43%	4.34%	23	22.33%	36.22%	44.81%	40.02%	
Italy	Retail	26	0.19%	1.18%	2.58%	0.62%	22	15.93%	32.18%	58.53%	30.36%	61	0.75%	1.30%	2.54%	1.21%	64	17.10%	20.39%	27.24%	31.57%
	Retail - Secured on real estate property	11	0.43%	1.01%	1.92%	0.44%	8	12.11%	26.72%	52.56%	18.72%	57	0.57%	0.89%	2.17%	0.98%	57	14.53%	17.67%	20.74%	29.02%
	Retail - Qualifying Revolving	11	0.94%	1.04%	1.63%	0.99%	11	38.21%	45.36%	60.57%	45.27%	23	0.49%	1.74%	4.82%	2.30%	22	43.27%	60.19%	68.25%	58.07%
	Retail - Other Retail	19	0.08%	0.76%	3.05%	2.67%	13	37.84%	53.12%	79.75%	51.81%	53	0.96%	2.62%	6.32%	5.10%	55	25.91%	40.10%	54.61%	59.01%
	Corporates	17	0.18%	0.61%	1.12%	1.05%	15	18.69%	23.05%	32.68%	22.83%	54	0.40%	1.04%	2.12%	2.78%	55	33.87%	39.71%	45.00%	36.11%
Latvia	Corporates - Of Which: Specialised Lending	4	0.80%	1.63%	2.04%	1.90%					21	0.63%	1.34%	1.81%	2.37%	21	20.80%	26.66%	44.30%	23.87%	
	Corporates - Of Which: SME	8	0.98%	1.35%	2.04%	1.88%	9	26.40%	30.04%	34.91%	28.62%	32	0.89%	2.71%	6.67%	6.11%	32	28.33%	37.55%	45.00%	38.51%
	Retail	38	0.41%	1.32%	2.85%	1.26%	29	21.57%	30.73%	43.36%	43.97%	63	0.61%	1.42%	2.64%	1.89%	66	16.38%	22.96%	32.80%	28.04%
	Retail - Secured on real estate property	18	0.28%	0.51%	1.38%	0.51%	14	15.46%	17.53%	23.36%	21.85%	60	0.46%	0.70%	1.49%	1.25%	61	13.77%	16.75%	22.63%	21.81%
	Retail - Qualifying Revolving	22	0.58%	1.12%	1.95%	1.02%	18	39.41%	43.69%	59.56%	52.07%	27	0.63%	1.69%	3.72%	4.49%	29	42.31%	59.28%	69.35%	50.02%
Lithuania	Retail - Other Retail	34	0.42%	2.14%	5.51%	2.48%	26	31.24%	42.83%	58.42%	50.87%	58	0.94%	2.90%	5.11%	3.37%	60	26.22%	40.47%	51.44%	38.61%
	Corporates	6	0.02%	0.13%	0.23%	0.14%	5	5.64%	31.00%	31.01%	29.58%	37	0.69%	2.21%	3.78%	1.91%	38	35.00%	44.35%	45.00%	42.32%
	Corporates - Of Which: Specialised Lending										4	0.43%	0.46%	0.56%	0.54%	4	22.68%	43.69%	44.35%	19.73%	
	Corporates - Of Which: SME	4	0.17%	0.36%	0.39%	0.37%					18	1.47%	3.34%	11.11%	2.40%	19	34.00%	43.94%	52.96%	40.39%	
	Retail	19	0.15%	0.28%	0.94%	0.24%	15	13.90%	18.43%	24.74%	14.77%	52	0.51%	1.35%	2.80%	1.81%	54	17.28%	23.99%	43.22%	22.03%
Luxembourg	Retail - Secured on real estate property	9	0.15%	0.21%	0.21%	0.19%	5	9.58%	9.58%	15.69%	11.16%	32	0.21%	0.34%	1.34%	1.56%	34	12.20%	16.03%	21.27%	19.33%
	Retail - Qualifying Revolving	5	0.05%	0.24%	0.28%	0.31%					21	0.71%	1.26%	2.37%	2.09%	22	44.06%	63.83%	74.19%	68.13%	
	Retail - Other Retail	16	0.18%	0.53%	3.22%	0.48%	14	19.79%	30.70%	47.73%	20.91%	44	0.84%	2.41%	4.78%	3.02%	44	29.47%	40.95%	57.84%	35.31%
	Corporates	23	0.09%	0.87%	2.23%	1.11%	19	5.83%	22.88%	37.78%	21.14%	66	0.38%	0.72%	1.40%	0.98%	67	28.47%	37.82%	44.99%	30.68%
	Corporates - Of Which: Specialised Lending	10	0.00%	2.82%	6.42%	3.74%	7	0.01%	10.31%	25.45%	18.27%	25	0.55%	0.95%	2.03%	1.46%	24	18.47%	26.85%	37.77%	25.19%
Luxembourg	Corporates - Of Which: SME	7	0.90%	3.22%	6.78%	4.19%	6	15.81%	16.05%	18.87%	19.28%	40	0.39%	1.39%	2.60%	2.65%	43	29.41%	36.87%	44.95%	30.77%
	Retail	25	0.41%	0.72%	1.75%	1.10%	23	7.04%	18.30%	24.80%	15.58%	62	0.68%	1.30%	1.91%	0.96%	63	16.21%	22.00%	30.68%	17.63%
	Retail - Secured on real estate property	15	0.35%	1.63%	4.25%	0.91%	14	3.64%	8.63%	17.09%	13.44%	59	0.51%	1.00%	1.69%	0.78%	60	14.06%	18.92%	22.53%	16.48%
	Retail - Qualifying Revolving	11	0.70%	1.39%	2.29%	1.56%	9	34.39%	39.59%	45.56%	39.82%	21	0.52%	0.96%	2.47%	1.91%	23	44.69%	58.00%	72.63%	38.97%
	Retail - Other Retail	20	0.62%	1.78%	2.88%	2.12%	19	16.72%	34.33%	51.00%	20.07%	53	1.24%	2.22%	4.09%	2.11%	52	26.76%	37.43%	48.75%	23.78%

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 Q3

(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	<b>Corporates</b>	4	0.00%	0.00%	0.00%	0.00%						45	0.55%	0.82%	1.83%	1.42%	45	18.02%	33.35%	45.00%	22.84%	
	Corporates - Of Which: Specialised Lending										8	0.74%	1.02%	3.19%	3.40%	8	11.06%	16.36%	26.14%	14.20%		
	Corporates - Of Which: SME										22	0.69%	2.31%	4.53%	0.91%	21	23.34%	38.00%	45.00%	25.06%		
	<b>Retail</b>	15	0.04%	0.09%	0.79%	0.63%	8	25.95%	48.35%	58.57%	50.37%	58	0.28%	1.21%	2.81%	1.87%	58	17.31%	24.48%	32.12%	17.49%	
	Retail - Secured on real estate property	5	0.00%	0.00%	0.00%	1.25%						49	0.22%	0.47%	2.14%	1.30%	49	14.64%	17.59%	24.07%	17.65%	
	Retail - Qualifying Revolving	5	0.14%	0.19%	1.27%	4.95%						20	0.27%	0.57%	3.03%	1.87%	22	42.28%	60.33%	68.28%	58.35%	
Retail - Other Retail	12	0.06%	0.24%	4.66%	0.64%	5	29.80%	46.50%	60.24%	35.02%	46	0.89%	2.13%	4.00%	2.49%	42	22.62%	38.93%	49.02%	16.20%		
Netherlands	<b>Corporates</b>	18	0.05%	0.56%	0.98%	1.49%	11	10.08%	14.82%	39.17%	12.45%	65	0.34%	0.72%	1.23%	1.32%	67	30.08%	38.56%	45.00%	27.59%	
	Corporates - Of Which: Specialised Lending	6	0.00%	0.47%	1.59%	1.34%						28	0.31%	0.85%	1.21%	1.10%	27	16.65%	21.38%	40.32%	16.29%	
	Corporates - Of Which: SME	11	0.00%	0.35%	2.63%	2.39%	4	5.00%	10.08%	14.79%	11.03%	39	0.39%	1.00%	2.61%	2.35%	40	23.68%	35.01%	45.00%	19.70%	
	<b>Retail</b>	40	0.13%	0.43%	1.04%	0.46%	37	12.56%	27.49%	45.45%	9.60%	64	0.65%	1.13%	2.35%	0.70%	66	16.41%	21.73%	29.41%	15.34%	
	Retail - Secured on real estate property	13	0.13%	0.23%	0.44%	0.42%	9	5.86%	8.33%	12.56%	7.11%	61	0.58%	0.93%	1.73%	0.64%	61	14.49%	17.52%	23.28%	14.50%	
	Retail - Qualifying Revolving	18	0.33%	0.63%	2.30%	0.23%	16	35.32%	43.17%	65.91%	26.69%	22	0.70%	1.23%	2.33%	1.13%	22	42.78%	60.88%	71.90%	42.94%	
Retail - Other Retail	34	0.23%	1.39%	3.57%	1.85%	31	20.53%	38.33%	49.92%	25.51%	57	1.05%	2.42%	3.39%	2.84%	58	26.86%	38.74%	53.53%	43.34%		
Norway	<b>Corporates</b>	10	0.00%	0.05%	0.23%	2.33%	5	11.91%	13.18%	31.08%	30.36%	53	0.16%	0.42%	1.03%	1.28%	54	26.26%	37.96%	45.00%	26.64%	
	Corporates - Of Which: Specialised Lending										17	0.52%	0.72%	2.16%	2.25%	17	17.30%	22.67%	28.00%	23.87%		
	Corporates - Of Which: SME	6	0.09%	0.41%	0.58%	3.32%						22	0.47%	1.46%	4.80%	1.61%	22	22.10%	27.48%	43.76%	24.43%	
	<b>Retail</b>	26	0.27%	0.97%	1.62%	0.91%	22	10.75%	19.62%	31.56%	7.38%	63	0.69%	1.53%	3.06%	1.20%	64	15.89%	21.42%	26.91%	19.17%	
	Retail - Secured on real estate property	13	0.27%	0.95%	1.58%	0.66%	10	6.02%	8.61%	18.41%	4.91%	58	0.52%	1.08%	2.08%	1.15%	59	13.24%	17.30%	21.23%	17.82%	
	Retail - Qualifying Revolving	10	0.55%	1.08%	1.77%	0.92%	9	27.27%	32.20%	68.45%	54.49%	21	0.75%	0.97%	2.34%	1.47%	21	42.35%	63.73%	71.39%	65.86%	
Retail - Other Retail	22	0.41%	1.27%	5.92%	2.55%	18	14.55%	22.96%	73.30%	11.75%	53	1.11%	2.70%	7.53%	2.21%	52	25.35%	38.02%	54.11%	34.18%		
Poland	<b>Corporates</b>	9	0.00%	1.98%	2.62%	2.35%						51	0.39%	0.60%	1.72%	2.13%	52	29.77%	38.18%	44.95%	32.61%	
	Corporates - Of Which: Specialised Lending										14	0.50%	0.69%	1.66%	1.11%	13	22.17%	33.04%	38.53%	28.52%		
	Corporates - Of Which: SME	7	0.00%	1.32%	3.66%	1.98%						26	0.66%	1.31%	4.08%	3.72%	26	27.98%	41.02%	45.00%	29.96%	
	<b>Retail</b>	31	0.20%	1.58%	3.71%	5.12%	26	14.50%	41.82%	56.72%	49.57%	55	0.77%	1.50%	3.81%	1.52%	62	17.97%	25.78%	37.73%	39.99%	
	Retail - Secured on real estate property	8	0.00%	0.50%	2.41%	4.43%	5	15.48%	15.81%	19.37%	49.99%	51	0.24%	0.62%	1.20%	0.60%	51	14.91%	20.59%	24.50%	34.16%	
	Retail - Qualifying Revolving	18	0.36%	2.40%	4.78%	6.79%	16	38.31%	49.04%	61.53%	53.37%	24	1.18%	2.77%	5.75%	2.74%	26	48.73%	62.14%	72.53%	66.78%	
Retail - Other Retail	25	0.86%	2.02%	7.02%	6.69%	19	17.71%	44.83%	56.72%	45.16%	50	1.04%	2.91%	6.66%	4.48%	56	25.70%	37.37%	52.31%	45.14%		
Portugal	<b>Corporates</b>	8	0.00%	0.11%	0.31%	0.57%	6	2.39%	37.14%	53.88%	33.06%	47	0.18%	0.39%	1.21%	2.46%	48	32.05%	39.08%	45.00%	41.27%	
	Corporates - Of Which: Specialised Lending										15	0.30%	0.48%	1.30%	1.62%	15	10.88%	20.00%	45.00%	32.02%		
	Corporates - Of Which: SME	5	0.59%	0.88%	0.89%	0.79%						22	1.43%	2.31%	6.78%	5.51%	22	23.95%	37.77%	45.00%	43.30%	
	<b>Retail</b>	28	0.24%	0.73%	1.30%	1.25%	24	14.60%	28.19%	47.34%	30.16%	61	0.41%	1.29%	2.00%	1.29%	62	19.00%	23.78%	33.07%	25.21%	
	Retail - Secured on real estate property	10	0.07%	0.71%	1.33%	0.78%	6	10.60%	13.41%	17.24%	12.93%	58	0.42%	0.93%	1.59%	1.02%	57	13.54%	18.49%	23.44%	22.19%	
	Retail - Qualifying Revolving	13	0.58%	1.33%	1.98%	1.51%	12	40.46%	66.06%	81.83%	70.54%	22	0.45%	1.98%	3.54%	2.83%	25	50.66%	56.78%	68.10%	54.17%	
Retail - Other Retail	22	1.25%	1.87%	3.49%	3.20%	20	20.58%	39.58%	57.58%	45.51%	55	0.93%	2.92%	3.81%	3.84%	53	28.26%	36.23%	49.08%	40.94%		
Romania	<b>Corporates</b>	10	0.00%	0.00%	0.24%	0.60%	4	29.32%	35.33%	49.10%	53.77%	33	0.44%	1.07%	3.51%	2.09%	33	28.58%	39.00%	45.00%	42.43%	
	Corporates - Of Which: Specialised Lending										4	0.41%	0.87%	1.46%	0.64%							
	Corporates - Of Which: SME	7	0.00%	0.07%	0.94%	1.39%						16	0.44%	2.67%	4.68%	3.08%	16	16.06%	40.22%	49.14%	41.72%	
	<b>Retail</b>	28	0.31%	1.95%	4.53%	1.95%	24	31.98%	46.58%	57.51%	52.85%	59	0.53%	2.08%	4.65%	3.86%	60	18.90%	28.24%	40.79%	39.93%	
	Retail - Secured on real estate property	7	0.00%	0.00%	4.92%	0.93%						42	0.28%	0.85%	1.81%	1.94%	42	14.31%	17.57%	20.93%	19.36%	
	Retail - Qualifying Revolving	11	0.41%	2.13%	6.02%	1.49%	7	38.81%	49.20%	72.02%	49.19%	23	1.18%	2.20%	5.92%	5.91%	23	38.68%	60.60%	71.22%	49.05%	
Retail - Other Retail	22	1.40%	5.31%	10.34%	3.05%	20	38.62%	55.05%	60.84%	61.49%	48	1.15%	4.09%	8.63%	4.09%	51	29.96%	45.00%	60.70%	50.80%		

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 Q3

(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	10	0.00%	0.19%	0.72%	0.68%	7	16.11%	45.53%	52.98%	41.84%	36	0.47%	1.01%	2.55%	2.26%	35	30.87%	40.05%	45.00%	36.06%
	Corporates - Of Which: Specialised Lending											6	0.23%	1.44%	2.06%	1.11%	5	24.44%	32.63%	44.00%	32.87%
	Corporates - Of Which: SME	8	0.00%	0.87%	1.47%	1.32%	7	19.05%	51.72%	52.22%	48.53%	21	0.79%	2.87%	3.97%	3.76%	21	21.84%	37.93%	44.60%	38.73%
	Retail	20	0.43%	0.91%	5.54%	0.68%	15	37.96%	42.97%	55.96%	48.76%	53	0.53%	0.99%	2.80%	1.30%	56	18.20%	25.05%	34.96%	29.73%
	Retail - Secured on real estate property	8	0.00%	0.12%	0.38%	0.33%	5	16.31%	25.39%	25.39%	27.20%	40	0.17%	0.60%	1.38%	0.89%	41	13.95%	17.95%	22.04%	25.54%
	Retail - Qualifying Revolving	10	0.45%	0.69%	3.68%	0.59%	8	36.80%	51.25%	67.87%	43.69%	22	0.44%	2.01%	3.04%	2.97%	23	43.52%	56.32%	69.53%	41.14%
Retail - Other Retail	17	1.18%	2.76%	6.36%	2.43%	14	42.24%	50.19%	65.41%	64.28%	45	0.84%	2.52%	4.01%	3.91%	46	28.10%	41.32%	56.24%	51.39%	
Slovenia	Corporates	4	0.00%	0.15%	0.30%	0.29%						24	0.58%	1.01%	2.39%	1.06%	24	33.85%	43.28%	45.00%	40.68%
	Corporates - Of Which: Specialised Lending											14	0.31%	1.22%	2.00%	2.37%	14	10.99%	42.28%	44.94%	41.48%
	Corporates - Of Which: SME	10	0.10%	0.26%	6.86%	1.17%	8	46.29%	55.75%	67.17%	54.55%	47	0.25%	0.94%	2.53%	3.35%	49	18.93%	29.55%	51.61%	30.15%
	Retail											32	0.13%	0.19%	0.84%	0.66%	32	12.64%	17.80%	26.82%	20.38%
	Retail - Secured on real estate property											21	0.49%	0.87%	2.81%	1.40%	21	42.19%	65.36%	72.89%	67.58%
	Retail - Qualifying Revolving	10	0.14%	0.55%	22.27%	1.52%	8	46.15%	60.24%	68.52%	58.76%	37	0.42%	1.44%	4.83%	4.30%	39	25.45%	48.33%	60.32%	32.93%
Retail - Other Retail																					
Spain	Corporates	18	0.10%	0.64%	1.44%	1.45%	14	15.98%	24.38%	30.53%	29.95%	62	0.46%	0.99%	1.49%	1.34%	61	34.75%	42.20%	45.00%	41.21%
	Corporates - Of Which: Specialised Lending	6	0.00%	0.61%	1.32%	0.84%	4	27.00%	28.33%	30.60%	29.91%	26	0.60%	1.04%	1.77%	1.44%	25	20.00%	26.04%	45.00%	24.24%
	Corporates - Of Which: SME	10	1.16%	2.19%	4.12%	3.32%	8	19.20%	24.17%	33.81%	31.30%	40	1.15%	2.23%	4.52%	1.64%	40	21.62%	39.69%	45.00%	42.98%
	Retail	43	0.31%	0.94%	2.23%	1.52%	39	12.41%	27.56%	40.40%	32.19%	65	0.69%	1.42%	2.33%	1.52%	67	17.93%	25.17%	33.29%	34.53%
	Retail - Secured on real estate property	15	0.58%	1.16%	2.13%	1.13%	13	12.44%	14.53%	22.79%	20.95%	60	0.40%	0.99%	1.80%	1.22%	61	14.65%	17.81%	23.00%	27.35%
	Retail - Qualifying Revolving	21	0.41%	0.69%	1.12%	0.62%	18	38.01%	53.62%	65.41%	66.33%	26	0.35%	1.30%	2.41%	2.13%	27	42.55%	56.35%	69.01%	67.71%
Retail - Other Retail	35	0.67%	2.49%	4.58%	3.77%	33	27.82%	37.58%	54.54%	41.50%	59	0.90%	2.04%	3.27%	2.55%	60	27.73%	39.45%	55.60%	55.09%	
Sweden	Corporates	19	0.08%	1.19%	7.66%	1.26%	14	4.00%	9.50%	19.59%	12.13%	57	0.35%	0.67%	1.51%	0.82%	62	27.75%	39.94%	45.00%	25.14%
	Corporates - Of Which: Specialised Lending	7	20.08%	67.78%	78.62%	40.59%	7	3.60%	4.00%	9.31%	4.80%	20	0.68%	1.36%	5.10%	2.53%	26	20.28%	28.46%	43.88%	27.05%
	Corporates - Of Which: SME	10	0.29%	0.74%	14.12%	0.53%	7	3.68%	12.03%	16.37%	12.02%	32	0.59%	1.17%	2.40%	0.88%	32	18.95%	33.82%	45.00%	17.91%
	Retail	37	0.16%	0.38%	1.23%	0.28%	32	12.69%	22.60%	39.37%	12.39%	66	0.56%	1.45%	3.34%	0.60%	67	16.38%	21.15%	31.85%	13.31%
	Retail - Secured on real estate property	14	0.13%	0.30%	1.80%	0.22%	12	4.37%	11.34%	14.85%	5.01%	60	0.36%	0.77%	2.16%	0.50%	58	12.24%	16.03%	19.71%	11.58%
	Retail - Qualifying Revolving	15	0.31%	0.66%	1.27%	0.76%	12	35.98%	55.86%	70.92%	59.51%	21	0.40%	0.72%	2.60%	1.07%	25	44.06%	58.36%	72.83%	65.38%
Retail - Other Retail	27	0.43%	1.33%	2.73%	1.03%	23	21.37%	35.48%	44.89%	34.26%	55	1.38%	2.04%	3.81%	1.90%	58	25.57%	37.45%	51.19%	36.39%	
United Kingdom	Corporates	25	0.05%	0.80%	1.56%	1.28%	17	10.86%	19.25%	31.28%	19.32%	67	0.31%	0.78%	1.57%	0.90%	70	30.89%	40.42%	45.00%	31.93%
	Corporates - Of Which: Specialised Lending	4	1.25%	3.95%	10.10%	4.85%						28	0.57%	0.97%	1.52%	1.31%	27	18.61%	28.47%	43.10%	26.65%
	Corporates - Of Which: SME	10	0.00%	0.92%	3.66%	2.17%						49	0.63%	1.37%	6.05%	2.46%	50	25.99%	37.73%	45.00%	28.83%
	Retail	46	0.39%	1.11%	2.34%	2.11%	42	8.63%	17.34%	28.57%	8.20%	66	0.74%	1.74%	2.93%	1.43%	69	16.42%	22.32%	28.75%	16.02%
	Retail - Secured on real estate property	21	0.62%	1.24%	2.56%	2.15%	15	4.93%	10.92%	22.34%	5.15%	61	0.68%	1.23%	2.69%	1.36%	63	14.94%	18.00%	22.34%	12.07%
	Retail - Qualifying Revolving	19	0.34%	1.00%	2.21%	1.63%	16	36.87%	43.91%	65.88%	44.85%	25	0.56%	1.13%	3.23%	2.22%	26	41.88%	63.36%	72.27%	72.94%
Retail - Other Retail	38	0.37%	1.04%	3.50%	2.02%	35	18.18%	39.50%	58.45%	51.57%	62	1.01%	2.33%	4.07%	2.37%	62	23.41%	40.83%	51.06%	50.22%	
Australia	Corporates	4	0.33%	0.89%	1.25%	1.14%						40	0.15%	0.47%	1.04%	0.87%	40	22.49%	33.80%	45.00%	23.34%
	Corporates - Of Which: Specialised Lending											13	0.33%	0.57%	1.12%	1.06%	13	12.35%	16.44%	23.26%	16.44%
	Corporates - Of Which: SME											15	0.39%	1.25%	2.29%	0.69%	16	13.45%	22.21%	45.12%	10.10%
	Retail	20	0.06%	0.22%	2.65%	0.97%	18	3.93%	19.83%	39.57%	5.04%	60	0.52%	1.17%	1.99%	0.62%	62	14.37%	20.09%	25.71%	15.06%
	Retail - Secured on real estate property	10	0.00%	0.88%	4.47%	0.86%	5	6.83%	13.19%	16.28%	1.22%	57	0.45%	1.18%	2.13%	0.54%	57	13.09%	16.35%	22.44%	14.38%
	Retail - Qualifying Revolving	10	0.42%	0.99%	1.16%	0.79%	10	37.85%	42.96%	72.31%	43.32%	23	0.48%	1.40%	2.22%	1.03%	22	35.81%	59.13%	67.48%	56.54%
Retail - Other Retail	16	0.02%	0.44%	3.56%	3.38%	11	26.26%	39.57%	73.96%	25.84%	46	0.68%	2.13%	4.88%	2.09%	43	23.83%	38.02%	53.65%	28.87%	



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 Q3

(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	6	0.00%	0.33%	1.12%	0.94%						44	0.21%	0.62%	1.31%	0.74%	45	29.80%	35.56%
Corporates - Of Which: Specialised Lending											18	0.33%	0.52%	1.53%	1.16%	18	18.42%	28.19%	45.00%	26.75%	
Corporates - Of Which: SME											14	0.33%	1.30%	3.96%	1.76%	14	26.05%	31.00%	41.51%	34.37%	
Retail	25		0.04%	0.45%	1.57%	3.36%	23	16.41%	25.49%	48.34%	15.06%	61	0.58%	1.00%	2.06%	2.27%	63	16.19%	19.61%	29.83%	17.99%
Retail - Secured on real estate property	8		0.22%	1.10%	1.36%	1.46%	5	12.44%	18.38%	20.34%	13.19%	51	0.42%	0.92%	1.67%	0.87%	53	13.09%	16.61%	21.57%	16.36%
Retail - Qualifying Revolving	13	0.58%	0.81%	1.19%	1.15%	12	40.92%	48.14%	76.55%	50.08%	24	0.20%	0.90%	2.26%	1.93%	24	42.74%	55.29%	68.47%	50.75%	
Retail - Other Retail	22	0.15%	0.99%	4.04%	3.91%	20	24.12%	39.18%	63.92%	15.03%	54	0.81%	1.54%	4.12%	2.60%	52	26.13%	36.74%	52.77%	18.07%	
China	Corporates										33	0.21%	0.40%	0.70%	0.84%	34	33.21%	43.95%	45.00%	45.04%	
	Corporates - Of Which: Specialised Lending										8	0.13%	0.49%	0.67%	0.58%	8	21.75%	36.56%	45.84%	33.97%	
	Corporates - Of Which: SME										16	0.41%	2.05%	5.27%	3.89%	16	25.68%	42.34%	45.24%	33.68%	
	Retail	17	0.02%	0.21%	0.85%	0.78%	12	15.79%	39.94%	47.05%	9.00%	53	0.24%	0.74%	1.27%	0.76%	54	14.35%	17.86%	24.83%	16.70%
	Retail - Secured on real estate property	7	0.00%	0.72%	1.43%	0.74%						49	0.24%	0.67%	1.26%	0.70%	49	13.27%	16.69%	21.78%	16.63%
Retail - Qualifying Revolving	4	0.17%	2.84%	5.52%	5.31%						18	0.35%	0.90%	2.17%	1.25%	21	42.76%	60.19%	71.34%	61.77%	
Retail - Other Retail	14	0.01%	0.28%	1.88%	5.30%	7	25.29%	49.34%	67.42%	45.58%	46	0.35%	0.98%	4.97%	1.26%	44	21.16%	40.57%	57.50%	16.59%	
Hong Kong	Corporates										40	0.30%	0.98%	3.83%	1.13%	41	31.87%	40.11%	45.00%	33.91%	
	Corporates - Of Which: Specialised Lending										11	0.54%	1.09%	3.52%	6.41%	11	9.88%	19.61%	25.00%	19.27%	
	Corporates - Of Which: SME										19	0.34%	1.65%	11.42%	0.68%	19	16.20%	31.00%	41.71%	31.57%	
	Retail	8	0.00%	0.00%	0.63%	0.50%	6	14.37%	25.63%	39.17%	14.47%	55	0.26%	0.59%	1.30%	0.46%	54	14.06%	18.71%	26.16%	8.84%
	Retail - Secured on real estate property	5	0.00%	0.00%	1.19%	1.23%						47	0.23%	0.48%	1.10%	0.66%	47	12.70%	17.59%	21.31%	15.29%
Retail - Qualifying Revolving											20	0.18%	0.36%	1.54%	1.38%	21	42.35%	60.87%	69.62%	52.19%	
Retail - Other Retail	4	0.00%	0.01%	0.47%	0.01%						41	0.27%	0.85%	2.87%	0.40%	39	22.66%	34.38%	54.46%	6.67%	
India	Corporates	4	0.25%	0.58%	1.61%	0.33%						28	0.39%	0.81%	3.46%	0.83%	29	35.06%	43.50%	45.00%	39.65%
	Corporates - Of Which: Specialised Lending										10	0.43%	0.84%	1.23%	1.12%	10	18.48%	26.67%	43.95%	26.04%	
	Corporates - Of Which: SME										10	1.16%	3.22%	16.32%	2.03%	10	34.01%	44.61%	54.39%	34.65%	
	Retail	26	0.16%	0.86%	2.79%	1.11%	20	35.98%	41.86%	63.59%	33.34%	52	0.48%	1.15%	3.69%	1.74%	54	18.91%	23.24%	41.95%	39.67%
	Retail - Secured on real estate property	5	0.00%	0.00%	0.00%	0.87%						41	0.25%	0.51%	1.36%	1.28%	42	12.70%	19.05%	25.47%	20.50%
Retail - Qualifying Revolving	10	0.00%	2.00%	15.56%	2.40%	6	39.51%	54.28%	65.65%	49.94%	23	0.27%	1.17%	5.01%	3.54%	25	44.06%	64.00%	72.63%	70.41%	
Retail - Other Retail	20	0.93%	2.33%	6.24%	1.47%	17	35.76%	40.86%	63.57%	39.63%	44	0.65%	2.10%	6.21%	2.39%	44	29.61%	46.74%	65.36%	63.97%	
Korea, Republic Of	Corporates										28	0.16%	0.34%	0.90%	0.34%	28	36.13%	41.52%	45.00%	37.22%	
	Corporates - Of Which: Specialised Lending										5	0.28%	0.36%	0.67%	0.55%	5	9.73%	43.38%	49.26%	25.20%	
	Corporates - Of Which: SME										10	0.39%	2.00%	5.92%	4.10%	10	22.23%	43.15%	57.05%	24.49%	
	Retail	13	0.05%	0.16%	0.98%	1.56%	8	40.45%	57.11%	72.87%	48.32%	48	0.18%	0.31%	0.92%	1.24%	46	15.60%	19.16%	29.92%	38.45%
	Retail - Secured on real estate property										34	0.15%	0.23%	0.46%	0.43%	34	14.14%	16.66%	19.71%	18.37%	
Retail - Qualifying Revolving	5	0.00%	0.80%	1.72%	1.19%						22	0.17%	0.45%	1.13%	0.92%	24	44.61%	59.16%	71.23%	63.66%	
Retail - Other Retail	12	0.00%	1.27%	7.36%	1.62%	6	40.00%	60.30%	73.48%	48.32%	35	0.17%	1.34%	4.06%	1.32%	33	26.16%	41.07%	59.33%	40.21%	
Russian Federation	Corporates	5	1.93%	13.43%	32.32%	11.49%	6	4.93%	16.17%	20.95%	16.53%	26	5.01%	24.10%	36.69%	20.65%	31	37.00%	45.00%	52.54%	44.09%
	Corporates - Of Which: Specialised Lending										6	19.84%	26.28%	35.0%	30.70%	6	23.19%	32.70%	49.91%	49.91%	
	Corporates - Of Which: SME										8	2.92%	20.02%	33.06%	9.01%	9	20.11%	44.00%	51.26%	35.58%	
	Retail	27	0.15%	2.44%	7.67%	10.27%	24	13.36%	20.90%	47.02%	17.78%	51	0.38%	1.62%	8.88%	3.99%	55	15.45%	21.03%	29.90%	20.20%
	Retail - Secured on real estate property	9	0.00%	5.02%	7.77%	12.66%	6	8.73%	12.84%	16.57%	17.24%	44	0.35%	1.73%	7.50%	3.86%	48	14.17%	18.06%	23.87%	20.15%
Retail - Qualifying Revolving	12	0.27%	1.29%	10.17%	2.27%	12	43.66%	60.28%	72.88%	35.27%	21	0.16%	0.65%	5.13%	3.63%	24	41.65%	59.77%	69.90%	64.12%	
Retail - Other Retail	21	0.54%	2.63%	6.80%	4.44%	16	23.84%	42.83%	60.14%	26.57%	40	0.86%	3.28%	7.74%	10.42%	42	24.85%	38.50%	56.43%	15.47%	

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 Q3

(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>										41	<b>0.26%</b>	<b>0.53%</b>	<b>1.12%</b>	<b>1.08%</b>	42	<b>29.37%</b>	<b>38.78%</b>	<b>44.58%</b>	<b>34.08%</b>			
	Corporates - Of Which: Specialised Lending										14	0.40%	0.86%	1.54%	1.18%	14	17.45%	24.74%	30.86%	23.81%			
	Corporates - Of Which: SME										12	0.49%	0.71%	1.68%	1.00%	12	12.34%	32.17%	41.75%	32.43%			
	<b>Retail</b>	11	<b>0.00%</b>	<b>0.04%</b>	<b>0.28%</b>	<b>0.36%</b>	6	<b>3.64%</b>	<b>10.20%</b>	<b>50.65%</b>	<b>5.58%</b>	58	<b>0.33%</b>	<b>0.73%</b>	<b>1.96%</b>	<b>0.46%</b>	60	<b>14.15%</b>	<b>19.09%</b>	<b>23.68%</b>	<b>12.51%</b>		
	Retail - Secured on real estate property	5	0.00%	0.00%	0.00%	1.70%						54	0.29%	0.55%	1.97%	0.59%	55	13.17%	17.00%	20.18%	14.80%		
	Retail - Qualifying Revolving											20	0.13%	0.51%	0.92%	0.68%	22	42.31%	58.17%	68.01%	55.39%		
Retail - Other Retail	9	0.00%	0.17%	1.48%	1.19%						50	0.32%	1.01%	1.95%	0.40%	51	20.96%	38.55%	52.63%	11.36%			
Switzerland	<b>Corporates</b>	15	<b>0.00%</b>	<b>0.04%</b>	<b>0.84%</b>	<b>1.00%</b>	7	<b>0.02%</b>	<b>5.59%</b>	<b>24.20%</b>	<b>3.88%</b>	60	<b>0.21%</b>	<b>0.48%</b>	<b>1.20%</b>	<b>0.85%</b>	62	<b>33.78%</b>	<b>42.46%</b>	<b>45.00%</b>	<b>31.37%</b>		
	Corporates - Of Which: Specialised Lending										18	0.19%	0.75%	1.48%	1.34%	17	11.97%	20.31%	45.00%	29.05%			
	Corporates - Of Which: SME	6	0.00%	0.00%	0.19%	0.16%						36	0.69%	1.61%	4.61%	1.96%	38	17.00%	34.71%	44.40%	28.51%		
	<b>Retail</b>	43	<b>0.21%</b>	<b>0.60%</b>	<b>1.73%</b>	<b>0.57%</b>	37	<b>9.09%</b>	<b>19.88%</b>	<b>31.07%</b>	<b>12.15%</b>	64	<b>0.81%</b>	<b>1.30%</b>	<b>2.35%</b>	<b>0.79%</b>	66	<b>16.03%</b>	<b>20.57%</b>	<b>26.22%</b>	<b>20.46%</b>		
	Retail - Secured on real estate property	21	0.49%	0.83%	2.64%	0.63%	17	5.78%	11.56%	18.90%	9.16%	65	0.64%	1.20%	2.25%	0.78%	65	14.15%	16.85%	23.04%	19.90%		
	Retail - Qualifying Revolving	21	0.26%	0.53%	1.78%	0.87%	17	42.57%	51.74%	59.50%	41.61%	27	0.45%	0.84%	2.42%	1.78%	29	45.58%	56.05%	65.00%	54.93%		
Retail - Other Retail	33	0.36%	0.61%	2.06%	0.51%	30	18.96%	35.38%	59.79%	22.26%	59	1.34%	2.62%	4.67%	1.07%	58	25.39%	37.08%	53.01%	20.64%			
United States	<b>Corporates</b>	21	<b>0.06%</b>	<b>0.49%</b>	<b>4.28%</b>	<b>1.50%</b>	13	<b>10.75%</b>	<b>12.63%</b>	<b>16.61%</b>	<b>10.06%</b>	62	<b>0.37%</b>	<b>0.85%</b>	<b>2.03%</b>	<b>1.55%</b>	65	<b>32.06%</b>	<b>43.68%</b>	<b>45.00%</b>	<b>27.82%</b>		
	Corporates - Of Which: Specialised Lending	13	2.05%	9.65%	15.12%	7.02%	9	12.65%	13.88%	17.59%	12.25%	23	0.66%	2.00%	2.57%	2.48%	22	19.26%	27.23%	44.90%	25.47%		
	Corporates - Of Which: SME	7	0.00%	0.03%	5.08%	2.85%	4	6.67%	24.05%	70.27%	7.38%	38	0.67%	2.34%	6.51%	2.15%	38	26.50%	36.83%	45.00%	18.35%		
	<b>Retail</b>	38	<b>0.26%</b>	<b>0.52%</b>	<b>1.28%</b>	<b>4.21%</b>	35	<b>10.00%</b>	<b>16.95%</b>	<b>27.49%</b>	<b>15.86%</b>	64	<b>0.66%</b>	<b>1.38%</b>	<b>2.11%</b>	<b>1.78%</b>	66	<b>16.95%</b>	<b>21.76%</b>	<b>30.55%</b>	<b>24.94%</b>		
	Retail - Secured on real estate property	16	0.27%	0.51%	1.06%	0.56%	11	9.16%	11.53%	13.12%	14.17%	62	0.53%	1.12%	2.11%	0.96%	62	14.45%	17.75%	21.66%	18.62%		
	Retail - Qualifying Revolving	20	0.31%	0.65%	1.61%	0.78%	19	32.60%	42.06%	65.52%	36.96%	24	0.45%	1.24%	3.77%	1.42%	26	42.06%	59.52%	68.93%	60.34%		
Retail - Other Retail	32	0.15%	1.47%	4.69%	5.30%	27	14.44%	29.99%	50.30%	15.95%	60	1.16%	2.03%	4.03%	2.05%	61	25.64%	35.70%	53.26%	26.66%			



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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