



***RISK DASHBOARD ANNEX
CREDIT RISK PARAMETERS
Q2 2021***

EBA

EUROPEAN
BANKING
AUTHORITY

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

Table 8
Risk Parameters statistics by country of the counterparty for IRB banks
 EU and main non-EU countries
2021 Q2
 (Source COREP C9.02)

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	17	0.00%	0.36%	1.59%	1.40%	9	13.61%	18.80%	35.06%	35.84%	54	0.21%	0.59%	1.23%	1.27%	55	32.26%	42.62%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	7	0.00%	1.07%	1.92%	1.49%	4	12.91%	21.03%	34.65%	19.85%	30	0.21%	0.58%	3.01%	2.53%	30	23.31%	37.58%	44.70%	31.35%
	Retail	29	0.27%	0.70%	2.20%	0.76%	25	15.15%	27.03%	51.00%	27.22%	62	0.46%	1.09%	2.39%	1.23%	65	14.66%	20.89%	30.12%	31.62%
	Retail - Secured on real estate property	10	0.56%	0.66%	11.62%	0.60%	9	3.64%	5.75%	8.65%	8.15%	58	0.28%	0.64%	1.67%	1.08%	61	11.23%	15.20%	20.34%	16.01%
	Retail - Qualifying Revolving	13	0.16%	0.67%	0.77%	0.71%	11	16.38%	50.22%	65.55%	57.03%	23	0.27%	1.10%	3.32%	1.78%	24	31.16%	49.80%	64.85%	65.00%
	Retail - Other Retail	25	0.15%	0.84%	2.56%	1.07%	20	37.63%	47.05%	60.83%	43.10%	53	1.14%	1.95%	4.32%	1.75%	54	30.46%	44.40%	54.08%	55.50%
Belgium	Corporates	15	0.00%	1.73%	2.20%	1.69%	9	9.59%	12.17%	19.05%	15.36%	56	0.20%	0.35%	1.14%	2.39%	57	31.16%	39.61%	45.00%	26.87%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	12	1.34%	1.68%	4.63%	1.59%	9	8.39%	9.90%	19.25%	15.09%	37	0.23%	1.36%	2.64%	2.63%	37	24.83%	36.09%	45.00%	24.61%
	Retail	36	0.11%	0.39%	0.76%	0.92%	29	10.28%	14.71%	38.97%	8.65%	65	0.64%	1.00%	1.47%	0.96%	66	13.98%	18.22%	23.15%	17.07%
	Retail - Secured on real estate property	18	0.17%	0.37%	1.49%	0.83%	15	3.26%	4.78%	14.58%	3.42%	63	0.39%	0.90%	1.24%	0.85%	64	12.36%	15.62%	19.42%	13.18%
	Retail - Qualifying Revolving	16	0.21%	0.69%	1.74%	1.15%	16	16.73%	26.11%	48.52%	18.17%	25	0.58%	1.12%	3.42%	0.70%	26	41.42%	49.21%	63.52%	49.04%
	Retail - Other Retail	30	0.45%	0.86%	3.15%	1.22%	23	14.77%	23.87%	42.35%	22.32%	57	0.70%	1.46%	2.47%	1.55%	56	24.82%	35.09%	49.53%	32.71%
Bulgaria	Corporates	7	0.00%	0.00%	3.69%	3.38%						32	0.31%	1.21%	2.62%	3.68%	33	33.25%	40.26%	45.00%	50.73%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	4	1.32%	5.33%	8.04%	7.12%						20	0.34%	1.90%	4.16%	3.44%	21	12.58%	39.41%	45.00%	41.03%
	Retail	20	0.13%	1.43%	3.21%	3.44%	15	22.72%	41.04%	60.21%	58.50%	58	0.32%	0.85%	2.89%	2.32%	60	16.73%	23.68%	41.82%	33.11%
	Retail - Secured on real estate property	5	1.49%	3.41%	3.43%	2.88%	4	42.36%	46.83%	47.32%	45.56%	41	0.19%	0.45%	1.04%	1.81%	43	11.46%	14.30%	18.90%	24.08%
	Retail - Qualifying Revolving	9	1.15%	1.95%	3.16%	2.77%	7	29.34%	67.48%	91.75%	89.82%	22	0.41%	1.80%	4.00%	3.25%	24	33.41%	57.97%	70.03%	43.31%
	Retail - Other Retail	16	0.84%	2.47%	5.31%	5.01%	12	31.37%	49.74%	75.89%	71.76%	51	0.56%	2.68%	5.14%	3.88%	51	25.09%	46.51%	57.50%	56.68%
Croatia	Corporates	5	0.00%	0.00%	0.73%	1.02%						25	0.77%	1.69%	4.06%	3.80%	25	17.48%	33.66%	45.00%	40.74%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											9	4.93%	6.95%	14.97%	6.00%	9	22.30%	40.67%	43.00%	41.26%
	Retail	12	0.30%	1.03%	3.16%	1.75%	13	37.22%	45.09%	56.66%	16.85%	47	0.28%	0.98%	3.75%	2.52%	47	16.52%	23.61%	44.51%	42.77%
	Retail - Secured on real estate property											33	0.16%	0.20%	0.42%	1.77%	34	9.90%	14.98%	23.04%	33.80%
	Retail - Qualifying Revolving	7	0.88%	2.28%	3.74%	1.28%	7	33.59%	60.32%	71.45%	54.07%	21	0.71%	1.99%	3.58%	1.77%	21	41.56%	59.37%	68.75%	61.12%
	Retail - Other Retail	9	1.10%	1.91%	2.68%	2.22%	10	37.22%	45.23%	56.75%	16.66%	41	0.52%	3.30%	7.81%	2.99%	41	27.30%	44.13%	53.46%	48.14%
Cyprus	Corporates	8	0.00%	0.00%	0.48%	0.53%	4	16.67%	36.93%	65.25%	31.55%	38	0.69%	1.69%	4.80%	3.82%	40	27.79%	35.99%	45.00%	30.63%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											16	0.65%	3.02%	6.91%	4.55%	17	11.60%	31.50%	43.02%	15.45%
	Retail	16	0.05%	0.13%	1.28%	0.79%	12	31.95%	46.58%	66.28%	48.19%	55	0.39%	1.02%	2.23%	1.33%	55	15.22%	23.06%	42.46%	58.35%
	Retail - Secured on real estate property											45	0.16%	0.49%	1.10%	1.11%	45	10.33%	13.79%	19.92%	18.79%
	Retail - Qualifying Revolving	6	0.00%	1.19%	4.91%	1.07%	4	46.14%	68.80%	81.29%	67.32%	23	0.78%	1.09%	3.12%	1.44%	23	38.10%	52.11%	67.64%	60.32%
	Retail - Other Retail	10	0.05%	0.32%	5.03%	1.10%	8	38.10%	46.58%	65.97%	59.52%	44	0.36%	1.53%	3.66%	1.44%	43	31.80%	43.32%	56.55%	69.95%
Czech	Corporates	13	0.04%	0.98%	1.24%	1.16%	10	23.53%	40.67%	50.77%	35.58%	48	0.25%	0.77%	3.06%	2.37%	48	35.21%	40.28%	45.00%	33.20%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	9	0.82%	1.63%	2.23%	2.02%	7	2.55%	22.01%	45.08%	30.03%	25	0.49%	2.97%	3.96%	3.15%	26	30.04%	41.24%	45.00%	32.87%
	Retail	23	0.03%	0.79%	1.10%	0.99%	19	29.62%	34.26%	55.67%	32.82%	60	0.30%	0.91%	1.62%	1.40%	62	12.40%	21.51%	33.15%	26.56%
	Retail - Secured on real estate property	10	0.00%	0.48%	0.75%	0.63%	6	11.44%	18.63%	23.66%	17.53%	55	0.18%	0.39%	1.14%	1.05%	56	10.00%	14.74%	19.95%	20.41%
	Retail - Qualifying Revolving	10	0.36%	0.71%	2.55%	0.99%	9	38.99%	45.90%	55.79%	44.51%	22	0.52%	0.92%	1.89%	1.61%	24	40.33%	54.43%	69.01%	54.83%
	Retail - Other Retail	19	0.15%	1.40%	2.16%	1.90%	14	36.92%	45.00%	56.36%	45.82%	50	0.83%	2.09%	4.68%	2.35%	53	33.80%	41.41%	54.73%	41.51%

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

Table 8
Risk Parameters statistics by country of the counterparty for IRB banks
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2021 Q2
 (Source COREP C.9.02)

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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	0.01%	0.35%	0.96%	0.78%	8	4.27%	13.91%	35.15%	16.49%	55	0.29%	0.61%	1.07%	1.11%	57	29.52%	37.46%	45.00%	22.45%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	5	0.00%	0.02%	0.33%	0.36%						31	0.39%	1.41%	3.20%	1.45%	32	17.51%	27.12%	43.13%	20.87%
	Retail	22	0.03%	0.22%	0.88%	0.52%	19	13.25%	30.57%	46.27%	11.01%	60	0.46%	0.89%	1.74%	0.83%	62	15.04%	20.31%	32.18%	18.92%
	Retail - Secured on real estate property	9	0.00%	0.13%	0.19%	0.52%	5	7.87%	8.04%	15.25%	8.59%	53	0.37%	0.71%	1.22%	0.78%	55	12.10%	15.04%	19.59%	16.69%
	Retail - Qualifying Revolving	7	0.01%	2.03%	3.56%	1.98%	6	25.04%	27.91%	32.97%	27.90%	22	0.47%	1.34%	3.33%	1.67%	23	30.92%	54.16%	66.27%	58.77%
Retail - Other Retail	19	0.35%	0.90%	3.24%	0.55%	16	28.00%	45.55%	52.93%	30.89%	45	1.17%	1.93%	3.98%	1.82%	47	28.61%	41.21%	57.70%	43.15%	
Estonia	Corporates	5	0.00%	0.60%	0.60%	1.07%						31	0.41%	1.45%	2.90%	1.93%	32	39.41%	44.98%	45.00%	41.16%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME										14	1.05%	1.51%	2.96%	1.75%	13	43.50%	45.00%	45.00%	39.56%	
	Retail	19	0.17%	0.91%	4.93%	0.75%	14	16.89%	37.66%	50.88%	28.47%	49	0.37%	1.01%	2.45%	1.39%	49	15.05%	24.90%	40.43%	15.81%
	Retail - Secured on real estate property	10	0.09%	1.60%	7.95%	0.73%	7	6.21%	6.27%	31.19%	28.24%	34	0.17%	0.56%	1.43%	1.10%	35	12.78%	14.93%	23.42%	12.81%
	Retail - Qualifying Revolving	6	0.00%	1.69%	3.18%	3.79%	4	43.82%	56.33%	81.13%	60.35%	18	0.54%	1.49%	3.81%	2.68%	19	30.30%	56.00%	68.98%	53.71%
Retail - Other Retail	13	0.57%	1.30%	3.96%	0.80%	9	22.96%	29.78%	50.88%	29.24%	42	0.91%	2.41%	4.00%	2.75%	40	28.59%	39.19%	56.11%	29.96%	
Finland	Corporates	10	0.00%	0.02%	0.61%	1.46%	4	9.73%	20.12%	30.55%	14.48%	57	0.26%	0.43%	1.08%	1.10%	57	31.43%	41.08%	45.00%	35.21%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	7	0.00%	0.61%	2.55%	2.05%	4	9.90%	20.70%	33.11%	12.22%	20	0.13%	1.17%	2.26%	1.59%	20	23.81%	35.35%	45.00%	31.92%
	Retail	22	0.03%	0.64%	2.86%	1.23%	20	15.16%	25.19%	37.53%	3.19%	56	0.43%	1.14%	2.29%	1.43%	58	16.45%	21.66%	38.82%	21.06%
	Retail - Secured on real estate property	8	0.37%	3.71%	7.55%	1.26%	6	8.45%	13.77%	30.09%	2.36%	45	0.39%	0.92%	2.04%	1.02%	45	11.69%	14.92%	18.08%	17.04%
	Retail - Qualifying Revolving	4	0.00%	0.08%	4.20%	2.01%						22	0.36%	1.11%	2.74%	1.81%	22	37.74%	57.11%	69.58%	58.68%
Retail - Other Retail	20	0.08%	1.02%	2.60%	1.17%	18	16.95%	34.17%	50.93%	6.98%	47	0.62%	1.23%	3.81%	3.34%	48	25.62%	41.41%	55.51%	34.69%	
France	Corporates	19	0.40%	0.77%	0.99%	0.80%	15	5.34%	9.69%	22.90%	19.52%	66	0.26%	0.74%	1.80%	1.84%	66	32.06%	40.08%	45.00%	34.42%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	12	0.77%	1.52%	2.38%	1.42%	9	6.21%	15.38%	28.08%	25.45%	48	0.62%	2.13%	3.77%	2.90%	50	23.14%	37.91%	44.84%	34.81%
	Retail	45	0.35%	0.96%	2.18%	0.48%	40	13.97%	20.00%	28.64%	19.55%	64	0.74%	1.41%	2.65%	1.40%	66	15.22%	19.66%	26.97%	17.03%
	Retail - Secured on real estate property	26	0.41%	0.76%	1.33%	0.31%	20	4.32%	9.67%	17.17%	10.16%	64	0.49%	0.99%	2.07%	1.03%	66	10.82%	16.34%	20.11%	12.55%
	Retail - Qualifying Revolving	20	0.30%	0.66%	1.38%	0.71%	19	25.58%	35.13%	45.20%	39.03%	28	0.78%	2.22%	4.18%	2.68%	27	38.30%	49.25%	65.55%	36.59%
Retail - Other Retail	41	1.09%	1.75%	4.74%	0.79%	38	20.81%	29.41%	47.78%	24.71%	56	1.30%	2.40%	4.82%	1.83%	59	27.90%	42.06%	50.86%	22.83%	
Germany	Corporates	31	0.10%	0.33%	0.64%	0.54%	24	10.67%	19.36%	37.43%	26.40%	71	0.37%	0.76%	1.50%	1.03%	71	32.13%	41.44%	45.00%	36.94%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	20	0.51%	0.78%	2.59%	0.77%	15	9.70%	32.35%	40.02%	34.25%	55	0.63%	1.26%	3.51%	1.12%	55	25.03%	36.55%	44.33%	32.77%
	Retail	48	0.26%	0.59%	1.22%	0.52%	43	8.66%	18.32%	33.91%	23.71%	66	0.70%	1.24%	2.15%	0.89%	69	15.71%	19.08%	28.35%	28.30%
	Retail - Secured on real estate property	28	0.23%	0.51%	1.07%	0.36%	24	6.80%	10.21%	13.71%	8.37%	65	0.54%	0.81%	1.45%	0.70%	67	12.62%	16.49%	21.62%	17.72%
	Retail - Qualifying Revolving	25	0.22%	0.72%	2.08%	0.40%	23	30.00%	38.72%	54.55%	31.60%	27	0.57%	1.38%	3.81%	0.56%	28	36.33%	48.36%	64.30%	65.08%
Retail - Other Retail	41	0.44%	1.10%	1.89%	1.03%	35	23.31%	32.51%	48.93%	38.36%	58	1.28%	2.85%	3.98%	1.68%	60	30.05%	39.82%	49.08%	46.33%	
Greece	Corporates	8	0.00%	0.14%	15.64%	0.93%	4	32.47%	39.77%	73.22%	50.70%	30	0.37%	1.53%	9.01%	9.60%	32	32.40%	39.91%	45.00%	39.13%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME										16	0.50%	2.60%	6.67%	19.71%	17	30.70%	41.97%	45.00%	38.04%	
	Retail	25	0.14%	0.58%	2.74%	6.74%	19	32.13%	41.58%	66.31%	78.44%	56	0.35%	1.34%	2.94%	11.59%	60	15.38%	24.32%	40.77%	28.70%
	Retail - Secured on real estate property	7	0.00%	1.39%	13.82%	7.78%	4	0.02%	2.99%	41.80%	77.55%	44	0.14%	0.33%	0.99%	11.77%	45	9.94%	14.82%	18.91%	18.80%
	Retail - Qualifying Revolving	12	0.26%	1.57%	5.62%	2.06%	8	28.21%	60.76%	76.93%	69.02%	25	0.45%	1.08%	3.33%	4.12%	25	37.06%	52.03%	67.94%	63.79%
Retail - Other Retail	20	0.35%	1.09%	2.23%	7.62%	16	33.90%	43.36%	64.58%	82.54%	50	0.79%	2.18%	4.57%	14.60%	53	33.70%	42.00%	55.77%	37.51%	

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

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		Default rate					Loss rate					PD - adjusted					LGD					
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	
Hungary	Corporates	10	0.00%	0.94%	2.46%	1.97%	4	40.92%	62.01%	62.75%	57.30%	42	0.34%	0.74%	1.95%	1.72%	42	34.80%	41.89%	45.00%	43.47%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	8	0.12%	0.47%	5.65%	2.99%	4	15.84%	41.34%	55.21%	49.55%	18	0.65%	2.31%	4.93%	2.74%	18	32.98%	41.97%	45.00%	46.17%	
	Retail	27	0.09%	0.32%	1.86%	1.01%	24	27.15%	39.41%	57.52%	47.28%	59	0.49%	1.05%	2.00%	2.80%	62	15.67%	24.84%	38.72%	43.49%	
	Retail - Secured on real estate property	7	0.00%	0.24%	1.15%	0.80%						47	0.23%	0.57%	1.27%	1.88%	49	11.01%	14.99%	23.10%	34.14%	
Ireland	Corporates	12	0.19%	1.68%	3.57%	2.07%	7	3.03%	12.23%	16.22%	16.35%	51	0.27%	0.59%	1.60%	1.62%	58	28.86%	38.30%	44.31%	28.28%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	5	0.55%	2.38%	2.56%	3.82%						26	0.45%	1.13%	3.99%	3.74%	29	24.53%	38.57%	45.00%	34.58%	
	Retail	29	0.25%	1.04%	3.17%	1.02%	24	12.38%	16.05%	32.52%	15.38%	64	0.64%	1.43%	3.85%	2.21%	64	14.30%	19.09%	26.60%	26.34%	
	Retail - Secured on real estate property	14	0.65%	0.88%	2.23%	0.91%	11	8.36%	14.84%	27.13%	13.21%	59	0.59%	1.24%	3.36%	2.05%	61	12.45%	16.47%	22.05%	23.66%	
Italy	Corporates	14	0.00%	0.40%	0.58%	0.49%	9	25.41%	29.84%	37.89%	28.22%	57	0.37%	0.89%	2.95%	4.98%	57	31.21%	41.64%	45.00%	37.09%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	11	0.46%	0.91%	1.68%	0.90%	9	26.32%	28.64%	30.57%	29.02%	32	1.17%	4.21%	8.63%	10.86%	32	26.29%	36.03%	45.00%	39.05%	
	Retail	41	0.31%	0.90%	3.06%	2.54%	37	16.46%	26.38%	38.27%	39.43%	64	0.62%	1.21%	2.32%	2.22%	68	16.26%	22.78%	32.32%	26.41%	
	Retail - Secured on real estate property	20	0.47%	1.11%	2.10%	2.36%	17	10.00%	12.90%	24.53%	33.37%	63	0.37%	0.96%	1.38%	1.47%	64	12.05%	16.55%	22.74%	19.79%	
Latvia	Corporates	4	1.13%	2.30%	7.88%	6.77%						28	0.40%	0.77%	1.92%	1.85%	28	39.99%	44.58%	45.00%	41.71%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail	14	0.13%	0.36%	1.51%	1.41%	10	23.37%	41.92%	55.47%	37.94%	49	0.28%	1.38%	3.21%	2.66%	51	13.38%	27.45%	43.41%	24.72%	
	Retail - Secured on real estate property	6	0.00%	0.25%	0.26%	1.53%	4	14.93%	19.92%	28.95%	35.24%	34	0.16%	0.36%	1.38%	2.09%	35	10.00%	13.40%	21.46%	18.81%	
Lithuania	Corporates	5	0.28%	0.28%	0.43%	2.11%	4	41.71%	66.52%	70.30%	69.86%	35	0.21%	1.00%	3.86%	1.36%	35	39.85%	45.00%	45.00%	41.22%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	5	0.88%	0.88%	1.61%	6.36%	4	13.16%	14.94%	33.21%	45.38%	14	0.22%	1.98%	3.94%	2.52%	13	43.84%	45.00%	48.95%	39.53%	
	Retail	19	0.02%	0.16%	0.81%	1.13%	13	13.27%	40.89%	48.23%	37.58%	52	0.56%	1.33%	2.69%	1.44%	52	16.46%	23.79%	37.18%	18.31%	
	Retail - Secured on real estate property	7	0.00%	0.13%	4.99%	1.23%	5	7.33%	8.03%	8.05%	37.33%	34	0.20%	0.87%	1.48%	1.21%	35	11.42%	15.07%	20.50%	15.70%	
Luxembourg	Corporates	18	0.00%	0.04%	1.21%	0.78%	11	4.16%	16.64%	28.26%	7.76%	60	0.46%	0.83%	1.61%	1.65%	61	28.89%	37.29%	43.32%	30.81%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	9	0.00%	3.19%	10.52%	3.81%	6	6.56%	14.86%	42.86%	18.40%	43	0.51%	1.37%	2.90%	2.13%	43	23.60%	37.39%	43.70%	29.72%	
	Retail	26	0.04%	0.43%	0.95%	0.42%	21	5.61%	16.71%	29.60%	9.52%	61	0.52%	1.01%	1.61%	1.01%	62	15.37%	21.34%	29.85%	16.22%	
	Retail - Secured on real estate property	11	0.00%	0.31%	0.63%	0.25%	6	1.62%	3.71%	11.31%	2.47%	58	0.47%	0.71%	1.48%	0.91%	60	13.38%	17.32%	22.16%	14.99%	

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

Table 8
Risk Parameters statistics by country of the counterparty for IRB banks
 EU and main non-EU countries
2021 Q2
 (Source COREP C9.02)

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	5	0.00%	0.00%	0.00%	0.06%						38	0.34%	0.91%	2.99%	2.81%	40	15.16%	30.26%	45.00%	20.74%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail	13	0.02%	0.07%	1.94%	1.10%	8	2.06%	57.62%	73.79%	3.31%	61	0.29%	0.78%	2.28%	2.32%	59	13.87%	20.50%	29.33%	15.03%	
	Retail - Secured on real estate property																					
Netherlands	Corporates	20	0.03%	0.38%	2.06%	1.29%	10	12.02%	17.95%	68.58%	12.26%	60	0.27%	0.53%	1.09%	1.38%	63	33.89%	39.72%	45.00%	26.90%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	7	0.03%	0.54%	2.17%	2.51%	5	11.42%	12.63%	17.12%	12.36%	41	0.55%	1.16%	2.88%	2.60%	41	22.39%	35.61%	44.31%	18.58%	
	Retail	36	0.10%	0.35%	0.94%	0.54%	31	9.22%	16.42%	39.74%	10.30%	66	0.77%	1.32%	2.17%	0.61%	67	12.99%	18.15%	24.71%	12.07%	
	Retail - Secured on real estate property	15	0.20%	0.43%	0.97%	0.46%	12	2.81%	5.30%	7.11%	5.51%	62	0.58%	1.05%	1.86%	0.56%	64	12.04%	15.01%	20.60%	10.77%	
Norway	Corporates	9	0.00%	0.43%	1.58%	1.03%	5	24.19%	25.23%	27.43%	30.65%	51	0.11%	0.42%	1.07%	1.22%	53	26.35%	38.50%	45.00%	26.84%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	5	0.06%	0.15%	0.76%	0.24%						21	0.47%	0.75%	1.77%	1.12%	22	20.64%	33.93%	45.00%	23.52%	
	Retail	27	0.02%	1.20%	3.46%	0.31%	22	14.55%	23.40%	36.18%	20.81%	62	0.38%	1.21%	2.38%	0.83%	61	14.30%	20.18%	28.75%	21.68%	
	Retail - Secured on real estate property	14	0.12%	2.66%	4.53%	0.13%	10	8.96%	14.98%	20.56%	8.60%	54	0.31%	1.05%	1.94%	0.56%	56	12.15%	16.35%	20.08%	19.69%	
Poland	Corporates	11	0.00%	0.46%	0.75%	0.47%	6	26.06%	36.02%	48.38%	36.86%	49	0.41%	0.66%	1.32%	1.53%	49	34.05%	41.19%	45.00%	36.73%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	4	0.00%	0.27%	0.61%	0.59%						34	0.32%	0.78%	3.00%	2.25%	35	33.44%	38.52%	45.00%	30.75%	
	Retail	33	0.27%	0.89%	3.05%	1.32%	28	17.61%	36.54%	49.82%	36.81%	59	0.59%	1.37%	3.61%	1.58%	63	18.20%	23.26%	35.64%	42.56%	
	Retail - Secured on real estate property	10	0.00%	0.93%	2.66%	0.80%	7	4.71%	7.43%	21.82%	25.14%	51	0.25%	0.59%	0.99%	0.71%	53	10.83%	17.62%	22.39%	34.66%	
Portugal	Corporates	8	0.00%	0.46%	1.23%	0.87%	5	31.17%	34.57%	48.80%	36.72%	43	0.39%	0.64%	1.38%	3.43%	46	31.68%	38.91%	45.00%	40.20%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	5	0.38%	0.40%	2.04%	1.66%	4	30.63%	30.93%	32.74%	30.83%	22	0.42%	1.73%	4.15%	5.11%	24	22.63%	37.97%	44.33%	39.78%	
	Retail	32	0.10%	0.65%	1.87%	0.76%	25	13.16%	24.53%	49.02%	20.99%	63	0.40%	1.30%	2.20%	1.40%	64	15.00%	20.94%	30.96%	20.60%	
	Retail - Secured on real estate property	10	0.11%	0.79%	1.55%	0.46%	8	1.09%	8.85%	16.10%	8.01%	56	0.24%	0.76%	1.35%	1.04%	57	12.66%	16.13%	20.10%	17.75%	
Romania	Corporates	7	0.00%	0.09%	1.75%	1.28%	4	8.26%	25.94%	46.71%	42.22%	37	0.33%	0.75%	2.25%	2.95%	38	34.31%	39.51%	45.00%	40.94%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	5	0.00%	0.63%	1.20%	1.34%						21	0.66%	1.67%	4.00%	3.64%	20	23.18%	36.01%	42.97%	40.60%	
	Retail	31	0.23%	1.69%	3.68%	1.74%	25	35.42%	48.31%	67.02%	57.69%	57	0.65%	2.01%	3.97%	2.90%	60	14.81%	26.90%	44.11%	48.86%	
	Retail - Secured on real estate property	6	0.00%	0.30%	4.04%	0.68%						45	0.23%	0.66%	1.98%	2.15%	45	11.05%	15.92%	21.44%	37.70%	

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

Table 8
Risk Parameters statistics by country of the counterparty for IRB banks
 EU and main non-EU countries
2021 Q2
 (Source COREP C9.02)

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	12	0.00%	0.27%	0.83%	1.50%	7	32.23%	37.23%	64.12%	66.37%	41	0.30%	1.42%	2.61%	2.25%	40	34.20%	44.13%	45.00%	39.31%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	8	0.24%	0.63%	1.30%	3.12%	5	25.48%	32.33%	32.33%	65.19%	27	0.91%	2.35%	4.34%	3.53%	27	40.00%	44.46%	45.01%	41.32%
	Retail	18	0.16%	0.66%	1.50%	0.50%	14	24.98%	35.44%	56.75%	40.57%	55	0.20%	0.57%	1.88%	0.99%	58	18.16%	25.35%	45.46%	23.73%
	Retail - Secured on real estate property	8	0.17%	0.40%	0.43%	0.40%	6	16.83%	22.13%	25.68%	28.29%	40	0.14%	0.38%	1.28%	0.78%	43	12.51%	17.63%	21.80%	20.97%
	Retail - Qualifying Revolving	8	0.35%	0.89%	3.01%	0.72%	6	49.54%	52.96%	54.33%	51.84%	22	0.56%	1.34%	2.87%	2.77%	23	34.40%	58.84%	72.33%	55.54%
Retail - Other Retail	14	0.86%	1.88%	4.27%	1.36%	10	50.13%	56.62%	67.64%	64.20%	45	0.79%	2.22%	4.54%	2.66%	46	33.06%	48.01%	52.55%	42.71%	
Slovenia	Corporates	6	0.00%	0.04%	2.67%	4.38%						29	0.31%	1.46%	2.12%	2.20%	29	36.00%	43.12%	45.00%	39.83%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME										14	1.25%	3.78%	6.65%	4.87%	13	40.10%	42.81%	45.00%	40.18%	
	Retail	7	0.00%	0.00%	9.93%	12.67%						46	0.26%	0.52%	3.20%	2.85%	48	14.33%	28.26%	48.65%	37.60%
	Retail - Secured on real estate property										29	0.12%	0.38%	0.57%	2.56%	31	10.00%	13.40%	25.00%	22.65%	
	Retail - Qualifying Revolving										22	0.19%	1.90%	4.00%	1.86%	22	38.59%	60.28%	69.50%	61.30%	
Retail - Other Retail	7	0.00%	0.00%	9.03%	3.19%						39	0.50%	1.20%	6.73%	3.07%	39	27.07%	43.17%	57.80%	48.14%	
Spain	Corporates	15	0.01%	1.72%	2.40%	1.89%	11	7.56%	18.49%	30.73%	20.89%	55	0.56%	1.07%	2.34%	2.72%	61	35.03%	40.32%	45.00%	41.23%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	8	0.18%	1.91%	2.74%	2.48%	6	20.01%	23.60%	27.68%	22.21%	44	0.59%	2.09%	4.63%	4.66%	44	21.60%	37.10%	44.94%	40.48%
	Retail	42	0.25%	0.83%	2.09%	1.22%	36	14.39%	27.80%	40.34%	28.46%	65	0.63%	1.12%	2.25%	1.91%	69	14.65%	21.77%	30.09%	28.95%
	Retail - Secured on real estate property	17	0.36%	0.88%	1.75%	0.98%	13	9.88%	15.28%	20.63%	15.50%	60	0.35%	0.78%	1.75%	1.29%	64	11.08%	15.07%	20.99%	21.60%
	Retail - Qualifying Revolving	20	0.32%	0.69%	1.63%	0.91%	18	27.70%	42.75%	50.09%	49.73%	27	0.21%	2.00%	3.81%	2.55%	27	30.00%	49.60%	66.37%	58.78%
Retail - Other Retail	35	0.38%	1.57%	3.85%	2.51%	31	28.58%	44.86%	54.41%	39.40%	57	0.90%	2.84%	5.12%	4.43%	59	28.29%	40.59%	52.74%	52.30%	
Sweden	Corporates	9	0.00%	0.03%	0.15%	0.11%	4	18.43%	21.77%	23.19%	21.05%	64	0.26%	0.60%	1.16%	0.64%	64	31.29%	42.94%	45.00%	24.42%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	7	0.03%	0.22%	0.93%	0.23%	4	9.51%	18.33%	26.95%	21.45%	33	0.26%	0.62%	1.75%	0.65%	32	18.24%	35.00%	45.00%	17.79%
	Retail	27	0.10%	0.24%	1.48%	0.12%	23	11.40%	20.52%	44.06%	15.64%	62	0.42%	1.03%	2.05%	0.35%	65	13.98%	18.78%	27.80%	12.54%
	Retail - Secured on real estate property	15	0.05%	0.20%	2.05%	0.07%	11	3.36%	5.61%	11.77%	5.15%	58	0.27%	0.83%	1.38%	0.28%	60	10.20%	14.13%	18.68%	10.83%
	Retail - Qualifying Revolving	9	0.54%	1.49%	2.77%	0.98%	9	26.06%	41.00%	57.91%	38.91%	24	0.82%	1.41%	3.92%	1.64%	25	39.09%	54.42%	66.81%	59.64%
Retail - Other Retail	22	0.51%	0.85%	2.88%	0.63%	18	26.08%	29.62%	54.92%	30.08%	54	1.10%	2.31%	4.79%	1.37%	55	26.00%	39.61%	49.81%	35.77%	
United Kingdom	Corporates	19	0.14%	0.84%	5.38%	1.31%	14	7.63%	18.57%	23.92%	26.07%	70	0.32%	0.69%	1.80%	1.11%	68	29.58%	39.21%	45.00%	34.47%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	5	0.00%	2.37%	9.40%	6.62%						50	0.65%	1.69%	4.80%	3.37%	50	26.84%	41.65%	45.00%	30.67%
	Retail	53	0.27%	0.69%	2.13%	1.93%	48	11.58%	18.65%	27.53%	5.56%	66	0.77%	1.52%	2.76%	2.28%	68	13.68%	18.31%	26.05%	13.12%
	Retail - Secured on real estate property	27	0.39%	0.97%	3.67%	1.97%	24	7.62%	12.41%	22.23%	3.35%	63	0.69%	1.23%	2.40%	2.29%	65	12.62%	15.67%	19.55%	9.17%
	Retail - Qualifying Revolving	21	0.41%	0.98%	1.47%	0.91%	19	26.81%	33.61%	54.29%	48.47%	28	0.56%	2.03%	3.49%	1.66%	28	31.71%	48.04%	68.43%	73.10%
Retail - Other Retail	44	0.26%	0.93%	3.90%	2.13%	39	16.76%	40.25%	56.93%	41.50%	58	1.13%	1.90%	4.07%	2.82%	61	23.41%	34.23%	47.77%	55.59%	
Australia	Corporates	4	0.12%	1.17%	2.16%	0.56%						38	0.23%	0.64%	1.40%	1.54%	41	25.49%	36.55%	45.00%	20.43%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME										16	0.21%	0.80%	2.10%	0.94%	16	22.38%	37.62%	47.37%	11.52%	
	Retail	27	0.06%	0.33%	1.56%	2.03%	24	11.34%	21.67%	48.06%	5.63%	60	0.37%	0.78%	1.48%	0.53%	60	12.22%	16.28%	24.32%	13.36%
	Retail - Secured on real estate property	10	0.00%	1.61%	2.97%	2.04%	7	1.77%	5.22%	17.65%	5.24%	53	0.29%	0.66%	1.30%	0.48%	55	10.00%	13.79%	19.97%	12.82%
	Retail - Qualifying Revolving	11	0.25%	1.40%	2.27%	1.49%	10	20.29%	22.73%	35.99%	25.13%	24	0.48%	1.63%	4.03%	1.17%	24	34.95%	51.41%	66.19%	57.90%
Retail - Other Retail	17	0.29%	0.76%	2.83%	2.18%	13	24.29%	42.82%	60.00%	17.70%	49	0.45%	1.12%	3.32%	2.11%	50	22.60%	37.34%	57.30%	29.26%	

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

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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										47	0.14%	0.40%	1.00%	1.09%	49	26.63%	40.89%	45.00%	29.58%	
	Corporates - Of Which: Specialised Lending										19	0.22%	1.33%	3.26%	0.78%	18	21.42%	34.58%	45.00%	21.21%	
	Corporates - Of Which: SME										19	0.22%	1.33%	3.26%	0.78%	18	21.42%	34.58%	45.00%	21.21%	
	Retail	27	0.03%	0.39%	1.16%	2.01%	21	9.48%	19.44%	41.50%	14.78%	62	0.35%	0.89%	1.92%	2.36%	64	14.89%	20.20%	29.93%	18.00%
	Retail - Secured on real estate property	7	0.00%	0.00%	0.68%	1.19%						55	0.27%	0.67%	1.09%	0.89%	58	11.78%	14.65%	23.00%	15.55%
China	Corporates	5	0.00%	0.00%	0.00%	1.19%						34	0.14%	0.27%	0.92%	0.77%	36	37.10%	43.33%	45.00%	43.52%
	Corporates - Of Which: Specialised Lending										19	0.17%	0.56%	4.04%	2.07%	18	24.49%	40.81%	45.00%	41.23%	
	Corporates - Of Which: SME										19	0.17%	0.56%	4.04%	2.07%	18	24.49%	40.81%	45.00%	41.23%	
	Retail	17	0.01%	0.21%	0.29%	0.50%	14	36.05%	42.00%	55.51%	15.30%	59	0.35%	0.68%	1.17%	0.82%	61	12.63%	17.52%	26.26%	16.00%
	Retail - Secured on real estate property	5	0.00%	0.00%	0.00%	2.17%						55	0.27%	0.60%	1.21%	0.76%	58	11.22%	15.66%	22.12%	14.76%
Hong Kong	Corporates	5	0.00%	0.29%	1.41%	1.18%						43	0.17%	0.59%	1.98%	1.26%	45	34.06%	40.60%	44.99%	32.05%
	Corporates - Of Which: Specialised Lending										19	0.31%	0.68%	2.08%	2.61%	21	38.43%	42.83%	45.00%	48.25%	
	Corporates - Of Which: SME										19	0.31%	0.68%	2.08%	2.61%	21	38.43%	42.83%	45.00%	48.25%	
	Retail	11	0.00%	0.01%	0.14%	0.30%	5	8.86%	14.94%	28.02%	0.36%	57	0.35%	0.74%	1.18%	0.45%	56	12.60%	18.44%	26.78%	13.37%
	Retail - Secured on real estate property										51	0.30%	0.63%	1.14%	0.77%	51	10.13%	13.84%	19.55%	14.58%	
India	Corporates										28	0.60%	0.99%	4.54%	3.17%	32	35.91%	45.00%	45.00%	39.59%	
	Corporates - Of Which: Specialised Lending										11	0.59%	2.80%	13.17%	3.34%	11	32.09%	44.28%	45.00%	40.18%	
	Corporates - Of Which: SME										11	0.59%	2.80%	13.17%	3.34%	11	32.09%	44.28%	45.00%	40.18%	
	Retail	20	0.06%	0.33%	1.56%	0.58%	13	31.64%	40.46%	48.77%	48.38%	54	0.27%	0.85%	1.67%	1.10%	53	14.11%	21.67%	32.72%	28.76%
	Retail - Secured on real estate property	5	0.00%	0.00%	0.00%	0.00%						42	0.19%	0.39%	1.09%	0.87%	44	12.07%	18.42%	23.06%	18.92%
Korea, Republic Of	Corporates										27	0.10%	0.28%	0.59%	0.56%	28	38.70%	45.00%	45.00%	40.24%	
	Corporates - Of Which: Specialised Lending										6	1.98%	4.48%	5.23%	3.25%	6	42.10%	45.00%	45.00%	22.81%	
	Corporates - Of Which: SME										6	1.98%	4.48%	5.23%	3.25%	6	42.10%	45.00%	45.00%	22.81%	
	Retail	14	0.04%	0.85%	7.65%	0.61%	11	22.49%	45.59%	59.82%	62.67%	47	0.17%	0.49%	1.08%	1.07%	49	14.54%	23.99%	34.14%	68.64%
	Retail - Secured on real estate property	4	0.00%	12.33%	28.34%	6.36%						33	0.15%	0.25%	0.49%	0.36%	35	11.04%	13.98%	20.01%	15.67%
Russian Federation	Corporates	4	0.00%	0.00%	0.57%	0.97%						47	0.40%	1.03%	1.70%	0.73%	46	36.98%	44.94%	45.00%	39.91%
	Corporates - Of Which: Specialised Lending										12	0.98%	3.38%	7.25%	3.03%	11	35.00%	42.62%	44.75%	43.89%	
	Corporates - Of Which: SME										12	0.98%	3.38%	7.25%	3.03%	11	35.00%	42.62%	44.75%	43.89%	
	Retail	30	0.05%	1.69%	4.27%	2.71%	26	13.63%	24.01%	33.69%	16.12%	60	0.51%	1.19%	2.88%	2.25%	60	14.78%	19.70%	26.36%	19.13%
	Retail - Secured on real estate property	15	2.32%	4.48%	30.54%	3.64%	12	5.14%	14.54%	19.94%	13.91%	53	0.38%	1.10%	2.61%	2.48%	54	12.40%	15.85%	20.40%	18.73%

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

Table 8
Risk Parameters statistics by country of the counterparty for IRB banks
 EU and main non-EU countries
2021 Q2
 (Source COREP C9.02)

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										41	0.32%	1.16%	2.73%	1.64%	42	28.51%	37.68%	43.32%	27.76%	
	Corporates - Of Which: Specialised Lending										15	0.30%	1.60%	11.58%	10.13%	16	21.88%	37.80%	45.00%	20.67%	
	Corporates - Of Which: SME										15	0.30%	1.60%	11.58%	10.13%	16	21.88%	37.80%	45.00%	20.67%	
	Retail	17	0.00%	0.06%	1.79%	0.23%	12	5.01%	18.23%	37.30%	10.26%	62	0.26%	0.59%	1.25%	0.60%	62	13.14%	17.69%	26.35%	11.88%
	Retail - Secured on real estate property	7	0.00%	0.00%	1.78%	1.88%	7	0.00%	0.40%	3.15%	1.34%	55	0.24%	0.51%	0.89%	0.72%	56	12.81%	15.31%	19.77%	14.43%
	Retail - Qualifying Revolving	7	0.00%	0.40%	3.15%	1.34%	5	21.82%	65.25%	69.79%	54.11%	22	0.37%	0.83%	3.46%	0.96%	21	36.07%	56.00%	65.13%	52.53%
Retail - Other Retail	12	0.00%	0.42%	1.96%	1.02%	7	4.89%	29.89%	51.00%	26.25%	49	0.36%	0.69%	2.18%	0.55%	48	24.22%	35.23%	52.93%	10.88%	
Switzerland	Corporates	10	0.00%	0.20%	3.02%	0.69%						60	0.34%	0.77%	1.60%	0.99%	61	31.19%	39.81%	44.91%	30.75%
	Corporates - Of Which: Specialised Lending											43	0.51%	1.21%	2.91%	1.49%	43	18.24%	33.90%	45.00%	25.45%
	Corporates - Of Which: SME	6	0.00%	0.01%	0.05%	0.36%						43	0.51%	1.21%	2.91%	1.49%	43	18.24%	33.90%	45.00%	25.45%
	Retail	43	0.11%	0.43%	1.30%	0.62%	34	10.10%	15.55%	27.38%	11.67%	66	0.64%	1.39%	2.52%	0.80%	67	14.09%	19.22%	25.55%	19.81%
	Retail - Secured on real estate property	28	0.17%	0.63%	1.10%	0.36%	21	6.53%	14.28%	26.38%	16.03%	64	0.49%	1.15%	1.82%	0.78%	65	12.43%	16.35%	20.98%	19.27%
	Retail - Qualifying Revolving	17	0.44%	0.58%	1.18%	0.67%	16	21.37%	27.47%	38.65%	29.84%	26	0.46%	1.30%	3.12%	2.00%	29	30.92%	46.90%	64.90%	51.73%
Retail - Other Retail	33	0.15%	0.59%	2.11%	1.57%	26	12.24%	29.95%	45.98%	8.73%	56	0.95%	1.98%	3.66%	1.14%	57	28.19%	35.05%	45.41%	20.76%	
United States	Corporates	20	0.03%	0.65%	1.49%	0.90%	15	4.30%	18.41%	28.74%	17.21%	62	0.36%	0.82%	2.00%	1.30%	64	30.51%	42.13%	45.00%	27.17%
	Corporates - Of Which: Specialised Lending											41	0.54%	1.20%	4.14%	2.82%	42	25.41%	38.32%	45.00%	20.57%
	Corporates - Of Which: SME	6	0.00%	0.96%	5.59%	0.94%	5	16.51%	18.76%	19.68%	17.53%	41	0.54%	1.20%	4.14%	2.82%	42	25.41%	38.32%	45.00%	20.57%
	Retail	36	0.07%	0.32%	1.03%	2.68%	32	8.63%	14.94%	31.22%	15.73%	65	0.57%	0.98%	1.82%	2.19%	66	15.23%	19.73%	27.27%	24.41%
	Retail - Secured on real estate property	16	0.12%	0.53%	1.87%	1.02%	11	5.73%	9.41%	12.33%	9.09%	65	0.51%	0.90%	1.78%	0.93%	66	12.44%	17.55%	22.50%	16.35%
	Retail - Qualifying Revolving	17	0.26%	0.50%	1.60%	0.66%	17	23.24%	37.21%	52.38%	32.67%	22	0.45%	1.32%	4.18%	1.60%	24	33.59%	57.82%	67.63%	57.36%
Retail - Other Retail	29	0.07%	0.43%	2.47%	3.16%	23	16.58%	29.77%	65.61%	15.86%	58	0.67%	1.57%	4.18%	2.56%	57	25.87%	40.43%	52.02%	26.23%	

The aim of this disclosure is to increase transparency regarding credit risk parameters of EU banks based on supervisory reporting data that the EBA collects on a quarterly basis.

Given the differences in the definition and computation of the risk parameters outlined below, a comparison between PD and DR or between LGD and LR is not straightforward and any conclusions should be interpreted with caution.

- **Scope (COREP 9.02)**

- IRB banks
- PDs (adjusted), LGDs, Default rates (DR), Loss rates (LR)
- Asset classes: Corporate, Retail (breakdown)
- By country of the counterparty (EU and main non eu countries)
- Frequency: Quarterly (starting from Q1 2015)*
- Stats: n obs, 25th, 50th, 75th and Weighted Average (by non defaulted exposure for PDs and LGDs).

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

- **PD_Adjusted (on non defaulted)**

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

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

$$PD_{Corep} = \frac{PD_{non_default} * Exposure_{non_default} + PD_{default} * Exposure_{default}}{Exposure_{total}}$$

where $PD_{default}=1$;

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

$$PD_{Adjusted} = PD_{non_default} = \frac{Exposure_{total} * PD_{Corep} - Exposure_{default}}{Exposure_{non_default}} = \frac{column\ 010 * column\ 080 - column\ 030}{column\ 010 - column\ 030}$$

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

- **LGD**

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

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

- **Default rate**

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

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

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

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

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

Where *No defaulted exp* = (Original exposure – 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:

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