



***RISK DASHBOARD ANNEX  
CREDIT RISK PARAMETERS  
Q2 2023***

**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 2023 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	
Austria	Corporates	6	0.08%	0.31%	0.50%	0.45%	4	24.63%	26.06%	33.09%	26.07%	43	0.19%	0.46%	1.14%	1.18%	41	33.99%	39.36%	44.99%	35.59%	
	Corporates - Of Which: Specialised Lending											13	0.17%	0.41%	1.23%	0.65%	13	17.97%	35.00%	38.12%	29.07%	
	Corporates - Of Which: SME	4	0.35%	0.75%	1.07%	0.73%						22	0.23%	0.70%	2.39%	2.07%	25	24.18%	36.36%	43.70%	33.25%	
	Retail	23	0.38%	1.00%	3.03%	0.50%	22	16.37%	25.45%	48.36%	27.27%	44	0.48%	1.04%	2.77%	1.52%	49	16.79%	23.00%	26.95%	30.23%	
	Retail - Secured on real estate property	6	0.46%	0.66%	8.20%	0.30%	6	3.41%	7.74%	10.55%	9.40%	45	0.27%	0.83%	2.24%	1.16%	45	12.17%	16.24%	20.10%	19.32%	
Retail - Qualifying Revolving	9	0.57%	0.69%	0.96%	0.66%	9	30.58%	44.01%	46.85%	46.45%	20	0.63%	1.21%	3.95%	1.95%	20	49.21%	58.80%	68.01%	78.65%		
Retail - Other Retail	20	0.73%	2.78%	6.25%	0.97%	19	20.16%	36.41%	69.32%	38.71%	38	0.56%	2.26%	4.00%	2.69%	42	24.24%	41.59%	54.14%	52.84%		
Belgium	Corporates	10	0.29%	0.72%	1.19%	0.80%	10	11.49%	20.80%	27.15%	21.27%	43	0.19%	0.37%	1.04%	2.04%	37	28.30%	37.85%	43.68%	29.25%	
	Corporates - Of Which: Specialised Lending											19	0.15%	0.39%	1.12%	1.67%	16	17.23%	26.20%	35.93%	25.90%	
	Corporates - Of Which: SME	6	0.70%	1.09%	1.24%	1.19%	6	15.75%	21.11%	23.98%	17.72%	25	0.75%	1.49%	2.67%	2.51%	22	21.58%	32.44%	42.49%	27.74%	
	Retail	33	0.23%	0.44%	0.78%	1.02%	29	11.51%	17.74%	52.02%	13.06%	47	0.52%	0.96%	1.75%	0.92%	49	16.80%	20.90%	26.84%	16.98%	
	Retail - Secured on real estate property	16	0.29%	0.58%	0.99%	0.91%	15	5.25%	9.70%	13.68%	7.13%	46	0.40%	0.72%	1.32%	0.80%	46	14.28%	17.14%	21.50%	13.95%	
Retail - Qualifying Revolving	15	0.13%	0.76%	2.50%	0.51%	13	26.31%	36.65%	62.22%	26.86%	20	0.43%	1.14%	2.41%	0.52%	21	47.95%	63.50%	75.29%	54.62%		
Retail - Other Retail	25	0.42%	1.03%	2.34%	1.55%	23	19.50%	29.52%	56.86%	29.09%	40	1.50%	2.31%	4.07%	1.76%	40	29.50%	33.91%	51.24%	31.92%		
Bulgaria	Corporates											17	0.33%	1.23%	1.91%	1.77%	14	33.74%	36.67%	41.84%	41.57%	
	Corporates - Of Which: Specialised Lending											12	1.29%	2.14%	4.56%	3.08%	9	35.00%	39.90%	59.04%	40.93%	
	Corporates - Of Which: SME											28	0.20%	0.80%	2.36%	1.45%	32	13.79%	19.10%	27.79%	12.28%	
	Retail	20	0.38%	0.95%	2.61%	1.17%	19	28.22%	51.31%	64.60%	63.39%	41	0.65%	1.78%	3.19%	1.78%	43	16.35%	27.60%	47.69%	20.16%	
	Retail - Secured on real estate property	10	0.61%	3.46%	4.25%	0.67%	10	18.88%	43.60%	52.35%	86.59%	18	0.69%	1.94%	6.54%	2.45%	18	46.00%	57.89%	72.69%	34.19%	
Retail - Qualifying Revolving	17	0.94%	1.23%	4.84%	2.50%	17	43.82%	59.40%	69.71%	77.76%	34	1.14%	3.07%	7.82%	4.01%	36	26.42%	38.87%	55.72%	55.45%		
Retail - Other Retail												5	0.37%	0.98%	2.74%	3.34%	12	13.99%	28.90%	39.16%	38.82%	
Croatia	Corporates											13	0.37%	0.98%	2.74%	3.34%	12	13.99%	28.90%	39.16%	38.82%	
	Corporates - Of Which: Specialised Lending											5	0.58%	0.64%	1.17%	3.12%	4	9.44%	20.34%	23.96%	14.15%	
	Corporates - Of Which: SME											5	3.51%	4.08%	14.25%	5.51%	4	26.46%	41.47%	51.28%	41.05%	
	Retail	10	0.72%	2.03%	7.70%	0.34%	11	15.67%	46.93%	69.79%	18.23%	37	0.45%	1.18%	3.77%	1.99%	39	16.54%	33.87%	40.28%	41.78%	
	Retail - Secured on real estate property	6	2.46%	5.17%	7.80%	3.72%	6	38.87%	56.83%	68.14%	47.08%	14	0.91%	2.19%	8.52%	2.37%	15	50.44%	65.14%	73.41%	69.99%	
Retail - Qualifying Revolving	8	2.49%	5.89%	7.90%	0.49%	8	25.76%	57.35%	74.62%	18.16%	30	1.28%	3.24%	14.54%	2.49%	32	35.49%	47.54%	57.17%	47.75%		
Retail - Other Retail												25	0.75%	1.06%	1.53%	1.47%	26	27.54%	36.17%	43.18%	26.83%	
Cyprus	Corporates											10	0.67%	1.10%	3.48%	1.82%	9	5.54%	21.50%	26.24%	23.05%	
	Corporates - Of Which: Specialised Lending											11	0.60%	1.17%	2.70%	1.30%	12	31.06%	38.17%	52.49%	7.12%	
	Corporates - Of Which: SME											41	0.42%	0.89%	2.03%	1.00%	42	13.38%	22.13%	29.87%	11.82%	
	Retail	7	0.04%	0.38%	0.55%	0.36%	7	31.10%	49.88%	62.51%	38.81%	30	0.27%	0.57%	2.02%	1.42%	29	12.57%	15.27%	19.70%	15.91%	
	Retail - Secured on real estate property	4	1.51%	6.19%	23.27%	11.69%	4	46.81%	70.77%	81.58%	38.72%	28	0.69%	2.10%	3.07%	1.95%	31	23.11%	35.70%	52.17%	9.68%	
Retail - Qualifying Revolving												15	0.57%	1.36%	2.08%	1.55%	14	57.48%	64.49%	73.38%	67.28%	
Retail - Other Retail												28	0.69%	2.10%	3.07%	1.95%	31	23.11%	35.70%	52.17%	9.68%	
Czech	Corporates	5	0.31%	0.33%	0.45%	0.64%	5	28.50%	30.63%	37.98%	28.45%	32	0.28%	0.62%	1.57%	1.72%	26	30.86%	37.22%	42.37%	30.30%	
	Corporates - Of Which: Specialised Lending	4	0.00%	0.02%	0.14%	0.11%							9	0.13%	0.42%	1.42%	1.78%	6	24.20%	31.00%	37.29%	26.72%
	Corporates - Of Which: SME	5	0.51%	0.63%	1.03%	1.05%	5	21.71%	26.76%	32.69%	27.48%	12	0.25%	2.32%	3.31%	2.92%	15	23.00%	36.69%	44.19%	30.14%	
	Retail	21	0.16%	0.42%	2.21%	0.40%	18	26.46%	33.78%	53.03%	32.49%	39	0.32%	0.99%	2.23%	1.39%	46	15.02%	23.07%	38.99%	24.60%	
	Retail - Secured on real estate property	6	0.17%	0.29%	0.45%	0.22%	6	9.00%	12.44%	16.61%	15.40%	30	0.19%	0.63%	1.25%	1.04%	33	12.59%	16.35%	20.91%	19.20%	
Retail - Qualifying Revolving	9	0.44%	0.57%	0.73%	0.53%	9	46.32%	55.06%	56.94%	54.92%	17	0.67%	1.22%	2.19%	1.14%	17	47.00%	55.72%	67.04%	54.52%		
Retail - Other Retail	18	0.49%	1.25%	2.56%	0.98%	15	33.95%	48.33%	61.92%	45.84%	34	1.19%	1.88%	4.07%	2.78%	36	23.92%	41.10%	50.56%	42.64%		

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 2023 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
Denmark	Corporates	7	0.20%	0.46%	1.94%	0.36%	6	17.01%	18.32%	23.58%	20.05%	42	0.21%	0.42%	0.75%	0.87%	35	28.28%	37.38%	43.69%	22.45%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	4	0.45%	0.77%	0.99%	0.48%	4	16.42%	20.27%	43.96%	18.34%	18	0.10%	0.32%	0.87%	1.04%	17	14.84%	25.04%	40.40%	23.82%
	Retail	25	0.15%	0.62%	0.98%	0.52%	22	13.48%	20.91%	51.60%	12.00%	46	0.52%	1.31%	2.58%	0.92%	49	16.45%	23.35%	30.49%	17.12%
	Retail - Secured on real estate property	9	0.55%	0.88%	2.61%	0.49%	9	6.20%	9.27%	10.37%	8.90%	40					40	13.46%	16.76%	21.01%	15.35%
	Retail - Qualifying Revolving	6	0.36%	1.37%	2.32%	0.93%	6	38.06%	47.48%	61.34%	51.82%	18					18	51.76%	63.96%	75.65%	65.78%
Retail - Other Retail	18	0.26%	1.12%	4.01%	0.83%	15	19.43%	33.27%	54.56%	29.10%	39					39	24.09%	38.53%	52.11%	41.66%	
Estonia	Corporates										19	0.33%	1.45%	6.30%	1.54%	16	29.94%	42.20%	47.53%	41.96%	
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME										7	1.78%	5.70%	12.42%	2.01%	6	39.99%	44.12%	53.93%	39.81%	
	Retail	10	0.10%	0.18%	1.66%	0.19%	8	18.12%	41.69%	60.08%	17.32%	33	0.43%	0.73%	1.92%	1.62%	35	16.27%	23.51%	32.25%	16.61%
	Retail - Secured on real estate property										15	0.45%	0.73%	1.62%	1.33%	20	14.60%	19.33%	25.94%	14.75%	
	Retail - Qualifying Revolving										16	0.45%	1.82%	5.08%	3.88%	12	60.95%	71.40%	75.00%	70.25%	
Retail - Other Retail	6	0.53%	1.88%	1.91%	0.51%	5	20.02%	25.40%	48.18%	24.78%	26	1.10%	2.83%	5.70%	2.86%	26	24.25%	33.19%	65.46%	24.52%	
Finland	Corporates	7	0.07%	0.26%	0.72%	0.52%	6	3.98%	9.74%	18.83%	12.29%	39	0.35%	0.46%	1.43%	2.14%	26	28.04%	36.41%	43.58%	42.61%
	Corporates - Of Which: Specialised Lending										19	0.23%	0.43%	1.25%	0.78%	13	15.36%	25.85%	34.80%	24.54%	
	Corporates - Of Which: SME	4	0.48%	0.97%	1.15%	0.71%	4	5.58%	17.77%	46.37%	13.88%	15	0.28%	1.53%	5.00%	1.05%	12	22.03%	31.90%	37.40%	23.28%
	Retail	19	0.07%	0.68%	1.39%	0.72%	17	16.13%	29.08%	48.24%	3.36%	40	0.44%	1.24%	2.33%	1.76%	41	18.16%	27.41%	36.60%	48.28%
	Retail - Secured on real estate property	5	0.52%	0.72%	2.78%	0.56%	6	29.08%	46.25%	56.39%	66.11%	15	0.38%	0.89%	5.91%	2.37%	18	44.24%	62.34%	69.13%	62.66%
	Retail - Qualifying Revolving	6	0.64%	1.95%	8.50%	2.04%	6	17.78%	27.90%	37.32%	4.12%	32	1.05%	2.68%	4.18%	3.66%	34	29.90%	41.29%	55.73%	63.27%
Retail - Other Retail	15	0.97%	2.07%	3.69%	1.08%	13	17.78%	27.90%	37.32%	4.12%	32	1.05%	2.68%	4.18%	3.66%	34	29.90%	41.29%	55.73%	63.27%	
France	Corporates	19	0.60%	1.12%	2.31%	1.25%	18	9.53%	18.12%	27.66%	21.12%	48	0.35%	0.75%	1.76%	1.49%	47	30.93%	38.77%	44.02%	36.31%
	Corporates - Of Which: Specialised Lending	5	1.30%	1.69%	5.08%	2.46%	4	2.52%	7.18%	19.45%	10.47%	24	0.35%	0.56%	1.17%	1.40%	21	19.51%	29.20%	38.07%	23.82%
	Corporates - Of Which: SME	9	0.95%	1.09%	3.23%	1.45%	9	18.88%	19.94%	30.50%	22.62%	40	0.35%	1.43%	2.87%	1.90%	36	19.41%	33.47%	39.17%	35.63%
	Retail	35	0.66%	0.91%	2.31%	0.72%	33	11.75%	21.49%	34.76%	27.43%	48	0.90%	1.38%	2.48%	1.36%	50	17.35%	20.29%	26.80%	18.78%
	Retail - Secured on real estate property	20	0.41%	0.94%	2.98%	0.34%	20	4.86%	8.38%	18.79%	10.59%	45	0.57%	1.03%	2.00%	1.06%	47	12.34%	15.75%	20.33%	14.10%
	Retail - Qualifying Revolving	13	0.37%	0.75%	1.65%	1.62%	13	37.14%	39.14%	44.86%	49.25%	20	0.54%	1.54%	2.80%	2.72%	20	45.27%	55.99%	67.40%	38.33%
Retail - Other Retail	32	0.89%	1.62%	7.31%	1.52%	30	23.87%	32.60%	50.76%	33.46%	42	1.59%	2.55%	3.47%	1.94%	40	26.82%	34.66%	41.70%	26.73%	
Germany	Corporates	24	0.14%	0.34%	0.81%	0.54%	21	11.84%	25.90%	39.86%	27.46%	51	0.34%	0.65%	1.42%	0.90%	45	31.42%	38.17%	41.66%	36.57%
	Corporates - Of Which: Specialised Lending	6	0.42%	0.99%	6.14%	1.48%	4	13.93%	44.71%	78.95%	29.00%	25	0.46%	0.54%	1.31%	0.79%	23	18.42%	37.53%	40.24%	34.43%
	Corporates - Of Which: SME	14	0.27%	0.77%	1.14%	0.78%	12	9.24%	21.17%	48.22%	36.16%	41	0.47%	1.44%	2.74%	1.10%	40	19.05%	36.35%	39.89%	32.72%
	Retail	40	0.30%	0.67%	1.38%	0.56%	38	14.84%	21.58%	28.15%	24.45%	51	0.64%	1.26%	2.49%	1.12%	51	17.13%	21.88%	28.23%	26.54%
	Retail - Secured on real estate property	24	0.28%	0.52%	1.10%	0.35%	22	5.99%	9.95%	13.48%	9.21%	48	0.49%	0.86%	1.60%	0.93%	49	14.91%	17.42%	21.25%	18.62%
	Retail - Qualifying Revolving	19	0.25%	0.52%	2.09%	0.29%	17	31.67%	37.04%	46.06%	42.63%	21	0.42%	0.94%	1.84%	0.69%	24	42.26%	54.05%	70.74%	66.58%
Retail - Other Retail	34	0.69%	1.52%	2.38%	1.26%	33	27.75%	34.51%	50.13%	35.04%	44	1.27%	2.29%	3.80%	2.16%	45	24.23%	36.48%	46.54%	43.73%	
Greece	Corporates										25	0.33%	1.08%	2.71%	2.00%	21	34.50%	39.87%	44.74%	36.68%	
	Corporates - Of Which: Specialised Lending										6	1.04%	3.38%	13.35%	3.49%	6	10.13%	24.39%	39.87%	34.39%	
	Corporates - Of Which: SME										7	0.35%	1.71%	13.69%	7.37%	9	30.83%	39.11%	45.00%	15.59%	
	Retail	23	0.20%	0.55%	3.47%	1.41%	17	23.19%	40.91%	53.54%	18.39%	37	0.54%	1.19%	2.26%	1.26%	44	17.59%	25.20%	38.69%	26.08%
	Retail - Secured on real estate property										26	0.44%	0.79%	1.30%	0.78%	33	12.13%	18.00%	20.43%	18.48%	
	Retail - Qualifying Revolving	10	0.97%	1.92%	3.85%	1.00%	10	35.08%	45.75%	61.12%	56.56%	15	0.58%	1.09%	4.55%	1.26%	19	32.46%	56.76%	68.77%	65.72%
Retail - Other Retail	14	0.35%	2.58%	7.10%	1.68%	10	40.91%	52.36%	65.80%	40.02%	30	0.57%	2.51%	6.23%	1.85%	35	28.45%	41.17%	52.98%	28.14%	



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  
**2023 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
Hungary	Corporates	7	0.21%	0.43%	0.47%	0.36%	6	7.97%	16.54%	29.13%	19.50%	25	0.21%	0.77%	1.36%	1.45%	22	25.49%	36.43%	41.44%	41.74%
	Corporates - Of Which: Specialised Lending										9	0.75%	0.92%	1.98%	1.84%	6	12.39%	20.01%	46.98%	42.24%	
	Corporates - Of Which: SME	5	0.63%	1.04%	1.60%	0.98%	5	9.23%	14.32%	22.77%	15.53%	10	0.49%	2.63%	4.66%	2.75%	9	40.22%	41.54%	45.68%	41.54%
	Retail	19	0.15%	1.40%	4.06%	1.32%	16	28.37%	37.65%	55.82%	40.16%	43	0.49%	1.37%	3.63%	3.22%	46	15.92%	23.46%	33.46%	41.04%
	Retail - Secured on real estate property	4	0.18%	0.95%	5.70%	0.88%	4	24.43%	27.09%	29.68%	24.24%	35	0.20%	0.49%	1.50%	1.95%	37	12.62%	15.90%	22.67%	30.50%
	Retail - Qualifying Revolving	7	0.46%	2.42%	2.94%	1.77%	7	25.41%	38.49%	55.06%	37.15%	16	0.65%	1.05%	3.66%	1.80%	17	45.04%	63.46%	69.23%	66.34%
	Retail - Other Retail	17	0.49%	1.70%	8.55%	2.22%	14	38.49%	49.92%	64.97%	53.42%	37	1.04%	2.28%	6.65%	5.93%	36	24.29%	44.97%	57.50%	62.79%
Ireland	Corporates	4	0.70%	1.90%	10.17%	2.19%	4	12.50%	22.41%	28.31%	25.18%	36	0.26%	0.41%	0.88%	1.53%	35	28.14%	37.91%	43.91%	25.00%
	Corporates - Of Which: Specialised Lending										19	0.48%	0.81%	3.85%	2.73%	18	15.76%	31.70%	44.41%	20.58%	
	Corporates - Of Which: SME										19	0.62%	0.85%	3.82%	3.63%	15	15.50%	29.18%	38.39%	36.76%	
	Retail	25	0.16%	1.26%	3.09%	0.62%	21	15.63%	20.96%	32.65%	19.98%	43	0.76%	1.46%	3.29%	1.29%	47	16.48%	20.97%	28.44%	28.07%
	Retail - Secured on real estate property	9	1.19%	1.36%	3.62%	0.46%	8	10.66%	18.18%	26.78%	9.25%	39	0.38%	1.03%	2.53%	1.00%	39	14.06%	18.73%	24.17%	25.13%
	Retail - Qualifying Revolving	10	0.61%	1.61%	6.63%	0.62%	9	33.97%	41.74%	52.22%	34.01%	19	0.32%	1.21%	2.52%	2.59%	19	47.80%	63.72%	75.49%	56.57%
	Retail - Other Retail	16	0.56%	1.24%	2.70%	2.52%	15	21.29%	41.73%	75.88%	43.19%	38	0.72%	2.58%	5.76%	5.88%	38	20.57%	40.79%	51.70%	57.64%
Italy	Corporates	11	0.41%	0.73%	0.97%	0.87%	10	16.70%	22.77%	25.09%	23.02%	45	0.40%	0.94%	2.93%	2.99%	37	32.85%	38.78%	42.92%	35.93%
	Corporates - Of Which: Specialised Lending										16	0.15%	0.57%	1.23%	1.87%	14	15.87%	20.32%	39.69%	19.27%	
	Corporates - Of Which: SME	9	0.88%	1.10%	1.25%	1.38%	9	18.31%	23.88%	35.45%	24.56%	25	0.77%	2.83%	5.35%	6.55%	23	27.45%	35.01%	42.61%	37.44%
	Retail	33	0.45%	0.97%	2.17%	1.27%	32	21.23%	31.10%	47.19%	36.46%	41	0.77%	1.63%	2.27%	1.84%	49	18.14%	23.41%	30.10%	24.53%
	Retail - Secured on real estate property	16	0.33%	0.71%	0.94%	0.90%	16	13.60%	20.49%	28.30%	33.21%	43	0.46%	1.03%	1.42%	1.34%	43	11.33%	16.22%	22.02%	19.23%
	Retail - Qualifying Revolving	16	0.37%	2.49%	2.91%	0.35%	16	31.65%	42.86%	54.21%	37.55%	19	0.66%	1.92%	3.16%	4.94%	20	47.67%	59.34%	71.28%	49.07%
	Retail - Other Retail	30	0.56%	1.54%	9.10%	1.89%	29	26.34%	43.31%	62.79%	38.94%	38	1.83%	3.07%	4.08%	3.11%	42	25.48%	35.62%	48.95%	34.58%
Latvia	Corporates											14	0.54%	2.06%	5.05%	1.48%	10	30.14%	37.11%	42.67%	41.44%
	Corporates - Of Which: Specialised Lending										4	2.74%	4.18%	6.92%	2.31%	5	35.47%	38.03%	43.91%	38.76%	
	Corporates - Of Which: SME										15	0.21%	0.87%	2.36%	2.54%	19	12.48%	20.97%	31.44%	27.49%	
	Retail	10	0.25%	0.79%	2.59%	0.21%	8	21.24%	37.14%	59.26%	23.54%	31	0.42%	1.13%	3.15%	3.13%	34	22.29%	33.67%	45.83%	31.53%
	Retail - Secured on real estate property										14	0.45%	1.89%	3.60%	2.80%	14	59.89%	69.96%	74.42%	66.87%	
	Retail - Qualifying Revolving	7	0.29%	1.52%	3.04%	0.30%	6	24.07%	31.57%	44.00%	30.40%	27	0.72%	2.17%	8.69%	4.80%	25	40.79%	45.43%	53.19%	43.66%
	Retail - Other Retail										28	1.79%	5.96%	10.27%	3.02%	28	24.56%	39.85%	58.47%	34.34%	
Lithuania	Corporates										20	0.41%	0.73%	3.20%	1.85%	13	35.00%	40.23%	45.00%	40.55%	
	Corporates - Of Which: Specialised Lending									9	0.50%	1.62%	3.10%	2.05%	7	35.00%	44.23%	56.98%	39.15%		
	Corporates - Of Which: SME									34	0.78%	1.81%	3.59%	1.81%	36	17.57%	25.87%	39.59%	20.96%		
	Retail	12	0.20%	0.80%	13.25%	0.18%	11	18.23%	42.69%	59.64%	13.86%	17	0.23%	0.50%	1.27%	1.59%	25	14.83%	14.80%	24.80%	18.58%
	Retail - Secured on real estate property										12	0.79%	1.44%	2.67%	2.15%	15	47.05%	60.78%	72.94%	71.01%	
	Retail - Qualifying Revolving	11	0.38%	2.46%	23.69%	0.36%	11	21.79%	45.59%	68.17%	24.19%	28	1.79%	5.96%	10.27%	3.02%	28	24.56%	39.85%	58.47%	34.34%
	Retail - Other Retail										48	0.33%	0.58%	0.98%	0.99%	43	28.05%	38.10%	41.08%	30.65%	
Luxembourg	Corporates	11	0.23%	0.73%	2.89%	0.77%	10	5.20%	11.58%	34.96%	13.08%	48	0.44%	0.84%	1.47%	1.03%	21	15.83%	34.15%	38.49%	27.21%
	Corporates - Of Which: Specialised Lending	5	1.34%	1.59%	3.48%	2.10%	5	5.01%	6.89%	12.58%	13.51%	23	0.31%	0.87%	1.96%	1.80%	33	26.02%	37.61%	43.21%	29.14%
	Corporates - Of Which: SME										31	0.31%	0.87%	1.96%	1.80%	33	26.02%	37.61%	43.21%	29.14%	
	Retail	21	0.17%	0.86%	1.58%	0.88%	20	4.48%	14.62%	29.48%	17.45%	42	0.51%	1.02%	1.79%	1.10%	48	16.06%	22.50%	31.08%	15.18%
	Retail - Secured on real estate property	9	0.80%	0.98%	1.35%	0.64%	9	8.30%	12.39%	14.20%	11.13%	42	0.46%	0.98%	1.62%	0.95%	43	13.32%	16.21%	24.01%	14.20%
	Retail - Qualifying Revolving	6	0.66%	1.57%	3.36%	5.65%	6	35.53%	37.59%	56.34%	76.90%	16	0.56%	1.25%	2.83%	2.89%	18	46.53%	59.40%	75.38%	40.33%
	Retail - Other Retail	20	0.77%	2.04%	3.46%	2.00%	19	9.48%	14.95%	48.76%	27.38%	37	1.05%	1.84%	3.18%	2.01%	39	23.34%	31.84%	49.54%	19.75%

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  
**2023 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
Malta	Corporates										24	0.69%	1.40%	5.04%	3.79%	24	11.47%	25.19%	38.62%	19.77%	
	Corporates - Of Which: Specialised Lending									5	1.01%	2.32%	2.34%	2.73%	5	10.77%	12.30%	13.76%	13.22%		
	Corporates - Of Which: SME									13	0.60%	1.21%	2.36%	1.43%	8	20.15%	33.58%	40.58%	33.98%		
	Retail	7	0.10%	0.22%	1.32%	0.51%	5	44.29%	59.50%	62.54%	28.41%	34	0.63%	1.28%	3.80%	1.67%	41	18.10%	23.32%	31.87%	26.89%
	Retail - Secured on real estate property										34	0.24%	0.91%	3.63%	2.31%	34	15.77%	18.66%	23.00%	16.75%	
Netherlands	Retail - Qualifying Revolving										15	0.40%	2.02%	3.69%	2.48%	16	45.01%	59.40%	71.71%	61.50%	
	Retail - Other Retail	4	0.30%	0.63%	2.94%	1.19%					31	0.69%	1.54%	4.19%	1.17%	31	22.05%	40.03%	47.94%	37.25%	
	Corporates	12	0.26%	0.64%	2.13%	1.35%	10	12.69%	17.27%	27.25%	11.37%	43	0.30%	0.46%	1.26%	1.21%	45	31.48%	39.26%	43.67%	26.59%
	Corporates - Of Which: Specialised Lending										21	0.30%	0.54%	1.20%	1.08%	23	17.28%	24.54%	37.81%	16.03%	
	Corporates - Of Which: SME	4	1.36%	2.29%	3.10%	2.92%	4	12.36%	19.50%	43.27%	11.91%	27	0.47%	0.94%	2.89%	2.64%	28	24.35%	35.02%	43.09%	19.96%
Norway	Retail	34	0.10%	0.42%	0.86%	0.43%	29	9.05%	23.23%	40.16%	9.77%	42	0.65%	1.25%	2.56%	0.57%	48	16.71%	21.34%	25.20%	15.04%
	Retail - Secured on real estate property										43	0.49%	0.86%	1.67%	0.51%	41	13.86%	17.59%	22.24%	12.97%	
	Retail - Qualifying Revolving	13	0.24%	0.53%	0.59%	0.40%	12	5.28%	8.45%	14.82%	7.41%	43	0.49%	0.86%	1.67%	0.51%	41	13.86%	17.59%	22.24%	12.97%
	Retail - Other Retail	11	0.37%	0.94%	3.74%	0.83%	10	40.16%	46.37%	56.49%	46.88%	15	0.55%	1.35%	2.52%	1.67%	18	50.76%	62.83%	71.86%	43.43%
	Corporates	29	0.36%	1.41%	5.80%	1.34%	26	23.51%	41.95%	59.24%	26.96%	40	1.14%	2.39%	5.25%	2.42%	44	27.46%	34.98%	50.22%	41.42%
Poland	Corporates	8	0.07%	0.16%	1.92%	2.71%	7	8.04%	13.21%	26.30%	25.82%	37	0.15%	0.38%	1.20%	1.22%	30	25.54%	27.57%	39.36%	26.85%
	Corporates - Of Which: Specialised Lending										15	0.55%	0.88%	2.05%	1.86%	14	9.42%	17.98%	24.33%	21.76%	
	Corporates - Of Which: SME	5	0.11%	0.42%	7.02%	2.87%	4	10.76%	21.46%	47.77%	29.99%	17	0.55%	0.81%	2.22%	1.47%	17	23.50%	27.82%	35.71%	24.69%
	Retail	20	0.20%	1.40%	2.80%	0.69%	18	6.92%	17.89%	27.01%	7.47%	42	0.75%	1.39%	2.78%	0.87%	46	19.91%	23.26%	29.82%	21.21%
	Retail - Secured on real estate property										8	0.17%	0.45%	2.58%	0.47%	6	3.16%	3.84%	6.53%	4.17%	
Portugal	Retail - Qualifying Revolving	5	0.14%	0.49%	1.25%	0.50%	5	42.60%	49.60%	54.05%	70.77%	13	0.58%	1.00%	1.17%	1.40%	15	50.54%	67.93%	76.96%	70.51%
	Retail - Other Retail	15	0.28%	1.02%	3.39%	2.05%	12	16.28%	25.32%	54.89%	11.92%	35	1.08%	2.05%	3.43%	1.86%	38	23.37%	37.79%	48.99%	30.73%
	Corporates	5	0.68%	3.09%	5.35%	1.72%	5	22.01%	26.88%	34.65%	28.46%	35	0.31%	0.46%	1.67%	1.50%	31	30.15%	38.05%	44.91%	33.15%
	Corporates - Of Which: Specialised Lending										11	0.32%	0.60%	1.78%	0.98%	9	21.44%	35.45%	41.99%	34.10%	
	Corporates - Of Which: SME										19	0.39%	0.93%	2.65%	3.04%	18	26.53%	35.82%	47.97%	28.43%	
Romania	Retail	25	0.29%	1.36%	6.19%	3.75%	23	20.36%	42.03%	61.48%	43.47%	38	1.08%	1.96%	5.00%	2.01%	47	17.22%	25.43%	38.73%	42.60%
	Retail - Secured on real estate property										4	1.14%	3.53%	12.78%	3.13%	5	20.57%	25.48%	37.58%	36.95%	
	Retail - Qualifying Revolving	11	1.20%	1.68%	4.95%	4.00%	9	41.98%	52.33%	53.94%	51.34%	16	1.29%	2.78%	4.42%	2.90%	18	45.27%	65.38%	72.65%	66.75%
	Retail - Other Retail	20	0.90%	3.74%	14.91%	5.55%	18	36.89%	48.75%	62.30%	50.04%	34	1.94%	4.35%	7.89%	3.91%	37	24.53%	42.01%	53.06%	54.13%
	Corporates	5	0.56%	0.74%	1.09%	5.19%	5	32.89%	36.31%	42.11%	47.30%	36	0.27%	0.42%	1.79%	3.66%	27	22.39%	32.11%	44.26%	41.19%
Romania	Corporates - Of Which: Specialised Lending										13	0.26%	0.42%	0.96%	2.06%	10	8.20%	14.98%	21.18%	29.99%	
	Corporates - Of Which: SME	4	0.78%	1.20%	5.89%	5.56%	4	41.91%	46.02%	56.19%	44.33%	18	0.37%	2.00%	6.68%	7.35%	16	27.93%	40.90%	46.09%	44.54%
	Retail	26	0.38%	0.83%	3.18%	1.78%	23	20.53%	27.41%	38.29%	28.38%	43	0.56%	0.93%	1.75%	1.31%	46	16.30%	22.51%	29.69%	24.61%
	Retail - Secured on real estate property										6	0.45%	0.64%	2.74%	1.25%	4	13.11%	17.31%	23.15%	16.45%	
	Retail - Qualifying Revolving	11	1.30%	2.18%	5.55%	1.70%	11	32.24%	41.81%	63.61%	37.60%	16	0.61%	1.93%	5.59%	2.96%	20	39.29%	58.70%	72.15%	60.32%
Romania	Retail - Other Retail	23	0.78%	1.98%	6.71%	4.97%	22	26.83%	38.08%	54.04%	38.84%	39	0.73%	2.31%	3.27%	3.57%	41	25.95%	35.58%	46.97%	39.08%
	Corporates	5	0.25%	0.36%	0.99%	0.56%	6	23.54%	36.06%	64.09%	53.94%	27	0.49%	1.67%	4.84%	2.07%	23	28.48%	42.98%	44.92%	43.12%
	Corporates - Of Which: Specialised Lending										4	0.48%	1.37%	3.60%	1.45%	4	36.79%	51.06%	65.06%	61.38%	
	Corporates - Of Which: SME	4	0.48%	1.37%	3.60%	1.45%	4	36.79%	51.06%	65.06%	61.38%	11	1.15%	2.66%	6.95%	3.57%	9	33.33%	43.10%	57.81%	44.47%
	Retail	26	0.83%	1.96%	7.10%	2.21%	22	35.66%	50.95%	58.74%	57.07%	40	0.64%	1.96%	4.68%	4.47%	45	18.03%	25.60%	36.50%	38.89%
Romania	Retail - Secured on real estate property										28	0.39%	1.02%	2.29%	2.71%	32	12.14%	16.25%	20.73%	19.29%	
	Retail - Qualifying Revolving	10	1.89%	4.37%	20.45%	0.96%	9	38.35%	49.06%	56.40%	56.25%	16	1.52%	6.25%	11.94%	6.67%	18	49.85%	59.83%	68.65%	62.48%
	Retail - Other Retail	20	1.87%	3.67%	9.48%	4.12%	21	36.75%	53.24%	65.27%	62.53%	35	0.94%	2.97%	9.37%	5.82%	37	26.19%	44.51%	56.96%	51.39%

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  
**2023 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>Slovakia</b>	<b>Corporates</b>	6	0.11%	0.19%	0.27%	0.26%	6	9.70%	27.91%	44.34%	33.49%	25	0.56%	1.70%	3.98%	2.69%	21	34.71%	38.07%
	Corporates - Of Which: Specialised Lending										5	0.41%	2.17%	2.51%	4.25%	4	12.83%	28.85%	37.37%	37.01%	
	Corporates - Of Which: SME	6	0.33%	0.60%	0.95%	0.56%	6	21.67%	31.99%	44.13%	32.51%	15	0.27%	1.98%	3.60%	3.90%	11	31.38%	40.00%	44.95%	42.57%
	<b>Retail</b>	12	0.31%	0.48%	0.86%	0.34%	12	38.96%	47.06%	61.96%	50.21%	30	0.50%	1.17%	2.95%	1.53%	36	18.64%	24.24%	44.52%	27.38%
	Retail - Secured on real estate property	4	0.17%	0.20%	0.24%	0.20%	4	20.63%	27.46%	40.58%	31.19%	18	0.24%	0.60%	1.26%	0.89%	23	14.53%	19.04%	23.59%	24.95%
	Retail - Qualifying Revolving	6	0.17%	0.51%	2.42%	0.40%	6	45.40%	52.33%	57.47%	50.54%	13	0.53%	1.47%	3.49%	3.61%	15	45.47%	63.19%	73.57%	38.81%
	Retail - Other Retail	10	0.69%	1.52%	2.31%	1.42%	10	48.72%	67.41%	81.86%	68.24%	30	0.39%	1.58%	4.89%	4.30%	29	31.85%	43.51%	59.18%	45.39%
<b>Slovenia</b>	<b>Corporates</b>										12	0.80%	1.12%	2.62%	1.01%	11	34.16%	37.61%	43.60%	40.58%	
	Corporates - Of Which: Specialised Lending										6	0.70%	0.97%	1.47%	1.51%	4	11.80%	29.23%	41.95%	40.85%	
	Corporates - Of Which: SME																				
	<b>Retail</b>	8	0.06%	0.55%	11.84%	0.99%	7	48.82%	50.55%	69.21%	36.61%	23	0.34%	2.05%	5.20%	3.44%	33	21.53%	31.87%	54.13%	35.28%
	Retail - Secured on real estate property										10	0.12%	0.69%	0.90%	1.00%	15	12.57%	16.72%	21.92%	22.79%	
	Retail - Qualifying Revolving										12	0.27%	1.13%	4.22%	0.83%	13	50.06%	64.72%	72.29%	71.24%	
	Retail - Other Retail	6	0.15%	0.54%	1.16%	0.75%	5	65.52%	69.21%	78.25%	52.93%	18	0.46%	2.79%	9.46%	4.40%	24	32.79%	48.47%	54.88%	40.35%
<b>Spain</b>	<b>Corporates</b>	12	0.12%	1.02%	1.94%	2.05%	10	7.22%	17.77%	22.79%	20.15%	48	0.56%	0.84%	1.57%	1.79%	40	34.37%	39.63%	43.21%	41.79%
	Corporates - Of Which: Specialised Lending										23	0.41%	0.84%	1.54%	1.34%	18	18.09%	30.73%	43.42%	23.04%	
	Corporates - Of Which: SME	8	1.83%	3.09%	3.77%	3.16%	8	14.68%	21.56%	26.91%	24.56%	33	1.50%	2.27%	4.45%	2.90%	28	28.62%	35.11%	39.75%	41.63%
	<b>Retail</b>	37	0.23%	0.88%	2.86%	1.38%	35	14.52%	29.51%	44.51%	28.96%	46	0.69%	1.28%	2.17%	1.55%	51	18.54%	24.60%	30.44%	32.43%
	Retail - Secured on real estate property	13	0.83%	1.46%	4.52%	0.84%	11	11.70%	15.38%	23.81%	17.11%	48	0.41%	0.96%	1.57%	1.21%	45	12.59%	16.92%	21.66%	25.97%
	Retail - Qualifying Revolving	17	0.47%	0.55%	1.19%	0.68%	15	39.43%	43.24%	51.32%	52.27%	18	0.45%	1.27%	2.83%	2.07%	21	45.00%	55.46%	66.46%	67.48%
	Retail - Other Retail	32	0.58%	2.13%	4.01%	3.61%	28	20.05%	36.42%	48.01%	32.97%	42	1.15%	2.29%	3.33%	2.77%	46	26.39%	39.07%	55.46%	51.37%
<b>Sweden</b>	<b>Corporates</b>	13	0.04%	0.08%	0.21%	0.21%	11	7.90%	14.02%	30.06%	12.27%	39	0.37%	0.58%	1.30%	0.76%	32	28.17%	36.75%	42.43%	24.45%
	Corporates - Of Which: Specialised Lending										16	0.45%	1.33%	3.60%	2.05%	14	11.85%	26.69%	40.89%	26.86%	
	Corporates - Of Which: SME	6	0.10%	0.33%	0.54%	0.21%	6	7.14%	12.67%	23.91%	14.55%	18	0.47%	0.90%	1.34%	0.67%	17	16.05%	25.91%	43.21%	17.07%
	<b>Retail</b>	26	0.15%	0.34%	1.90%	0.13%	22	13.52%	24.02%	45.01%	17.48%	42	0.59%	1.16%	2.07%	0.41%	48	15.82%	22.90%	29.43%	12.42%
	Retail - Secured on real estate property	11	0.07%	0.27%	1.37%	0.08%	10	3.53%	6.01%	10.24%	4.92%	35	0.38%	0.69%	1.62%	0.47%	40	13.16%	16.08%	20.41%	10.78%
	Retail - Qualifying Revolving	9	0.43%	1.03%	1.40%	0.66%	9	43.44%	48.71%	50.15%	44.81%	15	0.45%	1.07%	3.62%	1.33%	16	50.75%	65.33%	75.96%	70.63%
	Retail - Other Retail	18	0.61%	1.33%	5.27%	0.78%	14	27.67%	36.91%	55.92%	34.27%	38	1.33%	2.07%	4.39%	1.51%	39	25.62%	41.14%	50.75%	36.90%
<b>United Kingdom</b>	<b>Corporates</b>	14	0.08%	0.55%	1.14%	0.61%	14	8.10%	24.95%	35.88%	21.21%	48	0.34%	0.62%	1.30%	0.87%	48	30.58%	39.84%	44.16%	34.56%
	Corporates - Of Which: Specialised Lending										25	0.33%	0.68%	1.61%	1.30%	23	18.79%	30.23%	42.05%	28.33%	
	Corporates - Of Which: SME	4	1.22%	1.90%	12.27%	8.37%	4	9.51%	25.06%	50.52%	34.87%	34	0.48%	1.20%	2.93%	3.28%	32	19.93%	31.33%	40.81%	33.40%
	<b>Retail</b>	36	0.18%	0.69%	1.74%	3.14%	34	9.27%	18.61%	32.02%	8.87%	50	0.75%	1.52%	2.40%	2.65%	52	15.73%	20.38%	26.58%	11.66%
	Retail - Secured on real estate property	18	0.52%	1.56%	3.88%	3.27%	17	7.39%	9.13%	18.73%	6.53%	46	0.67%	1.22%	2.90%	2.69%	46	14.11%	16.44%	22.97%	7.82%
	Retail - Qualifying Revolving	17	0.33%	0.98%	3.24%	1.77%	17	35.32%	40.88%	48.46%	45.85%	20	0.44%	1.10%	2.67%	2.28%	22	34.27%	59.27%	71.96%	71.74%
	Retail - Other Retail	34	0.24%	0.85%	2.83%	1.70%	31	19.58%	30.95%	56.41%	48.85%	41	1.28%	2.56%	5.51%	2.44%	46	23.26%	33.87%	49.77%	50.93%
<b>Australia</b>	<b>Corporates</b>	4	0.18%	0.45%	1.72%	0.72%						34	0.17%	0.42%	0.87%	0.88%	28	24.48%	34.59%	42.24%	22.00%
	Corporates - Of Which: Specialised Lending										14	0.12%	0.63%	0.80%	0.81%	12	15.18%	19.31%	28.35%	16.30%	
	Corporates - Of Which: SME										12	0.15%	0.35%	1.22%	0.69%	11	19.37%	43.57%	46.66%	9.60%	
	<b>Retail</b>	22	0.21%	0.70%	1.97%	0.60%	19	11.16%	20.04%	42.14%	5.42%	45	0.38%	0.78%	2.01%	0.59%	46	14.42%	19.66%	27.59%	11.72%
	Retail - Secured on real estate property	6	0.55%	1.16%	5.00%	0.55%	6	3.57%	6.61%	12.83%	2.73%	42	0.34%	0.72%	1.24%	0.52%	43	12.17%	15.75%	22.45%	10.16%
	Retail - Qualifying Revolving	9	0.47%	0.90%	2.98%	0.95%	9	27.79%	46.45%	48.55%	49.99%	19	0.30%	1.22%	2.82%	1.27%	20	39.19%	61.96%	76.70%	60.63%
	Retail - Other Retail	14	1.27%	2.16%	7.28%	1.84%	12	27.33%	45.08%	79.65%	26.83%	38	0.50%	2.08%	5.48%	1.83%	37	19.84%	31.89%	51.20%	41.59%



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 2023 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										37	0.19%	0.62%	0.87%	0.69%	26	27.80%	36.03%	40.04%	31.91%	
	Corporates - Of Which: Specialised Lending										14	0.25%	0.66%	1.38%	0.94%	12	16.35%	21.63%	35.33%	26.91%	
	Corporates - Of Which: SME										14	0.76%	1.30%	3.01%	2.29%	12	25.46%	31.00%	42.00%	24.91%	
	Retail	24	0.06%	0.17%	1.64%	2.13%	22	19.96%	43.87%	66.43%	16.80%	43	0.47%	1.13%	1.83%	2.32%	47	15.20%	20.66%	30.47%	18.38%
	Retail - Secured on real estate property											39	0.24%	0.81%	1.66%	0.86%	35	12.67%	15.90%	21.00%	16.14%
	Retail - Qualifying Revolving	13	0.53%	1.26%	7.43%	2.81%	13	27.08%	46.54%	53.04%	51.32%	19	0.23%	1.19%	3.30%	2.46%	20	45.52%	61.65%	75.48%	55.05%
Retail - Other Retail	20	0.21%	1.61%	10.66%	2.34%	17	27.40%	46.00%	69.69%	16.93%	35	0.67%	1.46%	3.24%	2.61%	36	25.52%	34.61%	52.03%	18.48%	
China	Corporates										28	0.21%	0.46%	1.23%	1.60%	22	36.86%	42.10%	45.54%	45.61%	
	Corporates - Of Which: Specialised Lending										7	0.08%	0.62%	1.62%	1.35%	7	26.65%	37.25%	41.58%	29.75%	
	Corporates - Of Which: SME										12	0.31%	0.85%	1.43%	0.81%	9	35.60%	42.88%	45.45%	39.52%	
	Retail	18	0.03%	0.05%	1.62%	0.66%	14	27.16%	50.02%	72.17%	4.56%	39	0.34%	0.78%	1.26%	0.72%	42	13.45%	17.82%	25.46%	14.06%
	Retail - Secured on real estate property											40	0.34%	0.61%	1.06%	0.79%	38	12.43%	16.05%	23.26%	16.33%
	Retail - Qualifying Revolving	5	0.67%	1.81%	2.73%	0.81%	5	26.89%	41.00%	41.42%	37.42%	17	0.45%	0.76%	1.99%	0.90%	18	42.32%	58.08%	74.79%	65.70%
Retail - Other Retail	14	0.19%	0.54%	2.99%	0.83%	10	37.26%	65.52%	85.59%	4.59%	33	0.56%	1.45%	4.25%	0.81%	34	23.96%	38.32%	56.25%	11.13%	
Hong Kong	Corporates										28	0.22%	0.34%	1.31%	1.63%	24	31.24%	38.24%	44.34%	32.56%	
	Corporates - Of Which: Specialised Lending										7	0.90%	1.26%	10.31%	7.53%	8	8.49%	13.46%	23.80%	22.39%	
	Corporates - Of Which: SME										18	0.59%	1.33%	3.00%	1.48%	15	18.69%	31.07%	42.41%	37.34%	
	Retail											43	0.29%	0.57%	1.37%	0.72%	42	13.15%	18.99%	25.41%	9.26%
	Retail - Secured on real estate property											37	0.22%	0.38%	1.10%	0.75%	36	13.42%	16.93%	22.99%	16.34%
	Retail - Qualifying Revolving											14	0.39%	0.54%	2.31%	1.93%	14	34.82%	57.29%	69.55%	51.49%
Retail - Other Retail											33	0.34%	0.79%	2.03%	0.31%	32	22.78%	34.22%	57.53%	6.65%	
India	Corporates										23	0.43%	0.85%	2.00%	2.56%	16	30.10%	33.81%	44.88%	37.53%	
	Corporates - Of Which: Specialised Lending										8	0.59%	1.06%	1.80%	1.74%	8	22.17%	27.56%	36.37%	26.28%	
	Corporates - Of Which: SME										9	0.24%	2.36%	2.80%	1.64%	6	26.45%	42.30%	42.80%	41.84%	
	Retail	13	0.48%	0.83%	1.25%	1.28%	12	33.54%	51.39%	86.50%	45.72%	40	0.49%	1.17%	2.30%	1.21%	41	15.39%	26.48%	35.48%	45.50%
	Retail - Secured on real estate property											28	0.33%	0.58%	1.14%	0.54%	32	12.06%	17.62%	23.23%	21.26%
	Retail - Qualifying Revolving	4	1.45%	8.04%	17.91%	2.07%	4	38.12%	52.16%	71.94%	53.58%	16	0.60%	1.17%	2.84%	1.84%	16	57.81%	65.56%	73.00%	73.96%
Retail - Other Retail	10	0.64%	2.74%	4.19%	0.85%	11	39.18%	60.21%	86.48%	56.77%	28	0.31%	2.28%	6.28%	1.76%	26	25.80%	43.09%	60.69%	62.95%	
Korea, Republic Of	Corporates										21	0.17%	0.23%	0.38%	0.25%	15	37.15%	39.39%	44.99%	38.31%	
	Corporates - Of Which: Specialised Lending										4	0.29%	0.58%	0.96%	0.66%	4	5.54%	22.02%	38.80%	18.66%	
	Corporates - Of Which: SME										5	0.41%	0.73%	1.00%	0.67%	5	33.23%	41.07%	57.02%	29.54%	
	Retail	6	0.08%	0.13%	0.22%	0.80%	6	59.50%	67.70%	84.79%	72.58%	28	0.18%	0.44%	1.27%	1.17%	33	16.40%	22.62%	37.26%	40.77%
	Retail - Secured on real estate property											20	0.17%	0.28%	0.47%	0.31%	24	13.17%	16.78%	24.29%	18.29%
	Retail - Qualifying Revolving											13	0.42%	0.80%	1.46%	1.79%	18	52.00%	60.89%	72.97%	67.21%
Retail - Other Retail	4	0.26%	0.55%	1.34%	0.81%						21	0.60%	1.47%	3.35%	1.20%	23	22.01%	44.05%	56.30%	41.65%	
Russian Federation	Corporates	4	1.26%	3.91%	15.60%	4.38%	5	17.82%	21.82%	56.98%	16.98%	19	10.71%	19.64%	35.14%	16.84%	17	32.94%	40.88%	45.14%	42.10%
	Corporates - Of Which: Specialised Lending											7	13.41%	24.81%	35.79%	29.96%	6	27.78%	29.99%	45.57%	38.32%
	Corporates - Of Which: SME											4	2.50%	9.46%	57.32%	4.24%	5	26.95%	42.13%	61.69%	56.17%
	Retail	18	0.23%	2.21%	6.24%	6.07%	16	14.64%	22.49%	48.78%	12.52%	39	0.67%	1.72%	3.93%	3.45%	40	15.58%	26.61%	32.94%	22.58%
	Retail - Secured on real estate property	8	6.21%	6.86%	12.16%	8.08%	7	9.50%	13.19%	21.66%	11.22%	30	0.39%	1.55%	3.80%	3.17%	33	13.89%	19.31%	27.33%	20.61%
	Retail - Qualifying Revolving	8	0.35%	6.09%	14.40%	7.04%	8	44.67%	57.22%	84.65%	40.06%	14	0.20%	1.05%	4.20%	3.28%	16	49.87%	63.33%	74.41%	63.21%
Retail - Other Retail	11	1.13%	2.52%	14.37%	2.92%	11	18.07%	49.70%	88.82%	36.73%	31	0.82%	2.07%	12.98%	7.80%	31	24.85%	38.19%	51.93%	25.02%	



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 2023 Q2 (Source COREP C 9.02) <i>Only statistics for countries having more than 3 banks reporting in that particular country are shown</i>																			
		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>										31	<b>0.25%</b>	<b>0.59%</b>	<b>1.67%</b>	<b>1.30%</b>	28	<b>30.88%</b>	<b>36.65%</b>	<b>43.18%</b>	<b>30.78%</b>	
	Corporates - Of Which: Specialised Lending										10	0.72%	1.04%	2.04%	1.03%	10	17.64%	22.31%	40.51%	24.91%	
	Corporates - Of Which: SME										11	0.56%	0.91%	11.53%	7.05%	10	19.37%	33.93%	45.01%	33.77%	
	<b>Retail</b>	8	<b>0.04%</b>	<b>0.15%</b>	<b>0.60%</b>	<b>0.44%</b>	8	<b>10.30%</b>	<b>18.05%</b>	<b>38.93%</b>	<b>14.33%</b>	31	<b>0.48%</b>	<b>0.78%</b>	<b>1.46%</b>	<b>0.36%</b>	42	<b>15.24%</b>	<b>18.03%</b>	<b>25.33%</b>	<b>12.30%</b>
	Retail - Secured on real estate property											28	0.43%	0.65%	1.43%	0.70%	35	13.52%	15.93%	23.28%	14.97%
Retail - Qualifying Revolving											13	0.32%	0.70%	1.32%	1.49%	14	41.05%	53.98%	66.59%	56.41%	
Retail - Other Retail											31	0.42%	0.79%	2.11%	0.90%	32	18.38%	33.08%	51.18%	10.65%	
Switzerland	<b>Corporates</b>	8	<b>0.09%</b>	<b>0.52%</b>	<b>0.80%</b>	<b>0.50%</b>						45	<b>0.27%</b>	<b>0.63%</b>	<b>1.18%</b>	<b>1.53%</b>	39	<b>32.03%</b>	<b>40.41%</b>	<b>44.26%</b>	<b>29.42%</b>
	Corporates - Of Which: Specialised Lending											15	0.18%	0.67%	1.58%	1.55%	13	15.57%	18.21%	38.25%	30.62%
	Corporates - Of Which: SME											30	0.91%	1.53%	3.50%	1.24%	30	22.13%	34.45%	44.40%	29.17%
	<b>Retail</b>	33	<b>0.19%</b>	<b>0.40%</b>	<b>0.85%</b>	<b>0.57%</b>	34	<b>13.37%</b>	<b>24.52%</b>	<b>32.65%</b>	<b>18.88%</b>	48	<b>0.74%</b>	<b>1.23%</b>	<b>2.14%</b>	<b>0.78%</b>	49	<b>16.56%</b>	<b>22.95%</b>	<b>26.99%</b>	<b>21.54%</b>
	Retail - Secured on real estate property	17	0.39%	0.68%	1.07%	0.77%	17	7.76%	10.59%	17.85%	12.37%	48	0.65%	1.12%	2.05%	0.75%	47	14.70%	17.72%	24.05%	21.20%
Retail - Qualifying Revolving	15	0.32%	0.50%	1.79%	1.19%	15	27.85%	40.21%	42.19%	47.16%	21	0.51%	1.26%	2.11%	1.82%	22	35.14%	60.35%	67.86%	57.42%	
Retail - Other Retail	28	0.25%	0.49%	2.07%	0.47%	27	31.68%	37.05%	46.31%	32.16%	41	1.05%	2.16%	3.92%	1.28%	42	25.45%	35.63%	48.83%	22.47%	
United States	<b>Corporates</b>	16	<b>0.16%</b>	<b>0.57%</b>	<b>1.84%</b>	<b>0.96%</b>	15	<b>3.28%</b>	<b>7.61%</b>	<b>28.49%</b>	<b>13.16%</b>	39	<b>0.29%</b>	<b>0.78%</b>	<b>1.61%</b>	<b>1.26%</b>	44	<b>28.30%</b>	<b>36.81%</b>	<b>43.98%</b>	<b>27.74%</b>
	Corporates - Of Which: Specialised Lending											17	0.66%	1.00%	2.60%	2.31%	18	15.96%	28.56%	43.28%	22.48%
	Corporates - Of Which: SME	9	1.82%	2.41%	4.50%	3.45%	7	5.57%	14.26%	16.80%	9.25%	30	0.67%	1.82%	3.01%	2.35%	24	30.98%	35.65%	43.81%	22.84%
	<b>Retail</b>	33	<b>0.09%</b>	<b>0.62%</b>	<b>1.55%</b>	<b>4.35%</b>	27	<b>10.67%</b>	<b>20.26%</b>	<b>43.97%</b>	<b>19.13%</b>	42	<b>0.76%</b>	<b>1.08%</b>	<b>1.98%</b>	<b>2.05%</b>	49	<b>16.20%</b>	<b>21.79%</b>	<b>31.29%</b>	<b>25.26%</b>
	Retail - Secured on real estate property	14	0.62%	0.84%	3.79%	1.27%	12	3.73%	7.03%	16.80%	8.02%	40	0.58%	1.06%	2.18%	1.10%	44	13.90%	16.76%	22.41%	18.02%
	Retail - Qualifying Revolving	15	0.23%	0.59%	2.72%	1.20%	13	30.28%	47.36%	55.31%	42.68%	16	0.35%	1.07%	4.07%	1.26%	19	34.02%	56.52%	72.28%	61.77%
Retail - Other Retail	26	0.14%	1.08%	4.31%	5.20%	20	26.46%	38.92%	71.71%	19.34%	42	0.54%	1.41%	2.40%	2.28%	41	23.29%	34.37%	49.86%	26.91%	



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 *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:

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

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.