



***RISK DASHBOARD ANNEX
CREDIT RISK PARAMETERS
Q3 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 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	10	0.00%	0.04%	1.48%	1.11%	4	17.10%	34.73%	48.05%	41.02%	56	0.21%	0.57%	1.23%	1.24%	56	33.79%	42.89%	45.00%	34.09%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	6	0.00%	0.54%	1.98%	1.43%						32	0.20%	0.60%	2.33%	2.52%	32	22.29%	38.11%	45.00%	29.23%
	Retail	24	0.15%	0.66%	1.73%	0.62%	21	14.28%	27.19%	41.94%	26.36%	63	0.39%	1.18%	3.19%	1.50%	64	14.65%	21.01%	29.58%	30.61%
	Retail - Secured on real estate property	8	0.00%	0.46%	0.54%	0.53%	5	4.10%	4.81%	4.81%	7.63%	57	0.25%	0.71%	1.69%	1.30%	60	11.09%	15.20%	20.97%	16.37%
	Retail - Qualifying Revolving	10	0.40%	0.70%	1.49%	0.70%	9	27.23%	39.87%	48.43%	63.85%	21	0.57%	1.45%	2.12%	1.91%	24	40.23%	52.49%	67.24%	92.70%
Retail - Other Retail	22	0.60%	1.12%	4.25%	0.81%	19	22.24%	42.11%	60.83%	43.80%	53	1.22%	2.17%	3.81%	2.17%	53	30.91%	44.62%	53.83%	52.97%	
Belgium	Corporates	14	0.59%	1.81%	2.22%	1.76%	11	10.23%	11.47%	21.70%	16.62%	55	0.21%	0.40%	1.38%	2.39%	57	30.96%	38.34%	45.00%	26.73%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	11	1.20%	1.74%	1.84%	1.69%	8	10.35%	15.02%	27.66%	15.63%	36	0.37%	1.67%	2.74%	2.55%	37	24.66%	35.85%	45.00%	24.45%
	Retail	28	0.34%	0.51%	1.30%	0.90%	25	9.00%	14.27%	31.07%	8.83%	64	0.59%	1.15%	1.81%	1.00%	65	14.43%	18.52%	25.80%	16.99%
	Retail - Secured on real estate property	20	0.15%	0.35%	2.25%	0.81%	16	3.46%	4.72%	14.29%	3.27%	62	0.52%	0.94%	1.26%	0.90%	63	12.44%	15.74%	21.97%	13.21%
	Retail - Qualifying Revolving	13	0.38%	0.85%	1.76%	1.22%	12	18.43%	25.33%	38.63%	18.06%	23	0.53%	1.23%	3.30%	0.71%	24	45.38%	51.45%	60.78%	49.60%
Retail - Other Retail	24	0.65%	0.93%	1.84%	1.26%	22	20.58%	24.61%	42.95%	23.06%	57	1.05%	1.54%	2.75%	1.57%	57	25.24%	34.85%	48.79%	32.55%	
Bulgaria	Corporates	6	0.00%	0.44%	4.52%	3.94%						31	0.20%	1.15%	1.96%	1.82%	33	33.35%	40.45%	45.00%	44.35%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	5	0.00%	1.59%	9.24%	7.94%						20	0.47%	1.52%	4.12%	3.50%	21	34.67%	40.70%	45.00%	41.20%
	Retail	23	0.20%	1.18%	2.34%	3.54%	18	32.17%	51.85%	63.47%	61.16%	55	0.35%	1.27%	3.09%	3.29%	58	17.05%	26.37%	43.34%	33.83%
	Retail - Secured on real estate property	6	1.36%	3.45%	3.67%	3.01%	5	36.29%	47.67%	51.66%	49.86%	40	0.21%	0.43%	1.67%	3.37%	42	11.99%	15.34%	20.21%	25.43%
	Retail - Qualifying Revolving	11	1.30%	2.28%	7.85%	2.69%	9	34.09%	65.46%	71.87%	93.16%	20	0.79%	1.48%	4.76%	2.30%	22	33.59%	57.93%	69.09%	35.58%
Retail - Other Retail	16	0.76%	2.02%	6.02%	5.09%	13	40.69%	57.51%	75.01%	72.91%	50	1.10%	2.95%	4.94%	3.50%	49	31.78%	48.06%	57.25%	57.45%	
Croatia	Corporates	5	0.00%	0.00%	0.50%	0.90%						25	0.79%	1.28%	4.17%	4.01%	25	22.87%	37.00%	45.00%	40.83%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											11	2.49%	5.67%	19.87%	5.50%	11	1.47%	40.63%	45.00%	41.14%
	Retail	17	0.13%	0.81%	2.29%	1.15%	17	38.47%	43.11%	59.74%	15.82%	46	0.32%	1.26%	3.12%	2.42%	47	15.74%	25.38%	47.74%	42.86%
	Retail - Secured on real estate property											33	0.12%	0.23%	0.46%	1.70%	33	9.70%	13.98%	21.87%	33.76%
	Retail - Qualifying Revolving	7	1.08%	1.78%	2.81%	2.03%	8	36.05%	59.26%	65.42%	57.23%	19	0.77%	2.99%	5.95%	1.93%	21	44.79%	65.00%	68.64%	60.23%
Retail - Other Retail	11	0.30%	2.34%	8.30%	1.55%	10	37.98%	41.01%	58.54%	15.38%	41	0.68%	3.20%	7.73%	2.90%	41	29.79%	48.87%	57.05%	48.38%	
Cyprus	Corporates	5	0.00%	0.00%	0.00%	0.25%						40	0.68%	1.73%	4.58%	4.21%	43	23.88%	37.46%	45.00%	30.65%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											17	0.31%	2.26%	7.22%	4.83%	17	13.27%	35.06%	45.00%	16.04%
	Retail	9	0.10%	2.10%	8.07%	4.19%	6	41.36%	52.70%	63.71%	20.02%	55	0.39%	1.05%	1.61%	1.20%	54	12.95%	21.75%	30.97%	35.75%
	Retail - Secured on real estate property	4	0.00%	0.00%	6.07%	4.31%						45	0.17%	0.60%	1.10%	0.98%	45	10.00%	13.70%	18.78%	14.20%
	Retail - Qualifying Revolving	4	1.08%	5.76%	11.90%	2.50%						21	0.65%	1.07%	3.11%	1.45%	21	44.53%	52.27%	64.24%	61.03%
Retail - Other Retail	5	0.12%	2.83%	6.45%	1.94%						43	0.43%	1.29%	2.29%	1.28%	43	28.87%	41.79%	54.77%	41.38%	
Czech	Corporates	13	0.05%	1.00%	1.14%	1.06%	10	20.77%	44.39%	49.65%	37.19%	48	0.21%	0.70%	2.45%	2.36%	48	35.91%	40.29%	45.00%	33.52%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	9	0.51%	1.66%	2.08%	1.90%	7	3.53%	22.48%	46.27%	31.57%	26	0.39%	2.49%	3.73%	3.21%	26	19.70%	40.00%	45.00%	31.61%
	Retail	19	0.02%	0.80%	1.55%	0.92%	16	24.65%	35.21%	42.94%	33.81%	59	0.34%	0.91%	1.56%	1.31%	61	14.07%	20.48%	32.08%	26.39%
	Retail - Secured on real estate property	10	0.00%	0.44%	0.77%	0.59%	6	13.40%	19.95%	23.57%	18.65%	52	0.22%	0.35%	1.05%	1.01%	53	10.68%	14.94%	20.30%	20.43%
	Retail - Qualifying Revolving	7	0.09%	0.70%	2.41%	0.80%	6	41.16%	45.82%	66.50%	49.24%	21	0.62%	1.45%	3.14%	1.44%	23	44.52%	55.00%	69.54%	54.85%
Retail - Other Retail	17	0.20%	1.48%	2.40%	1.78%	14	33.18%	38.71%	55.92%	46.37%	54	1.02%	2.23%	4.71%	2.20%	53	33.75%	41.63%	54.48%	40.64%	

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 2021 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
Denmark	Corporates	10	0.20%	0.66%	0.88%	0.72%	6	7.87%	19.84%	40.61%	16.02%	57	0.38%	0.57%	0.95%	1.04%	58	27.45%	37.76%	45.00%	22.33%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	5	0.00%	0.12%	0.35%	0.37%						32	0.44%	1.32%	2.27%	1.35%	32	18.36%	33.51%	44.38%	20.78%
	Retail	22	0.08%	0.24%	0.78%	0.53%	16	12.40%	35.87%	51.85%	10.60%	60	0.45%	1.15%	2.28%	0.82%	62	15.54%	21.95%	32.44%	18.44%
	Retail - Secured on real estate property	9	0.00%	0.18%	0.78%	0.53%	5	4.98%	5.83%	7.95%	8.39%	54	0.29%	0.57%	1.28%	0.77%	56	12.05%	15.58%	20.38%	16.27%
Retail - Qualifying Revolving	6	0.34%	0.92%	4.92%	1.62%	4	15.04%	26.78%	34.24%	28.34%	18	0.64%	1.69%	2.24%	1.75%	21	34.43%	56.15%	66.86%	60.84%	
Retail - Other Retail	17	0.31%	0.79%	2.07%	0.53%	14	21.98%	44.98%	67.11%	29.85%	49	1.13%	2.23%	5.20%	1.82%	50	30.00%	39.25%	53.26%	43.20%	
Estonia	Corporates										29	0.47%	1.14%	1.93%	1.73%	30	38.11%	44.98%	45.00%	41.50%	
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME										14	0.82%	1.66%	2.94%	1.72%	13	43.56%	45.00%	45.00%	39.83%	
	Retail	19	0.08%	0.58%	4.51%	0.68%	15	11.61%	32.49%	64.04%	28.94%	50	0.44%	1.16%	3.00%	1.37%	49	15.81%	24.15%	37.59%	16.08%
	Retail - Secured on real estate property	7	0.00%	0.07%	2.85%	0.65%	5	6.14%	6.40%	7.76%	28.51%	32	0.24%	0.57%	1.44%	1.10%	33	12.92%	14.95%	22.01%	13.29%
Retail - Qualifying Revolving	4	0.30%	0.61%	1.72%	0.66%	4	68.12%	72.57%	85.95%	66.50%	17	0.60%	1.43%	6.46%	3.07%	17	50.65%	55.00%	67.19%	59.05%	
Retail - Other Retail	15	0.28%	1.39%	4.51%	0.70%	11	18.21%	27.37%	33.19%	30.78%	43	0.85%	2.68%	4.80%	2.68%	41	28.82%	38.53%	56.24%	29.58%	
Finland	Corporates	9	0.00%	0.00%	0.60%	1.44%						58	0.26%	0.41%	1.05%	1.04%	58	31.39%	41.75%	45.00%	35.05%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	5	0.00%	0.03%	0.74%	2.04%						22	0.20%	0.84%	2.04%	1.53%	21	24.26%	35.74%	45.00%	31.78%
	Retail	17	0.03%	1.05%	3.38%	1.15%	14	5.49%	18.45%	38.97%	3.54%	56	0.38%	1.34%	2.39%	1.53%	58	16.63%	21.93%	37.59%	20.51%
	Retail - Secured on real estate property	8	0.31%	3.99%	7.57%	1.15%	6	2.27%	6.75%	30.09%	2.30%	46	0.36%	0.86%	2.08%	1.16%	47	11.20%	15.24%	18.04%	16.76%
Retail - Qualifying Revolving	6	0.00%	0.53%	2.45%	1.57%	4	36.52%	63.62%	71.49%	26.83%	19	0.45%	1.11%	2.98%	1.77%	21	37.74%	51.76%	68.66%	61.23%	
Retail - Other Retail	13	0.00%	0.93%	3.91%	1.17%	10	13.97%	37.39%	51.21%	7.87%	49	0.80%	1.66%	3.74%	3.28%	49	28.07%	42.62%	64.04%	33.40%	
France	Corporates	21	0.09%	0.67%	0.89%	0.67%	14	7.21%	12.77%	20.43%	21.14%	66	0.27%	0.61%	1.43%	1.73%	67	32.51%	39.98%	45.00%	34.26%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	11	0.67%	1.01%	1.95%	1.40%	7	12.16%	18.54%	37.32%	25.44%	48	0.45%	2.12%	3.48%	2.73%	51	27.76%	37.70%	45.00%	34.56%
	Retail	42	0.51%	0.95%	2.01%	0.48%	38	15.85%	20.57%	27.31%	21.22%	63	0.92%	1.42%	2.65%	1.42%	66	15.13%	19.78%	28.70%	17.10%
	Retail - Secured on real estate property	22	0.32%	0.51%	1.04%	0.29%	18	3.84%	9.02%	14.92%	10.51%	64	0.48%	1.02%	1.88%	1.06%	65	11.02%	16.25%	19.58%	12.62%
Retail - Qualifying Revolving	18	0.31%	0.52%	0.76%	0.77%	16	28.67%	34.92%	43.49%	40.97%	26	1.02%	1.88%	4.13%	2.71%	26	38.84%	50.43%	65.56%	34.66%	
Retail - Other Retail	38	0.86%	2.19%	3.69%	0.83%	34	20.93%	28.94%	43.00%	26.53%	57	1.48%	2.55%	6.38%	1.80%	58	27.80%	40.58%	48.25%	23.17%	
Germany	Corporates	30	0.05%	0.46%	0.88%	0.53%	24	12.27%	27.54%	41.04%	30.26%	69	0.36%	0.63%	1.22%	0.94%	70	32.47%	40.71%	44.95%	36.41%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	18	0.27%	0.69%	3.04%	0.75%	16	26.64%	36.90%	42.35%	36.83%	55	0.63%	1.23%	3.04%	1.11%	55	23.90%	37.43%	44.53%	33.02%
	Retail	42	0.21%	0.44%	1.02%	0.61%	39	9.77%	19.13%	39.53%	24.04%	66	0.70%	1.26%	2.23%	0.92%	68	17.29%	19.87%	30.61%	28.11%
	Retail - Secured on real estate property	21	0.21%	0.40%	0.92%	0.38%	17	4.58%	8.66%	11.43%	8.66%	65	0.60%	0.90%	1.74%	0.72%	66	13.03%	16.03%	21.56%	18.17%
Retail - Qualifying Revolving	18	0.19%	0.60%	2.17%	0.46%	17	27.74%	38.22%	43.96%	27.64%	26	0.69%	1.32%	3.32%	0.70%	28	42.46%	52.36%	65.81%	64.67%	
Retail - Other Retail	34	0.41%	1.18%	1.90%	1.35%	31	22.98%	35.14%	53.14%	35.62%	58	1.12%	2.64%	4.27%	1.68%	59	29.88%	41.28%	48.96%	46.43%	
Greece	Corporates	6	0.00%	0.44%	33.84%	1.04%						28	0.34%	1.36%	8.39%	9.56%	30	23.95%	39.50%	45.00%	38.94%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											18	0.68%	2.60%	5.78%	19.60%	19	29.55%	39.65%	45.00%	39.57%
	Retail	21	0.36%	0.99%	2.44%	7.65%	16	19.05%	46.63%	67.68%	73.14%	56	0.47%	1.13%	2.37%	10.47%	59	15.74%	24.32%	40.13%	28.97%
	Retail - Secured on real estate property	5	0.00%	0.00%	3.01%	9.09%						45	0.19%	0.42%	0.99%	10.30%	45	9.95%	15.21%	21.46%	18.98%
Retail - Qualifying Revolving	10	0.26%	1.50%	2.45%	1.93%	8	35.80%	59.40%	69.47%	66.61%	23	0.43%	2.00%	3.81%	3.85%	23	39.40%	51.69%	67.93%	63.34%	
Retail - Other Retail	17	0.29%	1.12%	2.34%	8.30%	13	34.79%	57.98%	65.06%	79.25%	50	0.70%	2.28%	4.72%	12.71%	53	32.61%	42.00%	54.37%	37.74%	

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 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
Hungary	Corporates	9	0.00%	0.94%	1.46%	1.10%	4	26.25%	37.05%	41.47%	33.51%	40	0.55%	1.07%	2.82%	2.10%	41	35.69%	41.04%	45.00%	42.84%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	8	0.12%	0.59%	3.03%	1.92%	4	16.45%	35.25%	40.31%	35.72%	19	1.02%	2.90%	3.87%	2.73%	19	37.38%	43.87%	49.00%	45.19%
	Retail	27	0.16%	0.80%	5.53%	1.06%	23	20.41%	42.93%	60.59%	54.37%	57	0.36%	1.02%	2.26%	2.82%	59	15.37%	24.70%	38.74%	43.15%
	Retail - Secured on real estate property	7	0.09%	4.27%	8.04%	1.01%	5	29.54%	51.96%	66.39%	50.70%	46	0.23%	0.55%	1.18%	1.92%	47	12.22%	16.72%	23.35%	33.75%
Retail - Qualifying Revolving	10	0.03%	1.46%	3.15%	1.58%	8	36.14%	48.19%	59.74%	49.86%	22	0.54%	1.56%	3.93%	2.83%	24	33.53%	54.84%	70.47%	61.54%	
Retail - Other Retail	20	0.27%	1.10%	6.69%	1.77%	16	27.40%	50.05%	62.21%	58.54%	50	0.92%	2.72%	6.04%	4.97%	50	32.10%	45.53%	56.97%	65.37%	
Ireland	Corporates	9	0.00%	1.91%	3.69%	2.61%	5	10.15%	12.88%	26.93%	23.04%	54	0.23%	0.50%	1.48%	1.33%	57	28.23%	39.05%	44.20%	27.56%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	5	2.10%	4.58%	7.41%	3.56%	4	7.16%	13.43%	17.84%	17.54%	29	0.39%	1.09%	2.97%	3.79%	31	28.16%	38.58%	45.00%	35.90%
	Retail	33	0.11%	0.63%	1.84%	0.97%	29	13.20%	19.19%	37.04%	15.80%	63	0.58%	1.25%	3.32%	2.14%	64	13.91%	19.47%	26.82%	27.38%
	Retail - Secured on real estate property	15	0.57%	1.08%	1.89%	0.89%	12	10.25%	17.62%	20.14%	13.84%	59	0.53%	1.19%	3.24%	1.99%	61	12.29%	16.84%	23.32%	24.78%
Retail - Qualifying Revolving	10	0.09%	0.65%	1.95%	0.54%	8	10.00%	27.23%	37.07%	22.52%	20	0.81%	1.36%	2.65%	2.16%	21	40.77%	53.96%	65.00%	59.57%	
Retail - Other Retail	24	0.15%	0.76%	2.69%	2.87%	20	16.03%	39.40%	56.72%	26.15%	55	0.99%	2.15%	4.95%	4.46%	55	23.14%	36.17%	53.14%	60.16%	
Italy	Corporates	17	0.18%	0.49%	0.76%	0.60%	12	15.92%	24.42%	34.92%	25.12%	57	0.40%	0.89%	2.69%	4.84%	58	30.76%	40.17%	45.00%	36.40%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	11	0.58%	1.12%	3.92%	1.06%	9	23.51%	26.17%	29.11%	26.13%	31	0.71%	2.90%	7.79%	10.39%	31	27.56%	35.00%	42.68%	38.79%
	Retail	40	0.24%	0.68%	2.48%	1.83%	35	18.64%	28.33%	46.49%	36.08%	63	0.49%	1.33%	2.55%	2.10%	67	15.92%	22.96%	33.19%	26.15%
	Retail - Secured on real estate property	17	0.41%	0.87%	1.24%	1.66%	14	12.76%	17.19%	27.96%	29.91%	62	0.40%	0.87%	1.37%	1.39%	63	11.95%	16.60%	22.55%	19.81%
Retail - Qualifying Revolving	19	0.37%	1.47%	3.10%	0.19%	17	27.38%	36.97%	47.74%	34.61%	24	0.98%	2.52%	4.10%	3.50%	25	39.38%	57.95%	68.08%	61.66%	
Retail - Other Retail	31	0.33%	1.01%	3.35%	2.17%	27	26.30%	37.59%	50.07%	44.43%	56	1.76%	3.32%	5.75%	5.36%	60	31.67%	45.77%	54.52%	40.03%	
Latvia	Corporates										30	0.34%	0.76%	2.12%	1.66%	30	39.42%	45.00%	45.00%	41.72%	
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME										15	0.23%	0.58%	3.29%	1.92%	14	37.52%	44.29%	45.00%	38.73%	
	Retail	14	0.19%	0.40%	4.82%	1.30%	11	22.84%	41.29%	65.51%	37.70%	49	0.39%	1.41%	3.43%	2.68%	52	13.95%	27.40%	41.99%	25.87%
	Retail - Secured on real estate property	6	0.00%	0.22%	0.25%	1.40%	4	13.87%	18.51%	28.33%	35.22%	33	0.13%	0.56%	1.32%	2.10%	34	10.00%	14.04%	23.20%	20.23%
Retail - Qualifying Revolving	6	0.00%	5.73%	19.83%	25.40%						20	0.61%	3.24%	10.64%	8.56%	21	48.73%	57.32%	69.00%	62.81%	
Retail - Other Retail	10	0.33%	0.58%	2.67%	1.02%	9	26.10%	37.93%	47.19%	46.86%	43	0.60%	2.65%	8.69%	4.38%	45	30.33%	43.99%	57.28%	43.05%	
Lithuania	Corporates	4	0.27%	0.27%	2.68%	2.67%	4	33.26%	66.52%	68.49%	70.24%	34	0.21%	0.71%	3.78%	1.26%	35	39.85%	45.00%	45.00%	41.46%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	4	0.27%	0.54%	6.94%	9.95%						15	0.23%	2.03%	3.86%	2.15%	15	38.73%	45.00%	48.95%	39.85%
	Retail	18	0.04%	0.37%	1.92%	1.00%	14	11.88%	31.21%	47.38%	38.08%	50	0.38%	0.99%	3.00%	1.41%	51	17.52%	27.30%	44.63%	18.45%
	Retail - Secured on real estate property	6	0.11%	0.12%	4.46%	1.08%	5	7.15%	7.64%	7.65%	37.78%	33	0.24%	0.60%	1.40%	1.18%	34	11.91%	15.93%	20.41%	15.83%
Retail - Qualifying Revolving	6	0.00%	1.96%	5.21%	4.49%						18	0.76%	2.42%	5.00%	3.94%	18	30.70%	57.21%	72.00%	62.96%	
Retail - Other Retail	15	0.19%	3.41%	4.18%	0.51%	13	24.16%	27.53%	47.38%	41.81%	42	0.70%	2.94%	6.39%	2.90%	42	30.73%	42.69%	58.44%	36.54%	
Luxembourg	Corporates	19	0.00%	0.07%	0.88%	0.54%	13	5.07%	14.98%	24.67%	11.69%	61	0.39%	0.86%	1.33%	1.53%	63	27.70%	36.97%	44.49%	29.96%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	9	0.84%	0.84%	4.87%	2.87%	7	1.87%	20.47%	42.86%	21.51%	43	0.41%	1.12%	2.90%	2.19%	43	25.02%	36.96%	44.25%	30.16%
	Retail	31	0.03%	0.44%	1.06%	0.51%	27	7.50%	18.90%	31.61%	10.44%	60	0.45%	0.91%	2.03%	1.02%	61	16.25%	21.67%	30.47%	16.24%
	Retail - Secured on real estate property	13	0.01%	0.61%	2.16%	0.42%	9	2.49%	5.78%	12.61%	3.74%	58	0.38%	0.71%	1.49%	0.89%	59	13.54%	16.50%	21.87%	15.00%
Retail - Qualifying Revolving	10	0.21%	0.46%	2.37%	1.36%	10	18.31%	41.14%	46.97%	42.04%	22	0.62%	1.42%	2.72%	2.67%	23	38.58%	49.88%	65.20%	52.29%	
Retail - Other Retail	28	0.20%	1.35%	2.89%	1.69%	24	14.05%	25.55%	37.16%	16.63%	52	1.04%	1.86%	3.34%	1.79%	54	26.05%	35.66%	53.70%	21.69%	

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 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	Corporates	7	0.00%	0.00%	14.62%	20.39%						39	0.44%	0.86%	1.63%	2.38%	41	14.91%	35.00%	45.00%	20.19%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											20	0.56%	1.07%	4.09%	1.19%	20	18.06%	38.47%	50.10%	24.08%
	Retail	13	0.01%	0.03%	0.38%	0.72%	8	22.77%	46.96%	57.51%	46.17%	59	0.30%	0.63%	1.71%	1.23%	58	15.50%	22.29%	32.50%	22.37%
	Retail - Secured on real estate property											51	0.23%	0.47%	1.22%	1.33%	52	13.30%	17.47%	23.32%	17.35%
	Retail - Qualifying Revolving	4	0.00%	0.03%	1.00%	0.68%						20	0.41%	0.80%	1.72%	1.45%	20	38.55%	55.38%	68.85%	54.84%
Retail - Other Retail	10	0.07%	0.25%	13.47%	3.22%	7	6.52%	41.12%	53.07%	44.94%	48	0.75%	1.70%	3.69%	1.16%	47	29.06%	45.55%	57.48%	22.08%	
Netherlands	Corporates	18	0.00%	0.62%	2.00%	1.15%	9	9.27%	13.33%	57.59%	12.23%	64	0.28%	0.45%	0.98%	1.26%	66	34.29%	39.78%	45.00%	26.98%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	5	0.01%	1.59%	1.85%	2.12%	4	11.26%	15.44%	43.50%	11.95%	39	0.43%	1.14%	2.76%	2.57%	40	23.74%	36.75%	44.76%	20.02%
	Retail	34	0.13%	0.29%	1.00%	0.50%	29	6.36%	18.74%	31.57%	9.39%	66	0.74%	1.20%	2.16%	0.64%	66	14.15%	18.55%	26.16%	12.01%
	Retail - Secured on real estate property	18	0.21%	0.49%	1.29%	0.44%	12	3.18%	5.68%	6.55%	5.25%	61	0.56%	0.94%	1.74%	0.57%	63	12.48%	15.71%	21.43%	10.72%
	Retail - Qualifying Revolving	14	0.40%	0.83%	1.46%	0.47%	11	29.11%	40.14%	43.75%	40.63%	23	0.73%	1.39%	2.44%	2.44%	23	44.71%	51.65%	68.07%	49.24%
Retail - Other Retail	22	0.09%	0.37%	1.46%	1.79%	19	25.30%	35.77%	61.11%	28.20%	57	1.08%	2.00%	3.85%	2.34%	57	20.74%	34.80%	48.01%	41.99%	
Norway	Corporates	6	0.00%	0.04%	1.08%	1.09%						50	0.14%	0.36%	1.12%	1.20%	52	25.72%	37.12%	45.00%	26.95%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											21	0.35%	0.75%	2.39%	1.25%	22	18.93%	31.15%	45.00%	23.64%
	Retail	23	0.02%	0.70%	1.94%	0.33%	18	11.77%	24.31%	34.89%	20.76%	61	0.43%	1.12%	2.41%	0.89%	61	14.38%	20.22%	29.87%	21.74%
	Retail - Secured on real estate property	9	0.10%	0.93%	2.79%	0.12%	6	8.96%	18.27%	26.03%	6.34%	54	0.35%	1.05%	2.15%	0.63%	56	12.04%	16.32%	20.33%	19.72%
	Retail - Qualifying Revolving	9	0.01%	0.98%	1.21%	1.20%	6	29.87%	38.60%	45.58%	31.29%	20	0.58%	1.46%	2.17%	1.75%	20	45.36%	54.89%	68.13%	59.74%
Retail - Other Retail	17	0.13%	0.45%	3.32%	0.96%	12	26.31%	41.03%	49.53%	23.54%	50	0.67%	1.60%	4.02%	1.98%	50	25.27%	41.83%	54.10%	29.80%	
Poland	Corporates	10	0.00%	0.26%	0.72%	0.56%	4	14.28%	25.97%	40.69%	29.07%	49	0.36%	0.66%	1.50%	1.44%	50	33.08%	40.80%	45.00%	36.50%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	4	0.29%	0.70%	10.86%	0.68%						36	0.31%	0.94%	3.06%	2.22%	37	24.51%	37.99%	45.00%	30.72%
	Retail	28	0.18%	0.90%	2.67%	1.50%	25	18.36%	35.24%	52.75%	37.22%	57	0.60%	1.28%	2.50%	1.58%	62	16.27%	23.87%	38.93%	42.56%
	Retail - Secured on real estate property	8	0.00%	0.76%	1.57%	0.95%	5	5.44%	17.78%	21.97%	24.23%	48	0.28%	0.61%	0.97%	0.71%	50	10.00%	18.26%	24.21%	34.65%
	Retail - Qualifying Revolving	10	0.39%	1.35%	2.30%	1.33%	9	25.72%	42.70%	44.45%	44.44%	23	0.81%	1.96%	5.75%	2.47%	24	38.30%	56.95%	69.23%	72.22%
Retail - Other Retail	23	0.33%	2.13%	5.63%	2.76%	19	20.08%	44.18%	58.18%	46.76%	53	1.50%	3.59%	7.06%	3.72%	55	24.79%	42.29%	57.86%	56.93%	
Portugal	Corporates	8	0.00%	0.86%	1.22%	1.02%	5	29.67%	34.53%	48.64%	38.13%	43	0.35%	0.61%	1.91%	3.88%	46	24.09%	38.36%	45.00%	40.07%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	5	1.25%	1.30%	2.19%	2.01%	4	30.84%	40.28%	48.74%	35.07%	24	0.53%	1.74%	5.41%	6.35%	24	23.96%	38.59%	45.00%	39.70%
	Retail	26	0.16%	0.80%	1.66%	0.78%	21	14.71%	23.83%	38.43%	21.57%	63	0.51%	1.40%	2.31%	1.35%	63	14.73%	22.56%	35.31%	20.49%
	Retail - Secured on real estate property	9	0.18%	0.48%	1.22%	0.46%	7	0.46%	9.92%	18.13%	8.19%	55	0.29%	0.92%	1.75%	1.00%	56	12.83%	16.24%	20.88%	17.72%
	Retail - Qualifying Revolving	13	0.59%	0.85%	1.36%	0.66%	12	25.09%	29.82%	36.15%	25.49%	24	0.74%	2.20%	4.19%	4.23%	24	32.61%	48.14%	65.06%	38.31%
Retail - Other Retail	23	0.28%	1.24%	2.42%	2.02%	18	22.65%	36.84%	57.70%	32.79%	53	0.61%	1.68%	2.89%	3.64%	54	27.26%	37.38%	49.79%	32.50%	
Romania	Corporates	7	0.00%	0.11%	1.33%	0.97%	4	6.61%	23.72%	50.55%	45.16%	39	0.25%	0.72%	2.87%	2.56%	40	32.14%	39.21%	45.00%	40.41%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	5	0.00%	0.56%	1.10%	1.20%						24	0.43%	1.13%	4.08%	3.61%	24	23.95%	36.03%	44.21%	40.52%
	Retail	29	0.35%	1.72%	5.47%	1.73%	24	32.96%	42.25%	61.95%	59.17%	57	0.60%	1.38%	2.91%	2.81%	59	15.71%	27.37%	44.06%	49.24%
	Retail - Secured on real estate property	5	0.00%	0.00%	0.59%	0.59%						44	0.29%	0.60%	1.26%	2.35%	45	11.74%	16.20%	21.44%	38.48%
	Retail - Qualifying Revolving	12	1.77%	4.60%	9.10%	1.29%	10	32.97%	50.11%	68.51%	61.10%	19	1.14%	4.05%	9.96%	1.13%	21	40.18%	56.26%	68.95%	49.04%
Retail - Other Retail	21	1.45%	3.32%	5.90%	3.16%	19	36.74%	43.34%	64.66%	62.72%	49	0.88%	3.90%	6.62%	3.47%	50	28.63%	46.06%	58.91%	58.90%	

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

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Risk Parameters statistics by country of the counterparty for IRB banks
 EU and main non-EU countries
2021 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	11	0.00%	0.31%	1.21%	1.45%	6	23.29%	30.26%	47.98%	54.62%	41	0.37%	0.89%	2.69%	2.38%	41	33.20%	43.93%	45.00%	39.33%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	8	0.25%	1.31%	7.24%	2.80%	6	22.35%	36.50%	74.57%	61.45%	28	0.54%	1.57%	3.86%	3.40%	28	32.70%	44.19%	45.01%	41.30%
	Retail	17	0.05%	0.43%	1.05%	0.45%	15	31.10%	38.92%	56.67%	40.75%	54	0.22%	0.93%	1.89%	1.01%	56	18.00%	26.10%	42.53%	23.70%
	Retail - Secured on real estate property	7	0.00%	0.36%	0.37%	0.35%	5	17.48%	27.70%	27.70%	28.89%	40	0.15%	0.54%	1.49%	0.80%	42	11.91%	17.55%	22.46%	20.92%
	Retail - Qualifying Revolving	7	0.07%	0.73%	1.68%	0.64%	6	52.19%	52.69%	54.80%	53.78%	19	0.17%	1.63%	2.65%	2.76%	21	50.96%	61.00%	70.22%	55.57%
Retail - Other Retail	12	0.53%	1.81%	2.32%	1.30%	12	39.12%	52.73%	60.53%	63.27%	44	0.72%	2.54%	5.38%	2.63%	44	32.12%	46.21%	53.01%	42.50%	
Slovenia	Corporates	6	0.00%	0.04%	0.07%	0.16%						28	0.26%	1.28%	2.07%	2.04%	29	37.78%	43.94%	45.00%	40.15%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	4	0.16%	0.32%	0.71%	0.67%						14	0.61%	3.13%	5.25%	4.41%	14	37.62%	41.70%	45.00%	38.67%
	Retail	8	0.00%	0.79%	3.79%	4.81%	4	23.97%	40.34%	55.84%	16.03%	46	0.26%	0.67%	2.31%	2.76%	47	14.06%	26.17%	53.33%	36.96%
	Retail - Secured on real estate property											28	0.12%	0.25%	1.01%	3.29%	28	9.74%	13.80%	22.74%	22.39%
	Retail - Qualifying Revolving											20	0.27%	1.81%	6.46%	2.28%	21	43.31%	61.54%	69.07%	62.41%
Retail - Other Retail	8	0.00%	0.79%	5.22%	1.43%	4	38.96%	55.65%	69.32%	46.71%	40	0.67%	2.06%	5.84%	2.54%	39	15.75%	42.41%	60.67%	47.48%	
Spain	Corporates	16	0.20%	2.16%	5.87%	2.18%	12	4.37%	12.08%	21.36%	20.19%	56	0.43%	1.11%	2.50%	2.64%	60	32.78%	39.34%	45.00%	41.26%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	7	0.02%	2.51%	3.34%	2.71%	6	17.22%	22.03%	29.26%	21.03%	44	0.56%	1.98%	4.73%	4.53%	44	20.00%	36.19%	45.00%	40.46%
	Retail	37	0.24%	0.90%	2.33%	1.31%	32	14.15%	27.77%	45.62%	29.29%	64	0.67%	1.25%	2.21%	1.86%	68	15.47%	21.39%	30.87%	28.79%
	Retail - Secured on real estate property	16	0.67%	1.18%	6.62%	0.97%	13	10.54%	13.99%	17.25%	15.57%	60	0.42%	0.91%	1.70%	1.27%	63	11.52%	15.04%	21.27%	21.53%
	Retail - Qualifying Revolving	17	0.37%	0.65%	1.21%	0.83%	16	31.52%	40.47%	53.42%	50.43%	23	0.88%	2.60%	3.72%	2.46%	25	30.00%	50.89%	63.16%	59.31%
Retail - Other Retail	30	0.43%	1.47%	3.18%	2.70%	27	24.35%	43.18%	54.84%	38.34%	54	1.02%	2.52%	4.45%	4.29%	58	27.22%	38.98%	52.64%	52.11%	
Sweden	Corporates	8	0.00%	0.03%	0.13%	0.11%	5	15.28%	16.02%	22.84%	18.67%	65	0.29%	0.70%	1.19%	0.64%	65	32.60%	41.63%	45.00%	24.70%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	5	0.04%	0.19%	0.26%	0.23%	4	11.38%	15.81%	24.44%	17.89%	32	0.30%	0.65%	2.10%	0.64%	31	17.21%	35.00%	45.00%	18.04%
	Retail	28	0.10%	0.26%	1.67%	0.12%	22	10.20%	18.32%	44.61%	14.24%	61	0.38%	1.14%	2.28%	0.34%	63	13.76%	17.87%	27.25%	12.52%
	Retail - Secured on real estate property	13	0.06%	0.38%	1.96%	0.08%	10	5.59%	11.53%	22.35%	5.33%	56	0.28%	1.00%	1.60%	0.27%	59	10.14%	14.26%	18.72%	10.82%
	Retail - Qualifying Revolving	9	0.15%	0.50%	1.23%	0.58%	7	10.78%	42.16%	71.15%	38.70%	22	0.49%	1.35%	4.45%	1.53%	23	39.66%	54.00%	66.65%	60.91%
Retail - Other Retail	19	0.27%	0.83%	2.46%	0.62%	13	20.93%	27.26%	66.75%	27.16%	54	1.08%	2.03%	4.10%	1.32%	55	24.92%	39.86%	49.66%	35.77%	
United Kingdom	Corporates	19	0.00%	0.60%	2.16%	1.03%	15	5.29%	12.17%	28.13%	24.01%	68	0.31%	0.60%	1.39%	1.06%	68	29.96%	39.16%	45.00%	34.90%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	4	0.00%	1.42%	9.77%	7.53%						47	0.69%	1.21%	3.10%	2.21%	48	27.33%	38.20%	45.00%	35.51%
	Retail	45	0.26%	0.76%	1.68%	2.51%	41	9.17%	17.60%	33.17%	5.91%	64	0.80%	1.61%	2.95%	2.25%	67	13.86%	18.19%	26.14%	12.95%
	Retail - Secured on real estate property	23	0.60%	1.51%	3.89%	2.60%	20	5.18%	12.79%	19.73%	3.94%	62	0.64%	1.19%	2.24%	2.26%	64	11.99%	15.63%	20.23%	8.98%
	Retail - Qualifying Revolving	18	0.23%	0.78%	1.29%	1.03%	17	26.99%	39.99%	48.86%	49.58%	26	0.73%	1.54%	2.83%	1.70%	26	32.69%	50.47%	66.44%	73.13%
Retail - Other Retail	42	0.23%	1.15%	3.74%	2.09%	38	14.87%	35.24%	67.19%	48.94%	56	1.26%	2.06%	3.56%	2.47%	60	21.79%	35.31%	45.98%	54.83%	
Australia	Corporates	7	0.02%	0.22%	2.65%	1.07%	4	4.57%	8.01%	22.78%	7.51%	39	0.21%	0.58%	1.41%	1.40%	42	26.26%	37.74%	45.00%	20.63%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											17	0.16%	0.91%	3.82%	0.89%	18	22.50%	42.13%	45.00%	11.14%
	Retail	21	0.12%	0.24%	0.94%	2.13%	18	8.44%	24.69%	41.07%	5.13%	61	0.34%	0.77%	1.34%	0.50%	59	13.09%	16.83%	27.39%	11.85%
	Retail - Secured on real estate property	4	0.00%	0.00%	1.07%	2.14%						53	0.28%	0.65%	1.32%	0.44%	55	11.55%	13.64%	20.65%	11.20%
	Retail - Qualifying Revolving	8	0.10%	0.88%	1.51%	0.68%	7	20.29%	23.65%	48.81%	34.82%	22	0.23%	1.45%	5.00%	1.13%	22	38.30%	53.04%	66.14%	59.24%
Retail - Other Retail	15	0.14%	2.00%	4.67%	2.00%	13	26.39%	40.35%	58.23%	19.34%	50	0.45%	1.19%	4.00%	2.14%	50	24.10%	38.59%	57.68%	30.37%	



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 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										49	0.13%	0.50%	0.88%	1.00%	50	25.94%	40.34%	45.00%	28.82%	
	Corporates - Of Which: Specialised Lending										17	0.47%	1.44%	5.67%	1.03%	16	18.32%	34.75%	45.00%	20.71%	
	Corporates - Of Which: SME										17	0.38%	0.80%	1.56%	2.22%	63	14.73%	18.71%	30.17%	17.89%	
	Retail	30	0.04%	0.18%	1.01%	1.73%	24	12.48%	27.35%	50.84%	14.36%	62	0.38%	0.80%	1.56%	2.22%	63	14.73%	18.71%	30.17%	17.89%
	Retail - Secured on real estate property	6	0.00%	0.00%	0.99%	1.37%						55	0.27%	0.60%	1.30%	0.80%	58	11.25%	14.86%	21.84%	15.12%
China	Corporates										32	0.16%	0.27%	0.83%	0.74%	33	35.46%	42.47%	45.00%	44.51%	
	Corporates - Of Which: Specialised Lending										20	0.36%	0.77%	4.10%	2.78%	20	17.69%	35.64%	45.00%	38.33%	
	Corporates - Of Which: SME										20	0.36%	0.77%	4.10%	2.78%	20	17.69%	35.64%	45.00%	38.33%	
	Retail	17	0.02%	0.17%	0.29%	0.34%	13	35.01%	41.08%	65.47%	13.33%	58	0.38%	0.72%	1.27%	0.76%	59	12.41%	18.13%	26.89%	16.02%
	Retail - Secured on real estate property	5	0.00%	0.00%	0.00%	0.69%						53	0.27%	0.56%	1.13%	0.82%	56	10.72%	14.43%	21.88%	14.91%
Hong Kong	Corporates										44	0.30%	0.49%	1.96%	1.32%	46	33.63%	39.97%	45.00%	32.42%	
	Corporates - Of Which: Specialised Lending										23	0.20%	0.99%	3.49%	5.93%	24	28.83%	41.34%	45.00%	39.46%	
	Corporates - Of Which: SME										23	0.20%	0.99%	3.49%	5.93%	24	28.83%	41.34%	45.00%	39.46%	
	Retail	12	0.00%	0.01%	0.47%	0.40%	9	10.01%	30.18%	49.66%	5.77%	57	0.30%	0.66%	1.21%	0.47%	56	11.96%	18.18%	27.11%	11.81%
	Retail - Secured on real estate property	4	0.00%	0.00%	1.99%	2.52%						50	0.23%	0.54%	1.14%	0.83%	50	10.11%	13.77%	19.55%	14.84%
India	Corporates										30	0.53%	0.90%	2.95%	2.08%	33	37.00%	45.00%	45.00%	40.03%	
	Corporates - Of Which: Specialised Lending										10	2.58%	3.66%	13.76%	3.96%	10	31.65%	43.31%	45.00%	35.02%	
	Corporates - Of Which: SME										10	2.58%	3.66%	13.76%	3.96%	10	31.65%	43.31%	45.00%	35.02%	
	Retail	22	0.06%	0.25%	1.07%	0.68%	15	32.93%	39.83%	51.62%	52.06%	55	0.29%	0.76%	1.78%	1.19%	54	14.08%	22.97%	35.65%	33.00%
	Retail - Secured on real estate property	5	0.00%	0.00%	0.00%	0.00%						43	0.18%	0.35%	1.30%	1.20%	44	11.84%	16.77%	25.07%	19.76%
Korea, Republic Of	Corporates										28	0.07%	0.26%	0.50%	0.48%	30	37.00%	43.86%	45.00%	40.40%	
	Corporates - Of Which: Specialised Lending										7	0.59%	4.09%	4.71%	2.49%	7	36.07%	45.00%	45.00%	25.38%	
	Corporates - Of Which: SME										7	0.59%	4.09%	4.71%	2.49%	7	36.07%	45.00%	45.00%	25.38%	
	Retail	12	0.03%	0.26%	6.41%	0.55%	9	22.74%	43.99%	62.74%	66.58%	47	0.23%	0.38%	1.38%	1.07%	48	12.84%	21.91%	35.86%	68.51%
	Retail - Secured on real estate property										33	0.14%	0.22%	0.49%	0.35%	34	10.88%	13.27%	20.01%	15.30%	
Russian Federation	Corporates										47	0.35%	0.86%	1.69%	0.57%	47	37.01%	45.00%	45.00%	39.06%	
	Corporates - Of Which: Specialised Lending										12	1.11%	3.18%	6.08%	3.28%	11	35.00%	42.61%	44.74%	43.92%	
	Corporates - Of Which: SME										12	1.11%	3.18%	6.08%	3.28%	11	35.00%	42.61%	44.74%	43.92%	
	Retail	27	0.07%	1.63%	2.97%	2.88%	24	10.41%	20.90%	42.17%	17.33%	59	0.61%	1.42%	2.88%	2.35%	59	14.62%	20.86%	28.63%	20.70%
	Retail - Secured on real estate property	12	2.87%	5.49%	8.84%	3.76%	11	7.39%	17.26%	34.00%	17.01%	51	0.35%	1.21%	2.88%	2.52%	51	13.05%	16.27%	22.09%	19.19%



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 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	Corporates										42	0.31%	0.96%	2.81%	1.53%	43	27.73%	38.09%	44.00%	27.82%	
	Corporates - Of Which: Specialised Lending										15	0.21%	1.01%	3.59%	6.21%	16	16.57%	34.10%	45.00%	22.09%	
	Corporates - Of Which: SME																				
	Retail	13	0.00%	0.14%	0.97%	0.78%	7	9.38%	23.93%	24.51%	10.38%	61	0.34%	0.76%	1.63%	0.56%	61	13.15%	17.55%	26.57%	10.91%
	Retail - Secured on real estate property	7	0.00%	0.00%	1.43%	1.67%						54	0.28%	0.50%	1.35%	0.79%	55	12.50%	15.52%	19.23%	14.58%
Switzerland	Retail - Qualifying Revolving										20	0.32%	1.08%	3.26%	1.19%	21	41.12%	58.25%	66.70%	53.62%	
	Retail - Other Retail	11	0.00%	0.00%	0.32%	0.08%	5	21.26%	28.75%	33.97%	19.46%	46	0.46%	0.82%	2.30%	0.44%	46	24.46%	33.22%	50.27%	9.02%
	Corporates	10	0.00%	0.01%	1.03%	0.44%	4	0.02%	13.53%	39.50%	8.44%	60	0.28%	0.56%	1.56%	1.10%	62	31.76%	39.53%	44.92%	30.63%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	6	0.00%	0.01%	0.04%	0.43%						39	0.48%	2.09%	4.73%	2.41%	39	18.77%	32.75%	39.25%	29.82%
United States	Retail	35	0.17%	0.56%	1.44%	0.49%	27	9.42%	16.33%	29.40%	12.09%	65	0.60%	1.44%	2.40%	0.97%	66	15.23%	20.44%	25.82%	20.88%
	Retail - Secured on real estate property	23	0.21%	0.54%	1.79%	0.40%	18	2.24%	11.38%	20.70%	14.60%	64	0.48%	1.15%	2.02%	0.73%	65	12.72%	16.01%	21.71%	19.27%
	Retail - Qualifying Revolving	15	0.19%	0.39%	0.85%	0.60%	13	24.11%	31.24%	44.56%	31.45%	24	0.56%	1.12%	2.92%	1.85%	27	31.32%	47.06%	65.09%	51.90%
	Retail - Other Retail	27	0.26%	1.22%	1.71%	1.73%	22	15.83%	30.70%	41.75%	8.54%	56	0.85%	1.84%	3.40%	1.07%	56	27.38%	34.88%	45.57%	21.38%
	Corporates	21	0.00%	0.61%	1.40%	0.77%	11	10.01%	19.86%	30.00%	19.80%	62	0.41%	0.90%	2.06%	1.34%	65	30.60%	40.54%	45.00%	26.95%
United States	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	5	0.00%	0.32%	0.44%	0.45%						41	0.52%	1.25%	3.87%	2.90%	43	27.83%	38.91%	44.97%	22.37%
	Retail	38	0.07%	0.41%	0.88%	2.25%	30	11.84%	16.39%	37.43%	16.10%	64	0.70%	1.22%	1.94%	2.07%	65	15.24%	20.28%	29.04%	24.24%
	Retail - Secured on real estate property	16	0.05%	0.40%	0.97%	0.75%	9	8.11%	11.02%	12.94%	10.87%	63	0.60%	1.07%	1.86%	1.08%	65	12.68%	17.37%	22.02%	16.27%
	Retail - Qualifying Revolving	17	0.19%	0.65%	1.02%	0.59%	16	26.93%	40.30%	56.59%	33.75%	21	0.39%	1.04%	4.04%	1.58%	23	30.92%	56.47%	66.33%	57.14%
Retail - Other Retail	29	0.06%	0.37%	2.24%	2.64%	21	16.86%	25.31%	52.89%	16.21%	57	0.90%	2.15%	3.97%	2.32%	56	25.42%	38.85%	52.07%	25.92%	

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:

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