1. EAD:-EAD is exposure at default and represents the value of a loan that a bank is at risk of losing at the time a borrower defaults on their loan.
2. LGD:- Loss given default is the value of a loan that a bank is at the risk of losing, after taking into proceeds from the sale of the asset, represented as a percentage of total exposure

OR

LGD is loss given default and refers to the amount of money a bank loses when a borrower defaults on a loan.

1. PD:- PD is the probability of default, which measures the probability, or likelihood that a borrower will default on their loan.
2. UGD:- Usage given default is another term for exposure at default, which is the total value left on a loan when the borrower defaults.
3. PDLT:- Default probability attempts to measure the likelihood that a particular borrower won't be able to fully repay a particular debt. It is used in both business and consumer lending and can have a major influence over the interest rate that a borrower will have to pay. The same concept applies when companies or governments look to borrow money by issuing bonds or similar securities.