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# CREDIT RISK PARAMETERS

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Risk Dashboard annex / Q4 2024

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

### Risk Parameters statistics by country of the counterparty for IRB banks

EU and main non-EU countries

2024 Q4

(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	18	0.47%	1.23%	3.95%	1.26%	17	13.62%	31.60%	59.79%	34.71%	51	0.30%	0.89%	1.70%	1.69%	53	33.09%	42.17%	45.00%	34.03%
	Corporates - Of Which: Specialised Lending										14	0.23%	0.45%	1.47%	0.95%	13	16.12%	19.66%	39.64%	25.25%	
	Corporates - Of Which: SME	5	0.95%	3.69%	3.72%	2.14%	4	10.85%	18.15%	25.30%	21.70%	27	0.42%	1.33%	3.94%	3.53%	29	33.11%	37.00%	45.00%	30.54%
	Retail	31	0.18%	0.49%	1.85%	0.65%	26	11.30%	24.68%	43.44%	25.01%	65	0.43%	0.98%	2.09%	1.35%	68	18.10%	23.77%	31.39%	29.41%
	Retail - Secured on real estate property	9	0.03%	0.46%	0.64%	0.46%	7	5.38%	10.75%	15.53%	11.26%	59	0.28%	0.84%	1.60%	1.28%	60	14.01%	18.02%	22.97%	19.53%
	Retail - Qualifying Revolving	13	0.01%	0.54%	0.99%	0.90%	9	44.07%	53.16%	61.18%	47.64%	28	0.58%	1.25%	2.01%	1.39%	29	41.55%	57.80%	73.15%	83.10%
	Retail - Other Retail	27	0.53%	1.14%	3.56%	1.23%	22	14.06%	35.80%	45.24%	36.14%	57	1.02%	1.92%	3.11%	1.88%	59	30.73%	47.56%	57.08%	53.28%
Belgium	Corporates	15	0.33%	1.09%	2.51%	1.88%	13	16.41%	23.02%	36.38%	30.46%	57	0.22%	0.51%	1.10%	2.31%	58	33.29%	38.38%	45.00%	28.42%
	Corporates - Of Which: Specialised Lending	5	0.83%	1.03%	4.71%	2.11%	4	4.40%	8.78%	18.20%	11.51%	21	0.24%	0.80%	2.07%	2.04%	20	17.22%	21.88%	39.34%	22.49%
	Corporates - Of Which: SME	9	1.05%	1.43%	2.44%	1.58%	8	21.02%	25.04%	38.42%	26.81%	27	0.60%	1.68%	2.83%	2.43%	27	24.10%	31.54%	37.85%	29.50%
	Retail	34	0.20%	0.38%	0.69%	0.64%	31	12.09%	17.88%	36.95%	13.06%	66	0.65%	1.17%	1.86%	0.99%	68	16.31%	20.25%	27.70%	17.80%
	Retail - Secured on real estate property	16	0.24%	0.39%	0.76%	0.46%	14	5.77%	8.62%	19.04%	6.58%	63	0.56%	1.01%	2.01%	0.86%	62	14.60%	17.65%	22.88%	14.48%
	Retail - Qualifying Revolving	15	0.20%	0.48%	1.00%	0.24%	13	33.69%	59.17%	75.00%	31.39%	28	0.40%	0.85%	2.68%	0.52%	28	41.54%	56.92%	68.03%	56.74%
	Retail - Other Retail	29	0.23%	0.83%	1.44%	1.44%	25	21.40%	29.60%	53.72%	22.20%	60	0.91%	1.88%	3.40%	1.76%	60	28.82%	35.64%	51.14%	32.93%
Bulgaria	Corporates	4	0.37%	0.74%	0.80%	0.74%						25	0.50%	1.06%	4.45%	2.07%	26	34.23%	38.83%	45.00%	23.46%
	Corporates - Of Which: Specialised Lending										11	0.22%	1.10%	4.45%	2.99%	12	22.75%	42.65%	46.82%	22.19%	
	Corporates - Of Which: SME																				
	Retail	24	0.19%	0.83%	1.95%	1.11%	21	47.47%	59.35%	66.94%	59.20%	58	0.43%	0.90%	2.51%	1.70%	59	18.33%	25.64%	41.51%	11.39%
	Retail - Secured on real estate property	6	0.00%	0.00%	0.75%	0.75%						45	0.18%	0.53%	1.41%	1.44%	46	12.70%	17.52%	22.83%	6.54%
	Retail - Qualifying Revolving	11	0.66%	2.87%	5.13%	0.67%	11	23.13%	65.95%	76.12%	89.00%	22	1.01%	2.01%	4.61%	2.46%	25	35.42%	64.81%	69.76%	17.84%
	Retail - Other Retail	18	1.53%	2.15%	9.64%	2.23%	15	49.44%	63.22%	75.04%	74.79%	50	0.85%	3.13%	8.76%	3.08%	49	28.03%	45.00%	58.02%	29.01%
Croatia	Corporates	4	0.07%	0.32%	1.53%	0.62%						24	0.35%	1.85%	4.69%	2.73%	24	29.60%	41.69%	44.98%	42.53%
	Corporates - Of Which: Specialised Lending										5	0.38%	0.41%	0.41%	0.39%	5	17.82%	20.79%	22.64%	20.57%	
	Corporates - Of Which: SME	4	0.11%	0.72%	2.70%	1.10%					7	2.14%	4.19%	37.80%	4.02%	7	41.27%	42.54%	59.26%	41.91%	
	Retail	18	0.14%	1.24%	8.34%	1.17%	15	19.56%	59.84%	69.60%	25.86%	57	0.36%	1.48%	3.55%	1.85%	58	19.74%	33.98%	48.81%	42.08%
	Retail - Secured on real estate property	5	0.00%	0.18%	0.69%	0.45%	4	12.91%	15.30%	43.12%	16.20%	36	0.11%	0.18%	0.77%	1.34%	37	14.22%	17.66%	24.29%	32.37%
	Retail - Qualifying Revolving	8	1.72%	8.74%	22.47%	2.82%	6	9.74%	42.21%	54.70%	34.45%	23	0.53%	0.83%	4.30%	3.43%	24	41.81%	62.22%	72.36%	64.75%
	Retail - Other Retail	13	0.62%	2.61%	9.21%	1.65%	11	29.39%	62.15%	69.60%	27.66%	48	0.87%	3.04%	9.58%	2.19%	47	34.70%	51.12%	58.00%	48.47%
Cyprus	Corporates										35	0.35%	0.90%	1.47%	1.54%	36	25.08%	34.87%	42.07%	30.10%	
	Corporates - Of Which: Specialised Lending										12	0.33%	0.63%	1.46%	1.10%	12	13.17%	28.06%	40.88%	24.38%	
	Corporates - Of Which: SME										16	0.40%	1.24%	2.97%	1.46%	16	25.08%	37.85%	45.00%	25.52%	
	Retail	10	0.00%	2.26%	5.29%	3.84%	5	7.61%	8.60%	23.40%	17.82%	61	0.40%	0.92%	2.15%	0.86%	59	15.72%	20.95%	32.89%	8.18%
	Retail - Secured on real estate property										48	0.20%	0.68%	2.15%	1.40%	47	12.70%	15.62%	20.30%	17.11%	
	Retail - Qualifying Revolving										20	0.63%	1.09%	2.27%	1.89%	23	39.88%	59.59%	72.18%	61.77%	
	Retail - Other Retail	7	0.00%	1.14%	2.99%	4.34%	4	13.12%	19.58%	22.75%	21.89%	48	0.62%	1.49%	3.71%	0.77%	46	25.27%	38.92%	54.57%	5.53%
Czech	Corporates	10	0.01%	0.35%	0.85%	0.72%	7	23.38%	39.54%	48.72%	31.95%	46	0.26%	0.67%	2.38%	2.34%	45	29.34%	37.28%	45.00%	33.34%
	Corporates - Of Which: Specialised Lending	4	0.47%	1.43%	1.92%	1.46%						11	0.20%	0.41%	2.06%	1.54%	10	15.14%	26.98%	35.62%	21.99%
	Corporates - Of Which: SME	9	0.83%	1.09%	2.10%	1.46%	7	18.31%	28.62%	49.04%	30.26%	21	1.82%	3.70%	4.08%	3.39%	21	28.26%	40.31%	45.00%	32.09%
	Retail	23	0.21%	0.66%	1.11%	0.55%	19	26.15%	38.29%	50.77%	35.20%	63	0.45%	1.12%	2.98%	1.36%	63	15.95%	20.85%	32.18%	25.50%
	Retail - Secured on real estate property	11	0.00%	0.32%	0.47%	0.33%	8	11.87%	18.36%	29.82%	16.25%	52	0.21%	0.75%	1.33%	1.09%	51	13.09%	16.22%	22.81%	19.25%
	Retail - Qualifying Revolving	11	0.30%	0.52%	1.27%	0.44%	8	37.22%	57.83%	64.51%	58.50%	23	0.43%	1.23%	3.58%	2.90%	25	43.64%	55.92%	71.78%	57.53%
	Retail - Other Retail	19	0.43%	1.49%	2.12%	1.27%	17	39.08%	50.13%	59.65%	50.63%	55	0.62%	1.96%	4.37%	2.30%	53	25.66%	42.07%	51.01%	44.79%

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

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2024 Q4

(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	<b>Corporates</b>	12	0.00%	0.23%	0.46%	0.44%	6	14.79%	20.25%	23.48%	20.38%	58	0.21%	0.47%	1.10%	0.92%	58	32.77%	39.75%	45.00%	24.39%
	Corporates - Of Which: Specialised Lending										18	0.31%	0.76%	1.14%	0.94%	18	20.49%	25.56%	45.00%	24.55%	
	Corporates - Of Which: SME	8	0.01%	0.31%	1.07%	0.77%	4	17.74%	19.27%	23.97%	18.97%	27	0.77%	1.70%	5.07%	1.16%	28	19.16%	24.67%	39.37%	18.82%
	<b>Retail</b>	25	0.15%	0.43%	1.14%	0.50%	21	11.01%	22.69%	37.78%	10.00%	63	0.49%	1.11%	2.17%	1.05%	63	17.31%	23.52%	31.91%	19.63%
	Retail - Secured on real estate property	14	0.00%	0.55%	1.16%	0.46%	10	3.25%	7.62%	10.56%	7.06%						56	15.10%	17.14%	22.65%	17.66%
	Retail - Qualifying Revolving	9	0.08%	0.50%	2.71%	0.43%	7	31.91%	51.57%	71.92%	53.92%						22	37.85%	59.92%	71.75%	62.91%
Retail - Other Retail	18	0.20%	0.96%	3.14%	0.86%	15	22.96%	36.18%	51.88%	25.41%						51	25.50%	43.74%	56.27%	44.85%	
Estonia	<b>Corporates</b>	5	0.00%	0.16%	0.16%	0.16%	5	19.83%	39.22%	39.22%	13.94%	34	0.34%	1.15%	2.45%	1.42%	33	34.90%	40.20%	45.00%	42.49%
	Corporates - Of Which: Specialised Lending										4	0.66%	3.99%	8.12%	1.86%	4	36.19%	45.00%	45.00%	39.24%	
	Corporates - Of Which: SME	5	0.00%	0.29%	0.29%	0.29%	4	8.03%	8.03%	13.93%	8.04%	15	1.58%	2.58%	22.46%	1.83%	12	37.06%	43.40%	45.95%	40.50%
	<b>Retail</b>	14	0.13%	0.38%	0.91%	0.31%	12	16.71%	19.88%	43.02%	16.89%	55	0.50%	1.56%	4.39%	1.80%	55	17.88%	24.30%	40.57%	17.13%
	Retail - Secured on real estate property	7	0.00%	0.09%	0.27%	0.21%	5	7.30%	10.81%	10.31%	10.31%	37	0.36%	0.86%	1.65%	1.49%	39	13.50%	18.05%	22.16%	15.26%
	Retail - Qualifying Revolving											21	0.48%	1.85%	3.09%	1.82%	20	43.33%	60.98%	69.67%	65.54%
Retail - Other Retail	13	0.003365	0.70%	2.15%	0.63%	11	24.07%	24.85%	58.76%	24.70%	43	1.69%	3.26%	7.05%	3.04%	42	24.43%	38.64%	57.87%	24.40%	
Finland	<b>Corporates</b>	9	0.00%	0.00%	0.57%	0.66%	4	10.52%	18.02%	27.06%	16.14%	59	0.34%	0.79%	1.46%	0.95%	58	32.38%	44.51%	45.00%	30.80%
	Corporates - Of Which: Specialised Lending										24	0.34%	0.98%	1.43%	1.99%	23	19.95%	29.07%	45.00%	29.23%	
	Corporates - Of Which: SME	4	0.22%	0.72%	1.55%	1.05%					19	0.91%	2.54%	5.00%	1.48%	19	19.66%	30.21%	45.00%	23.72%	
	<b>Retail</b>	27	0.11%	0.84%	1.91%	0.88%	23	13.86%	27.17%	64.27%	13.58%	61	0.59%	1.71%	3.47%	1.93%	61	16.84%	25.18%	40.28%	25.48%
	Retail - Secured on real estate property	11	0.11%	0.66%	5.98%	0.56%	8	6.08%	8.26%	16.10%	7.79%	43	0.17%	0.72%	2.56%	1.54%	44	12.50%	16.59%	20.82%	21.26%
	Retail - Qualifying Revolving	6	0.00%	0.22%	4.44%	0.91%	4	58.30%	80.34%	84.70%	79.52%	24	0.43%	0.95%	5.03%	1.80%	26	42.34%	56.94%	67.94%	65.57%
Retail - Other Retail	24	0.79%	2.58%	4.00%	1.61%	20	25.26%	35.83%	63.83%	22.90%	51	1.10%	2.79%	4.85%	3.80%	50	30.00%	46.99%	54.08%	38.47%	
France	<b>Corporates</b>	25	0.25%	1.00%	1.95%	1.53%	20	4.55%	20.03%	29.18%	21.56%	68	0.31%	0.83%	1.86%	1.53%	68	31.98%	39.79%	44.97%	36.11%
	Corporates - Of Which: Specialised Lending	10	0.00%	0.70%	1.33%	0.91%	5	5.41%	27.85%	31.77%	24.16%	27	0.47%	0.89%	1.98%	1.56%	26	20.18%	25.09%	40.50%	24.95%
	Corporates - Of Which: SME	13	1.04%	2.18%	2.89%	1.83%	10	18.31%	24.58%	30.19%	26.62%	49	0.69%	1.84%	3.04%	1.86%	50	20.36%	34.80%	44.85%	36.13%
	<b>Retail</b>	43	0.45%	1.06%	1.57%	0.74%	40	11.72%	19.69%	24.66%	21.39%	65	0.84%	1.37%	2.19%	1.28%	68	17.58%	21.08%	28.74%	19.56%
	Retail - Secured on real estate property	28	0.54%	0.83%	1.28%	0.44%	24	4.56%	12.63%	18.74%	11.29%	65	0.66%	1.07%	1.92%	0.90%	65	13.68%	16.51%	20.70%	14.55%
	Retail - Qualifying Revolving	20	0.46%	0.74%	2.08%	1.01%	17	41.92%	53.40%	61.07%	45.12%	29	0.55%	1.30%	2.39%	2.02%	30	47.23%	56.76%	69.05%	38.45%
Retail - Other Retail	37	0.57%	1.86%	3.94%	1.53%	34	21.73%	30.81%	46.24%	26.47%	57	1.09%	2.06%	3.29%	1.82%	61	30.72%	39.61%	51.14%	27.88%	
Germany	<b>Corporates</b>	34	0.27%	0.86%	1.72%	1.13%	30	11.89%	24.30%	30.39%	21.29%	69	0.39%	0.67%	1.48%	1.15%	71	32.53%	39.48%	44.64%	36.80%
	Corporates - Of Which: Specialised Lending	9	0.32%	1.34%	1.89%	1.19%	6	14.04%	18.14%	25.78%	9.57%	29	0.60%	0.77%	1.11%	1.07%	28	18.40%	27.95%	39.05%	33.42%
	Corporates - Of Which: SME	15	0.67%	1.62%	3.11%	1.34%	13	8.64%	30.50%	34.56%	19.58%	48	0.73%	1.44%	2.48%	1.18%	49	26.35%	34.20%	40.95%	33.26%
	<b>Retail</b>	52	0.37%	0.68%	1.67%	0.76%	47	11.74%	19.52%	29.15%	23.08%	69	0.76%	1.41%	3.10%	1.08%	71	17.88%	23.47%	29.90%	27.25%
	Retail - Secured on real estate property	32	0.36%	0.51%	1.54%	0.52%	28	6.25%	10.44%	15.45%	11.36%	65	0.51%	1.12%	2.17%	0.85%	66	15.43%	17.78%	22.78%	19.58%
	Retail - Qualifying Revolving	24	0.26%	0.38%	1.12%	0.38%	21	28.84%	43.92%	58.23%	40.74%	28	0.58%	1.37%	2.61%	0.98%	31	40.25%	56.22%	68.03%	64.21%
Retail - Other Retail	45	0.81%	1.71%	2.61%	1.52%	41	23.97%	35.65%	54.00%	33.68%	63	1.45%	2.35%	4.45%	2.30%	63	28.84%	40.18%	50.60%	46.65%	
Greece	<b>Corporates</b>										37	0.25%	0.78%	2.65%	2.14%	37	36.59%	41.31%	45.00%	38.58%	
	Corporates - Of Which: Specialised Lending										6	0.28%	1.60%	13.52%	1.01%	6	36.50%	38.03%	45.00%	46.94%	
	Corporates - Of Which: SME										14	0.32%	1.82%	18.50%	22.66%	15	18.09%	40.05%	45.00%	35.48%	
	<b>Retail</b>	20	0.16%	0.52%	0.88%	1.16%	16	26.31%	45.03%	60.44%	31.29%	61	0.45%	0.98%	3.53%	1.44%	64	18.06%	25.87%	44.50%	23.75%
	Retail - Secured on real estate property	4	0.00%	0.00%	22.69%	8.23%						42	0.19%	0.46%	0.86%	0.85%	42	13.16%	17.20%	20.57%	18.87%
	Retail - Qualifying Revolving	7	0.27%	1.37%	6.66%	1.15%	7	33.54%	45.19%	61.09%	46.17%	23	0.79%	1.29%	5.91%	1.52%	26	36.37%	62.09%	68.89%	59.23%
Retail - Other Retail	15	0.41%	1.15%	3.64%	1.42%	13	32.80%	47.58%	59.78%	42.42%	49	0.85%	2.71%	5.10%	2.37%	50	25.94%	43.38%	51.94%	23.71%	

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

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		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
Hungary	<b>Corporates</b>	7	0.14%	0.20%	1.25%	0.71%	6	9.83%	26.79%	31.05%	26.26%	42	0.35%	0.66%	1.50%	1.45%	43	30.45%	37.28%	45.00%	39.29%
	Corporates - Of Which: Specialised Lending										12	0.41%	0.63%	1.18%	1.00%	12	17.62%	21.48%	40.02%	30.77%	
	Corporates - Of Which: SME	7	0.00%	0.35%	3.91%	1.28%	4	25.71%	32.77%	37.33%	23.66%	17	1.29%	2.45%	4.15%	3.05%	15	35.00%	40.02%	45.00%	41.29%
	<b>Retail</b>	24	0.09%	0.38%	2.13%	0.60%	20	35.84%	52.24%	60.93%	42.86%	64	0.44%	1.29%	2.67%	3.48%	66	17.46%	26.16%	40.76%	47.61%
	Retail - Secured on real estate property	8	0.00%	0.08%	0.22%	0.18%	4	22.58%	28.49%	46.22%	24.31%	52	0.21%	0.56%	1.77%	2.23%	52	13.43%	16.73%	22.38%	32.20%
	Retail - Qualifying Revolving	11	0.19%	0.45%	2.45%	1.45%	9	46.78%	58.97%	64.38%	49.12%	26	0.48%	1.51%	2.89%	1.74%	27	38.75%	56.53%	70.98%	64.23%
Retail - Other Retail	20	0.18%	0.91%	2.13%	1.47%	17	29.99%	49.20%	59.59%	47.57%	53	0.85%	2.20%	4.18%	5.36%	55	35.45%	48.92%	60.49%	69.22%	
Ireland	<b>Corporates</b>	12	0.00%	0.23%	1.27%	0.68%	7	21.77%	45.24%	61.42%	36.99%	56	0.17%	0.40%	0.81%	1.11%	59	28.58%	38.82%	44.95%	26.02%
	Corporates - Of Which: Specialised Lending	7	0.00%	0.58%	15.44%	3.23%						24	0.27%	0.60%	0.87%	0.95%	25	15.96%	26.63%	44.60%	24.36%
	Corporates - Of Which: SME						23	3.35%	1.29%	3.32%	4.16%	23	25.95%	40.00%	45.45%	39.29%					
	<b>Retail</b>	31	0.19%	0.71%	2.25%	0.57%	28	7.60%	26.39%	42.75%	29.14%	64	0.76%	1.26%	2.68%	1.13%	67	16.95%	21.47%	28.88%	31.59%
	Retail - Secured on real estate property	14	0.40%	0.92%	2.23%	0.40%	10	10.47%	18.18%	32.79%	17.37%	56	0.57%	1.01%	2.01%	0.93%	57	15.08%	18.45%	22.98%	29.19%
	Retail - Qualifying Revolving	11	0.53%	0.84%	1.30%	0.66%	10	34.82%	38.74%	48.56%	42.12%	23	0.63%	1.35%	2.36%	2.20%	24	35.57%	58.00%	68.17%	57.89%
Retail - Other Retail	21	0.73%	1.16%	3.82%	2.69%	18	12.40%	34.80%	76.58%	50.24%	56	0.88%	2.48%	5.75%	4.45%	58	26.00%	42.77%	52.74%	58.16%	
Italy	<b>Corporates</b>	15	0.07%	0.48%	1.18%	1.19%	13	18.44%	25.51%	40.47%	23.25%	57	0.47%	1.03%	2.42%	2.88%	58	34.16%	40.07%	45.00%	36.17%
	Corporates - Of Which: Specialised Lending						22	0.63%	1.12%	1.94%	2.16%	21	21.28%	28.75%	44.27%	24.57%					
	Corporates - Of Which: SME	10	1.00%	1.13%	1.71%	1.82%	10	28.06%	31.00%	40.59%	30.13%	30	1.18%	3.07%	5.59%	6.23%	30	24.05%	34.95%	43.18%	38.13%
	<b>Retail</b>	43	0.29%	1.52%	2.88%	1.21%	36	22.13%	31.42%	46.28%	44.47%	66	0.76%	1.48%	2.87%	1.82%	69	17.50%	24.20%	35.55%	28.21%
	Retail - Secured on real estate property	17	0.29%	0.46%	1.31%	0.47%	15	15.03%	20.52%	25.56%	22.16%	60	0.44%	0.89%	1.76%	1.24%	60	13.94%	17.34%	24.18%	22.47%
	Retail - Qualifying Revolving	23	0.42%	1.01%	1.35%	0.47%	18	35.39%	41.67%	56.24%	53.24%	28	0.75%	1.48%	3.70%	3.96%	30	39.84%	58.55%	69.16%	49.61%
Retail - Other Retail	39	0.35%	2.11%	5.09%	2.44%	34	27.24%	39.83%	61.52%	51.24%	61	1.20%	2.84%	5.45%	3.20%	63	25.81%	40.42%	51.43%	37.97%	
Latvia	<b>Corporates</b>	5	0.17%	0.17%	0.62%	0.42%	4	1.56%	15.32%	29.08%	23.98%	33	0.53%	1.00%	2.48%	1.74%	33	32.28%	42.67%	45.00%	41.31%
	Corporates - Of Which: Specialised Lending						4	0.43%	0.46%	0.51%	0.51%	4	22.65%	43.63%	44.31%	35.30%					
	Corporates - Of Which: SME						15	0.85%	1.58%	5.71%	2.52%	15	21.55%	44.14%	45.00%	38.43%					
	<b>Retail</b>	16	0.03%	0.26%	1.64%	0.29%	14	23.62%	38.95%	54.50%	24.29%	55	0.42%	1.25%	2.83%	3.13%	53	18.85%	25.15%	38.98%	32.64%
	Retail - Secured on real estate property	7	0.00%	0.17%	0.21%	0.19%	4	19.24%	21.04%	22.84%	20.75%	37	0.21%	0.50%	1.15%	2.63%	37	12.42%	17.48%	22.07%	27.71%
	Retail - Qualifying Revolving	4	0.13%	0.36%	17.23%	0.89%	4	50.34%	69.39%	90.75%	92.87%	18	0.23%	1.01%	2.14%	1.56%	21	57.43%	60.00%	71.56%	66.51%
Retail - Other Retail	13	0.17%	0.29%	0.58%	0.55%	11	25.97%	40.03%	61.49%	26.83%	47	0.55%	3.14%	6.31%	4.46%	44	25.86%	43.72%	57.86%	46.22%	
Lithuania	<b>Corporates</b>	6	0.04%	0.08%	0.13%	0.09%	5	2.04%	27.52%	27.54%	22.71%	35	0.52%	1.43%	3.05%	1.84%	36	35.44%	44.14%	45.00%	42.36%
	Corporates - Of Which: Specialised Lending						4	0.42%	0.90%	1.39%	1.19%	4	43.39%	44.20%	45.00%	43.71%					
	Corporates - Of Which: SME	4	0.18%	0.36%	0.36%	0.36%	18	1.56%	2.34%	3.61%	2.20%	19	38.72%	43.88%	50.00%	40.34%					
	<b>Retail</b>	17	0.05%	0.15%	0.39%	0.23%	14	14.02%	30.10%	48.61%	14.12%	54	0.38%	1.26%	2.56%	1.81%	55	16.80%	23.85%	35.97%	21.66%
	Retail - Secured on real estate property	8	0.00%	0.14%	0.20%	0.18%	5	9.45%	9.46%	11.41%	9.98%	34	0.19%	0.37%	1.37%	1.58%	36	15.18%	16.80%	20.76%	19.01%
	Retail - Qualifying Revolving	4	0.12%	0.30%	1.12%	0.51%	22	0.58%	1.40%	2.28%	1.68%	21	43.73%	61.49%	73.79%	68.49%					
Retail - Other Retail	15	0.13%	0.51%	3.32%	0.47%	14	20.04%	36.22%	48.61%	20.99%	46	0.84%	2.60%	7.28%	2.97%	44	24.81%	37.64%	51.09%	35.05%	
Luxembourg	<b>Corporates</b>	23	0.08%	0.44%	2.72%	1.18%	18	7.00%	15.17%	22.87%	13.38%	66	0.40%	0.66%	1.29%	0.92%	67	29.94%	37.87%	44.78%	31.02%
	Corporates - Of Which: Specialised Lending	11	0.00%	2.87%	4.97%	3.32%	7	0.56%	14.94%	21.85%	15.17%	27	0.55%	0.86%	1.96%	1.48%	26	19.22%	27.14%	39.25%	26.24%
	Corporates - Of Which: SME	12	0.57%	2.34%	6.53%	5.09%	10	9.09%	15.97%	17.88%	17.01%	42	0.46%	1.33%	2.90%	2.11%	43	32.40%	37.55%	44.95%	31.45%
	<b>Retail</b>	21	0.40%	0.82%	2.09%	1.09%	20	11.99%	19.89%	27.41%	14.28%	64	0.77%	1.36%	2.58%	0.92%	65	16.29%	21.61%	30.05%	17.59%
	Retail - Secured on real estate property	13	0.37%	1.76%	4.58%	0.89%	12	3.66%	6.96%	17.52%	11.98%	60	0.59%	0.97%	1.80%	0.78%	61	14.10%	18.14%	22.98%	16.48%
	Retail - Qualifying Revolving	9	0.49%	0.83%	1.38%	0.99%	8	31.11%	40.73%	54.61%	40.95%	22	0.47%	0.79%	2.00%	1.91%	23	38.83%	55.51%	70.43%	38.25%
Retail - Other Retail	20	0.65%	1.98%	2.79%	2.19%	19	19.96%	32.46%	45.64%	19.07%	55	1.00%	2.30%	4.36%	1.81%	54	29.28%	37.22%	51.57%	23.68%	

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

### Risk Parameters statistics by country of the counterparty for IRB banks

EU and main non-EU countries

2024 Q4

(Source COREP C 9.02)

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

		Default rate					Loss rate					PD - adjusted					LGD				
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
Malta	<b>Corporates</b>										44	<b>0.43%</b>	<b>0.83%</b>	<b>1.53%</b>	<b>1.67%</b>	44	<b>15.95%</b>	<b>29.25%</b>	<b>45.00%</b>	<b>20.25%</b>	
	Corporates - Of Which: Specialised Lending									9	0.69%	1.21%	1.46%	3.53%	9	9.48%	13.66%	16.64%	13.23%		
	Corporates - Of Which: SME									21	0.52%	1.40%	3.81%	0.90%	21	14.96%	23.40%	45.00%	23.02%		
	<b>Retail</b>	10	<b>0.00%</b>	<b>0.37%</b>	<b>3.14%</b>	<b>1.63%</b>	7	<b>7.49%</b>	<b>30.43%</b>	<b>66.22%</b>	<b>31.84%</b>	61	<b>0.34%</b>	<b>1.17%</b>	<b>2.52%</b>	<b>3.30%</b>	61	<b>17.59%</b>	<b>24.35%</b>	<b>35.64%</b>	<b>17.20%</b>
	Retail - Secured on real estate property	5	0.00%	0.00%	0.00%	1.59%					50	0.23%	0.62%	2.05%	1.58%	50	14.40%	17.58%	22.48%	17.76%	
	Retail - Qualifying Revolving										22	0.39%	0.88%	3.06%	1.71%	23	38.56%	57.98%	69.53%	58.04%	
Retail - Other Retail	8	0.00%	0.96%	4.12%	2.06%	5	9.95%	14.86%	30.43%	14.69%	48	0.92%	1.68%	4.52%	1.95%	47	24.70%	38.40%	49.74%	15.45%	
Netherlands	<b>Corporates</b>	17	<b>0.10%</b>	<b>0.42%</b>	<b>0.60%</b>	<b>1.26%</b>	13	<b>13.81%</b>	<b>18.65%</b>	<b>32.18%</b>	<b>14.47%</b>	65	<b>0.30%</b>	<b>0.60%</b>	<b>1.23%</b>	<b>1.25%</b>	66	<b>32.29%</b>	<b>39.14%</b>	<b>44.99%</b>	<b>27.62%</b>
	Corporates - Of Which: Specialised Lending	5	0.00%	0.00%	0.81%	0.75%					28	0.31%	0.74%	1.08%	1.38%	28	17.90%	22.41%	39.39%	16.79%	
	Corporates - Of Which: SME	8	0.00%	0.67%	1.88%	2.23%	6	8.92%	14.75%	31.10%	10.93%	39	0.42%	1.00%	2.44%	2.08%	39	27.65%	38.83%	45.00%	19.66%
	<b>Retail</b>	42	<b>0.08%</b>	<b>0.37%</b>	<b>0.78%</b>	<b>0.45%</b>	35	<b>9.27%</b>	<b>25.00%</b>	<b>43.53%</b>	<b>8.92%</b>	66	<b>0.64%</b>	<b>1.28%</b>	<b>2.39%</b>	<b>0.69%</b>	67	<b>16.16%</b>	<b>20.74%</b>	<b>27.77%</b>	<b>15.25%</b>
	Retail - Secured on real estate property	14	0.13%	0.26%	0.78%	0.41%	10	5.45%	7.21%	10.29%	6.21%	62	0.57%	0.97%	2.17%	0.63%	62	13.76%	16.88%	22.85%	14.44%
	Retail - Qualifying Revolving	17	0.29%	0.56%	0.79%	0.29%	16	31.27%	47.78%	70.39%	14.37%	23	0.57%	1.45%	2.54%	1.45%	23	40.27%	57.83%	73.07%	43.00%
Retail - Other Retail	30	0.20%	1.32%	3.47%	1.86%	22	21.57%	32.10%	57.64%	26.48%	59	1.05%	2.56%	4.28%	2.70%	60	26.68%	36.90%	52.99%	44.55%	
Norway	<b>Corporates</b>	9	<b>0.00%</b>	<b>0.13%</b>	<b>0.58%</b>	<b>2.54%</b>	5	<b>16.63%</b>	<b>24.94%</b>	<b>30.62%</b>	<b>30.24%</b>	54	<b>0.15%</b>	<b>0.47%</b>	<b>1.14%</b>	<b>1.15%</b>	54	<b>26.79%</b>	<b>36.12%</b>	<b>45.00%</b>	<b>26.56%</b>
	Corporates - Of Which: Specialised Lending										17	0.50%	0.76%	0.98%	2.12%	17	15.65%	22.04%	25.51%	23.20%	
	Corporates - Of Which: SME	6	0.08%	0.44%	1.84%	3.60%					23	0.48%	1.47%	2.30%	1.51%	23	16.51%	26.10%	43.76%	24.40%	
	<b>Retail</b>	26	<b>0.10%</b>	<b>0.34%</b>	<b>1.33%</b>	<b>0.95%</b>	24	<b>11.49%</b>	<b>16.01%</b>	<b>31.56%</b>	<b>7.51%</b>	64	<b>0.64%</b>	<b>1.39%</b>	<b>3.45%</b>	<b>1.20%</b>	65	<b>16.45%</b>	<b>21.57%</b>	<b>27.88%</b>	<b>19.41%</b>
	Retail - Secured on real estate property	12	0.21%	0.44%	0.98%	0.69%	8	7.23%	11.02%	15.20%	5.13%	59	0.53%	1.11%	2.17%	1.08%	60	13.25%	18.69%	21.52%	18.14%
	Retail - Qualifying Revolving	8	0.18%	1.11%	1.66%	0.56%	8	19.77%	39.14%	56.11%	58.14%	21	0.66%	1.15%	2.03%	1.69%	23	36.55%	59.22%	71.79%	66.54%
Retail - Other Retail	21	0.33%	1.01%	2.49%	2.83%	19	15.79%	27.39%	67.44%	11.84%	54	1.08%	3.05%	6.13%	2.21%	53	26.00%	38.81%	52.52%	33.63%	
Poland	<b>Corporates</b>	11	<b>0.00%</b>	<b>1.27%</b>	<b>2.25%</b>	<b>2.25%</b>	7	<b>0.49%</b>	<b>14.61%</b>	<b>41.87%</b>	<b>25.88%</b>	53	<b>0.38%</b>	<b>0.61%</b>	<b>1.98%</b>	<b>2.38%</b>	53	<b>29.55%</b>	<b>37.88%</b>	<b>44.89%</b>	<b>32.71%</b>
	Corporates - Of Which: Specialised Lending										15	0.54%	0.75%	2.74%	1.44%	14	17.49%	22.82%	38.63%	26.80%	
	Corporates - Of Which: SME	7	0.00%	0.86%	1.92%	2.40%					30	0.81%	1.77%	3.87%	4.07%	29	25.94%	34.87%	45.00%	32.59%	
	<b>Retail</b>	35	<b>0.18%</b>	<b>1.44%</b>	<b>2.73%</b>	<b>5.02%</b>	32	<b>18.61%</b>	<b>42.89%</b>	<b>61.87%</b>	<b>50.33%</b>	60	<b>0.82%</b>	<b>1.72%</b>	<b>3.09%</b>	<b>1.62%</b>	64	<b>18.32%</b>	<b>28.07%</b>	<b>38.28%</b>	<b>42.13%</b>
	Retail - Secured on real estate property	8	0.00%	0.51%	1.37%	4.37%	4	16.16%	18.54%	37.88%	51.69%	52	0.27%	0.69%	1.73%	0.67%	51	15.48%	20.72%	26.38%	37.29%
	Retail - Qualifying Revolving	13	0.15%	0.95%	4.02%	6.66%	12	34.56%	54.92%	61.84%	54.64%	25	1.29%	3.40%	5.49%	3.15%	27	43.58%	61.59%	71.67%	62.21%
Retail - Other Retail	33	0.91%	2.67%	9.29%	6.37%	30	25.99%	43.73%	65.46%	42.95%	55	1.17%	3.01%	7.11%	4.05%	58	25.11%	43.51%	53.16%	47.05%	
Portugal	<b>Corporates</b>	7	<b>0.03%</b>	<b>0.44%</b>	<b>0.81%</b>	<b>0.67%</b>	6	<b>2.19%</b>	<b>23.85%</b>	<b>29.50%</b>	<b>26.65%</b>	49	<b>0.23%</b>	<b>0.41%</b>	<b>1.11%</b>	<b>2.45%</b>	50	<b>32.92%</b>	<b>40.65%</b>	<b>45.00%</b>	<b>41.25%</b>
	Corporates - Of Which: Specialised Lending										15	0.39%	0.82%	1.34%	1.44%	15	11.94%	29.15%	45.00%	33.79%	
	Corporates - Of Which: SME	6	1.14%	1.27%	1.74%	1.24%	4	20.12%	24.41%	35.79%	23.86%	24	0.98%	2.05%	4.25%	5.70%	24	23.82%	37.23%	45.32%	42.96%
	<b>Retail</b>	29	<b>0.16%</b>	<b>0.82%</b>	<b>1.53%</b>	<b>0.77%</b>	26	<b>18.65%</b>	<b>42.38%</b>	<b>52.21%</b>	<b>31.39%</b>	64	<b>0.41%</b>	<b>1.07%</b>	<b>2.16%</b>	<b>1.23%</b>	65	<b>18.75%</b>	<b>22.57%</b>	<b>33.07%</b>	<b>25.45%</b>
	Retail - Secured on real estate property	13	0.06%	0.82%	1.57%	0.48%	10	6.96%	10.98%	20.11%	11.49%	57	0.38%	0.90%	1.49%	0.94%	57	14.85%	18.41%	22.44%	22.10%
	Retail - Qualifying Revolving	13	0.33%	1.00%	1.81%	1.01%	11	43.95%	72.65%	82.94%	79.16%	22	0.44%	1.62%	3.21%	2.73%	25	41.70%	58.94%	68.28%	53.55%
Retail - Other Retail	23	0.33%	1.68%	2.78%	3.10%	22	26.31%	43.72%	57.26%	46.44%	57	0.85%	2.46%	3.81%	3.67%	57	24.58%	35.67%	51.06%	42.14%	
Romania	<b>Corporates</b>	9	<b>0.00%</b>	<b>0.21%</b>	<b>0.35%</b>	<b>0.99%</b>	4	<b>14.62%</b>	<b>33.82%</b>	<b>46.81%</b>	<b>37.08%</b>	35	<b>0.44%</b>	<b>0.94%</b>	<b>3.41%</b>	<b>2.04%</b>	36	<b>32.13%</b>	<b>40.93%</b>	<b>45.00%</b>	<b>42.00%</b>
	Corporates - Of Which: Specialised Lending										7	0.38%	0.52%	1.21%	0.52%	6	25.06%	27.53%	45.00%	47.59%	
	Corporates - Of Which: SME	5	0.00%	0.72%	0.77%	1.43%					14	0.41%	2.09%	5.90%	3.06%	14	29.27%	41.47%	45.00%	42.40%	
	<b>Retail</b>	31	<b>0.10%</b>	<b>1.94%</b>	<b>4.44%</b>	<b>1.87%</b>	26	<b>34.86%</b>	<b>51.07%</b>	<b>61.27%</b>	<b>51.69%</b>	62	<b>0.58%</b>	<b>1.85%</b>	<b>4.12%</b>	<b>3.64%</b>	64	<b>18.35%</b>	<b>30.36%</b>	<b>44.40%</b>	<b>39.24%</b>
	Retail - Secured on real estate property	5	0.00%	0.00%	0.00%	0.76%					45	0.24%	0.74%	1.86%	2.15%	45	14.34%	18.01%	21.20%	19.35%	
	Retail - Qualifying Revolving	13	0.50%	1.47%	5.13%	1.48%	10	36.74%	52.38%	60.98%	49.01%	23	0.63%	1.85%	4.89%	4.89%	24	40.45%	59.02%	70.55%	48.05%
Retail - Other Retail	26	1.26%	3.93%	10.51%	2.89%	22	40.06%	55.31%	71.26%	60.08%	55	0.85%	3.39%	6.71%	3.86%	55	30.64%	50.46%	58.74%	50.19%	

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

### Risk Parameters statistics by country of the counterparty for IRB banks

EU and main non-EU countries

2024 Q4

(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	<b>Corporates</b>	9	0.00%	0.31%	0.84%	0.65%	7	12.59%	44.43%	51.47%	40.08%	39	0.45%	1.38%	2.28%	2.31%	38	31.34%	40.42%	45.00%	36.30%
	Corporates - Of Which: Specialised Lending											6	0.96%	1.97%	2.16%	1.00%	5	24.43%	24.43%	31.73%	33.34%
	Corporates - Of Which: SME	8	0.00%	0.97%	1.60%	1.36%	7	18.21%	48.57%	51.81%	43.26%	21	0.52%	3.24%	4.45%	4.04%	21	26.24%	37.00%	43.00%	38.98%
	<b>Retail</b>	16	0.20%	0.44%	0.96%	0.71%	14	38.14%	43.81%	60.31%	46.70%	58	0.43%	1.40%	3.81%	1.30%	60	18.40%	24.15%	35.12%	29.73%
	Retail - Secured on real estate property	8	0.00%	0.13%	0.43%	0.37%	5	14.70%	25.26%	25.26%	25.75%	41	0.26%	0.60%	1.19%	0.88%	42	14.68%	17.78%	23.54%	25.59%
	Retail - Qualifying Revolving	6	0.31%	0.60%	0.65%	0.60%	5	33.52%	33.52%	49.23%	40.32%	25	0.40%	2.17%	3.03%	2.98%	25	42.55%	54.87%	67.98%	41.03%
Retail - Other Retail	14	1.17%	2.60%	3.76%	2.51%	14	41.54%	51.70%	63.99%	62.62%	47	1.50%	2.70%	5.26%	3.98%	48	26.71%	42.56%	53.46%	51.51%	
Slovenia	<b>Corporates</b>	5	0.00%	0.00%	0.50%	0.40%						24	0.22%	0.98%	1.90%	1.14%	24	31.88%	40.94%	44.29%	40.81%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME	5	0.00%	0.00%	2.92%	2.87%						14	0.47%	1.23%	3.05%	2.58%	13	11.49%	42.64%	45.00%	41.73%
	<b>Retail</b>	13	0.04%	0.32%	0.51%	0.64%	12	36.56%	55.35%	62.58%	54.74%	49	0.25%	0.89%	2.03%	2.65%	51	18.72%	27.35%	49.00%	31.22%
	Retail - Secured on real estate property											35	0.08%	0.16%	0.97%	0.62%	35	12.07%	18.37%	26.00%	22.80%
	Retail - Qualifying Revolving	5	0.11%	1.65%	2.08%	1.69%	5	49.33%	60.90%	60.99%	22.82%	22	0.39%	0.86%	2.09%	1.41%	22	37.83%	61.95%	70.25%	65.37%
Retail - Other Retail	10	0.06%	0.50%	3.33%	0.41%	8	36.42%	55.35%	69.16%	56.43%	38	0.39%	1.31%	4.26%	3.41%	39	25.76%	47.32%	59.08%	32.83%	
Spain	<b>Corporates</b>	16	0.10%	0.56%	1.01%	1.26%	13	22.46%	26.89%	31.39%	30.52%	65	0.54%	0.98%	1.54%	1.41%	64	31.28%	39.99%	45.00%	40.57%
	Corporates - Of Which: Specialised Lending	6	0.00%	0.48%	0.57%	0.75%						25	0.53%	1.02%	1.58%	1.45%	24	18.60%	27.38%	44.23%	24.59%
	Corporates - Of Which: SME	10	0.10%	1.63%	2.93%	3.11%	9	21.92%	27.33%	34.38%	31.52%	42	0.95%	2.03%	3.80%	1.78%	42	23.53%	38.07%	44.81%	42.59%
	<b>Retail</b>	39	0.36%	0.85%	1.92%	1.49%	36	14.58%	28.86%	35.58%	32.03%	68	0.52%	1.14%	3.23%	1.47%	70	18.17%	24.22%	34.33%	34.87%
	Retail - Secured on real estate property	14	0.40%	0.82%	1.29%	1.07%	11	9.95%	15.34%	22.80%	19.99%	61	0.43%	0.90%	1.42%	1.15%	62	14.78%	17.78%	23.83%	27.36%
	Retail - Qualifying Revolving	17	0.59%	0.91%	1.39%	0.60%	14	35.23%	49.13%	58.01%	65.73%	27	0.35%	1.45%	2.49%	2.04%	28	41.80%	57.57%	69.00%	69.38%
Retail - Other Retail	36	0.61%	2.30%	4.52%	3.84%	32	26.82%	35.07%	46.28%	41.48%	61	0.91%	1.77%	2.94%	2.47%	63	28.65%	41.50%	55.52%	55.63%	
Sweden	<b>Corporates</b>	17	0.26%	1.06%	9.11%	1.15%	14	4.81%	11.44%	27.39%	12.35%	60	0.35%	0.65%	1.66%	0.87%	63	27.70%	38.29%	45.00%	25.13%
	Corporates - Of Which: Specialised Lending	4	2.56%	12.82%	24.41%	10.79%	4	0.90%	5.36%	19.82%	5.39%	26	0.66%	1.62%	7.12%	3.56%	27	18.92%	29.38%	43.88%	27.17%
	Corporates - Of Which: SME	8	0.24%	0.46%	0.78%	0.41%	5	11.19%	14.33%	15.56%	11.76%	30	0.44%	1.03%	1.72%	0.82%	29	23.87%	35.32%	45.00%	17.86%
	<b>Retail</b>	37	0.12%	0.35%	1.13%	0.24%	32	13.59%	22.48%	42.79%	12.98%	67	0.58%	1.20%	3.16%	0.57%	67	16.43%	22.98%	28.88%	13.07%
	Retail - Secured on real estate property	15	0.12%	0.32%	1.75%	0.19%	12	4.36%	8.53%	16.72%	5.00%	59	0.40%	0.92%	2.05%	0.48%	58	12.42%	16.27%	20.36%	11.48%
	Retail - Qualifying Revolving	14	0.20%	0.36%	0.80%	0.41%	10	25.51%	38.33%	54.74%	53.09%	22	0.38%	1.00%	2.20%	1.21%	24	41.09%	56.96%	70.51%	66.99%
Retail - Other Retail	28	0.36%	1.23%	3.20%	0.96%	24	23.63%	37.38%	45.21%	34.04%	56	1.25%	1.90%	3.82%	1.88%	57	26.56%	37.90%	51.05%	35.46%	
United Kingdom	<b>Corporates</b>	20	0.06%	1.08%	1.74%	1.40%	16	0.43%	10.56%	27.05%	12.35%	66	0.30%	0.63%	1.29%	0.83%	69	29.60%	37.81%	44.99%	32.13%
	Corporates - Of Which: Specialised Lending	5	1.88%	2.60%	5.08%	3.63%						28	0.54%	0.97%	1.62%	1.27%	28	18.42%	26.95%	43.38%	26.18%
	Corporates - Of Which: SME	9	0.26%	0.42%	2.76%	2.13%	4	4.73%	10.34%	18.20%	6.08%	45	0.40%	1.26%	3.56%	3.23%	45	25.14%	38.01%	45.00%	29.14%
	<b>Retail</b>	42	0.32%	1.05%	1.87%	1.44%	40	10.26%	20.60%	41.32%	8.81%	65	0.97%	1.58%	3.12%	1.43%	68	16.98%	22.49%	29.37%	15.71%
	Retail - Secured on real estate property	18	1.06%	1.38%	1.78%	1.43%	14	5.60%	10.07%	22.34%	4.70%	62	0.71%	1.28%	3.12%	1.35%	64	14.51%	17.86%	22.33%	12.07%
	Retail - Qualifying Revolving	18	0.28%	0.60%	0.96%	1.37%	15	34.01%	41.86%	67.98%	47.87%	26	0.61%	1.25%	3.17%	2.24%	27	38.80%	58.20%	71.78%	72.95%
Retail - Other Retail	37	0.44%	1.24%	3.58%	2.00%	36	22.25%	41.31%	69.44%	51.61%	59	1.11%	2.71%	4.65%	2.44%	60	26.06%	39.96%	50.33%	46.12%	
Australia	<b>Corporates</b>	4	0.46%	1.18%	1.71%	1.58%						40	0.14%	0.46%	0.86%	0.78%	41	24.50%	33.71%	45.00%	24.82%
	Corporates - Of Which: Specialised Lending											13	0.30%	0.61%	1.02%	0.85%	13	13.54%	16.14%	22.10%	16.13%
	Corporates - Of Which: SME											15	0.15%	0.83%	2.62%	0.94%	15	20.32%	26.86%	45.00%	10.83%
	<b>Retail</b>	25	0.10%	0.24%	2.14%	0.94%	23	4.46%	20.51%	67.52%	4.77%	62	0.53%	0.98%	2.20%	0.62%	63	14.10%	18.94%	26.32%	15.14%
	Retail - Secured on real estate property	6	0.00%	0.37%	0.84%	0.84%						58	0.37%	0.84%	2.05%	0.55%	58	12.43%	16.94%	22.98%	14.44%
	Retail - Qualifying Revolving	10	0.10%	0.49%	0.84%	0.58%	9	42.96%	60.35%	65.62%	53.79%	23	0.39%	1.23%	2.76%	1.20%	23	36.56%	56.37%	67.57%	55.72%
Retail - Other Retail	20	0.12%	0.47%	3.52%	3.05%	18	39.57%	51.85%	70.61%	25.15%	47	0.66%	2.15%	5.26%	2.11%	46	23.88%	35.46%	53.12%	28.64%	



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

### Risk Parameters statistics by country of the counterparty for IRB banks

EU and main non-EU countries

2024 Q4

(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	5	0.00%	0.07%	0.75%	0.93%						45	0.29%	0.63%	1.14%	0.78%	46	28.84%	36.69%	45.00%	35.17%
	Corporates - Of Which: Specialised Lending											18	0.39%	0.61%	1.34%	1.22%	18	18.58%	33.66%	45.00%	28.12%
	Corporates - Of Which: SME											15	0.28%	0.88%	3.64%	2.26%	15	26.86%	38.58%	45.00%	18.74%
	Retail	29	0.08%	0.38%	1.60%	3.69%	27	14.57%	21.85%	50.15%	14.74%	61	0.50%	1.13%	2.16%	2.26%	63	15.34%	20.83%	30.88%	18.08%
	Retail - Secured on real estate property	7	0.00%	0.64%	1.66%	1.38%	5	17.67%	20.04%	21.85%	17.06%	51	0.40%	0.88%	1.94%	0.82%	53	13.22%	16.72%	21.52%	17.00%
Retail - Qualifying Revolving	14	0.33%	0.55%	0.80%	0.84%	13	34.15%	50.07%	66.67%	44.03%	25	0.23%	0.98%	2.24%	2.15%	26	41.47%	56.74%	69.45%	48.30%	
Retail - Other Retail	21	0.38%	1.84%	3.34%	4.31%	19	19.70%	29.54%	53.60%	14.70%	51	0.68%	1.83%	3.81%	2.60%	51	25.35%	35.64%	49.82%	18.12%	
China	Corporates											33	0.21%	0.38%	1.10%	0.81%	34	35.55%	44.13%	45.00%	44.32%
	Corporates - Of Which: Specialised Lending											8	0.16%	0.40%	0.49%	0.64%	8	32.25%	40.65%	46.73%	35.36%
	Corporates - Of Which: SME											17	0.46%	0.60%	3.57%	3.43%	16	22.81%	35.70%	44.61%	28.97%
	Retail	20	0.00%	0.14%	0.81%	0.90%	14	18.71%	31.30%	54.47%	11.87%	55	0.34%	0.82%	1.29%	0.71%	56	13.75%	17.72%	25.05%	15.31%
	Retail - Secured on real estate property	6	0.00%	0.29%	0.85%	0.64%						51	0.26%	0.66%	1.21%	0.70%	51	12.84%	16.56%	21.27%	16.67%
Retail - Qualifying Revolving	7	0.00%	0.82%	4.83%	2.98%	5	37.79%	45.73%	48.28%	38.05%	20	0.39%	0.55%	1.05%	0.84%	23	36.34%	59.76%	70.50%	54.48%	
Retail - Other Retail	17	0.00%	0.11%	2.05%	1.69%	9	44.11%	51.53%	66.55%	4.21%	46	0.30%	1.09%	5.03%	1.14%	45	19.35%	36.50%	51.68%	12.27%	
Hong Kong	Corporates						5	40.03%	40.03%	79.07%	27.32%	36	0.30%	0.68%	3.09%	1.38%	38	32.55%	40.37%	45.00%	33.45%
	Corporates - Of Which: Specialised Lending											11	0.54%	0.99%	3.12%	6.70%	11	8.03%	15.44%	32.90%	19.27%
	Corporates - Of Which: SME											15	0.37%	1.65%	6.87%	1.27%	15	11.29%	32.69%	41.47%	25.78%
	Retail	9	0.00%	0.00%	0.00%	0.01%	6	30.15%	46.81%	69.32%	34.29%	58	0.28%	0.72%	1.61%	0.37%	58	14.48%	18.13%	26.67%	8.90%
	Retail - Secured on real estate property											48	0.26%	0.71%	1.51%	0.73%	48	13.01%	17.53%	22.32%	16.27%
Retail - Qualifying Revolving	4	0.00%	0.10%	1.68%	0.15%						20	0.22%	0.48%	1.86%	1.85%	22	39.06%	57.84%	69.12%	45.70%	
Retail - Other Retail	5	0.04%	0.11%	0.96%	0.31%	4	21.57%	49.73%	79.55%	33.36%	43	0.31%	1.24%	4.00%	0.25%	43	18.56%	32.96%	49.62%	6.27%	
India	Corporates											25	0.39%	0.81%	3.91%	0.81%	28	30.86%	40.74%	45.00%	40.10%
	Corporates - Of Which: Specialised Lending											10	0.45%	0.72%	1.46%	1.43%	10	17.20%	27.72%	43.83%	25.87%
	Corporates - Of Which: SME											8	1.89%	11.86%	38.25%	1.89%	8	38.80%	44.57%	52.81%	35.43%
	Retail	24	0.20%	1.07%	6.67%	1.28%	18	10.28%	40.10%	60.98%	27.46%	55	0.55%	1.05%	3.55%	1.96%	56	17.42%	23.80%	36.68%	28.70%
	Retail - Secured on real estate property	6	0.00%	0.00%	10.18%	0.80%						43	0.17%	0.54%	1.17%	1.26%	44	12.65%	19.20%	23.96%	19.06%
Retail - Qualifying Revolving	10	0.69%	1.53%	12.00%	2.07%	6	46.79%	63.05%	78.51%	59.42%	25	0.43%	1.51%	3.92%	4.12%	26	42.75%	60.54%	71.93%	65.95%	
Retail - Other Retail	19	1.19%	2.47%	6.33%	1.61%	16	22.61%	46.87%	65.08%	38.79%	44	0.95%	2.92%	6.15%	3.37%	44	26.09%	43.40%	62.27%	36.53%	
Korea, Republic Of	Corporates											30	0.15%	0.45%	0.86%	0.42%	30	36.66%	44.07%	45.00%	37.76%
	Corporates - Of Which: Specialised Lending											6	0.22%	0.46%	0.75%	1.60%	6	9.35%	18.16%	43.18%	16.97%
	Corporates - Of Which: SME											7	0.38%	1.67%	5.92%	3.40%	7	41.03%	45.00%	58.58%	32.04%
	Retail	14	0.03%	0.22%	0.76%	1.50%	9	42.23%	48.47%	64.56%	48.43%	49	0.18%	0.48%	1.05%	1.26%	47	16.30%	21.61%	34.02%	38.79%
	Retail - Secured on real estate property											35	0.14%	0.34%	0.79%	0.58%	35	14.37%	16.99%	19.71%	19.03%
Retail - Qualifying Revolving	6	0.00%	1.17%	2.08%	1.28%						22	0.14%	0.43%	1.29%	1.05%	25	41.32%	59.42%	70.12%	59.87%	
Retail - Other Retail	11	0.00%	1.41%	4.80%	1.53%	7	48.47%	64.56%	70.61%	48.45%	36	0.59%	1.24%	4.99%	1.34%	34	27.56%	43.32%	59.12%	40.56%	
Russian Federation	Corporates	8	0.71%	2.25%	38.45%	3.45%	6	4.81%	7.91%	22.57%	17.25%	25	11.50%	28.44%	59.52%	21.01%	30	35.34%	44.16%	45.00%	41.04%
	Corporates - Of Which: Specialised Lending											5	22.11%	24.99%	30.85%	31.61%	5	23.14%	27.46%	30.24%	28.87%
	Corporates - Of Which: SME											5	17.81%	18.52%	37.80%	17.38%	7	42.40%	45.00%	51.35%	38.80%
	Retail	23	0.12%	1.08%	8.53%	8.05%	19	16.98%	45.71%	61.78%	15.86%	53	0.35%	1.16%	7.15%	3.29%	57	15.49%	22.79%	31.39%	20.69%
	Retail - Secured on real estate property	8	0.00%	3.60%	12.03%	10.28%	5	8.19%	14.79%	15.95%	15.07%	45	0.35%	1.70%	7.15%	2.90%	49	13.45%	18.35%	24.77%	20.46%
Retail - Qualifying Revolving	11	0.53%	3.14%	14.10%	5.31%	9	34.17%	52.92%	69.84%	39.00%	22	0.39%	1.37%	5.78%	4.43%	27	39.21%	60.49%	72.01%	63.65%	
Retail - Other Retail	16	0.75%	4.60%	10.01%	4.01%	13	33.36%	60.83%	71.96%	35.62%	41	0.68%	3.22%	5.26%	14.21%	44	26.89%	41.39%	53.63%	17.01%	

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

### Risk Parameters statistics by country of the counterparty for IRB banks

EU and main non-EU countries

2024 Q4

(Source COREP C 9.02)

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

		Default rate					Loss rate					PD - adjusted					LGD				
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
Singapore	<b>Corporates</b>											40	<b>0.33%</b>	<b>0.60%</b>	<b>1.26%</b>	<b>3.12%</b>	41	<b>31.70%</b>	<b>40.02%</b>	<b>45.00%</b>	<b>35.06%</b>
	Corporates - Of Which: Specialised Lending											13	0.28%	0.98%	1.12%	1.23%	13	18.20%	23.43%	39.58%	22.37%
	Corporates - Of Which: SME											11	0.60%	0.66%	1.83%	1.74%	11	17.62%	36.94%	44.95%	33.81%
	<b>Retail</b>	16	<b>0.00%</b>	<b>0.01%</b>	<b>0.38%</b>	<b>0.13%</b>	10	<b>10.76%</b>	<b>57.19%</b>	<b>72.12%</b>	<b>16.71%</b>	59	<b>0.34%</b>	<b>0.66%</b>	<b>1.79%</b>	<b>0.44%</b>	59	<b>14.30%</b>	<b>18.12%</b>	<b>23.55%</b>	<b>12.29%</b>
	Retail - Secured on real estate property	7	0.00%	0.00%	0.65%	0.74%						53	0.27%	0.55%	1.36%	0.54%	54	13.50%	17.09%	20.87%	15.81%
	Retail - Qualifying Revolving	8	0.15%	0.57%	1.06%	0.79%	7	6.29%	27.31%	56.17%	44.82%	18	0.17%	0.38%	0.95%	0.72%	22	33.91%	59.40%	69.00%	51.54%
Retail - Other Retail	10	0.00%	0.04%	1.90%	0.13%	4	29.04%	59.33%	79.31%	5.59%	48	0.33%	0.93%	1.99%	0.44%	48	19.50%	37.40%	52.33%	9.69%	
Switzerland	<b>Corporates</b>	15	<b>0.00%</b>	<b>0.07%</b>	<b>0.46%</b>	<b>0.68%</b>	10	<b>1.62%</b>	<b>4.38%</b>	<b>17.98%</b>	<b>3.01%</b>	60	<b>0.17%</b>	<b>0.66%</b>	<b>1.47%</b>	<b>1.07%</b>	62	<b>32.30%</b>	<b>40.05%</b>	<b>45.00%</b>	<b>32.08%</b>
	Corporates - Of Which: Specialised Lending											17	0.28%	0.66%	1.48%	0.96%	16	12.28%	18.16%	42.50%	27.67%
	Corporates - Of Which: SME	8	0.00%	0.17%	0.68%	0.18%	5	3.09%	4.15%	5.58%	3.03%	40	0.91%	1.78%	2.63%	2.46%	42	17.03%	34.09%	45.00%	26.76%
	<b>Retail</b>	36	<b>0.24%</b>	<b>0.80%</b>	<b>1.40%</b>	<b>0.52%</b>	34	<b>9.21%</b>	<b>19.49%</b>	<b>28.45%</b>	<b>12.86%</b>	65	<b>0.80%</b>	<b>1.34%</b>	<b>2.40%</b>	<b>0.93%</b>	67	<b>16.24%</b>	<b>20.60%</b>	<b>26.46%</b>	<b>18.93%</b>
	Retail - Secured on real estate property	19	0.43%	0.80%	1.86%	0.53%	16	7.52%	13.42%	19.83%	10.69%	66	0.66%	1.05%	2.37%	0.83%	66	13.17%	17.39%	23.12%	18.46%
	Retail - Qualifying Revolving	17	0.32%	1.09%	2.05%	0.94%	16	37.10%	52.57%	60.14%	39.99%	28	0.78%	1.02%	2.54%	1.73%	30	42.02%	56.56%	67.62%	53.98%
Retail - Other Retail	29	0.37%	0.62%	2.18%	0.47%	27	18.11%	33.43%	61.50%	24.98%	60	1.26%	2.16%	3.28%	1.50%	60	26.00%	37.23%	52.39%	19.08%	
United States	<b>Corporates</b>	24	<b>0.04%</b>	<b>0.70%</b>	<b>2.90%</b>	<b>1.15%</b>	19	<b>8.09%</b>	<b>13.53%</b>	<b>24.72%</b>	<b>11.09%</b>	61	<b>0.28%</b>	<b>0.80%</b>	<b>2.03%</b>	<b>1.80%</b>	64	<b>30.51%</b>	<b>42.87%</b>	<b>45.00%</b>	<b>27.25%</b>
	Corporates - Of Which: Specialised Lending	11	1.31%	5.30%	12.99%	6.57%	8	10.30%	12.62%	15.37%	11.37%	23	0.58%	1.74%	2.73%	2.38%	22	18.01%	28.69%	44.96%	25.61%
	Corporates - Of Which: SME	8	0.00%	0.19%	5.54%	3.06%	5	4.72%	7.97%	54.56%	10.86%	35	0.73%	2.26%	6.16%	2.49%	35	26.30%	37.13%	45.00%	19.68%
	<b>Retail</b>	38	<b>0.06%</b>	<b>0.34%</b>	<b>0.96%</b>	<b>3.77%</b>	36	<b>11.32%</b>	<b>21.57%</b>	<b>42.81%</b>	<b>15.63%</b>	64	<b>0.64%</b>	<b>1.22%</b>	<b>2.15%</b>	<b>1.77%</b>	65	<b>16.63%</b>	<b>21.32%</b>	<b>30.26%</b>	<b>25.04%</b>
	Retail - Secured on real estate property	16	0.15%	0.33%	0.72%	0.34%	12	7.67%	9.40%	15.13%	9.67%	63	0.50%	1.13%	1.73%	0.94%	63	14.88%	17.63%	22.29%	19.08%
	Retail - Qualifying Revolving	22	0.24%	0.45%	1.55%	0.59%	19	34.14%	53.59%	66.82%	41.49%	25	0.55%	1.08%	2.16%	1.17%	27	38.44%	58.14%	68.96%	59.01%
Retail - Other Retail	30	0.21%	0.87%	3.16%	4.78%	28	15.24%	47.43%	62.26%	15.71%	58	0.85%	2.11%	3.57%	2.04%	58	27.72%	35.10%	53.77%	26.61%	



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:

$$PD\_Adjusted = PD_{non\_default} = \frac{Exposure_{Total} * PD_{Corep} - Exposure_{default}}{Exposure_{non\_default}} = \frac{column\ 010 * column\ 080 - column030}{column010 - column030}$$

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  $\text{No defaulted exp} = (\text{Original exposure} - \text{Defaulted exposure})$

and  $(Q-i)$  = Quarter expressed as a lag of the actual one.

- **Loss rate**

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

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

To express it on yearly basis we apply:

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

Where the *Observed new defaulted* of the periods are the ones at the end of the period.

and  $(Q-i)$  = Quarter expressed as a lag of the actual one.



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