

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

2025 Q1

(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	12	0.26%	0.98%	2.72%	1.03%	9	13.61%	31.22%	44.60%	35.28%	53	0.34%	0.85%	1.89%	1.94%	54	29.73%	39.82%	40.00%	31.41%
	Corporates - Of Which: Specialised Lending	12	0.00%	0.19%	3.15%	1.67%						32	0.24%	0.48%	2.33%	1.15%	32	18.90%	21.97%	31.96%	23.17%
	Corporates - Of Which: SME	5	0.30%	0.90%	2.11%	1.41%						30	0.25%	0.92%	3.26%	3.50%	31	20.06%	29.56%	40.00%	25.43%
	Corporates - Of Which: Large corporates	31	0.04%	0.64%	1.89%	0.53%	27	10.00%	20.87%	37.60%	29.05%	60	0.50%	1.15%	2.15%	1.40%	61	17.39%	24.27%	33.03%	30.13%
	Corporates: Purchased receivables	11	0.00%	0.50%	0.86%	0.40%	7	5.29%	10.03%	10.43%	11.51%	59	0.28%	0.71%	1.62%	1.30%	59	14.40%	18.69%	24.27%	20.30%
	Corporates: Other	12	0.13%	0.60%	0.86%	0.86%	8	35.96%	44.33%	60.62%	62.57%	28	0.73%	1.73%	2.60%	1.96%	28	50.00%	62.96%	73.62%	92.15%
	Retail	26	0.13%	1.18%	3.37%	0.76%	24	10.93%	36.67%	53.83%	46.31%	52	1.02%	1.89%	3.62%	1.80%	52	31.73%	45.92%	56.47%	49.25%
	Retail: Purchased receivables	17	0.00%	0.99%	2.13%	1.77%	13	16.41%	27.48%	37.26%	32.81%	57	0.32%	0.59%	1.46%	2.50%	58	35.02%	39.63%	40.00%	33.71%
	Retail - Of Which: Secured by immovable property	16	0.15%	0.59%	0.88%	0.71%	12	6.69%	20.37%	37.51%	16.20%	60	0.32%	1.47%	2.23%	2.16%	60	16.63%	25.19%	36.51%	25.12%
	Retail - Secured by residential real estate	11	0.00%	1.07%	2.10%	1.58%	7	20.45%	29.57%	35.17%	26.23%	30	0.75%	1.71%	2.97%	2.70%	29	23.61%	29.40%	38.26%	28.72%
	Retail - Qualifying Revolving	33	0.08%	0.40%	0.74%	0.67%	28	11.53%	15.60%	26.81%	11.75%	62	0.63%	1.23%	1.99%	1.19%	62	16.86%	20.29%	30.15%	18.42%
	Retail - Other Retail	22	0.26%	0.54%	1.06%	0.53%	19	7.59%	9.99%	12.76%	6.31%	58	0.54%	1.09%	1.96%	0.97%	58	14.01%	17.08%	23.47%	14.50%
Belgium	Corporates	18	0.11%	0.36%	1.14%	0.75%	14	25.93%	32.33%	72.44%	24.57%	28	0.43%	1.32%	3.35%	0.39%	29	50.21%	62.57%	76.17%	51.68%
	Corporates - Of Which: Specialised Lending	24	0.28%	0.69%	1.12%	1.27%	21	19.56%	27.33%	51.59%	20.54%	55	0.87%	1.62%	3.48%	2.45%	56	29.46%	34.57%	48.09%	30.78%
	Corporates - Of Which: SME											28	0.35%	0.84%	7.02%	0.71%	29	34.95%	40.00%	40.00%	27.68%
	Corporates - Of Which: Large corporates											8	1.36%	5.47%	9.05%	1.85%	8	20.00%	25.00%	31.82%	31.91%
	Corporates: Purchased receivables											10	0.56%	1.82%	8.28%	4.55%	10	40.00%	43.59%	57.37%	43.91%
	Corporates: Other	20	0.28%	0.88%	3.34%	1.11%	18	42.65%	59.20%	67.12%	58.42%	55	0.35%	1.02%	2.60%	1.71%	56	18.51%	27.23%	45.35%	21.88%
	Retail	6	0.00%	0.00%	0.39%	0.84%						44	0.26%	0.57%	1.07%	1.09%	44	13.14%	18.28%	22.85%	15.97%
	Retail: Purchased receivables	10	1.24%	3.39%	5.12%	0.74%	9	30.33%	58.39%	71.05%	87.14%	22	1.24%	2.82%	5.74%	3.00%	22	50.16%	68.63%	76.15%	68.36%
	Retail - Of Which: Secured by immovable property	17	0.73%	2.17%	14.28%	2.24%	15	46.82%	62.87%	77.90%	77.19%	46	0.85%	2.99%	11.00%	5.86%	42	30.03%	47.70%	59.47%	39.27%
	Retail - Secured by residential real estate	4	0.06%	0.32%	1.64%	0.64%						27	0.47%	1.81%	5.92%	2.33%	27	30.42%	40.00%	42.18%	38.62%
	Retail - Qualifying Revolving	5	0.00%	0.00%	0.00%	0.00%						18	0.41%	0.69%	1.18%	1.14%	18	16.43%	20.76%	22.73%	48.27%
	Retail - Other Retail	4	0.10%	0.67%	2.96%	1.14%						7	1.96%	3.43%	24.24%	3.76%	6	36.60%	38.24%	40.00%	35.77%
Bulgaria	Corporates	21	0.48%	1.96%	5.46%	1.26%	18	28.41%	57.62%	62.16%	23.64%	51	0.26%	1.63%	4.24%	1.70%	53	23.10%	31.35%	47.71%	36.68%
	Corporates - Of Which: Specialised Lending	6	0.00%	0.44%	1.03%	0.46%						37	0.16%	0.30%	0.55%	1.21%	37	14.15%	19.00%	24.56%	31.92%
	Corporates - Of Which: SME	7	0.95%	3.71%	7.95%	4.27%	6	19.82%	32.03%	53.66%	28.69%	24	0.62%	1.97%	5.86%	3.84%	24	50.18%	64.70%	75.84%	68.21%
	Corporates - Of Which: Large corporates	15	0.84%	2.79%	15.80%	1.80%	13	32.79%	59.82%	69.60%	25.29%	40	1.15%	2.17%	8.42%	1.98%	37	39.87%	54.24%	60.12%	48.54%
	Corporates: Purchased receivables											33	0.63%	1.09%	2.04%	1.30%	35	24.30%	35.41%	40.00%	29.88%
	Corporates: Other	4	0.00%	0.00%	0.00%	0.00%						14	0.23%	0.92%	1.02%	0.64%	14	7.26%	25.00%	34.27%	28.89%
	Retail											18	1.02%	1.54%	18.16%	1.32%	17	26.60%	28.69%	43.26%	27.14%
	Retail: Purchased receivables	11	0.00%	1.09%	8.74%	4.45%	8	8.72%	28.13%	62.43%	13.14%	57	0.48%	1.11%	2.03%	1.60%	57	14.79%	22.55%	32.86%	14.88%
	Retail - Of Which: Secured by immovable property	4	0.00%	0.00%	18.25%	6.43%						50	0.23%	1.22%	2.12%	1.46%	50	12.58%	15.08%	19.71%	16.61%
	Retail - Secured by residential real estate											22	0.60%	1.16%	1.69%	0.97%	22	50.21%	61.38%	71.41%	66.09%
	Retail - Qualifying Revolving	7	0.00%	1.10%	6.18%	1.74%	5	21.67%	57.50%	67.36%	32.21%	42	0.62%	1.62%	2.93%	1.77%	42	30.19%	45.80%	56.51%	12.28%
	Retail - Other Retail	9	0.01%	0.18%	0.73%	0.55%	5	43.06%	49.94%	50.18%	48.18%	46	0.26%	0.65%	1.62%	2.42%	46	30.42%	37.70%	40.00%	33.17%

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 2025 Q1 (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
Croatia	Corporates	25	0.00%	0.04%	0.11%	0.23%	9	0.99%	19.04%	37.93%	18.49%	34	0.41%	0.78%	2.08%	1.60%	34	17.94%	20.81%	28.18%	23.09%
	Corporates - Of Which: Specialised Lending	8	0.57%	0.92%	1.30%	1.18%	5	25.65%	41.82%	50.78%	44.06%	28	0.66%	2.46%	4.90%	3.41%	27	26.00%	32.53%	40.00%	30.48%
	Corporates - Of Which: SME	22	0.37%	0.68%	2.59%	0.56%	19	22.09%	34.51%	57.08%	40.84%	56	0.53%	1.16%	2.20%	1.32%	55	15.39%	23.24%	35.75%	26.09%
	Corporates - Of Which: Large corporates	13	0.09%	0.42%	0.49%	0.32%	8	12.64%	20.12%	24.43%	14.42%	48	0.29%	0.80%	1.25%	0.99%	48	13.04%	16.77%	21.87%	18.92%
	Corporates: Purchased receivables	14	0.11%	0.54%	2.26%	0.54%	9	40.31%	44.30%	54.38%	55.56%	27	0.67%	1.63%	3.42%	3.13%	26	50.06%	57.25%	71.55%	65.09%
	Corporates: Other	16	0.56%	1.48%	3.01%	1.24%	14	38.38%	53.78%	67.90%	54.64%	46	0.48%	1.62%	3.14%	2.71%	45	28.48%	42.02%	50.57%	47.13%
	Retail	11	0.00%	0.06%	0.38%	0.38%	6	0.13%	15.75%	26.59%	22.74%	55	0.24%	0.44%	0.86%	0.84%	55	36.96%	40.00%	40.00%	25.85%
	Retail: Purchased receivables	7	0.00%	0.00%	63.88%	0.20%	12	0.09%	0.09%	23.23%	26.90%	38	0.49%	1.10%	4.62%	3.00%	38	21.30%	29.51%	40.00%	23.88%
	Retail - Of Which: Secured by immovable property	5	0.01%	0.01%	0.03%	0.31%						28	0.66%	1.04%	1.33%	1.20%	29	20.00%	27.18%	40.00%	18.82%
	Retail - Secured by residential real estate	27	0.23%	0.49%	1.44%	0.45%	25	11.62%	21.90%	36.29%	10.59%	57	0.56%	1.24%	3.25%	1.04%	57	18.32%	25.67%	33.74%	20.34%
	Retail - Qualifying Revolving	13	0.00%	0.78%	1.84%	0.42%	8	7.85%	9.86%	22.23%	8.25%						54	13.90%	17.67%	23.24%	18.44%
	Retail - Other Retail	10	0.34%	1.01%	15.66%	0.00%	8	22.20%	44.02%	74.09%	47.49%						21	50.21%	62.90%	73.59%	66.29%
Cyprus	Corporates	17	0.34%	0.84%	1.57%	0.78%	16	22.45%	38.86%	56.47%	24.98%						45	31.45%	40.05%	50.98%	37.57%
	Corporates - Of Which: Specialised Lending	6	0.00%	0.06%	0.12%	0.12%	4	19.69%	19.69%	19.76%	19.69%	36	0.43%	1.28%	6.20%	1.17%	34	35.01%	40.00%	40.00%	36.30%
	Corporates - Of Which: SME											12	1.24%	3.57%	5.06%	2.45%	12	40.00%	40.00%	40.00%	38.01%
	Corporates - Of Which: Large corporates	5	0.00%	0.24%	0.24%	0.24%	4	23.84%	27.85%	27.85%	27.85%	17	1.57%	2.98%	22.46%	1.61%	14	37.62%	40.00%	40.00%	37.54%
	Corporates: Purchased receivables	20	0.13%	0.34%	2.21%	0.27%	17	14.15%	17.76%	26.42%	17.20%	49	0.53%	1.56%	2.44%	1.77%	50	18.06%	23.15%	41.36%	17.98%
	Corporates: Other	9	0.08%	0.19%	0.20%	0.16%	7	7.46%	10.35%	10.36%	9.87%	38	0.36%	1.09%	1.65%	1.48%	38	13.57%	16.22%	23.26%	14.59%
	Retail	5	0.00%	0.28%	7.97%	1.70%						20	0.76%	1.86%	4.26%	1.99%	19	50.76%	65.43%	75.67%	68.01%
	Retail: Purchased receivables	13	0.34%	0.73%	1.24%	0.65%	11	23.25%	23.42%	26.42%	23.13%	36	1.17%	2.80%	6.67%	2.87%	36	30.84%	42.50%	66.26%	31.82%
	Retail - Of Which: Secured by immovable property	8	0.00%	0.00%	0.67%	0.55%						59	0.38%	0.97%	1.94%	0.98%	59	35.17%	40.00%	40.00%	31.04%
	Retail - Secured by residential real estate	4	0.00%	0.00%	0.00%	0.00%						50	0.36%	1.20%	2.30%	2.23%	50	19.98%	28.07%	37.28%	26.28%
	Retail - Qualifying Revolving	4	0.62%	1.28%	1.74%	1.65%						25	1.23%	2.11%	3.85%	1.68%	24	23.41%	29.72%	40.00%	23.12%
	Retail - Other Retail	25	0.17%	0.80%	3.02%	1.06%	21	13.40%	18.88%	54.24%	13.51%	53	0.49%	1.48%	3.22%	1.91%	53	16.22%	27.36%	40.70%	24.88%
Czech	Corporates	8	0.34%	2.41%	6.97%	0.78%	6	8.24%	9.02%	10.88%	8.17%	44	0.22%	0.64%	2.06%	1.56%	44	10.93%	16.25%	21.63%	20.81%
	Corporates - Of Which: Specialised Lending	10	0.04%	0.29%	2.99%	0.89%	7	36.41%	54.45%	78.38%	70.06%	23	0.54%	2.09%	4.46%	1.80%	24	50.22%	61.31%	70.75%	68.35%
	Corporates - Of Which: SME	20	0.95%	2.07%	3.15%	2.19%	17	23.46%	26.77%	68.26%	21.52%	44	0.94%	2.82%	4.55%	3.76%	44	34.24%	44.18%	58.85%	36.56%
	Corporates - Of Which: Large corporates	24	0.16%	0.96%	2.25%	1.66%	21	17.00%	23.03%	35.89%	33.44%	67	0.38%	0.83%	2.08%	3.61%	68	33.81%	38.54%	40.00%	42.47%
	Corporates: Purchased receivables	30	0.00%	0.63%	2.78%	0.67%	18	5.42%	8.01%	9.77%	6.44%	86	0.49%	1.00%	1.99%	1.65%	90	21.44%	23.75%	32.33%	20.21%
	Corporates: Other	15	0.47%	1.73%	3.74%	2.93%	12	20.11%	25.53%	32.88%	36.54%	47	0.69%	1.78%	2.74%	4.67%	47	22.22%	32.78%	40.00%	43.77%
	Retail	41	0.43%	1.01%	1.26%	0.76%	38	10.91%	19.42%	29.73%	21.20%	61	0.76%	1.47%	2.38%	4.54%	62	18.16%	22.85%	32.38%	45.14%
	Retail: Purchased receivables	26	0.56%	0.74%	1.16%	0.59%	23	3.34%	12.07%	16.65%	11.57%	60	0.67%	1.12%	1.88%	2.16%	60	13.18%	17.65%	22.69%	24.18%
	Retail - Of Which: Secured by immovable property	21	0.48%	0.60%	0.97%	1.00%	17	40.26%	49.87%	62.50%	47.10%	30	0.60%	1.20%	3.23%	2.10%	29	50.11%	61.25%	69.47%	53.35%
	Retail - Secured by residential real estate	35	0.56%	1.58%	2.69%	1.57%	32	20.89%	30.03%	51.84%	25.64%	54	1.24%	2.59%	4.41%	6.58%	55	33.82%	41.50%	55.73%	43.99%
	Retail - Qualifying Revolving	36	0.08%	0.82%	1.48%	1.22%	31	17.31%	28.94%	42.04%	21.63%	67	0.45%	0.84%	1.80%	1.30%	69	31.50%	37.59%	40.00%	34.03%
	Retail - Other Retail	27	0.12%	0.66%	2.14%	1.69%	17	12.41%	24.65%	36.39%	18.80%	88	0.64%	0.87%	1.19%	1.16%	92	21.86%	27.45%	34.32%	29.13%

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																			
		2025 Q1																			
		(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	19	0.67%	1.55%	2.85%	1.51%	16	10.49%	27.39%	36.31%	19.82%	50	0.78%	1.72%	3.16%	1.13%	49	26.09%	31.64%	40.00%	29.10%
	Corporates - Of Which: Specialised Lending	48	0.28%	0.53%	1.60%	0.74%	44	10.01%	18.95%	24.24%	23.48%	65	0.63%	1.45%	2.92%	1.11%	65	18.19%	23.68%	29.88%	26.88%
	Corporates - Of Which: SME	32	0.32%	0.43%	1.48%	0.50%	27	5.70%	11.04%	13.98%	11.47%	62	0.55%	1.04%	2.26%	0.89%	62	15.05%	17.28%	24.49%	19.52%
	Corporates - Of Which: Large corporates	21	0.24%	0.37%	1.07%	0.39%	19	26.50%	38.93%	56.52%	40.62%	30	0.69%	1.49%	3.76%	1.03%	29	50.25%	57.13%	70.26%	65.78%
	Corporates: Purchased receivables	41	0.71%	1.22%	2.31%	1.52%	38	18.88%	31.22%	53.89%	34.27%	59	1.09%	2.21%	3.41%	2.09%	60	31.41%	38.93%	49.41%	42.55%
	Corporates: Other											36	0.30%	1.13%	3.81%	3.03%	36	38.82%	40.00%	40.01%	37.10%
	Retail											14	0.33%	2.37%	13.52%	1.50%	14	2.80%	29.40%	36.50%	27.82%
	Retail: Purchased receivables											15	0.69%	1.03%	5.51%	3.01%	15	18.09%	39.66%	41.87%	30.62%
	Retail - Of Which: Secured by immovable property	24	0.20%	0.48%	2.59%	1.78%	20	19.83%	47.86%	62.63%	22.06%	57	0.44%	1.28%	3.61%	3.01%	58	18.68%	27.16%	41.80%	31.30%
	Retail - Secured by residential real estate	6	0.00%	0.24%	6.47%	2.06%						42	0.26%	0.44%	0.95%	0.85%	42	13.09%	16.38%	21.85%	14.86%
	Retail - Qualifying Revolving	7	0.46%	0.71%	2.31%	0.51%	8	22.82%	43.22%	60.91%	41.34%	23	0.73%	1.16%	2.26%	1.19%	21	50.19%	57.37%	69.02%	62.83%
	Retail - Other Retail	19	0.41%	1.04%	5.69%	2.07%	16	32.15%	51.39%	65.44%	41.16%	46	1.01%	2.79%	6.49%	8.14%	44	30.35%	41.46%	54.61%	33.71%
Estonia	Corporates	6	0.13%	0.18%	0.82%	0.56%	5	22.46%	23.79%	30.68%	26.16%	42	0.30%	0.85%	1.50%	1.56%	43	28.63%	38.16%	40.00%	37.67%
	Corporates - Of Which: Specialised Lending	12	0.00%	0.00%	0.00%	0.00%						34	0.71%	1.18%	2.04%	1.61%	34	17.82%	20.71%	40.00%	30.35%
	Corporates - Of Which: SME	6	0.00%	0.23%	0.38%	1.34%	4	24.42%	28.97%	32.70%	23.35%	17	0.68%	2.45%	14.29%	3.17%	14	25.68%	37.52%	42.86%	39.25%
	Corporates - Of Which: Large corporates	27	0.11%	0.39%	4.00%	0.64%	25	24.92%	42.86%	60.66%	43.73%	58	0.42%	0.94%	2.86%	2.69%	60	17.99%	27.87%	42.78%	41.57%
	Corporates: Purchased receivables	9	0.00%	0.13%	0.40%	0.18%	5	26.81%	31.72%	38.43%	26.32%	49	0.23%	0.52%	1.19%	1.70%	49	13.78%	17.85%	25.35%	30.26%
	Corporates: Other	11	0.13%	0.79%	1.28%	0.62%	10	26.67%	56.55%	64.63%	55.08%	28	0.62%	1.34%	3.31%	3.59%	26	50.00%	58.79%	72.12%	76.20%
	Retail	23	0.32%	1.83%	5.59%	1.60%	18	41.68%	53.96%	66.03%	48.67%	51	0.42%	1.94%	7.33%	4.95%	48	36.15%	43.01%	55.97%	66.43%
	Retail: Purchased receivables	10	0.00%	0.50%	1.12%	0.88%	6	3.94%	32.05%	41.68%	21.02%	54	0.18%	0.35%	0.84%	1.27%	57	34.15%	39.89%	40.06%	25.80%
	Retail - Of Which: Secured by immovable property	20	0.00%	0.00%	2.94%	4.08%	8	0.02%	8.29%	35.39%	4.53%	68	0.35%	0.65%	2.91%	2.35%	76	17.83%	25.23%	39.76%	25.08%
	Retail - Secured by residential real estate	4	0.00%	0.81%	2.13%	1.71%						30	0.25%	0.96%	4.36%	4.03%	32	27.36%	34.68%	40.00%	32.54%
	Retail - Qualifying Revolving	32	0.28%	0.66%	1.72%	0.48%	31	4.57%	25.59%	57.87%	28.20%	58	0.58%	1.26%	2.68%	1.11%	61	16.20%	21.66%	28.10%	31.97%
	Retail - Other Retail	15	0.33%	0.70%	1.69%	0.33%	12	8.31%	16.71%	27.45%	16.78%	56	0.53%	0.96%	2.16%	0.93%	56	13.41%	17.10%	23.97%	29.53%
Finland	Corporates	12	0.44%	0.96%	1.54%	0.64%	11	39.75%	47.51%	58.57%	42.11%	24	0.56%	1.72%	3.20%	2.58%	24	50.30%	58.69%	70.46%	58.41%
	Corporates - Of Which: Specialised Lending	21	0.34%	0.82%	2.45%	2.51%	20	12.05%	44.20%	70.46%	47.45%	51	0.85%	2.35%	5.25%	3.86%	54	30.54%	41.49%	57.89%	58.80%
	Corporates - Of Which: SME	20	0.09%	0.35%	0.95%	1.12%	18	21.29%	29.38%	38.33%	23.92%	59	0.52%	1.07%	1.98%	2.48%	59	31.65%	39.00%	40.00%	37.69%
	Corporates - Of Which: Large corporates	16	0.11%	0.53%	1.72%	0.44%	13	9.14%	23.21%	30.92%	11.40%	72	0.64%	1.31%	2.80%	2.67%	72	20.02%	23.81%	37.36%	23.42%
	Corporates: Purchased receivables	10	1.13%	1.39%	2.73%	1.82%	10	29.82%	34.18%	40.11%	31.17%	33	0.52%	1.81%	4.37%	4.70%	32	25.79%	33.05%	40.00%	38.60%
	Corporates: Other	42	0.47%	1.35%	2.35%	1.21%	38	19.17%	29.68%	42.86%	44.17%	61	0.82%	1.46%	2.51%	2.17%	63	18.63%	24.58%	36.70%	31.23%
	Retail	21	0.35%	0.92%	1.76%	0.50%	17	12.13%	16.54%	21.87%	24.46%	60	0.53%	0.89%	1.68%	1.27%	60	13.70%	18.35%	24.32%	22.35%
	Retail: Purchased receivables	23	0.47%	0.75%	1.39%	0.95%	19	33.79%	37.45%	59.56%	54.31%	32	0.48%	1.97%	3.69%	4.04%	31	50.16%	58.27%	72.43%	56.65%
	Retail - Of Which: Secured by immovable property	36	0.41%	1.60%	4.86%	2.38%	32	28.00%	41.86%	54.21%	50.20%	56	1.42%	2.67%	4.58%	3.65%	57	33.52%	40.25%	52.23%	39.32%
	Retail - Secured by residential real estate											29	0.62%	1.49%	3.26%	1.63%	29	35.49%	40.00%	40.00%	34.49%
	Retail - Qualifying Revolving											8	0.43%	0.46%	0.51%	0.51%	8	18.19%	33.84%	36.92%	18.14%
	Retail - Other Retail											9	1.83%	2.67%	3.31%	2.77%	9	32.71%	40.00%	40.00%	34.36%

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																			
		2025 Q1																			
		(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
France	Corporates	15	0.01%	0.26%	1.91%	0.23%	13	25.23%	26.66%	50.86%	25.75%	51	0.68%	2.21%	3.60%	3.27%	48	19.73%	25.80%	45.26%	32.58%
	Corporates - Of Which: Specialised Lending	8	0.00%	0.13%	0.13%	0.13%	5	19.26%	19.27%	22.56%	20.35%	37	0.32%	0.97%	2.22%	2.74%	37	12.52%	18.48%	22.45%	27.25%
	Corporates - Of Which: SME											18	0.29%	1.50%	2.23%	1.73%	19	57.43%	67.45%	81.04%	67.53%
	Corporates - Of Which: Large corporates	13	0.10%	0.29%	1.97%	0.45%	11	28.18%	44.99%	59.78%	29.23%	46	0.86%	2.56%	4.79%	4.46%	42	31.89%	49.36%	62.81%	47.20%
	Corporates: Purchased receivables	4	0.00%	0.09%	0.20%	0.17%						36	0.54%	1.85%	3.60%	1.64%	36	35.47%	40.00%	40.14%	36.01%
	Corporates: Other	4	0.00%	1.61%	4.77%	0.65%						12	0.42%	1.43%	1.43%	1.32%	12	36.71%	36.71%	40.00%	37.07%
	Retail											14	0.31%	1.94%	2.86%	2.55%	14	35.60%	40.00%	42.96%	37.15%
	Retail: Purchased receivables	16	0.07%	0.25%	2.46%	0.22%	15	12.65%	15.50%	55.28%	14.08%	52	0.55%	1.16%	2.77%	1.78%	50	18.53%	24.19%	36.44%	21.82%
	Retail - Of Which: Secured by immovable property	9	0.00%	0.13%	0.16%	0.15%	6	8.83%	9.35%	9.86%	9.14%	36	0.20%	0.47%	1.26%	1.57%	36	15.55%	17.93%	20.31%	18.77%
	Retail - Secured by residential real estate	5	0.26%	0.73%	0.97%	0.79%						22	0.68%	1.29%	2.04%	1.94%	21	51.54%	60.28%	74.25%	70.63%
	Retail - Qualifying Revolving	13	0.09%	0.56%	1.66%	0.49%	12	19.85%	33.26%	57.76%	20.55%	45	0.80%	2.22%	10.25%	2.87%	40	30.81%	41.79%	61.49%	39.28%
	Retail - Other Retail	23	0.01%	0.25%	0.88%	0.99%	15	5.53%	17.31%	31.19%	20.36%	64	0.42%	0.75%	1.37%	1.13%	66	31.20%	38.90%	40.28%	32.90%
Germany	Corporates	31	0.00%	0.61%	4.66%	2.72%	12	4.96%	14.96%	23.17%	12.18%	86	0.74%	1.43%	3.22%	4.16%	94	21.57%	25.50%	37.74%	25.51%
	Corporates - Of Which: Specialised Lending	9	0.02%	1.26%	1.81%	3.67%	4	5.20%	15.76%	58.09%	19.92%	46	0.63%	1.16%	3.31%	2.22%	46	26.19%	35.80%	40.00%	29.57%
	Corporates - Of Which: SME	25	0.45%	0.77%	1.78%	0.94%	24	10.77%	17.59%	27.30%	12.69%	56	0.72%	1.28%	2.74%	0.95%	60	16.61%	22.75%	29.45%	21.52%
	Corporates - Of Which: Large corporates	13	0.49%	1.22%	2.29%	0.76%	11	2.73%	10.16%	18.47%	9.78%	58	0.60%	1.06%	2.16%	0.80%	58	13.94%	17.71%	22.98%	19.53%
	Corporates: Purchased receivables	9	0.75%	0.90%	1.51%	1.27%	9	34.41%	45.03%	61.31%	43.34%	23	0.46%	1.33%	3.45%	0.81%	22	50.86%	63.51%	72.25%	50.99%
	Corporates: Other	21	0.58%	1.55%	1.92%	1.75%	20	25.21%	36.41%	51.61%	18.70%	47	1.05%	1.92%	3.28%	1.73%	49	30.04%	36.76%	46.39%	27.50%
	Retail	5	0.00%	0.00%	5.42%	0.18%						40	0.46%	1.08%	2.13%	1.41%	39	21.38%	30.52%	40.00%	24.51%
	Retail: Purchased receivables	8	0.00%	0.83%	3.75%	1.85%						24	0.54%	1.34%	3.24%	2.50%	24	8.33%	13.95%	20.91%	13.72%
	Retail - Of Which: Secured by immovable property											21	0.64%	1.46%	3.70%	1.07%	20	21.39%	33.90%	40.55%	24.22%
	Retail - Secured by residential real estate	17	0.01%	0.92%	2.33%	0.03%	10	28.41%	44.89%	66.22%	39.61%	56	0.30%	1.19%	2.84%	1.81%	58	16.38%	21.30%	35.56%	20.70%
	Retail - Qualifying Revolving	5	0.00%	0.00%	0.00%	2.02%						50	0.23%	0.60%	1.46%	1.34%	50	13.76%	16.38%	23.90%	17.51%
	Retail - Other Retail	6	0.12%	0.47%	3.01%	6.18%	5	5.70%	28.41%	66.22%	79.88%	20	0.45%	0.75%	3.02%	1.60%	21	50.34%	63.57%	75.17%	64.34%
Greece	Corporates	13	0.20%	2.65%	11.33%	0.05%	6	8.65%	43.03%	71.66%	32.72%	43	1.16%	2.24%	7.34%	2.90%	43	30.00%	35.11%	48.81%	25.51%
	Corporates - Of Which: Specialised Lending	17	0.08%	0.31%	0.71%	2.14%	13	13.45%	15.65%	28.92%	15.89%	65	0.38%	0.66%	1.18%	1.30%	67	29.61%	39.16%	40.03%	29.27%
	Corporates - Of Which: SME	26	0.00%	0.15%	1.42%	0.61%	11	5.38%	12.17%	20.69%	13.16%	82	0.39%	0.87%	1.53%	0.91%	86	18.98%	21.86%	30.68%	20.95%
	Corporates - Of Which: Large corporates	7	0.03%	0.37%	2.16%	3.31%	4	12.07%	15.66%	59.02%	12.97%	41	0.28%	1.05%	1.72%	1.61%	42	22.86%	29.30%	40.00%	21.51%
	Corporates: Purchased receivables	39	0.09%	0.32%	0.82%	0.68%	33	6.17%	19.74%	40.17%	7.76%	61	0.71%	1.14%	2.05%	0.69%	61	15.76%	19.73%	26.20%	15.06%
	Corporates: Other	18	0.13%	0.30%	0.87%	0.62%	14	4.49%	5.64%	17.48%	4.86%	60	0.58%	0.83%	1.89%	0.65%	60	13.91%	17.01%	23.54%	14.09%
	Retail	15	0.28%	0.60%	0.95%	0.35%	15	29.22%	40.86%	69.54%	24.08%	23	0.75%	1.27%	2.24%	1.21%	22	50.35%	62.90%	73.98%	60.03%
	Retail: Purchased receivables	29	0.20%	1.15%	3.19%	2.29%	23	20.88%	35.96%	62.23%	26.24%	54	1.44%	2.13%	3.97%	1.84%	54	28.41%	36.25%	53.36%	25.12%
	Retail - Of Which: Secured by immovable property	11	0.00%	0.04%	0.37%	0.42%	6	25.37%	28.91%	39.37%	30.80%	51	0.13%	0.38%	1.00%	0.90%	51	30.68%	39.79%	40.00%	29.33%
	Retail - Secured by residential real estate	4	0.00%	0.00%	0.00%	0.00%						38	0.36%	0.64%	0.99%	0.93%	38	17.48%	18.85%	40.00%	20.48%
	Retail - Qualifying Revolving	4	0.21%	0.41%	3.65%	0.41%						20	0.55%	1.09%	19.95%	1.33%	20	22.33%	35.67%	40.00%	24.02%
	Retail - Other Retail	24	0.12%	0.59%	1.36%	0.45%	22	10.81%	18.80%	45.57%	7.60%	58	0.65%	1.78%	4.39%	1.94%	57	16.02%	21.01%	30.38%	16.36%

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 2025 Q1 (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
Hungary	Corporates	12	0.09%	0.45%	0.79%	0.19%	9	5.02%	9.19%	11.74%	5.13%	54	0.52%	1.01%	2.17%	1.75%	54	13.22%	16.10%	20.95%	13.00%
	Corporates - Of Which: Specialised Lending	9	0.59%	1.27%	1.83%	0.01%	8	28.64%	38.29%	60.46%	50.31%	22	0.62%	1.54%	2.07%	1.63%	22	50.22%	61.09%	72.83%	70.38%
	Corporates - Of Which: SME	17	0.29%	0.59%	1.58%	1.20%	15	15.25%	27.42%	68.82%	11.84%	48	1.04%	2.37%	5.63%	3.01%	46	29.18%	37.42%	55.86%	34.06%
	Corporates - Of Which: Large corporates	9	0.01%	1.45%	2.58%	2.35%	5	6.93%	21.52%	38.08%	24.75%	52	0.37%	0.70%	2.33%	2.59%	53	31.95%	38.67%	40.00%	33.24%
	Corporates: Purchased receivables	13	2.22%	3.72%	6.37%	3.52%	5	11.14%	19.18%	22.33%	17.20%	48	0.67%	1.24%	3.06%	2.22%	52	12.13%	20.78%	26.72%	20.83%
	Corporates: Other	5	0.00%	0.09%	2.12%	2.82%						31	0.75%	1.30%	4.58%	3.63%	32	28.00%	31.47%	40.00%	33.45%
	Retail	32	0.25%	1.64%	3.43%	4.31%	29	14.53%	37.03%	51.29%	50.20%	55	0.61%	1.90%	3.31%	1.55%	56	18.78%	28.41%	38.88%	43.66%
	Retail: Purchased receivables	13	0.16%	0.80%	1.11%	3.56%	9	16.70%	19.46%	39.05%	52.05%	46	0.35%	0.84%	1.77%	0.64%	46	15.01%	19.57%	26.54%	35.99%
	Retail - Of Which: Secured by immovable property	16	0.52%	1.36%	3.55%	6.56%	13	42.81%	52.18%	63.92%	56.21%	26	1.28%	3.47%	5.63%	3.11%	25	57.92%	64.70%	74.05%	69.01%
	Retail - Secured by residential real estate	24	0.28%	2.04%	5.52%	5.53%	22	16.67%	41.88%	49.43%	40.97%	50	1.12%	3.08%	8.36%	2.93%	49	30.00%	41.52%	54.27%	49.65%
	Retail - Qualifying Revolving	7	0.01%	0.47%	2.35%	1.06%	5	19.67%	31.11%	33.74%	31.81%	47	0.19%	0.41%	1.10%	2.43%	47	35.44%	40.00%	40.00%	39.62%
	Retail - Other Retail	12	0.00%	0.00%	1.55%	2.21%	4	6.55%	12.49%	34.29%	13.75%	38	0.39%	0.87%	2.20%	1.88%	42	15.40%	28.37%	40.00%	49.79%
Ireland	Corporates	5	1.23%	1.26%	3.59%	2.19%						25	0.53%	1.11%	2.72%	4.94%	26	25.40%	35.74%	44.30%	40.32%
	Corporates - Of Which: Specialised Lending	30	0.15%	0.82%	1.30%	0.64%	26	20.80%	36.20%	54.72%	32.53%	60	0.54%	1.19%	1.86%	1.30%	60	19.81%	24.03%	32.57%	26.04%
	Corporates - Of Which: SME	12	0.08%	0.53%	0.76%	0.42%	9	6.59%	17.09%	33.97%	11.88%	55	0.29%	0.86%	1.37%	0.95%	55	14.15%	18.43%	22.66%	22.39%
	Corporates - Of Which: Large corporates	14	0.19%	0.80%	1.67%	0.98%	14	37.50%	66.79%	77.22%	77.12%	25	0.57%	1.65%	3.16%	3.45%	25	50.92%	63.03%	70.67%	62.57%
	Corporates: Purchased receivables	25	0.20%	1.12%	2.30%	3.03%	20	24.22%	42.98%	60.01%	48.52%	53	0.60%	1.87%	4.54%	3.80%	50	30.00%	37.08%	51.34%	42.18%
	Corporates: Other	10	0.00%	0.22%	2.10%	0.26%	6	0.10%	38.53%	45.22%	34.37%	35	0.46%	1.24%	3.33%	3.66%	37	33.43%	40.00%	40.00%	36.38%
	Retail	4	0.00%	0.00%	0.00%	0.00%						8	0.41%	0.71%	1.28%	0.49%	8	26.55%	36.55%	45.99%	32.67%
	Retail: Purchased receivables	4	0.00%	0.14%	0.45%	0.45%						13	0.47%	1.79%	5.15%	5.20%	13	25.47%	40.00%	47.48%	35.10%
	Retail - Of Which: Secured by immovable property	29	0.49%	1.78%	3.85%	1.48%	28	32.34%	53.71%	75.13%	56.05%	53	0.65%	1.93%	4.25%	3.12%	56	20.42%	30.34%	47.53%	47.54%
	Retail - Secured by residential real estate	7	0.00%	0.00%	0.72%	0.29%						44	0.27%	1.25%	2.85%	1.57%	44	13.79%	18.26%	22.31%	31.02%
	Retail - Qualifying Revolving	14	0.75%	1.57%	5.89%	1.48%	12	44.38%	53.58%	63.36%	49.05%	26	0.86%	2.40%	6.98%	4.44%	25	50.09%	58.98%	69.91%	58.40%
	Retail - Other Retail	21	1.74%	5.06%	11.53%	2.23%	21	45.13%	55.10%	72.90%	66.65%	45	0.70%	3.32%	6.42%	4.27%	47	33.00%	50.21%	66.15%	62.22%
Italy	Corporates	11	0.00%	0.34%	0.66%	0.55%	9	18.50%	44.12%	51.90%	41.20%	37	0.61%	1.31%	2.05%	2.60%	37	35.31%	38.53%	40.00%	37.54%
	Corporates - Of Which: Specialised Lending	4	0.00%	0.11%	0.22%	0.11%						14	0.84%	2.16%	3.09%	0.99%	14	24.50%	31.45%	37.22%	32.35%
	Corporates - Of Which: SME	10	0.00%	1.14%	1.31%	1.23%	8	18.13%	43.18%	46.87%	39.57%	21	1.38%	3.20%	7.40%	3.93%	21	28.28%	37.00%	37.88%	36.54%
	Corporates - Of Which: Large corporates	26	0.31%	1.04%	2.61%	0.67%	24	23.82%	40.63%	53.84%	44.04%	50	0.39%	1.11%	2.57%	1.26%	50	19.44%	24.77%	41.00%	34.11%
	Corporates: Purchased receivables	11	0.00%	0.23%	0.60%	0.36%	8	13.33%	22.77%	27.63%	24.70%	41	0.26%	0.56%	1.18%	0.81%	41	13.92%	18.07%	23.59%	30.23%
	Corporates: Other	10	0.18%	0.47%	0.69%	0.52%	10	33.88%	37.85%	52.17%	39.47%	23	0.42%	2.83%	3.42%	2.90%	24	50.80%	58.26%	70.27%	51.37%
	Retail	19	0.74%	3.15%	3.79%	2.28%	19	32.62%	51.92%	62.33%	60.65%	43	1.75%	3.19%	5.48%	3.99%	42	38.34%	49.44%	59.69%	53.29%
	Retail: Purchased receivables	7	0.01%	1.48%	1.97%	1.72%	5	14.74%	31.84%	37.83%	33.53%	25	0.32%	0.88%	1.95%	1.35%	25	35.72%	39.88%	40.00%	36.34%
	Retail - Of Which: Secured by immovable property											4	0.80%	1.12%	1.43%	1.22%	4	20.00%	35.00%	50.00%	29.94%
	Retail - Secured by residential real estate	5	0.00%	0.07%	2.69%	1.76%						13	0.66%	1.29%	2.41%	2.29%	13	25.00%	35.76%	40.00%	34.80%
	Retail - Qualifying Revolving	12	0.00%	0.19%	1.02%	0.52%	10	47.26%	56.36%	63.48%	52.88%	45	0.24%	0.63%	2.21%	2.20%	47	19.52%	34.15%	53.88%	34.41%
	Retail - Other Retail											34	0.11%	0.26%	1.09%	0.62%	34	11.00%	19.29%	27.04%	20.73%

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																			
		2025 Q1																			
		(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
Latvia	Corporates	5	0.00%	0.67%	2.02%	0.61%	4	43.92%	58.38%	63.42%	51.32%	23	0.40%	0.87%	2.46%	1.52%	21	50.00%	64.89%	70.85%	66.12%
	Corporates - Of Which: Specialised Lending	10	0.01%	0.41%	9.38%	0.88%	7	40.78%	57.62%	64.29%	56.60%	38	0.24%	1.07%	4.45%	3.62%	37	34.70%	50.05%	61.54%	58.88%
	Corporates - Of Which: SME	16	0.07%	0.65%	1.21%	1.27%	13	8.88%	30.07%	37.08%	32.38%	65	0.40%	0.92%	1.43%	1.32%	65	33.49%	39.00%	40.09%	41.18%
	Corporates - Of Which: Large corporates	13	0.00%	0.00%	0.00%	0.26%						76	0.88%	1.25%	2.33%	1.89%	76	20.00%	28.48%	40.00%	27.42%
	Corporates: Purchased receivables	10	0.08%	1.60%	3.71%	2.96%	7	26.42%	32.70%	45.82%	32.32%	48	0.73%	1.45%	3.33%	1.78%	48	25.57%	37.24%	40.03%	41.54%
	Corporates: Other	37	0.50%	0.78%	2.10%	1.32%	35	13.35%	27.45%	38.69%	31.82%	62	0.56%	1.16%	2.48%	1.39%	64	19.23%	24.86%	34.10%	35.14%
	Retail	18	0.39%	0.95%	1.53%	0.76%	16	9.57%	15.78%	22.13%	19.59%	59	0.47%	0.92%	1.43%	1.07%	59	14.18%	18.51%	25.87%	27.20%
	Retail: Purchased receivables	19	0.43%	0.73%	1.24%	0.56%	17	26.43%	42.59%	56.44%	65.88%	29	0.42%	1.41%	2.79%	2.18%	27	50.15%	61.72%	72.57%	69.98%
	Retail - Of Which: Secured by immovable property	33	0.70%	2.43%	4.33%	3.53%	30	27.45%	38.05%	46.89%	40.60%	58	0.85%	2.07%	2.96%	2.13%	58	30.00%	43.80%	56.09%	53.66%
	Retail - Secured by residential real estate	14	0.03%	0.24%	1.27%	0.51%	8	8.17%	16.53%	26.33%	13.29%	55	0.38%	0.78%	1.70%	0.98%	60	28.43%	39.49%	40.00%	26.27%
	Retail - Qualifying Revolving	16	0.00%	0.10%	0.87%	0.80%						60	0.62%	1.48%	8.33%	3.86%	88	20.45%	32.37%	39.11%	28.34%
	Retail - Other Retail	7	0.18%	0.19%	0.70%	0.25%	5	12.69%	12.82%	18.56%	13.28%	27	0.45%	1.05%	2.29%	0.99%	28	20.29%	28.49%	40.00%	18.63%
Lithuania	Corporates	39	0.07%	0.40%	2.37%	0.20%	35	12.00%	18.03%	34.23%	13.35%	60	0.57%	1.30%	3.15%	0.51%	61	15.48%	21.98%	30.49%	16.21%
	Corporates - Of Which: Specialised Lending	14	0.10%	0.23%	1.60%	0.15%	11	4.54%	10.64%	18.10%	4.54%	53	0.38%	0.71%	2.17%	0.41%	53	12.33%	15.15%	20.44%	14.64%
	Corporates - Of Which: SME	12	0.32%	0.46%	0.97%	0.67%	9	23.66%	38.91%	58.95%	54.98%	24	0.40%	1.18%	2.59%	1.26%	24	50.09%	59.84%	69.98%	69.66%
	Corporates - Of Which: Large corporates	33	0.34%	1.09%	2.91%	0.87%	30	16.72%	36.45%	47.81%	32.51%	47	1.20%	2.21%	4.87%	1.45%	50	30.99%	40.81%	51.84%	35.69%
	Corporates: Purchased receivables	20	0.04%	0.65%	2.09%	1.26%	15	0.09%	13.46%	29.72%	18.04%	67	0.34%	0.68%	1.62%	0.97%	72	34.58%	39.39%	41.00%	32.88%
	Corporates: Other	20	0.24%	1.20%	8.57%	2.94%	15	8.07%	11.49%	23.83%	21.58%	86	0.40%	0.94%	2.14%	1.65%	94	21.46%	28.80%	40.00%	27.08%
	Retail	8	0.00%	0.75%	5.28%	8.42%						44	0.45%	1.45%	3.01%	1.77%	46	25.59%	35.83%	40.00%	29.19%
	Retail: Purchased receivables	44	0.35%	1.10%	2.43%	0.71%	43	8.08%	22.02%	41.55%	10.77%	61	0.72%	1.53%	2.62%	1.45%	63	16.73%	22.83%	31.11%	16.01%
	Retail - Of Which: Secured by immovable property	25	0.68%	1.53%	2.14%	0.64%	21	5.44%	9.41%	17.72%	3.29%	61	0.67%	1.20%	2.54%	1.37%	61	14.32%	17.69%	25.30%	12.21%
	Retail - Secured by residential real estate	19	0.08%	0.34%	1.20%	1.06%	15	25.69%	43.63%	65.70%	52.93%	30	0.66%	1.15%	4.34%	2.26%	27	50.00%	56.92%	71.43%	72.75%
	Retail - Qualifying Revolving	37	0.57%	2.06%	3.18%	1.90%	34	15.95%	32.16%	58.09%	51.38%	59	0.81%	2.10%	3.90%	2.44%	58	28.70%	41.31%	49.17%	53.09%
	Retail - Other Retail	6	0.23%	1.01%	2.08%	1.58%	5	2.64%	7.36%	26.28%	8.16%	42	0.16%	0.45%	1.01%	0.90%	43	25.00%	39.99%	40.00%	25.08%
Luxembourg	Corporates	8	0.00%	0.13%	0.53%	0.40%	4	4.28%	10.96%	30.75%	13.22%	34	0.26%	0.99%	1.32%	1.02%	34	15.78%	20.35%	40.00%	18.07%
	Corporates - Of Which: Specialised Lending											16	0.40%	0.97%	4.91%	0.95%	16	18.92%	25.10%	40.17%	13.82%
	Corporates - Of Which: SME	25	0.10%	0.97%	2.07%	0.91%	21	4.47%	23.20%	49.40%	4.92%	60	0.37%	0.84%	2.59%	0.73%	58	14.70%	20.14%	27.60%	15.56%
	Corporates - Of Which: Large corporates	9	0.00%	0.79%	4.28%	0.80%	4	1.23%	3.52%	9.58%	1.18%	54	0.29%	0.70%	1.87%	0.65%	54	12.27%	15.40%	21.08%	14.62%
	Corporates: Purchased receivables	8	0.23%	0.72%	1.00%	0.82%	8	30.92%	54.16%	71.85%	41.20%	24	0.35%	0.93%	2.07%	1.16%	22	50.09%	58.11%	70.77%	63.70%
	Corporates: Other	20	0.12%	0.83%	5.07%	3.35%	18	35.37%	50.28%	76.44%	23.37%	44	0.64%	1.58%	4.00%	2.06%	44	31.48%	38.11%	51.11%	33.46%
	Retail											45	0.24%	0.74%	1.60%	0.94%	46	28.52%	38.26%	40.00%	30.99%
	Retail: Purchased receivables	4	0.00%	0.00%	0.00%	0.00%						34	0.40%	1.47%	2.20%	1.64%	34	19.84%	30.81%	40.00%	24.34%
	Retail - Of Which: Secured by immovable property											14	1.06%	1.97%	10.99%	1.99%	14	26.94%	40.00%	45.00%	27.56%
	Retail - Secured by residential real estate	28	0.07%	0.45%	3.55%	3.93%	28	14.88%	27.16%	53.63%	15.32%	58	0.55%	1.04%	1.84%	3.58%	59	16.55%	23.00%	32.45%	31.59%
	Retail - Qualifying Revolving	9	0.00%	0.91%	1.69%	2.60%	7	10.26%	13.94%	29.05%	20.97%	52	0.43%	0.88%	1.66%	4.32%	52	13.07%	16.66%	23.44%	20.52%
	Retail - Other Retail	15	0.15%	0.40%	0.68%	0.89%	13	28.52%	52.52%	65.49%	41.13%	27	0.34%	1.12%	2.48%	2.14%	26	50.01%	60.43%	72.29%	60.55%

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 2025 Q1 (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
Malta	Corporates	21	0.22%	1.45%	3.13%	4.42%	22	20.19%	39.23%	58.84%	15.16%	45	1.16%	1.66%	4.69%	3.29%	45	32.34%	40.62%	50.16%	31.33%
	Corporates - Of Which: Specialised Lending	4	0.07%	1.36%	8.81%	1.76%	4	2.66%	33.01%	73.08%	25.72%	33	0.21%	0.64%	2.83%	0.88%	34	38.18%	40.00%	40.00%	39.38%
	Corporates - Of Which: SME											14	0.28%	0.50%	1.17%	0.93%	14	22.84%	35.03%	40.00%	27.39%
	Corporates - Of Which: Large corporates											17	0.49%	0.96%	3.57%	5.40%	16	33.43%	40.00%	44.33%	40.47%
	Corporates: Purchased receivables	22	0.00%	0.13%	0.72%	0.50%	18	5.45%	19.84%	40.93%	10.31%	53	0.34%	0.80%	1.60%	1.35%	55	14.34%	20.83%	31.39%	24.65%
	Corporates: Other	9	0.00%	0.14%	0.86%	0.51%	6	0.24%	3.86%	18.93%	10.87%	49	0.29%	0.64%	1.21%	0.76%	49	12.77%	16.08%	24.74%	15.87%
	Retail	9	0.05%	0.25%	0.82%	0.62%	6	39.98%	43.10%	48.38%	40.26%	20	0.33%	0.48%	1.17%	0.58%	20	50.26%	62.08%	73.38%	64.05%
	Retail: Purchased receivables	15	0.00%	0.05%	1.11%	0.19%	9	28.95%	51.30%	75.95%	22.47%	45	0.69%	1.63%	5.81%	2.93%	43	28.55%	41.18%	56.87%	32.91%
	Retail - Of Which: Secured by immovable property	4	0.30%	0.64%	1.04%	0.81%						35	0.25%	0.59%	3.30%	1.56%	36	36.24%	39.85%	40.04%	31.66%
	Retail - Secured by residential real estate	4	0.00%	0.00%	0.00%	0.00%						26	0.54%	1.09%	3.58%	11.96%	26	15.69%	21.50%	24.43%	22.75%
	Retail - Qualifying Revolving											18	0.31%	1.34%	3.26%	0.92%	18	26.84%	35.15%	40.05%	35.57%
	Retail - Other Retail	9	0.00%	0.00%	0.02%	0.21%	7	12.98%	57.14%	69.32%	6.09%	54	0.30%	0.73%	1.47%	2.42%	55	14.29%	21.98%	31.65%	29.27%
Netherlands	Corporates											45	0.23%	0.59%	1.47%	0.86%	45	12.70%	17.67%	21.35%	16.51%
	Corporates - Of Which: Specialised Lending	4	0.00%	0.10%	0.28%	0.22%						20	0.24%	0.76%	1.39%	1.75%	21	50.17%	62.11%	71.75%	59.90%
	Corporates - Of Which: SME	6	0.01%	0.51%	0.87%	0.28%	4	33.39%	58.72%	68.07%	57.88%	44	0.28%	0.94%	2.82%	0.77%	44	30.00%	37.65%	54.84%	17.71%
	Corporates - Of Which: Large corporates											28	0.33%	0.63%	3.47%	0.71%	28	37.70%	40.00%	40.00%	38.91%
	Corporates: Purchased receivables	4	0.00%	0.00%	0.00%	0.00%						18	0.66%	1.06%	1.31%	1.62%	18	19.10%	23.36%	31.03%	25.95%
	Corporates: Other											6	0.06%	6.50%	37.80%	1.41%	6	36.48%	40.00%	43.20%	34.02%
	Retail	23	0.08%	1.20%	9.28%	2.07%	19	5.80%	39.43%	63.07%	19.71%	50	0.60%	1.08%	3.37%	1.62%	51	18.35%	27.82%	46.07%	32.74%
	Retail: Purchased receivables	7	0.00%	0.00%	10.18%	1.70%						42	0.25%	0.53%	0.92%	0.87%	42	12.00%	18.29%	25.31%	20.44%
	Retail - Of Which: Secured by immovable property	9	0.53%	1.29%	3.70%	2.01%	5	53.09%	63.09%	78.51%	64.47%	25	0.27%	0.84%	3.48%	3.62%	23	50.00%	62.71%	73.49%	72.87%
	Retail - Secured by residential real estate	18	0.15%	2.70%	7.71%	1.59%	14	37.53%	59.74%	70.92%	42.10%	40	0.87%	2.64%	5.95%	2.92%	41	41.15%	52.80%	73.41%	49.51%
	Retail - Qualifying Revolving											27	0.19%	0.34%	1.01%	0.30%	27	37.22%	40.00%	41.01%	38.94%
	Retail - Other Retail											10	0.21%	0.28%	0.75%	0.54%	10	24.82%	28.10%	40.00%	27.13%
Norway	Corporates											5	0.43%	0.75%	4.02%	2.26%	5	40.00%	41.21%	44.52%	36.64%
	Corporates - Of Which: Specialised Lending	8	0.00%	0.03%	1.36%	1.58%	6	42.21%	51.29%	53.91%	49.52%	46	0.14%	0.41%	1.05%	1.28%	45	16.84%	23.21%	41.58%	41.03%
	Corporates - Of Which: SME											37	0.12%	0.25%	0.48%	0.79%	37	13.82%	18.00%	23.09%	21.60%
	Corporates - Of Which: Large corporates											24	0.17%	0.61%	1.18%	1.12%	24	50.00%	61.97%	74.51%	64.99%
	Corporates: Purchased receivables	8	0.00%	0.71%	2.74%	1.61%	5	42.21%	49.64%	52.94%	49.52%	33	0.42%	1.29%	2.41%	1.34%	31	38.71%	53.00%	60.69%	42.60%
	Corporates: Other	7	0.00%	1.76%	67.62%	14.39%	5	15.15%	16.70%	17.52%	16.64%	25	12.81%	26.59%	46.81%	22.56%	28	36.04%	40.30%	44.58%	38.46%
	Retail											16	27.84%	37.91%	57.14%	33.63%	16	26.07%	33.52%	49.96%	29.67%
	Retail: Purchased receivables											4	32.10%	44.64%	75.74%	26.41%	4	38.48%	40.00%	41.20%	36.95%
	Retail - Of Which: Secured by immovable property	23	0.09%	1.28%	3.11%	12.09%	20	14.31%	28.93%	61.93%	17.08%	53	0.51%	1.29%	6.77%	3.90%	53	14.92%	21.70%	30.54%	23.17%
	Retail - Secured by residential real estate	9	0.00%	1.85%	8.24%	15.72%	6	8.09%	15.18%	17.52%	16.43%	47	0.36%	1.27%	6.31%	2.91%	48	12.02%	16.37%	24.49%	19.41%
	Retail - Qualifying Revolving	7	0.00%	0.84%	1.08%	3.06%	5	32.42%	37.50%	45.29%	30.79%	22	0.13%	1.52%	5.10%	4.44%	22	50.00%	60.12%	72.70%	69.83%
	Retail - Other Retail	18	0.41%	4.80%	30.85%	4.25%	15	25.73%	51.49%	78.32%	34.54%	39	0.46%	3.03%	7.78%	10.03%	40	29.35%	43.31%	62.30%	43.01%

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																			
		2025 Q1																			
		(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
Poland	Corporates											40	0.28%	0.57%	1.28%	3.88%	40	31.67%	38.76%	40.00%	35.29%
	Corporates - Of Which: Specialised Lending	8	0.00%	1.73%	5.17%	4.81%						36	0.27%	0.97%	1.41%	1.01%	36	21.79%	26.42%	31.93%	28.03%
	Corporates - Of Which: SME											15	0.60%	1.07%	6.05%	5.31%	15	23.48%	32.68%	40.00%	30.10%
	Corporates - Of Which: Large corporates	13	0.00%	0.00%	0.05%	0.77%	9	12.26%	15.43%	65.71%	11.70%	55	0.35%	0.62%	1.90%	0.82%	56	14.38%	19.12%	25.53%	28.55%
	Corporates: Purchased receivables	5	0.00%	0.00%	0.00%	5.33%						54	0.30%	0.51%	1.89%	0.64%	54	13.48%	16.64%	21.19%	15.69%
	Corporates: Other	6	0.12%	0.12%	0.97%	0.50%	4	10.68%	15.80%	42.53%	19.28%	21	0.24%	0.58%	1.11%	0.77%	22	50.05%	58.63%	70.94%	61.64%
	Retail	8	0.01%	0.06%	1.88%	0.06%	5	9.71%	37.00%	64.04%	20.16%	47	0.30%	0.85%	2.10%	1.36%	45	30.00%	41.04%	53.04%	23.90%
	Retail: Purchased receivables	12	0.02%	0.22%	1.60%	0.75%	7	0.48%	12.46%	19.04%	3.58%	59	0.21%	0.59%	1.36%	0.68%	61	33.71%	39.11%	40.00%	33.09%
	Retail - Of Which: Secured by immovable property	8	0.00%	0.44%	2.28%	2.35%						46	0.21%	0.70%	3.48%	0.73%	46	18.03%	21.39%	38.70%	35.95%
	Retail - Secured by residential real estate	5	0.00%	0.67%	1.44%	0.42%						40	0.70%	1.29%	2.76%	0.82%	40	19.87%	30.18%	39.27%	28.77%
	Retail - Qualifying Revolving	39	0.35%	0.73%	2.57%	0.43%	36	8.65%	18.17%	28.48%	16.45%	60	0.90%	1.46%	2.29%	2.18%	63	16.84%	20.83%	26.33%	19.00%
	Retail - Other Retail	24	0.38%	0.72%	2.73%	0.37%	19	8.93%	13.40%	21.77%	13.14%	60	0.88%	1.42%	2.14%	0.82%	61	14.66%	17.70%	24.58%	19.78%
Portugal	Corporates	19	0.24%	0.68%	1.60%	0.78%	17	34.23%	49.51%	59.55%	35.82%	30	1.00%	1.62%	3.33%	1.86%	29	50.32%	59.40%	70.62%	62.86%
	Corporates - Of Which: Specialised Lending	30	0.39%	0.66%	1.66%	0.91%	28	22.28%	36.17%	64.94%	29.60%	54	1.62%	2.68%	3.75%	3.21%	56	29.95%	39.02%	46.69%	8.45%
	Corporates - Of Which: SME	25	0.02%	0.46%	2.78%	1.06%	19	3.73%	15.72%	25.01%	11.22%	59	0.30%	0.92%	1.98%	1.33%	61	36.23%	40.00%	40.41%	31.01%
	Corporates - Of Which: Large corporates	44	0.12%	2.73%	6.70%	2.97%	28	3.15%	16.18%	32.55%	12.32%	86	1.00%	2.28%	5.31%	2.54%	86	19.33%	27.21%	39.97%	25.55%
	Corporates: Purchased receivables	11	0.00%	0.21%	3.10%	2.61%	8	3.44%	8.94%	37.22%	11.87%	37	0.59%	1.89%	3.06%	2.68%	37	23.77%	34.19%	40.00%	22.59%
	Corporates: Other	40	0.08%	0.27%	0.77%	3.62%	38	11.46%	18.26%	53.74%	15.61%	61	0.68%	1.20%	2.25%	2.72%	61	17.12%	21.88%	30.32%	31.49%
	Retail	20	0.18%	0.30%	1.24%	0.48%	16	5.23%	9.51%	11.85%	10.17%	60	0.57%	0.92%	1.96%	0.89%	60	14.28%	17.67%	24.41%	20.79%
	Retail: Purchased receivables	21	0.16%	0.34%	1.10%	0.48%	19	34.91%	53.98%	66.67%	42.20%	29	0.52%	1.14%	2.84%	1.33%	28	50.07%	60.54%	72.07%	65.50%
	Retail - Of Which: Secured by immovable property	30	0.18%	0.55%	3.93%	4.46%	28	19.03%	29.60%	56.63%	15.70%	54	1.01%	2.15%	4.08%	3.06%	55	31.63%	36.80%	54.43%	33.26%
	Retail - Secured by residential real estate	14	0.01%	0.13%	0.48%	0.00%	11	4.04%	15.91%	22.94%	10.78%	64	0.41%	0.78%	1.10%	0.83%	64	15.24%	19.90%	22.69%	22.69%
	Retail - Qualifying Revolving	64	0.09%	0.37%	1.18%	1.03%	48	27.91%	62.67%	75.83%	51.07%	195	0.86%	2.12%	4.53%	3.75%	199	53.50%	64.91%	71.99%	66.00%
	Retail - Other Retail	84	0.41%	0.89%	1.99%	2.34%	66	10.31%	36.32%	50.21%	34.73%	359	0.91%	2.48%	4.57%	3.94%	351	30.00%	36.40%	53.47%	47.02%
Romania	Corporates	32	0.00%	0.04%	0.59%	0.46%	16	10.07%	43.06%	57.13%	48.25%	204	0.90%	1.64%	3.26%	3.44%	208	30.23%	39.97%	40.02%	36.81%
	Corporates - Of Which: Specialised Lending	18	0.00%	0.00%	0.00%	0.00%						42	0.46%	2.16%	6.43%	1.34%	42	12.50%	25.71%	40.00%	26.04%
	Corporates - Of Which: SME	14	0.28%	0.47%	0.66%	0.91%	11	17.19%	40.75%	66.67%	39.71%	64	0.71%	2.62%	7.50%	5.02%	64	37.24%	40.00%	58.90%	37.66%
	Corporates - Of Which: Large corporates																				
	Corporates: Purchased receivables											14	0.39%	1.02%	4.46%	3.05%	14	34.65%	40.00%	40.00%	31.91%
	Corporates: Other	6	0.00%	0.04%	0.12%	0.00%	4	46.10%	51.59%	57.71%	60.37%	32	0.65%	1.18%	3.22%	2.98%	33	34.06%	40.00%	40.00%	37.51%
	Retail	116	0.15%	0.88%	4.30%	1.35%	84	17.67%	37.96%	55.59%	43.30%	387	0.67%	2.67%	3.63%	3.07%	411	22.95%	29.85%	43.79%	47.97%
	Retail: Purchased receivables											7	2.49%	2.97%	9.05%	3.31%	6	18.82%	32.59%	63.99%	24.98%
	Retail - Of Which: Secured by immovable property	28	0.00%	0.00%	0.15%	0.42%	14	16.45%	22.23%	31.62%	24.57%	255	0.20%	0.99%	2.46%	1.50%	251	17.13%	18.52%	25.22%	30.99%
	Retail - Secured by residential real estate	7	0.00%	0.00%	0.15%	0.00%	4	19.82%	23.27%	51.80%	42.02%	51	0.17%	0.66%	2.05%	1.51%	51	16.70%	18.12%	23.78%	30.96%
	Retail - Qualifying Revolving	56	0.51%	1.15%	2.91%	0.85%	37	12.13%	37.72%	60.24%	33.99%	207	0.77%	4.07%	8.71%	4.34%	207	51.17%	63.75%	69.61%	58.13%
	Retail - Other Retail	84	0.25%	3.27%	9.38%	2.25%	58	29.37%	50.20%	66.26%	49.61%	327	0.96%	3.47%	7.23%	4.17%	343	35.84%	52.21%	68.39%	62.28%

EU and main non-EU countries

2025 Q1

(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	40	0.00%	0.09%	0.37%	0.48%	25	10.72%	32.18%	47.00%	28.30%	204	0.51%	1.45%	2.43%	2.56%	204	36.77%	38.48%	40.00%	37.56%
	Corporates - Of Which: Specialised Lending	9	0.00%	0.00%	0.22%	0.15%						60	0.66%	1.97%	3.13%	0.82%	60	24.49%	25.48%	32.68%	32.56%
	Corporates - Of Which: SME	33	0.07%	0.25%	1.21%	1.32%	22	5.81%	28.60%	46.90%	26.87%	120	2.20%	3.36%	7.21%	3.83%	120	25.34%	35.95%	37.45%	36.17%
	Corporates - Of Which: Large corporates																				
	Corporates: Purchased receivables											12	0.21%	2.03%	8.01%	1.94%	12	19.73%	39.24%	40.00%	32.66%
	Corporates: Other	10	0.00%	0.08%	0.10%	0.00%	7	32.18%	32.18%	42.68%	29.50%	33	0.51%	1.02%	2.43%	2.57%	33	37.27%	39.52%	40.00%	37.66%
	Retail	79	0.19%	0.58%	2.49%	0.85%	59	10.14%	30.05%	41.81%	30.75%	351	0.37%	1.03%	2.31%	1.24%	347	21.31%	25.75%	41.08%	34.14%
	Retail: Purchased receivables											5	2.49%	2.71%	2.31%	3.28%	5	16.10%	30.08%	35.41%	20.52%
	Retail - Of Which: Secured by immovable property	44	0.00%	0.15%	0.33%	0.48%	28	9.66%	14.79%	23.90%	16.56%	231	0.18%	0.54%	0.85%	0.80%	231	15.78%	18.88%	24.04%	30.31%
	Retail - Secured by residential real estate	10	0.00%	0.08%	0.15%	0.00%	7	10.99%	20.28%	20.28%	21.00%	48	0.15%	0.50%	0.85%	0.79%	48	15.78%	18.04%	23.82%	30.23%
Slovenia	Retail - Qualifying Revolving	36	0.04%	0.16%	0.51%	0.31%	20	18.31%	33.74%	52.27%	27.67%	187	1.02%	2.67%	3.09%	3.03%	187	50.99%	58.51%	76.81%	51.42%
	Retail - Other Retail	70	0.61%	1.81%	7.40%	2.81%	49	15.66%	40.59%	60.55%	41.05%	299	1.87%	3.10%	4.90%	4.18%	291	42.22%	49.01%	60.98%	54.39%
	Corporates	24	0.00%	0.12%	2.05%	1.96%	14	14.74%	14.99%	38.74%	20.52%	144	0.46%	1.01%	1.42%	1.46%	152	33.34%	37.11%	40.00%	36.13%
	Corporates - Of Which: Specialised Lending											12	1.10%	1.27%	1.43%	1.35%	12	12.50%	16.25%	20.00%	18.14%
	Corporates - Of Which: SME	20	0.00%	0.57%	0.64%	0.27%	14	14.99%	50.59%	53.67%	30.48%	76	0.66%	1.43%	2.19%	2.13%	76	25.00%	35.93%	40.00%	35.32%
	Corporates - Of Which: Large corporates																				
	Corporates: Purchased receivables											13	0.73%	1.11%	2.17%	1.24%	13	33.67%	38.63%	40.00%	37.04%
	Corporates: Other	6	0.00%	0.12%	0.12%	0.00%	4	34.34%	53.69%	53.69%	33.38%	22	0.34%	1.00%	1.42%	1.43%	22	37.01%	40.00%	40.00%	36.27%
	Retail	56	0.02%	0.08%	0.87%	0.48%	39	45.00%	59.88%	70.58%	41.43%	283	0.24%	1.16%	2.41%	4.90%	291	19.58%	33.11%	50.98%	36.70%
	Retail: Purchased receivables											5	2.48%	2.48%	2.49%	5.51%	5	14.67%	28.57%	35.41%	21.61%
Spain	Retail - Of Which: Secured by immovable property	12	0.00%	0.00%	0.00%	0.00%						167	0.07%	0.24%	0.60%	0.77%	167	13.27%	18.01%	27.31%	22.32%
	Retail - Secured by residential real estate											39	0.07%	0.20%	0.57%	0.64%	39	13.10%	18.01%	27.27%	21.12%
	Retail - Qualifying Revolving	20	0.00%	1.81%	3.33%	0.54%	12	33.17%	55.55%	65.37%	45.24%	163	0.77%	0.90%	3.28%	1.71%	163	54.83%	71.65%	82.46%	67.40%
	Retail - Other Retail	38	0.00%	0.44%	3.32%	0.84%	29	45.00%	59.55%	69.07%	40.84%	215	0.23%	1.32%	5.89%	6.74%	231	37.98%	49.51%	61.55%	58.77%
	Corporates	64	0.00%	0.16%	3.70%	1.46%	37	3.10%	20.59%	34.81%	38.63%	383	0.44%	0.88%	1.40%	1.42%	391	32.82%	38.68%	40.16%	38.33%
	Corporates - Of Which: Specialised Lending	54	0.00%	0.05%	0.13%	1.38%	16	8.09%	58.93%	72.00%	64.46%	276	0.84%	1.32%	2.37%	1.38%	276	18.86%	27.89%	40.00%	24.76%
	Corporates - Of Which: SME	28	0.00%	0.66%	3.69%	3.49%	18	19.90%	32.18%	41.77%	35.34%	271	0.81%	1.43%	2.54%	1.70%	275	26.27%	39.77%	42.14%	41.22%
	Corporates - Of Which: Large corporates																				
	Corporates: Purchased receivables	9	0.12%	0.19%	0.33%	0.00%	6	0.10%	15.57%	38.87%	28.81%	23	0.23%	0.23%	1.34%	1.49%	24	36.22%	40.00%	40.00%	42.76%
	Corporates: Other	14	0.00%	0.25%	0.43%	0.00%	9	20.13%	28.64%	37.61%	43.23%	65	0.45%	0.95%	1.29%	1.56%	67	38.29%	40.00%	42.45%	40.81%
Retail	156	0.11%	0.41%	1.36%	2.13%	123	6.11%	21.66%	41.64%	35.93%	479	0.69%	1.10%	2.26%	1.28%	487	19.46%	24.12%	33.46%	34.89%	
Retail: Purchased receivables	5	0.01%	0.58%	0.58%	0.00%						6	1.61%	2.49%	2.92%	2.15%	7	19.57%	48.00%	55.30%	53.43%	
Retail - Of Which: Secured by immovable property	68	0.03%	0.30%	0.88%	1.59%	41	9.33%	14.07%	23.97%	31.32%	387	0.50%	0.93%	1.39%	1.01%	379	15.28%	19.86%	24.89%	27.26%	
Retail - Secured by residential real estate	17	0.01%	0.13%	0.30%	0.00%	11	11.03%	17.38%	21.64%	34.56%	65	0.50%	0.86%	1.37%	1.01%	66	15.23%	19.86%	24.69%	27.58%	
Retail - Qualifying Revolving	72	0.11%	0.27%	0.75%	0.64%	57	14.53%	30.05%	58.36%	51.75%	239	0.61%	1.61%	4.37%	2.17%	223	51.48%	64.53%	75.88%	69.94%	
Retail - Other Retail	131	0.26%	1.02%	3.89%	5.18%	101	8.68%	30.00%	47.98%	39.49%	399	1.13%	2.57%	3.85%	1.79%	431	26.81%	41.65%	55.96%	52.98%	

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																			
		2025 Q1																			
		(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
Sweden	Corporates	60	0.00%	0.10%	5.16%	1.57%	36	2.56%	6.77%	23.87%	8.00%	288	0.39%	0.75%	1.78%	0.92%	344	29.41%	39.39%	40.00%	26.22%
	Corporates - Of Which: Specialised Lending	18	0.00%	30.59%	61.19%	5.15%	9	6.85%	6.85%	6.85%	6.85%	210	0.57%	1.48%	5.25%	3.32%	318	20.00%	30.11%	39.09%	27.38%
	Corporates - Of Which: SME	20	0.04%	0.11%	0.24%	0.24%	19	7.68%	16.41%	26.33%	14.06%	128	0.48%	0.98%	2.64%	0.80%	136	20.00%	27.23%	40.00%	18.73%
	Corporates - Of Which: Large corporates																				
	Corporates: Purchased receivables	4	0.01%	0.28%	1.04%	0.00%						15	0.38%	0.86%	5.08%	1.20%	15	34.21%	39.99%	40.00%	34.87%
	Corporates: Other	9	0.00%	0.00%	0.07%	0.00%	6	2.83%	23.87%	57.72%	11.56%	52	0.30%	0.54%	1.20%	0.96%	53	38.50%	40.00%	40.08%	28.37%
	Retail	136	0.04%	0.15%	0.58%	0.17%	111	8.27%	21.18%	47.83%	12.38%	423	0.49%	1.39%	2.39%	0.49%	439	16.41%	22.31%	27.95%	16.31%
	Retail: Purchased receivables											5	2.49%	3.21%	3.21%	7.37%	5	16.70%	35.41%	41.35%	28.98%
	Retail - Of Which: Secured by immovable property	52	0.02%	0.12%	0.65%	0.12%	42	3.21%	7.46%	17.72%	3.85%	311	0.29%	0.67%	1.72%	0.39%	303	13.21%	16.90%	22.98%	14.79%
	Retail - Secured by residential real estate	13	0.01%	0.03%	0.51%	0.00%	10	3.90%	6.16%	10.00%	2.84%	61	0.28%	0.80%	1.90%	0.38%	61	12.81%	16.90%	24.35%	14.70%
United Kingdom	Retail - Qualifying Revolving	52	0.05%	0.20%	0.67%	0.71%	34	12.64%	38.39%	62.04%	40.46%	176	0.45%	1.05%	3.08%	1.24%	211	50.31%	61.82%	78.80%	70.86%
	Retail - Other Retail	100	0.21%	0.64%	2.78%	0.87%	83	14.75%	28.80%	53.37%	23.66%	367	1.26%	2.11%	3.99%	1.49%	383	30.81%	42.36%	56.38%	35.62%
	Corporates	92	0.00%	0.03%	0.81%	0.99%	64	0.09%	12.73%	41.71%	10.53%	419	0.36%	0.80%	1.39%	0.91%	455	33.49%	38.80%	41.15%	32.12%
	Corporates - Of Which: Specialised Lending	27	0.00%	0.61%	10.97%	2.44%	18	11.79%	21.70%	35.75%	14.56%	294	0.47%	0.90%	1.89%	1.50%	330	21.54%	27.39%	39.96%	26.28%
	Corporates - Of Which: SME	26	0.00%	0.18%	0.99%	5.61%	11	3.51%	8.94%	39.19%	13.72%	244	0.51%	1.46%	3.78%	1.64%	252	24.82%	30.60%	40.00%	20.78%
	Corporates - Of Which: Large corporates																				
	Corporates: Purchased receivables	7	0.00%	0.00%	0.12%	0.00%	5	0.10%	2.01%	27.94%	27.60%	28	0.29%	0.59%	2.03%	1.57%	28	35.65%	40.00%	40.00%	34.86%
	Corporates: Other	17	0.00%	0.00%	0.11%	0.00%	12	10.70%	34.69%	62.76%	11.64%	70	0.30%	0.55%	1.48%	0.66%	74	36.62%	40.24%	44.66%	35.60%
	Retail	156	0.04%	0.32%	0.95%	0.68%	124	4.58%	14.80%	32.39%	9.37%	475	0.87%	1.45%	2.70%	1.48%	499	18.09%	22.98%	28.96%	15.93%
	Retail: Purchased receivables											5	2.49%	3.19%	3.19%	3.96%	5	17.11%	30.57%	35.41%	20.02%
	Retail - Of Which: Secured by immovable property	56	0.20%	0.44%	1.42%	0.62%	44	3.74%	12.59%	22.65%	3.42%	451	0.71%	1.28%	2.50%	1.38%	443	14.80%	16.97%	24.62%	12.27%
Australia	Retail - Secured by residential real estate	13	0.15%	0.24%	0.36%	0.00%	10	4.54%	11.88%	15.82%	3.88%	69	0.71%	1.26%	2.32%	1.37%	69	15.18%	18.03%	24.04%	12.33%
	Retail - Qualifying Revolving	80	0.13%	0.28%	0.50%	1.06%	61	12.50%	31.51%	59.47%	35.33%	231	0.82%	1.96%	4.73%	2.90%	235	50.97%	65.32%	77.48%	89.39%
	Retail - Other Retail	128	0.21%	0.65%	3.06%	1.72%	98	12.42%	31.93%	56.90%	35.02%	403	1.11%	2.80%	3.80%	3.01%	443	29.36%	40.46%	49.23%	52.63%
	Corporates	20	0.00%	0.96%	2.44%	2.03%	9	2.06%	7.36%	21.53%	3.46%	180	0.20%	0.48%	1.02%	0.91%	188	24.64%	32.41%	40.00%	24.46%
	Corporates - Of Which: Specialised Lending	18	0.00%	0.05%	0.38%	0.32%						114	0.28%	1.22%	1.35%	1.10%	114	14.39%	20.20%	37.03%	18.02%
	Corporates - Of Which: SME	12	0.96%	1.37%	3.59%	3.60%	5	0.66%	0.92%	1.34%	1.23%	52	0.30%	0.92%	1.28%	0.80%	52	14.31%	17.26%	39.68%	14.43%
	Corporates - Of Which: Large corporates																				
	Corporates: Purchased receivables	4	0.00%	0.67%	2.10%	0.00%						10	0.65%	1.99%	6.47%	2.82%	10	37.59%	39.94%	40.00%	37.80%
	Corporates: Other											30	0.15%	0.32%	0.75%	0.90%	30	36.64%	40.00%	40.00%	29.05%
	Retail	92	0.01%	0.11%	1.17%	0.78%	74	7.29%	18.52%	47.69%	4.56%	411	0.57%	0.89%	2.21%	0.70%	403	14.97%	20.37%	26.61%	15.53%
	Retail: Purchased receivables											5	3.43%	3.43%	3.85%	4.65%	5	14.27%	33.11%	35.41%	20.61%
	Retail - Of Which: Secured by immovable property	28	0.00%	0.07%	0.82%	0.69%	13	5.21%	8.77%	24.24%	1.34%	315	0.30%	0.62%	1.28%	0.63%	307	13.45%	17.09%	22.98%	14.63%
	Retail - Secured by residential real estate	6	0.00%	0.00%	0.13%	0.00%						64	0.30%	0.60%	1.25%	0.63%	64	13.16%	17.18%	20.60%	14.63%
	Retail - Qualifying Revolving	44	0.06%	0.33%	1.03%	0.87%	32	15.01%	38.13%	71.19%	39.72%	179	0.47%	0.90%	3.73%	1.37%	179	51.65%	65.47%	74.62%	71.10%
	Retail - Other Retail	80	0.04%	0.32%	6.89%	1.81%	60	16.82%	30.85%	64.22%	20.77%	307	1.10%	1.76%	5.16%	2.02%	303	30.15%	37.19%	49.98%	33.21%

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

2025 Q1

(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	16	0.09%	1.13%	9.95%	1.12%	12	7.27%	9.31%	54.38%	10.39%	243	0.41%	0.74%	1.35%	1.05%	247	33.35%	39.26%	40.00%	32.16%
	Corporates - Of Which: Specialised Lending	9	6.22%	6.66%	7.24%	8.48%	9	9.31%	9.31%	9.31%	9.31%	108	0.40%	0.92%	2.41%	1.95%	108	22.40%	25.04%	34.21%	25.40%
	Corporates - Of Which: SME	4	0.00%	0.00%	0.00%	0.00%						60	0.80%	1.37%	3.30%	1.60%	60	25.45%	30.96%	40.00%	27.50%
	Corporates - Of Which: Large corporates																				
	Corporates: Purchased receivables											19	0.58%	0.74%	2.00%	0.82%	19	39.66%	40.00%	48.98%	39.55%
	Corporates: Other	4	0.00%	0.10%	9.43%	0.00%						48	0.28%	0.74%	1.10%	1.09%	49	37.54%	40.00%	40.43%	32.91%
	Retail	92	0.04%	0.15%	0.86%	3.70%	70	8.80%	23.86%	45.65%	14.91%	415	0.68%	1.11%	1.74%	2.75%	415	17.87%	23.79%	31.14%	28.61%
	Retail: Purchased receivables											5	2.93%	3.70%	3.70%	4.45%	5	18.88%	28.57%	35.41%	24.60%
	Retail - Of Which: Secured by immovable property	28	0.00%	0.06%	0.54%	0.47%	14	12.28%	18.28%	35.08%	15.49%	319	0.58%	0.80%	1.24%	0.94%	311	13.26%	17.93%	22.04%	17.38%
	Retail - Secured by residential real estate	6	0.00%	0.00%	0.13%	0.00%						61	0.58%	0.74%	1.24%	0.89%	61	13.26%	19.71%	22.44%	17.93%
China	Retail - Qualifying Revolving	50	0.14%	0.46%	0.81%	0.96%	41	16.63%	34.34%	62.72%	29.71%	199	0.50%	1.26%	3.81%	2.31%	195	50.97%	64.38%	80.53%	62.91%
	Retail - Other Retail	66	0.07%	0.52%	3.42%	4.48%	54	13.46%	28.09%	53.85%	15.03%	347	1.06%	2.05%	4.26%	3.30%	335	32.27%	42.25%	47.94%	31.37%
	Corporates	8	0.00%	0.06%	0.18%	0.07%	4	13.74%	42.33%	71.26%	76.36%	172	0.39%	0.67%	2.54%	1.11%	176	38.86%	40.00%	40.07%	38.88%
	Corporates - Of Which: Specialised Lending	9	0.00%	0.00%	0.00%	0.00%						66	0.47%	0.48%	1.28%	1.07%	66	26.37%	39.52%	61.88%	29.13%
	Corporates - Of Which: SME	4	0.00%	0.00%	0.00%	0.00%						68	1.06%	1.34%	3.56%	4.41%	64	35.67%	40.00%	44.10%	39.69%
	Corporates - Of Which: Large corporates											10	0.26%	1.68%	3.97%	0.75%	10	36.00%	39.22%	40.00%	38.74%
	Corporates: Purchased receivables											30	0.30%	0.89%	2.84%	1.19%	30	38.79%	40.00%	40.05%	39.20%
	Corporates: Other											375	0.44%	0.72%	1.26%	0.85%	383	14.20%	19.68%	27.07%	18.26%
	Retail	80	0.00%	0.04%	0.31%	0.45%	57	0.48%	9.92%	51.52%	4.62%	5	2.46%	2.46%	2.49%	2.98%	5	15.52%	30.00%	35.41%	24.95%
	Retail: Purchased receivables											267	0.26%	0.44%	1.11%	0.70%	271	13.09%	17.10%	22.73%	16.13%
Hong Kong	Retail - Of Which: Secured by immovable property	28	0.00%	0.00%	0.81%	1.71%	12	1.22%	2.90%	5.72%	4.01%	56	0.31%	0.44%	1.11%	0.78%	57	13.09%	17.44%	22.73%	16.29%
	Retail - Secured by residential real estate	7	0.00%	0.00%	0.45%	0.00%						175	0.22%	0.54%	1.02%	0.56%	175	54.55%	67.63%	84.56%	65.58%
	Retail - Qualifying Revolving	32	0.02%	0.38%	0.51%	0.68%	21	4.08%	41.41%	59.42%	16.12%	283	0.63%	0.99%	3.78%	1.45%	287	28.43%	40.06%	68.37%	25.42%
	Retail - Other Retail	44	0.00%	0.02%	1.85%	0.05%	21	29.38%	64.45%	72.49%	26.36%	188	0.31%	1.54%	5.76%	1.72%	188	34.20%	39.77%	40.00%	31.00%
	Corporates	8	0.26%	0.69%	0.97%	1.01%	5	0.31%	1.82%	4.03%	13.00%	108	0.87%	2.11%	2.18%	10.17%	108	18.88%	22.77%	31.50%	28.22%
	Corporates - Of Which: Specialised Lending	18	0.00%	2.66%	16.08%	5.49%	9	0.31%	0.31%	0.31%	0.31%	80	0.57%	1.70%	3.20%	0.83%	88	26.44%	38.00%	45.00%	37.35%
	Corporates - Of Which: SME	4	0.00%	0.00%	0.00%	0.00%						10	0.49%	1.00%	3.00%	0.34%	10	37.34%	40.00%	40.00%	39.00%
	Corporates - Of Which: Large corporates											32	0.26%	1.85%	5.93%	1.31%	33	37.16%	39.77%	40.00%	33.18%
	Corporates: Purchased receivables											319	0.30%	0.48%	1.16%	0.69%	323	15.08%	20.22%	26.25%	18.16%
	Corporates: Other	40	0.00%	0.00%	0.01%	0.08%	22	12.98%	54.33%	82.95%	7.36%	239	0.21%	0.50%	1.40%	0.74%	235	13.73%	17.89%	21.40%	17.13%

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																			
		2025 Q1																			
		(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
India	Corporates	8	0.00%	0.09%	2.59%	0.19%						172	0.34%	0.63%	2.91%	0.74%	172	36.18%	40.00%	40.00%	38.14%
	Corporates - Of Which: Specialised Lending	9	0.00%	0.00%	0.00%	0.00%						60	0.83%	1.29%	1.53%	1.70%	60	19.53%	22.69%	34.46%	26.50%
	Corporates - Of Which: SME	4	0.00%	0.00%	0.00%	0.00%						44	0.50%	4.44%	49.66%	1.72%	44	29.76%	43.20%	45.06%	29.72%
	Corporates - Of Which: Large corporates											9	0.64%	2.00%	20.09%	0.27%	9	36.00%	39.97%	40.00%	39.86%
	Corporates: Purchased receivables											25	0.26%	0.42%	1.17%	0.58%	25	39.99%	40.00%	40.64%	39.07%
	Corporates: Other											44	0.51%	0.95%	3.43%	1.67%	343	19.02%	27.77%	44.01%	31.98%
	Retail	80	0.04%	0.38%	5.80%	2.01%	56	4.70%	27.88%	59.50%	12.11%	347	3.02%	3.67%	6.73%	4.69%	4	22.37%	26.19%	32.90%	27.69%
	Retail: Purchased receivables											4	0.25%	0.58%	0.96%	1.07%	219	12.29%	18.79%	27.79%	23.72%
	Retail - Of Which: Secured by immovable property	20	0.00%	0.00%	0.00%	0.65%	4	10.65%	10.65%	10.65%	10.65%	227	0.25%	0.48%	0.92%	0.95%	50	12.00%	18.78%	25.08%	21.96%
	Retail - Secured by residential real estate	5	0.00%	0.00%	0.00%	0.00%						50	0.31%	2.30%	5.48%	4.45%	160	52.56%	63.71%	78.00%	74.28%
Korea, Republic Of	Retail - Qualifying Revolving	36	0.63%	1.81%	7.59%	2.59%	24	19.18%	48.70%	79.10%	38.91%	164	0.76%	2.93%	10.79%	3.27%	267	32.79%	51.61%	74.17%	53.37%
	Retail - Other Retail	54	0.03%	1.18%	8.84%	1.74%	38	22.80%	46.87%	70.57%	30.80%	251	0.17%	0.29%	0.56%	0.28%	120	34.99%	40.00%	40.03%	37.63%
	Corporates	8	0.00%	0.00%	0.19%	0.41%						120	0.17%	0.29%	0.56%	0.28%	120	34.99%	40.00%	40.03%	37.63%
	Corporates - Of Which: Specialised Lending	9	0.00%	0.00%	0.00%	0.00%						54	0.27%	0.72%	0.72%	0.59%	54	16.67%	20.81%	34.50%	25.28%
	Corporates - Of Which: SME	4	0.00%	0.00%	0.00%	0.00%						20	0.41%	1.11%	1.11%	2.09%	20	26.14%	26.14%	40.00%	26.09%
	Corporates - Of Which: Large corporates											7	0.47%	2.00%	3.82%	0.64%	7	35.12%	38.22%	40.00%	39.39%
	Corporates: Purchased receivables											23	0.17%	0.22%	0.56%	0.23%	23	40.00%	40.00%	40.20%	38.29%
	Corporates: Other											291	0.23%	0.49%	1.43%	1.30%	291	18.57%	24.19%	44.30%	41.13%
	Retail	44	0.00%	0.02%	0.08%	0.02%	27	39.70%	53.07%	70.14%	34.65%	4	1.61%	2.24%	6.33%	2.29%	4	14.80%	21.98%	29.58%	16.47%
	Retail: Purchased receivables											168	0.14%	0.29%	0.49%	0.99%	160	13.69%	17.96%	25.22%	22.63%
Russian Federation	Retail - Of Which: Secured by immovable property	12	0.00%	0.00%	0.00%	0.00%						38	0.14%	0.29%	0.62%	0.80%	38	13.55%	17.52%	22.83%	21.38%
	Retail - Secured by residential real estate	20	0.00%	0.04%	0.62%	0.45%	8	46.86%	67.06%	74.08%	58.82%	155	0.18%	0.24%	0.68%	2.15%	171	51.52%	64.66%	71.16%	65.55%
	Retail - Qualifying Revolving	34	0.00%	0.12%	1.88%	0.05%	19	36.15%	44.83%	70.14%	34.64%	227	0.56%	0.94%	3.39%	1.34%	211	38.75%	55.64%	71.43%	43.61%
	Retail - Other Retail											152	22.11%	32.92%	92.18%	21.96%	192	37.35%	40.84%	44.58%	38.17%
	Corporates	18	0.00%	1.29%	6.67%	16.96%	12	1.15%	3.07%	16.97%	7.85%	66	39.61%	43.80%	72.08%	38.70%	66	15.53%	36.23%	50.31%	27.77%
	Corporates - Of Which: Specialised Lending	6	10.11%	19.54%	31.12%	48.26%						12	28.87%	28.87%	37.80%	28.87%	20	36.76%	40.00%	40.00%	36.76%
	Corporates - Of Which: SME											15	11.93%	31.98%	72.95%	18.61%	21	39.78%	40.66%	45.00%	40.23%
	Corporates - Of Which: Large corporates											363	0.68%	2.71%	9.84%	3.91%	371	17.15%	21.29%	28.89%	21.36%
	Corporates: Purchased receivables											291	0.59%	2.89%	6.30%	3.05%	291	13.36%	18.84%	24.73%	19.23%
	Corporates: Other											54	0.59%	3.01%	10.72%	3.00%	55	12.79%	17.93%	22.28%	18.93%
	Retail	84	0.04%	0.35%	2.06%	4.97%	67	16.03%	26.63%	49.23%	15.92%	163	0.62%	3.47%	5.59%	4.55%	179	56.11%	65.39%	85.45%	70.95%
	Retail: Purchased receivables											283	0.73%	3.45%	8.64%	9.71%	295	31.61%	42.82%	63.78%	44.67%
	Retail - Of Which: Secured by immovable property	44	0.00%	1.93%	3.17%	0.73%	28	8.94%	18.09%	23.97%	14.86%	291	0.59%	2.89%	6.30%	3.05%	291	13.36%	18.84%	24.73%	19.23%
	Retail - Secured by residential real estate	11	0.00%	1.14%	2.67%	0.00%	8	7.71%	16.73%	25.83%	14.18%	54	0.59%	3.01%	10.72%	3.00%	55	12.79%	17.93%	22.28%	18.93%

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

2025 Q1

(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	4	0.00%	0.16%	0.35%	0.33%						204	0.32%	0.83%	1.40%	1.19%	204	31.38%	38.05%	40.00%	33.21%
	Corporates - Of Which: Specialised Lending	9	0.00%	0.00%	0.00%	0.00%						138	0.48%	0.85%	1.61%	0.97%	138	18.43%	27.78%	31.36%	27.66%
	Corporates - Of Which: SME	4	0.00%	0.00%	0.00%	0.00%						68	0.65%	0.98%	2.79%	6.29%	68	25.00%	29.73%	39.60%	27.45%
	Corporates - Of Which: Large corporates											14	0.25%	0.43%	2.79%	0.41%	14	36.00%	39.79%	40.00%	36.46%
	Corporates: Purchased receivables											37	0.29%	0.64%	1.89%	1.11%	37	32.46%	39.66%	40.00%	35.80%
	Corporates: Other											335	0.34%	0.48%	1.06%	0.62%	351	15.28%	19.06%	24.39%	18.06%
	Retail	32	0.00%	0.00%	0.02%	0.04%	19	1.71%	50.28%	81.88%	5.51%	335	0.34%	0.48%	1.06%	0.62%	351	15.28%	19.06%	24.39%	18.06%
	Retail: Purchased receivables																				
	Retail - Of Which: Secured by immovable property	20	0.00%	0.00%	0.00%	0.80%	4	0.57%	10.87%	45.43%	16.28%	291	0.32%	0.42%	1.07%	0.50%	287	13.62%	17.16%	23.16%	15.96%
	Retail - Secured by residential real estate	5	0.00%	0.00%	0.00%	0.00%						62	0.32%	0.42%	1.18%	0.51%	62	13.62%	17.10%	23.16%	16.01%
Switzerland	Retail - Qualifying Revolving	16	0.01%	0.08%	0.31%	0.26%	11	41.98%	61.60%	89.29%	56.39%	159	0.23%	0.47%	1.02%	0.71%	167	54.85%	69.28%	77.77%	63.47%
	Retail - Other Retail	20	0.00%	0.03%	0.62%	0.84%	7	6.99%	40.05%	69.32%	18.27%	279	0.39%	0.68%	1.52%	1.00%	263	30.00%	37.08%	50.45%	24.63%
	Corporates	48	0.00%	0.00%	0.44%	0.29%	25	1.83%	15.27%	44.38%	6.09%	367	0.22%	0.45%	1.07%	0.58%	367	36.21%	39.39%	40.00%	32.38%
	Corporates - Of Which: Specialised Lending	9	0.00%	0.00%	0.00%	0.00%						180	0.20%	0.69%	1.37%	0.63%	180	16.30%	26.59%	40.00%	34.81%
	Corporates - Of Which: SME	8	0.00%	0.00%	0.19%	0.00%	7	4.05%	4.05%	4.11%	4.09%	176	0.72%	1.15%	2.54%	1.24%	184	25.00%	32.51%	39.70%	27.32%
	Corporates - Of Which: Large corporates																				
	Corporates: Purchased receivables											27	0.08%	0.15%	1.57%	0.87%	27	38.43%	40.00%	40.00%	38.20%
	Corporates: Other	11	0.00%	0.00%	0.29%	0.00%	6	1.83%	33.42%	47.60%	4.56%	62	0.29%	0.64%	1.81%	0.57%	63	38.70%	39.99%	41.22%	33.78%
	Retail	120	0.01%	0.20%	0.47%	0.18%	100	9.35%	22.06%	37.62%	17.10%	463	0.81%	1.17%	2.19%	0.55%	479	18.01%	21.52%	26.17%	11.58%
	Retail: Purchased receivables											4	1.91%	3.13%	51.55%	14.31%	4	14.94%	22.47%	31.66%	17.47%
United States	Retail - Of Which: Secured by immovable property	64	0.13%	0.34%	0.80%	0.36%	49	5.73%	15.89%	28.54%	13.29%	435	0.74%	1.23%	1.97%	0.72%	427	15.60%	17.73%	23.11%	19.08%
	Retail - Secured by residential real estate	15	0.05%	0.17%	0.37%	0.00%	12	10.47%	17.74%	28.34%	17.91%	69	0.74%	1.08%	1.97%	0.74%	69	15.60%	18.95%	23.11%	19.46%
	Retail - Qualifying Revolving	68	0.13%	0.23%	0.70%	0.28%	51	14.02%	40.00%	56.73%	24.39%	239	0.87%	2.40%	3.53%	1.88%	231	50.48%	62.20%	76.57%	66.91%
	Retail - Other Retail	96	0.07%	0.38%	1.12%	0.08%	81	14.71%	28.14%	53.41%	22.14%	391	1.24%	2.54%	3.70%	0.36%	399	26.17%	38.87%	51.23%	6.13%
	Corporates	92	0.02%	0.30%	2.15%	1.08%	57	4.23%	12.71%	25.26%	9.11%	383	0.48%	0.97%	2.48%	1.33%	391	33.11%	39.72%	40.34%	29.95%
	Corporates - Of Which: Specialised Lending	92	0.02%	0.30%	2.15%	1.08%	57	4.23%	12.71%	25.26%	9.11%	383	0.48%	0.97%	2.48%	1.33%	391	33.11%	39.72%	40.34%	29.95%
	Corporates - Of Which: SME	105	0.77%	4.55%	16.46%	5.88%	79	1.83%	11.64%	24.50%	10.84%	360	1.82%	2.72%	4.96%	2.88%	360	20.10%	24.23%	40.00%	24.58%
	Corporates - Of Which: Large corporates	28	0.02%	1.49%	8.89%	4.73%	23	6.17%	18.64%	38.25%	9.55%	200	0.64%	2.08%	4.48%	2.73%	204	24.41%	33.06%	40.00%	22.00%
	Corporates: Purchased receivables																				
	Corporates: Other											20	0.17%	0.52%	2.74%	0.81%	19	37.23%	40.00%	40.00%	38.41%
Retail	17	0.00%	0.03%	0.26%	0.00%	8	10.71%	20.22%	42.96%	7.14%	62	0.37%	0.79%	1.75%	0.90%	62	39.27%	40.00%	41.33%	30.98%	
Retail: Purchased receivables	128	0.02%	0.08%	0.36%	3.43%	104	6.38%	15.82%	45.48%	15.81%	467	0.75%	1.20%	2.09%	2.41%	467	17.40%	22.43%	28.41%	29.26%	
Retail - Of Which: Secured by immovable property											5	2.76%	2.76%	2.95%	4.90%	5	21.67%	31.13%	35.47%	23.75%	
Retail - Secured by residential real estate	44	0.02%	0.12%	0.36%	0.31%	26	5.34%	9.92%	26.99%	14.31%	399	0.52%	0.84%	1.63%	0.89%	391	15.30%	17.62%	24.60%	20.09%	
Retail - Qualifying Revolving	10	0.00%	0.03%	0.15%	0.00%	5	3.59%	8.01%	10.70%	18.08%	67	0.52%	0.84%	1.60%	0.85%	68	15.05%	18.09%	24.05%	19.97%	
Retail - Other Retail	80	0.05%	0.27%	0.61%	0.49%	60	26.10%	44.97%	61.54%	41.07%	227	0.51%	1.39%	2.42%	1.31%	227	50.28%	64.93%	80.57%	68.17%	

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:

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

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.