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# CREDIT RISK PARAMETERS

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Risk Dashboard annex / Q4 2025

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 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               | <b>Corporates</b>                                | 11           | 0.00% | 0.43%  | 1.52% | 1.24% | 8         | 25.31% | 30.07% | 31.67% | 28.78% | 51            | 0.41% | 0.86% | 1.91% | 1.88% | 53     | 34.31% | 39.69% | 40.00% | 31.73% |
|                       | Corporates - Of Which: Specialised Lending       |              |       |        |       |       |           |        |        |        | 15     | 0.22%         | 0.82% | 2.26% | 1.11% | 15    | 15.32% | 21.75% | 40.00% | 23.88% |        |
|                       | Corporates - Of Which: SME                       | 6            | 0.90% | 1.06%  | 1.14% | 1.03% | 5         | 28.22% | 28.75% | 32.75% | 30.10% | 26            | 0.72% | 2.29% | 4.88% | 4.15% | 28     | 23.24% | 36.99% | 40.00% | 24.76% |
|                       | Corporates - Of Which: Large corporates          | 8            | 0.00% | 0.27%  | 1.51% | 1.65% | 4         | 32.41% | 34.76% | 42.30% | 34.01% | 39            | 0.21% | 0.46% | 0.91% | 1.09% | 39     | 39.79% | 40.00% | 40.00% | 38.15% |
|                       | Corporates: Purchased receivables                |              |       |        |       |       |           |        |        |        | 18     | 0.35%         | 0.72% | 1.06% | 0.76% | 18    | 35.05% | 39.45% | 40.00% | 39.12% |        |
|                       | Corporates: Other                                | 11           | 0.00% | 0.36%  | 1.60% | 1.17% | 7         | 30.09% | 31.83% | 33.76% | 31.05% | 47            | 0.38% | 0.76% | 1.65% | 2.20% | 49     | 35.45% | 40.00% | 40.00% | 31.72% |
|                       | <b>Retail</b>                                    | 30           | 0.11% | 0.36%  | 1.49% | 0.47% | 27        | 13.38% | 31.09% | 46.43% | 30.67% | 62            | 0.54% | 1.08% | 1.72% | 1.31% | 63     | 16.82% | 23.55% | 32.99% | 30.08% |
|                       | Retail: Purchased receivables                    |              |       |        |       |       |           |        |        |        | 5      | 2.49%         | 2.66% | 2.66% | 3.57% | 5     | 20.62% | 35.41% | 41.81% | 26.31% |        |
|                       | Retail - Of Which: Secured by immovable property | 10           | 0.00% | 0.30%  | 0.60% | 0.32% | 6         | 8.32%  | 10.85% | 14.57% | 10.11% | 60            | 0.41% | 0.78% | 1.52% | 1.24% | 59     | 14.46% | 18.83% | 23.45% | 20.10% |
|                       | Retail - Secured by residential real estate      | 9            | 0.00% | 0.11%  | 0.38% | 0.31% | 5         | 8.38%  | 8.38%  | 14.57% | 10.18% | 61            | 0.41% | 0.80% | 1.50% | 1.23% | 61     | 15.10% | 18.90% | 23.45% | 20.09% |
|                       | Retail - Qualifying Revolving                    | 16           | 0.39% | 1.17%  | 2.46% | 0.85% | 14        | 16.57% | 39.95% | 62.77% | 62.04% | 28            | 0.56% | 1.17% | 2.57% | 1.99% | 28     | 50.14% | 62.12% | 77.72% | 87.67% |
| Retail - Other Retail | 26   | 0.39%        | 1.19% | 3.44%  | 0.87% | 25    | 29.51%    | 45.21% | 54.61% | 45.34% | 53     | 0.91%         | 1.68% | 3.54% | 1.60% | 54    | 30.20% | 39.53% | 56.46% | 52.06% |        |
| Belgium               | <b>Corporates</b>                                | 17           | 0.07% | 0.81%  | 0.89% | 0.84% | 14        | 1.90%  | 14.94% | 26.70% | 18.67% | 57            | 0.38% | 0.83% | 1.61% | 2.38% | 60     | 34.89% | 39.92% | 40.26% | 32.40% |
|                       | Corporates - Of Which: Specialised Lending       |              |       |        |       |       |           |        |        |        | 20     | 0.38%         | 0.67% | 1.68% | 1.93% | 20    | 16.98% | 33.08% | 39.94% | 23.72% |        |
|                       | Corporates - Of Which: SME                       | 9            | 0.63% | 1.29%  | 1.37% | 1.34% | 7         | 10.42% | 15.42% | 25.79% | 16.45% | 33            | 0.54% | 1.85% | 2.89% | 2.58% | 31     | 23.77% | 32.14% | 38.71% | 27.93% |
|                       | Corporates - Of Which: Large corporates          | 11           | 0.00% | 0.16%  | 0.62% | 0.45% | 7         | 0.94%  | 17.52% | 18.58% | 23.56% | 48            | 0.29% | 0.55% | 0.97% | 1.08% | 49     | 38.74% | 40.00% | 40.00% | 36.98% |
|                       | Corporates: Purchased receivables                | 6            | 0.02% | 1.49%  | 1.91% | 2.05% | 5         | 0.13%  | 0.43%  | 0.43%  | 6.56%  | 12            | 0.26% | 0.59% | 2.71% | 2.64% | 13     | 34.87% | 40.00% | 40.00% | 25.36% |
|                       | Corporates: Other                                | 16           | 0.04% | 0.48%  | 0.85% | 0.83% | 11        | 1.15%  | 15.21% | 26.70% | 20.07% | 55            | 0.30% | 0.74% | 1.93% | 2.47% | 55     | 37.37% | 40.00% | 41.34% | 33.37% |
|                       | <b>Retail</b>                                    | 34           | 0.18% | 0.41%  | 0.70% | 0.64% | 33        | 9.44%  | 15.86% | 29.34% | 9.80%  | 62            | 0.60% | 1.16% | 1.73% | 1.08% | 63     | 17.49% | 20.51% | 27.41% | 18.61% |
|                       | Retail: Purchased receivables                    |              |       |        |       |       |           |        |        |        | 7      | 2.49%         | 3.23% | 5.87% | 3.33% | 7     | 20.91% | 30.75% | 35.41% | 21.42% |        |
|                       | Retail - Of Which: Secured by immovable property | 21           | 0.21% | 0.42%  | 0.66% | 0.58% | 19        | 3.85%  | 9.17%  | 15.78% | 5.53%  | 60            | 0.50% | 0.96% | 1.59% | 0.90% | 59     | 13.85% | 17.50% | 22.67% | 14.69% |
|                       | Retail - Secured by residential real estate      | 20           | 0.20% | 0.41%  | 0.74% | 0.55% | 18        | 3.85%  | 8.91%  | 15.78% | 4.81%  | 61            | 0.50% | 0.91% | 1.51% | 0.82% | 61     | 14.16% | 17.50% | 22.67% | 14.21% |
|                       | Retail - Qualifying Revolving                    | 18           | 0.23% | 0.54%  | 1.26% | 0.78% | 19        | 42.76% | 48.98% | 70.09% | 58.99% | 25            | 0.56% | 1.07% | 3.85% | 0.83% | 25     | 53.05% | 62.71% | 75.66% | 62.55% |
| Retail - Other Retail | 28   | 0.26%        | 0.59% | 2.86%  | 0.89% | 28    | 18.66%    | 29.44% | 47.50% | 18.59% | 53     | 0.76%         | 1.32% | 2.41% | 2.16% | 54    | 30.93% | 36.55% | 49.50% | 32.00% |        |
| Bulgaria              | <b>Corporates</b>                                | 4            | 0.00% | 0.00%  | 0.33% | 0.34% |           |        |        |        |        | 25            | 0.48% | 1.32% | 4.95% | 1.07% | 25     | 31.69% | 40.00% | 40.00% | 23.22% |
|                       | Corporates - Of Which: Specialised Lending       |              |       |        |       |       |           |        |        |        | 9      | 0.50%         | 0.73% | 1.23% | 1.02% | 9     | 33.84% | 40.00% | 44.41% | 43.63% |        |
|                       | Corporates - Of Which: SME                       |              |       |        |       |       |           |        |        |        | 17     | 0.41%         | 1.13% | 2.55% | 0.77% | 17    | 35.81% | 40.00% | 40.00% | 25.07% |        |
|                       | Corporates - Of Which: Large corporates          |              |       |        |       |       |           |        |        |        | 9      | 0.22%         | 0.72% | 1.00% | 2.86% | 9     | 31.65% | 40.00% | 40.13% | 31.64% |        |
|                       | Corporates: Purchased receivables                |              |       |        |       |       |           |        |        |        | 24     | 0.44%         | 1.01% | 3.17% | 0.71% | 24    | 35.29% | 40.00% | 40.00% | 25.69% |        |
|                       | Corporates: Other                                |              |       |        |       |       |           |        |        |        | 55     | 0.25%         | 0.85% | 2.16% | 1.83% | 57    | 18.47% | 24.93% | 35.20% | 22.32% |        |
|                       | <b>Retail</b>                                    | 18           | 0.08% | 0.69%  | 2.98% | 1.57% | 13        | 35.17% | 49.26% | 59.77% | 51.99% | 4             | 2.83% | 3.17% | 6.74% | 3.61% | 4      | 15.12% | 22.56% | 32.71% | 18.33% |
|                       | Retail: Purchased receivables                    |              |       |        |       |       |           |        |        |        | 48     | 0.18%         | 0.55% | 1.70% | 1.54% | 48    | 14.06% | 18.93% | 24.20% | 18.10% |        |
|                       | Retail - Of Which: Secured by immovable property | 6            | 0.00% | 0.00%  | 0.69% | 0.74% |           |        |        |        |        | 48            | 0.18% | 0.55% | 1.48% | 1.45% | 48     | 14.04% | 18.53% | 23.06% | 18.01% |
|                       | Retail - Secured by residential real estate      | 6            | 0.00% | 0.00%  | 0.31% | 0.41% |           |        |        |        |        | 23            | 0.60% | 1.33% | 4.28% | 2.17% | 24     | 54.71% | 65.85% | 78.71% | 67.24% |
|                       | Retail - Qualifying Revolving                    | 9            | 0.36% | 1.66%  | 2.16% | 1.73% | 8         | 18.01% | 36.05% | 44.71% | 41.13% | 23            | 0.60% | 1.33% | 4.28% | 2.17% | 24     | 54.71% | 65.85% | 78.71% | 67.24% |
| Retail - Other Retail | 13   | 0.24%        | 6.14% | 14.77% | 5.18% | 12    | 42.03%    | 63.31% | 73.47% | 59.76% | 48     | 0.82%         | 2.38% | 6.65% | 4.51% | 47    | 30.39% | 44.70% | 60.10% | 35.49% |        |

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

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2025 Q4

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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    |
| Croatia               | <b>Corporates</b>                                | 5            | 0.00% | 0.15%  | 0.56%  | 0.44% |           |        |        |        |        | 23            | 0.39% | 1.11%  | 4.10% | 2.14%  | 24     | 33.85% | 39.20% | 40.00% | 38.78% |
|                       | Corporates - Of Which: Specialised Lending       |              |       |        |        |       |           |        |        |        | 7      | 0.38%         | 0.40% | 1.18%  | 1.16% | 7      | 16.44% | 22.75% | 23.00% | 47.54% |        |
|                       | Corporates - Of Which: SME                       | 4            | 0.23% | 1.32%  | 2.37%  | 1.32% |           |        |        |        | 8      | 1.97%         | 4.72% | 10.45% | 3.10% | 8      | 37.53% | 48.20% | 66.76% | 36.13% |        |
|                       | Corporates - Of Which: Large corporates          |              |       |        |        |       |           |        |        |        | 18     | 0.33%         | 0.44% | 1.80%  | 1.10% | 19     | 38.59% | 40.00% | 40.00% | 38.02% |        |
|                       | Corporates: Purchased receivables                |              |       |        |        |       |           |        |        |        | 9      | 0.71%         | 1.49% | 1.85%  | 1.45% | 9      | 38.08% | 39.21% | 40.00% | 39.16% |        |
|                       | Corporates: Other                                | 5            | 0.00% | 0.20%  | 0.62%  | 0.52% |           |        |        |        | 18     | 0.38%         | 1.80% | 3.93%  | 2.19% | 19     | 35.63% | 39.83% | 40.00% | 36.91% |        |
|                       | <b>Retail</b>                                    | 18           | 0.34% | 0.93%  | 4.45%  | 1.21% | 16        | 19.08% | 28.50% | 48.61% | 22.57% | 52            | 0.29% | 1.19%  | 3.05% | 2.59%  | 54     | 18.97% | 28.79% | 39.65% | 36.92% |
|                       | Retail: Purchased receivables                    |              |       |        |        |       |           |        |        |        | 7      | 2.49%         | 2.57% | 3.91%  | 2.97% | 7      | 15.33% | 35.41% | 43.81% | 24.91% |        |
|                       | Retail - Of Which: Secured by immovable property | 6            | 0.00% | 0.06%  | 0.36%  | 0.28% |           |        |        |        | 41     | 0.15%         | 0.48% | 2.11%  | 1.85% | 40     | 12.09% | 16.95% | 24.80% | 32.77% |        |
|                       | Retail - Secured by residential real estate      | 6            | 0.00% | 0.06%  | 0.36%  | 0.28% |           |        |        |        | 42     | 0.15%         | 0.50% | 2.11%  | 1.59% | 42     | 12.22% | 17.30% | 25.96% | 32.70% |        |
|                       | Retail - Qualifying Revolving                    | 8            | 1.31% | 2.85%  | 10.82% | 3.14% | 7         | 9.42%  | 41.23% | 56.05% | 25.92% | 24            | 0.61% | 1.70%  | 5.22% | 2.19%  | 23     | 50.00% | 60.67% | 76.30% | 66.74% |
| Retail - Other Retail | 11   | 0.82%        | 5.58% | 29.64% | 1.83%  | 10    | 21.19%    | 32.14% | 41.36% | 23.32% | 41     | 0.59%         | 2.34% | 6.21%  | 2.73% | 42     | 36.20% | 49.25% | 58.49% | 48.39% |        |
| Cyprus                | <b>Corporates</b>                                |              |       |        |        |       |           |        |        |        | 34     | 0.39%         | 0.71% | 1.69%  | 0.78% | 36     | 24.96% | 34.64% | 40.00% | 25.01% |        |
|                       | Corporates - Of Which: Specialised Lending       |              |       |        |        |       |           |        |        | 5      | 0.55%  | 0.91%         | 1.20% | 1.39%  | 4     | 15.25% | 28.16% | 34.33% | 30.04% |        |        |
|                       | Corporates - Of Which: SME                       |              |       |        |        |       |           |        |        | 19     | 0.26%  | 1.37%         | 4.58% | 1.23%  | 19    | 20.30% | 29.00% | 45.00% | 24.55% |        |        |
|                       | Corporates - Of Which: Large corporates          |              |       |        |        |       |           |        |        | 23     | 0.39%  | 0.61%         | 3.62% | 0.76%  | 23    | 39.96% | 40.00% | 40.00% | 36.71% |        |        |
|                       | Corporates: Purchased receivables                |              |       |        |        |       |           |        |        | 4      | 0.61%  | 1.45%         | 2.00% | 1.83%  | 4     | 10.94% | 17.97% | 32.88% | 13.22% |        |        |
|                       | Corporates: Other                                |              |       |        |        |       |           |        |        | 34     | 0.36%  | 0.63%         | 1.57% | 0.69%  | 36    | 22.53% | 36.38% | 40.00% | 23.93% |        |        |
|                       | <b>Retail</b>                                    | 9            | 0.00% | 0.03%  | 0.47%  | 0.92% | 5         | 31.06% | 65.14% | 76.18% | 21.57% | 58            | 0.36% | 0.84%  | 2.13% | 0.97%  | 55     | 13.08% | 21.35% | 24.94% | 18.71% |
|                       | Retail: Purchased receivables                    |              |       |        |        |       |           |        |        |        |        |               |       |        |       |        |        |        |        |        |        |
|                       | Retail - Of Which: Secured by immovable property | 4            | 0.00% | 0.00%  | 3.67%  | 1.23% |           |        |        |        | 50     | 0.20%         | 0.61% | 2.15%  | 1.25% | 49     | 12.43% | 15.10% | 18.92% | 17.02% |        |
|                       | Retail - Secured by residential real estate      |              |       |        |        |       |           |        |        |        | 51     | 0.20%         | 0.75% | 2.21%  | 1.27% | 51     | 12.40% | 15.10% | 19.32% | 17.05% |        |
|                       | Retail - Qualifying Revolving                    | 4            | 0.00% | 0.01%  | 0.22%  | 0.26% |           |        |        |        | 23     | 0.39%         | 0.70% | 1.10%  | 0.79% | 22     | 51.96% | 64.53% | 76.42% | 67.08% |        |
| Retail - Other Retail | 6  | 0.00%        | 0.27% | 14.49% | 1.18%  | 4     | 43.29%    | 65.86% | 81.46% | 45.32% | 46     | 0.49%         | 1.21% | 2.75%  | 0.92% | 43     | 31.59% | 43.29% | 55.86% | 19.00% |        |
| Czech                 | <b>Corporates</b>                                | 9            | 0.00% | 0.23%  | 0.32%  | 0.34% | 7         | 30.67% | 36.39% | 45.84% | 39.64% | 45            | 0.24% | 0.66%  | 2.08% | 2.22%  | 45     | 30.07% | 38.00% | 40.00% | 33.51% |
|                       | Corporates - Of Which: Specialised Lending       | 4            | 0.00% | 0.02%  | 0.08%  | 0.09% |           |        |        |        | 11     | 0.18%         | 0.55% | 1.78%  | 1.44% | 11     | 20.00% | 20.97% | 29.79% | 24.40% |        |
|                       | Corporates - Of Which: SME                       | 8            | 0.13% | 0.69%  | 0.78%  | 0.72% | 6         | 22.91% | 36.04% | 42.99% | 37.31% | 29            | 0.35% | 1.44%  | 3.89% | 3.89%  | 29     | 25.47% | 32.03% | 40.00% | 30.16% |
|                       | Corporates - Of Which: Large corporates          | 6            | 0.00% | 0.00%  | 0.20%  | 0.11% |           |        |        |        | 35     | 0.26%         | 0.41% | 0.95%  | 1.03% | 35     | 38.15% | 40.00% | 40.00% | 37.57% |        |
|                       | Corporates: Purchased receivables                |              |       |        |        |       |           |        |        |        | 14     | 0.30%         | 1.08% | 3.38%  | 2.02% | 15     | 37.74% | 39.99% | 40.00% | 35.70% |        |
|                       | Corporates: Other                                | 9            | 0.00% | 0.22%  | 0.32%  | 0.39% | 6         | 30.73% | 40.22% | 50.86% | 39.97% | 38            | 0.36% | 0.67%  | 2.01% | 2.21%  | 39     | 33.86% | 39.54% | 40.00% | 34.58% |
|                       | <b>Retail</b>                                    | 24           | 0.23% | 0.52%  | 0.94%  | 0.53% | 21        | 26.42% | 36.96% | 52.58% | 41.46% | 59            | 0.47% | 0.99%  | 2.27% | 1.40%  | 58     | 16.67% | 23.11% | 31.18% | 26.27% |
|                       | Retail: Purchased receivables                    |              |       |        |        |       |           |        |        |        | 5      | 2.45%         | 2.68% | 2.68%  | 3.94% | 5      | 15.07% | 30.00% | 37.01% | 24.71% |        |
|                       | Retail - Of Which: Secured by immovable property | 12           | 0.03% | 0.28%  | 0.72%  | 0.28% | 8         | 12.59% | 18.90% | 24.63% | 12.84% | 50            | 0.33% | 0.56%  | 1.42% | 1.04%  | 50     | 13.65% | 17.22% | 22.98% | 19.21% |
|                       | Retail - Secured by residential real estate      | 11           | 0.00% | 0.21%  | 0.46%  | 0.28% | 8         | 12.42% | 24.59% | 25.78% | 15.60% | 51            | 0.33% | 0.56%  | 1.44% | 1.04%  | 52     | 13.64% | 17.31% | 24.40% | 19.19% |
|                       | Retail - Qualifying Revolving                    | 9            | 0.03% | 0.40%  | 0.53%  | 0.55% | 7         | 42.72% | 55.94% | 67.31% | 60.89% | 27            | 0.51% | 1.44%  | 3.73% | 3.07%  | 26     | 50.19% | 59.00% | 74.54% | 64.85% |
| Retail - Other Retail | 23   | 0.46%        | 1.12% | 2.01%  | 1.19%  | 20    | 44.14%    | 52.12% | 57.42% | 56.01% | 49     | 0.84%         | 1.49% | 3.00%  | 2.65% | 48     | 29.63% | 42.17% | 52.75% | 46.95% |        |

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

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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                       | <b>Corporates</b>                                | 7            | 0.00% | 0.13%  | 0.70% | 0.65% | 5         | 17.44% | 33.20% | 35.52% | 24.00% | 56            | 0.28% | 0.50%  | 0.94% | 0.98% | 56     | 36.44% | 39.88% | 40.00% | 26.35% |
|                               | Corporates - Of Which: Specialised Lending       |              |       |        |       |       |           |        |        |        | 23     | 0.38%         | 0.85% | 1.20%  | 1.12% | 23    | 20.90% | 27.40% | 40.00% | 25.89% |        |
|                               | Corporates - Of Which: SME                       |              |       |        |       |       |           |        |        |        | 25     | 0.45%         | 0.98% | 1.23%  | 1.30% | 25    | 19.43% | 26.79% | 36.65% | 18.28% |        |
|                               | Corporates - Of Which: Large corporates          | 6            | 0.00% | 0.08%  | 0.39% | 0.53% | 4         | 15.38% | 31.75% | 41.50% | 20.46% | 47            | 0.19% | 0.34%  | 0.51% | 0.58% | 47     | 39.59% | 40.00% | 40.00% | 33.89% |
|                               | Corporates: Purchased receivables                |              |       |        |       |       |           |        |        |        | 12     | 0.39%         | 0.41% | 0.83%  | 0.50% | 12    | 37.22% | 39.31% | 40.00% | 37.50% |        |
|                               | Corporates: Other                                | 7            | 0.00% | 0.13%  | 0.85% | 1.07% | 5         | 26.71% | 33.20% | 39.22% | 26.65% | 53            | 0.25% | 0.51%  | 1.06% | 0.98% | 53     | 37.17% | 40.00% | 40.00% | 28.67% |
|                               | <b>Retail</b>                                    | 28           | 0.16% | 0.64%  | 1.21% | 0.33% | 26        | 10.32% | 24.86% | 48.53% | 11.83% | 60            | 0.50% | 1.37%  | 3.59% | 1.12% | 59     | 18.14% | 25.20% | 33.18% | 21.30% |
|                               | Retail: Purchased receivables                    |              |       |        |       |       |           |        |        |        | 4      | 2.93%         | 3.38% | 6.96%  | 5.03% | 4     | 16.83% | 26.12% | 52.15% | 30.30% |        |
|                               | Retail - Of Which: Secured by immovable property | 9            | 0.00% | 0.40%  | 0.86% | 0.29% | 6         | 7.82%  | 11.42% | 12.67% | 8.26%  | 56            | 0.28% | 0.52%  | 1.32% | 1.08% | 55     | 14.37% | 17.78% | 25.47% | 19.35% |
|                               | Retail - Secured by residential real estate      | 9            | 0.00% | 0.38%  | 1.04% | 0.28% | 6         | 4.97%  | 9.05%  | 11.18% | 8.01%  | 57            | 0.31% | 0.52%  | 1.34% | 1.07% | 57     | 14.61% | 17.99% | 25.16% | 19.34% |
| Retail - Qualifying Revolving | 12   | 0.34%        | 1.14% | 3.48%  | 0.62% | 11    | 11.18%    | 33.29% | 62.14% | 33.06% | 24     | 0.44%         | 0.77% | 3.98%  | 0.94% | 24    | 50.15% | 61.63% | 75.05% | 68.10% |        |
| Retail - Other Retail         | 24   | 0.55%        | 1.35% | 3.39%  | 0.63% | 20    | 20.69%    | 32.17% | 48.57% | 24.48% | 50     | 1.06%         | 2.09% | 3.50%  | 1.43% | 47    | 30.55% | 36.71% | 44.92% | 37.70% |        |
| Estonia                       | <b>Corporates</b>                                | 5            | 0.00% | 0.00%  | 0.04% | 0.01% |           |        |        |        |        | 32            | 0.47% | 1.22%  | 3.83% | 1.19% | 30     | 30.35% | 40.00% | 40.00% | 36.19% |
|                               | Corporates - Of Which: Specialised Lending       |              |       |        |       |       |           |        |        |        | 4      | 0.31%         | 1.29% | 2.17%  | 0.84% | 4     | 31.78% | 40.00% | 40.00% | 32.88% |        |
|                               | Corporates - Of Which: SME                       |              |       |        |       |       |           |        |        |        | 13     | 1.34%         | 1.55% | 2.29%  | 1.40% | 9     | 33.19% | 38.33% | 40.00% | 37.43% |        |
|                               | Corporates - Of Which: Large corporates          |              |       |        |       |       |           |        |        |        | 20     | 0.26%         | 0.43% | 1.46%  | 0.94% | 20    | 36.94% | 40.00% | 40.00% | 36.23% |        |
|                               | Corporates: Purchased receivables                |              |       |        |       |       |           |        |        |        | 9      | 0.28%         | 0.33% | 0.67%  | 1.17% | 9     | 27.59% | 40.00% | 40.00% | 36.70% |        |
|                               | Corporates: Other                                |              |       |        |       |       |           |        |        |        | 28     | 0.87%         | 1.24% | 12.30% | 1.24% | 26    | 32.30% | 40.00% | 40.00% | 37.52% |        |
|                               | <b>Retail</b>                                    | 19           | 0.00% | 0.16%  | 0.45% | 0.23% | 15        | 10.84% | 16.42% | 72.07% | 15.78% | 53            | 0.49% | 1.52%  | 2.46% | 1.80% | 50     | 18.87% | 26.93% | 38.16% | 17.94% |
|                               | Retail: Purchased receivables                    |              |       |        |       |       |           |        |        |        | 5      | 2.49%         | 2.68% | 2.68%  | 5.87% | 5     | 15.32% | 33.03% | 33.18% | 26.43% |        |
|                               | Retail - Of Which: Secured by immovable property | 8            | 0.04% | 0.11%  | 0.14% | 0.12% | 6         | 7.38%  | 8.89%  | 8.90%  | 8.60%  | 40            | 0.40% | 1.17%  | 2.11% | 1.52% | 40     | 14.37% | 16.01% | 24.98% | 14.75% |
|                               | Retail - Secured by residential real estate      | 7            | 0.00% | 0.07%  | 0.14% | 0.12% | 5         | 7.89%  | 8.89%  | 8.90%  | 8.71%  | 41            | 0.44% | 1.20%  | 2.07% | 1.49% | 41     | 14.40% | 16.24% | 24.76% | 14.67% |
| Retail - Qualifying Revolving | 4  | 0.00%        | 0.47% | 1.62%  | 1.36% |       |           |        |        |        | 19     | 0.64%         | 1.33% | 3.79%  | 1.51% | 18    | 52.73% | 66.75% | 75.52% | 69.79% |        |
| Retail - Other Retail         | 13   | 0.00%        | 0.25% | 0.68%  | 0.60% | 12    | 15.48%    | 20.66% | 74.98% | 20.30% | 41     | 1.31%         | 3.11% | 5.62%  | 3.00% | 41    | 32.07% | 41.60% | 57.63% | 31.65% |        |
| Finland                       | <b>Corporates</b>                                | 8            | 0.00% | 0.01%  | 1.10% | 1.30% | 4         | 0.67%  | 1.88%  | 13.27% | 18.84% | 57            | 0.41% | 0.85%  | 1.39% | 1.00% | 58     | 32.10% | 39.95% | 40.00% | 30.96% |
|                               | Corporates - Of Which: Specialised Lending       |              |       |        |       |       |           |        |        |        | 23     | 0.32%         | 1.10% | 1.72%  | 2.64% | 24    | 20.29% | 27.48% | 40.00% | 28.72% |        |
|                               | Corporates - Of Which: SME                       |              |       |        |       |       |           |        |        |        | 24     | 0.70%         | 1.56% | 4.45%  | 1.81% | 24    | 23.55% | 30.73% | 40.00% | 23.76% |        |
|                               | Corporates - Of Which: Large corporates          | 4            | 0.00% | 0.01%  | 0.59% | 0.99% |           |        |        |        | 45     | 0.26%         | 0.60% | 1.52%  | 0.49% | 45    | 40.00% | 40.00% | 40.00% | 38.14% |        |
|                               | Corporates: Purchased receivables                |              |       |        |       |       |           |        |        |        | 13     | 0.32%         | 0.50% | 1.07%  | 0.52% | 14    | 35.05% | 39.98% | 40.02% | 33.48% |        |
|                               | Corporates: Other                                | 7            | 0.00% | 0.00%  | 0.07% | 1.06% |           |        |        |        | 52     | 0.36%         | 0.60% | 1.12%  | 0.96% | 52    | 36.68% | 40.00% | 40.00% | 29.92% |        |
|                               | <b>Retail</b>                                    | 19           | 0.05% | 0.32%  | 2.56% | 1.10% | 16        | 13.29% | 30.46% | 66.27% | 10.09% | 58            | 0.41% | 1.19%  | 2.78% | 1.84% | 57     | 16.92% | 26.29% | 36.92% | 24.54% |
|                               | Retail: Purchased receivables                    |              |       |        |       |       |           |        |        |        | 5      | 2.49%         | 2.59% | 2.59%  | 5.09% | 5     | 15.73% | 31.05% | 35.41% | 27.73% |        |
|                               | Retail - Of Which: Secured by immovable property | 6            | 0.00% | 0.44%  | 5.62% | 0.89% |           |        |        |        | 44     | 0.27%         | 0.52% | 1.99%  | 1.48% | 44    | 11.94% | 15.79% | 23.73% | 20.63% |        |
|                               | Retail - Secured by residential real estate      | 6            | 0.00% | 0.42%  | 5.70% | 0.84% |           |        |        |        | 45     | 0.27%         | 0.52% | 1.91%  | 1.45% | 45    | 11.94% | 16.93% | 23.57% | 20.59% |        |
| Retail - Qualifying Revolving | 8  | 0.14%        | 0.36% | 0.51%  | 0.56% | 6     | 55.86%    | 67.01% | 69.27% | 66.19% | 26     | 0.56%         | 1.12% | 3.05%  | 1.48% | 25    | 50.48% | 65.75% | 75.00% | 70.36% |        |
| Retail - Other Retail         | 15   | 0.02%        | 1.47% | 10.21% | 1.71% | 13    | 12.69%    | 29.38% | 48.58% | 13.03% | 49     | 0.76%         | 2.35% | 4.95%  | 3.64% | 48    | 34.76% | 42.11% | 57.86% | 36.12% |        |

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 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    |
| France                | <b>Corporates</b>                                | 29           | 0.40% | 1.04% | 3.75%  | 1.47% | 28        | 4.66%  | 17.57% | 30.77% | 32.34% | 66            | 0.32% | 0.90% | 2.18% | 1.93% | 67     | 33.25% | 38.22% | 40.00% | 34.12% |
|                       | Corporates - Of Which: Specialised Lending       | 7            | 0.42% | 3.19% | 10.70% | 1.99% | 6         | 8.52%  | 10.01% | 13.13% | 11.52% | 30            | 0.51% | 1.02% | 1.91% | 1.79% | 30     | 20.04% | 25.36% | 35.85% | 21.38% |
|                       | Corporates - Of Which: SME                       | 14           | 1.30% | 2.02% | 2.74%  | 2.74% | 13        | 11.58% | 15.40% | 26.96% | 35.37% | 45            | 0.66% | 1.83% | 2.58% | 1.96% | 46     | 25.56% | 31.03% | 39.99% | 32.13% |
|                       | Corporates - Of Which: Large corporates          | 16           | 0.18% | 0.44% | 0.94%  | 0.71% | 13        | 16.22% | 23.69% | 37.92% | 25.17% | 54            | 0.24% | 0.65% | 1.53% | 1.44% | 55     | 38.93% | 40.00% | 40.00% | 38.12% |
|                       | Corporates: Purchased receivables                | 5            | 0.11% | 0.34% | 0.50%  | 0.42% | 4         | 0.01%  | 0.88%  | 2.03%  | 1.09%  | 19            | 0.19% | 0.99% | 2.89% | 2.58% | 19     | 30.13% | 40.00% | 40.00% | 29.64% |
|                       | Corporates: Other                                | 26           | 0.26% | 0.88% | 2.06%  | 1.62% | 24        | 4.68%  | 24.66% | 40.71% | 37.63% | 64            | 0.31% | 0.76% | 2.21% | 1.87% | 66     | 35.08% | 39.61% | 40.00% | 35.72% |
|                       | <b>Retail</b>                                    | 39           | 0.20% | 0.76% | 1.19%  | 0.75% | 38        | 12.85% | 22.37% | 32.62% | 21.27% | 61            | 0.77% | 1.32% | 2.21% | 1.32% | 64     | 18.15% | 22.89% | 30.59% | 22.05% |
|                       | Retail: Purchased receivables                    | 4            | 0.57% | 2.40% | 3.65%  | 3.52% | 3         | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 5             | 2.59% | 3.20% | 3.20% | 3.20% | 7      | 18.47% | 37.25% | 46.84% | 23.19% |
|                       | Retail - Of Which: Secured by immovable property | 21           | 0.48% | 0.58% | 0.87%  | 0.48% | 18        | 3.75%  | 10.62% | 15.41% | 10.83% | 61            | 0.59% | 1.00% | 1.75% | 0.93% | 60     | 14.93% | 17.40% | 22.56% | 14.82% |
|                       | Retail - Secured by residential real estate      | 20           | 0.38% | 0.59% | 0.89%  | 0.45% | 17        | 3.54%  | 10.33% | 14.70% | 10.09% | 62            | 0.59% | 1.00% | 1.54% | 0.83% | 62     | 14.73% | 17.44% | 22.60% | 14.01% |
|                       | Retail - Qualifying Revolving                    | 21           | 0.40% | 0.65% | 1.18%  | 0.78% | 19        | 36.51% | 45.66% | 60.59% | 45.52% | 28            | 0.57% | 1.42% | 3.42% | 2.16% | 27     | 50.11% | 60.27% | 75.79% | 53.12% |
| Retail - Other Retail | 36   | 0.47%        | 1.27% | 2.79% | 1.43%  | 35    | 24.07%    | 37.50% | 52.26% | 27.55% | 55     | 1.33%         | 2.37% | 3.93% | 1.82% | 55    | 34.23% | 39.19% | 50.91% | 31.84% |        |
| Germany               | <b>Corporates</b>                                | 33           | 0.33% | 0.69% | 1.40%  | 0.95% | 29        | 8.38%  | 20.73% | 27.77% | 18.10% | 69            | 0.45% | 1.03% | 2.07% | 1.42% | 71     | 31.97% | 37.92% | 40.00% | 34.17% |
|                       | Corporates - Of Which: Specialised Lending       | 15           | 0.87% | 1.71% | 6.26%  | 2.38% | 14        | 7.53%  | 11.43% | 24.81% | 14.28% | 29            | 0.83% | 1.16% | 2.35% | 1.70% | 30     | 21.44% | 26.96% | 32.29% | 29.90% |
|                       | Corporates - Of Which: SME                       | 20           | 0.54% | 1.01% | 1.63%  | 1.22% | 16        | 9.40%  | 22.28% | 30.79% | 20.94% | 49            | 0.82% | 1.71% | 2.95% | 1.25% | 50     | 25.86% | 31.85% | 40.00% | 28.95% |
|                       | Corporates - Of Which: Large corporates          | 16           | 0.15% | 0.30% | 0.71%  | 0.69% | 12        | 17.16% | 23.61% | 27.85% | 18.07% | 61            | 0.27% | 0.52% | 1.56% | 1.16% | 62     | 37.97% | 39.68% | 40.00% | 37.85% |
|                       | Corporates: Purchased receivables                | 9            | 0.05% | 0.60% | 0.79%  | 0.97% | 8         | 0.10%  | 6.29%  | 15.97% | 18.67% | 23            | 0.18% | 0.54% | 1.71% | 1.17% | 23     | 37.53% | 39.94% | 40.00% | 36.21% |
|                       | Corporates: Other                                | 29           | 0.29% | 0.45% | 1.12%  | 0.82% | 22        | 16.18% | 25.27% | 29.52% | 19.19% | 66            | 0.60% | 1.39% | 2.53% | 1.44% | 67     | 33.10% | 38.98% | 40.00% | 35.06% |
|                       | <b>Retail</b>                                    | 49           | 0.21% | 0.52% | 1.08%  | 0.67% | 49        | 12.41% | 24.61% | 31.54% | 24.07% | 67            | 0.73% | 1.44% | 2.73% | 1.10% | 67     | 17.83% | 22.66% | 29.94% | 26.97% |
|                       | Retail: Purchased receivables                    | 4            | 0.36% | 2.34% | 3.99%  | 1.64% | 4         | 0.14%  | 18.42% | 37.66% | 8.65%  | 8             | 2.24% | 2.78% | 5.27% | 2.83% | 8      | 27.46% | 41.10% | 46.81% | 31.91% |
|                       | Retail - Of Which: Secured by immovable property | 30           | 0.24% | 0.43% | 0.77%  | 0.41% | 28        | 6.59%  | 9.26%  | 14.50% | 10.54% | 64            | 0.56% | 0.89% | 1.95% | 0.89% | 63     | 14.50% | 17.13% | 23.94% | 20.06% |
|                       | Retail - Secured by residential real estate      | 30           | 0.19% | 0.31% | 0.76%  | 0.41% | 27        | 6.06%  | 8.81%  | 13.24% | 10.59% | 65            | 0.57% | 0.96% | 2.00% | 0.87% | 65     | 14.43% | 17.13% | 23.81% | 20.08% |
|                       | Retail - Qualifying Revolving                    | 22           | 0.33% | 0.66% | 1.17%  | 0.39% | 21        | 36.30% | 44.32% | 50.41% | 34.63% | 29            | 0.78% | 1.27% | 2.46% | 0.80% | 29     | 50.96% | 59.72% | 72.73% | 63.13% |
| Retail - Other Retail | 45   | 0.75%        | 1.21% | 2.24% | 1.53%  | 43    | 25.65%    | 36.66% | 46.40% | 33.77% | 58     | 1.33%         | 2.26% | 3.48% | 1.86% | 60    | 31.16% | 37.40% | 46.78% | 41.53% |        |
| Greece                | <b>Corporates</b>                                | 5            | 0.00% | 0.00% | 0.00%  | 0.00% |           |        |        |        |        | 38            | 0.30% | 0.79% | 2.58% | 3.08% | 38     | 39.02% | 40.00% | 40.00% | 38.32% |
|                       | Corporates - Of Which: Specialised Lending       |              |       |       |        |       |           |        |        |        |        | 7             | 0.36% | 2.58% | 6.82% | 1.38% | 7      | 15.94% | 33.03% | 36.72% | 30.65% |
|                       | Corporates - Of Which: SME                       |              |       |       |        |       |           |        |        |        |        | 12            | 1.07% | 2.41% | 5.60% | 3.24% | 12     | 19.06% | 39.21% | 40.00% | 30.08% |
|                       | Corporates - Of Which: Large corporates          |              |       |       |        |       |           |        |        |        |        | 28            | 0.25% | 0.45% | 1.34% | 1.13% | 28     | 40.00% | 40.00% | 40.00% | 39.19% |
|                       | Corporates: Purchased receivables                |              |       |       |        |       |           |        |        |        |        | 9             | 0.71% | 2.04% | 2.74% | 3.43% | 9      | 33.87% | 40.00% | 40.00% | 32.96% |
|                       | Corporates: Other                                |              |       |       |        |       |           |        |        |        |        | 34            | 0.30% | 0.49% | 1.78% | 3.87% | 34     | 39.61% | 40.00% | 40.00% | 41.13% |
|                       | <b>Retail</b>                                    | 22           | 0.07% | 0.32% | 2.57%  | 1.64% | 21        | 25.97% | 52.08% | 60.78% | 33.94% | 60            | 0.41% | 0.78% | 3.14% | 1.74% | 58     | 18.13% | 26.33% | 39.08% | 19.79% |
|                       | Retail: Purchased receivables                    |              |       |       |        |       |           |        |        |        |        | 5             | 2.49% | 3.25% | 3.25% | 2.68% | 5      | 15.04% | 30.00% | 35.41% | 33.41% |
|                       | Retail - Of Which: Secured by immovable property | 4            | 0.00% | 0.00% | 1.09%  | 0.95% |           |        |        |        |        | 43            | 0.20% | 0.44% | 1.00% | 1.07% | 42     | 13.43% | 16.67% | 19.95% | 15.98% |
|                       | Retail - Secured by residential real estate      |              |       |       |        |       |           |        |        |        |        | 43            | 0.20% | 0.40% | 1.00% | 1.05% | 43     | 13.43% | 17.22% | 22.03% | 16.05% |
|                       | Retail - Qualifying Revolving                    | 11           | 0.29% | 0.88% | 3.57%  | 1.41% | 11        | 25.97% | 46.90% | 59.03% | 40.33% | 23            | 0.57% | 1.05% | 2.76% | 1.20% | 23     | 55.54% | 62.60% | 77.98% | 66.52% |
| Retail - Other Retail | 17   | 0.18%        | 1.16% | 2.92% | 0.48%  | 15    | 29.35%    | 58.00% | 67.36% | 37.01% | 48     | 0.67%         | 1.91% | 4.72% | 3.20% | 47    | 30.00% | 37.55% | 51.94% | 18.69% |        |

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 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    |
| Hungary                       | <b>Corporates</b>                                | 10           | 0.00% | 0.10% | 0.30% | 0.47% | 8         | 7.34%  | 25.17% | 34.25% | 29.70% | 43            | 0.28% | 0.90%  | 1.90%  | 1.60% | 42     | 27.13% | 39.50% | 40.00% | 38.25% |
|                               | Corporates - Of Which: Specialised Lending       |              |       |       |       |       |           |        |        |        | 13     | 0.49%         | 0.79% | 1.38%  | 1.43%  | 13    | 19.72% | 35.53% | 40.00% | 33.44% |        |
|                               | Corporates - Of Which: SME                       | 6            | 0.00% | 0.61% | 0.83% | 1.88% | 4         | 20.00% | 25.06% | 30.13% | 26.87% | 19            | 0.76% | 1.32%  | 4.84%  | 3.92% | 17     | 34.66% | 40.00% | 47.20% | 40.16% |
|                               | Corporates - Of Which: Large corporates          | 5            | 0.00% | 0.00% | 0.00% | 0.08% |           |        |        |        |        | 33            | 0.30% | 0.55%  | 1.10%  | 0.76% | 33     | 39.97% | 40.00% | 40.00% | 37.18% |
|                               | Corporates: Purchased receivables                |              |       |       |       |       |           |        |        |        |        | 12            | 0.30% | 0.80%  | 1.99%  | 0.87% | 12     | 21.60% | 39.48% | 40.00% | 34.91% |
|                               | Corporates: Other                                | 8            | 0.00% | 0.26% | 0.83% | 0.60% | 5         | 28.53% | 29.25% | 39.25% | 29.71% | 37            | 0.30% | 1.02%  | 2.24%  | 1.61% | 37     | 37.04% | 40.00% | 40.00% | 39.05% |
|                               | <b>Retail</b>                                    | 24           | 0.04% | 0.51% | 1.55% | 0.66% | 22        | 18.43% | 52.21% | 61.90% | 47.51% | 61            | 0.42% | 1.13%  | 2.92%  | 2.69% | 62     | 17.82% | 25.55% | 33.76% | 42.64% |
|                               | Retail: Purchased receivables                    |              |       |       |       |       |           |        |        |        |        | 4             | 2.37% | 3.00%  | 3.50%  | 3.39% | 5      | 16.24% | 30.00% | 35.41% | 18.97% |
|                               | Retail - Of Which: Secured by immovable property | 8            | 0.00% | 0.07% | 0.42% | 0.20% | 4         | 20.45% | 26.71% | 31.05% | 25.72% | 53            | 0.27% | 0.56%  | 1.18%  | 1.68% | 53     | 13.79% | 18.33% | 24.69% | 29.59% |
|                               | Retail - Secured by residential real estate      | 7            | 0.00% | 0.00% | 0.14% | 0.19% |           |        |        |        |        | 55            | 0.26% | 0.56%  | 1.36%  | 1.68% | 55     | 13.79% | 20.06% | 25.68% | 29.59% |
| Retail - Qualifying Revolving | 11   | 0.00%        | 0.68% | 1.49% | 0.83% | 8     | 50.44%    | 58.92% | 69.74% | 61.82% | 28     | 0.48%         | 0.90% | 3.86%  | 1.35%  | 27    | 50.00% | 57.90% | 71.22% | 67.08% |        |
| Retail - Other Retail         | 18   | 0.08%        | 2.65% | 6.47% | 1.52% | 17    | 28.15%    | 57.85% | 67.96% | 52.97% | 49     | 0.89%         | 2.76% | 4.80%  | 4.54%  | 49    | 33.24% | 43.63% | 54.76% | 66.30% |        |
| Ireland                       | <b>Corporates</b>                                | 8            | 0.00% | 0.14% | 0.99% | 0.58% | 5         | 7.82%  | 21.71% | 24.32% | 22.68% | 56            | 0.22% | 0.48%  | 0.76%  | 1.06% | 58     | 33.35% | 39.69% | 40.03% | 28.20% |
|                               | Corporates - Of Which: Specialised Lending       |              |       |       |       |       |           |        |        |        | 25     | 0.50%         | 0.70% | 0.93%  | 1.75%  | 25    | 16.10% | 23.00% | 39.75% | 24.97% |        |
|                               | Corporates - Of Which: SME                       | 5            | 0.00% | 0.01% | 0.94% | 1.20% |           |        |        |        |        | 31            | 0.42% | 1.10%  | 4.31%  | 3.43% | 31     | 25.72% | 36.50% | 40.00% | 31.54% |
|                               | Corporates - Of Which: Large corporates          |              |       |       |       |       |           |        |        |        | 43     | 0.13%         | 0.30% | 0.52%  | 0.40%  | 44    | 39.90% | 40.00% | 40.31% | 24.02% |        |
|                               | Corporates: Purchased receivables                |              |       |       |       |       |           |        |        |        | 14     | 0.17%         | 3.99% | 10.77% | 4.45%  | 14    | 39.13% | 40.00% | 40.00% | 33.47% |        |
|                               | Corporates: Other                                | 6            | 0.00% | 0.06% | 0.29% | 0.65% |           |        |        |        |        | 54            | 0.17% | 0.37%  | 0.65%  | 0.78% | 54     | 38.73% | 40.00% | 41.98% | 28.26% |
|                               | <b>Retail</b>                                    | 27           | 0.04% | 0.58% | 1.50% | 0.41% | 24        | 11.67% | 23.61% | 36.41% | 26.10% | 61            | 0.69% | 1.38%  | 2.57%  | 1.19% | 63     | 16.40% | 21.97% | 29.84% | 33.33% |
|                               | Retail: Purchased receivables                    |              |       |       |       |       |           |        |        |        |        | 6             | 2.49% | 3.21%  | 16.45% | 4.27% | 6      | 17.06% | 33.21% | 49.88% | 19.78% |
|                               | Retail - Of Which: Secured by immovable property | 13           | 0.23% | 0.60% | 1.27% | 0.27% | 10        | 10.81% | 14.41% | 26.06% | 13.05% | 57            | 0.49% | 1.05%  | 1.88%  | 0.88% | 57     | 15.10% | 17.74% | 25.55% | 29.51% |
|                               | Retail - Secured by residential real estate      | 11           | 0.23% | 0.60% | 1.25% | 0.27% | 8         | 10.05% | 11.78% | 16.49% | 13.05% | 59            | 0.48% | 1.00%  | 1.70%  | 0.88% | 59     | 13.77% | 17.50% | 25.55% | 29.51% |
| Retail - Qualifying Revolving | 13   | 0.22%        | 0.45% | 0.93% | 0.68% | 12    | 32.81%    | 47.84% | 69.74% | 40.36% | 27     | 0.30%         | 1.19% | 2.77%  | 2.18%  | 27    | 50.00% | 60.11% | 73.59% | 64.96% |        |
| Retail - Other Retail         | 20   | 0.15%        | 1.23% | 3.13% | 1.90% | 18    | 32.08%    | 40.89% | 57.14% | 49.79% | 52     | 0.88%         | 2.02% | 4.00%  | 5.22%  | 55    | 30.96% | 39.10% | 52.24% | 70.57% |        |
| Italy                         | <b>Corporates</b>                                | 16           | 0.06% | 0.27% | 0.74% | 0.65% | 14        | 21.25% | 32.00% | 36.61% | 32.06% | 53            | 0.42% | 0.79%  | 2.05%  | 2.49% | 55     | 33.02% | 38.93% | 40.00% | 37.08% |
|                               | Corporates - Of Which: Specialised Lending       |              |       |       |       |       |           |        |        |        | 23     | 0.53%         | 1.17% | 2.75%  | 2.25%  | 24    | 18.44% | 23.41% | 40.00% | 22.95% |        |
|                               | Corporates - Of Which: SME                       | 10           | 0.22% | 1.37% | 2.05% | 1.65% | 9         | 31.10% | 33.32% | 35.10% | 33.15% | 33            | 0.71% | 2.60%  | 4.13%  | 4.72% | 34     | 26.31% | 38.62% | 40.16% | 39.75% |
|                               | Corporates - Of Which: Large corporates          | 9            | 0.00% | 0.03% | 0.08% | 0.08% | 5         | 22.47% | 29.34% | 32.33% | 32.23% | 44            | 0.34% | 0.55%  | 0.99%  | 0.96% | 44     | 39.07% | 40.00% | 40.00% | 38.70% |
|                               | Corporates: Purchased receivables                | 4            | 0.01% | 0.03% | 0.48% | 0.42% | 4         | 4.43%  | 13.88% | 24.25% | 19.15% | 18            | 0.27% | 0.70%  | 4.61%  | 1.73% | 18     | 28.62% | 38.46% | 40.00% | 35.62% |
|                               | Corporates: Other                                | 16           | 0.07% | 0.43% | 0.75% | 0.69% | 13        | 25.59% | 32.97% | 35.66% | 32.35% | 49            | 0.40% | 0.69%  | 1.98%  | 2.54% | 52     | 35.12% | 39.87% | 40.00% | 38.81% |
|                               | <b>Retail</b>                                    | 40           | 0.25% | 0.56% | 1.76% | 0.86% | 38        | 22.45% | 35.40% | 50.13% | 30.91% | 61            | 0.68% | 1.56%  | 2.73%  | 1.74% | 65     | 19.10% | 25.01% | 33.15% | 28.37% |
|                               | Retail: Purchased receivables                    | 4            | 0.21% | 1.20% | 1.98% | 1.00% |           |        |        |        |        | 8             | 1.49% | 2.77%  | 7.42%  | 4.06% | 8      | 22.48% | 33.79% | 43.92% | 43.38% |
|                               | Retail - Of Which: Secured by immovable property | 18           | 0.16% | 0.33% | 0.72% | 0.38% | 13        | 15.84% | 19.26% | 21.91% | 21.10% | 61            | 0.49% | 0.96%  | 1.61%  | 1.26% | 60     | 15.04% | 18.67% | 25.26% | 21.80% |
|                               | Retail - Secured by residential real estate      | 17           | 0.13% | 0.26% | 0.42% | 0.34% | 11        | 15.64% | 19.56% | 23.59% | 19.97% | 62            | 0.49% | 0.86%  | 1.43%  | 1.15% | 62     | 15.26% | 18.93% | 25.39% | 21.84% |
| Retail - Qualifying Revolving | 23   | 0.35%        | 0.90% | 1.54% | 0.37% | 22    | 42.90%    | 52.53% | 62.85% | 51.61% | 29     | 1.07%         | 2.26% | 4.25%  | 3.82%  | 28    | 50.81% | 61.66% | 72.87% | 55.45% |        |
| Retail - Other Retail         | 34   | 0.48%        | 1.51% | 3.62% | 1.64% | 33    | 27.80%    | 40.31% | 60.00% | 34.15% | 54     | 0.75%         | 2.48% | 4.03%  | 2.80%  | 58    | 30.00% | 38.03% | 54.64% | 38.01% |        |

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 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    |
| Latvia                        | <b>Corporates</b>                                |              |       |        |       |       |           |        |        |        |        | 28            | 0.55% | 1.34% | 3.14% | 1.67% | 28     | 25.97% | 38.81% | 40.00% | 34.97% |
|                               | Corporates - Of Which: Specialised Lending       |              |       |        |       |       |           |        |        |        |        | 4             | 0.52% | 0.93% | 1.30% | 0.67% |        |        |        |        |        |
|                               | Corporates - Of Which: SME                       |              |       |        |       |       |           |        |        |        |        | 7             | 1.81% | 2.11% | 3.68% | 2.97% | 7      | 26.57% | 40.00% | 40.00% | 34.27% |
|                               | Corporates - Of Which: Large corporates          |              |       |        |       |       |           |        |        |        |        | 17            | 0.30% | 0.58% | 0.61% | 0.44% | 17     | 40.00% | 40.00% | 40.00% | 37.74% |
|                               | Corporates: Purchased receivables                |              |       |        |       |       |           |        |        |        |        | 11            | 0.22% | 0.40% | 0.59% | 0.43% | 11     | 27.99% | 40.00% | 40.00% | 39.45% |
|                               | Corporates: Other                                |              |       |        |       |       |           |        |        |        |        | 25            | 1.09% | 1.76% | 3.02% | 2.03% | 25     | 26.57% | 40.00% | 40.00% | 36.41% |
|                               | <b>Retail</b>                                    | 19           | 0.03% | 0.31%  | 1.17% | 0.26% | 16        | 23.32% | 32.48% | 56.90% | 23.43% | 54            | 0.66% | 2.17% | 3.63% | 3.30% | 50     | 19.59% | 30.05% | 38.51% | 32.59% |
|                               | Retail: Purchased receivables                    |              |       |        |       |       |           |        |        |        |        | 5             | 2.49% | 3.39% | 3.39% | 6.82% | 5      | 18.74% | 30.00% | 35.41% | 26.60% |
|                               | Retail - Of Which: Secured by immovable property | 9            | 0.00% | 0.09%  | 0.15% | 0.13% | 6         | 17.60% | 24.33% | 30.57% | 20.47% | 34            | 0.22% | 0.88% | 2.38% | 2.82% | 35     | 13.97% | 19.27% | 28.69% | 27.27% |
|                               | Retail - Secured by residential real estate      | 8            | 0.00% | 0.08%  | 0.15% | 0.13% | 5         | 17.60% | 20.98% | 20.99% | 19.57% | 35            | 0.22% | 0.82% | 2.38% | 2.85% | 36     | 13.54% | 18.91% | 26.93% | 26.88% |
| Retail - Qualifying Revolving | 5  | 0.14%        | 0.88% | 1.11%  | 1.25% | 4     | 45.63%    | 64.95% | 84.94% | 66.37% | 19     | 0.34%         | 0.84% | 2.12% | 1.77% | 18    | 57.37% | 67.73% | 78.10% | 70.03% |        |
| Retail - Other Retail         | 17   | 0.24%        | 0.72% | 3.21%  | 0.53% | 16    | 23.92%    | 47.34% | 63.18% | 25.51% | 45     | 1.00%         | 2.99% | 5.00% | 4.42% | 42    | 33.58% | 48.12% | 63.49% | 46.89% |        |
| Lithuania                     | <b>Corporates</b>                                | 4            | 0.00% | 0.00%  | 0.08% | 0.16% |           |        |        |        |        | 32            | 0.30% | 0.96% | 2.03% | 1.51% | 32     | 35.01% | 39.99% | 40.00% | 36.00% |
|                               | Corporates - Of Which: Specialised Lending       |              |       |        |       |       |           |        |        |        |        | 5             | 0.28% | 0.40% | 1.25% | 0.75% | 5      | 37.81% | 37.81% | 40.00% | 34.27% |
|                               | Corporates - Of Which: SME                       |              |       |        |       |       |           |        |        |        |        | 10            | 0.31% | 1.71% | 2.99% | 2.68% | 10     | 35.05% | 40.00% | 40.00% | 37.43% |
|                               | Corporates - Of Which: Large corporates          |              |       |        |       |       |           |        |        |        |        | 15            | 0.22% | 0.57% | 1.10% | 0.75% | 16     | 40.00% | 40.00% | 40.00% | 37.48% |
|                               | Corporates: Purchased receivables                |              |       |        |       |       |           |        |        |        |        | 9             | 0.31% | 0.47% | 2.00% | 0.61% | 9      | 20.00% | 40.00% | 40.00% | 39.13% |
|                               | Corporates: Other                                | 4            | 0.00% | 0.00%  | 0.17% | 0.32% | 27        | 0.44%  | 1.04%  | 2.07%  | 1.74%  | 27            | 0.44% | 1.04% | 2.07% | 1.74% | 27     | 35.28% | 40.00% | 40.00% | 37.09% |
|                               | <b>Retail</b>                                    | 20           | 0.01% | 0.16%  | 1.89% | 0.14% | 17        | 11.97% | 28.54% | 56.79% | 14.86% | 53            | 0.52% | 1.31% | 2.20% | 1.75% | 51     | 17.00% | 24.33% | 34.20% | 21.42% |
|                               | Retail: Purchased receivables                    |              |       |        |       |       |           |        |        |        |        | 4             | 2.60% | 2.70% | 6.61% | 5.19% | 4      | 15.75% | 22.87% | 32.70% | 21.26% |
|                               | Retail - Of Which: Secured by immovable property | 9            | 0.00% | 0.08%  | 0.10% | 0.10% | 6         | 7.54%  | 8.29%  | 8.29%  | 8.09%  | 37            | 0.24% | 0.52% | 1.25% | 1.56% | 38     | 13.51% | 16.33% | 20.05% | 18.62% |
|                               | Retail - Secured by residential real estate      | 8            | 0.00% | 0.08%  | 0.10% | 0.10% | 5         | 7.54%  | 8.29%  | 8.29%  | 8.09%  | 38            | 0.24% | 0.55% | 1.38% | 1.55% | 39     | 13.51% | 16.37% | 22.15% | 18.55% |
| Retail - Qualifying Revolving | 4  | 0.00%        | 0.27% | 1.71%  | 0.47% | 22    | 0.45%     | 1.51%  | 2.56%  | 1.15%  | 21     | 0.45%         | 1.51% | 2.56% | 1.15% | 21    | 53.89% | 66.80% | 75.09% | 70.11% |        |
| Retail - Other Retail         | 15   | 0.04%        | 0.36% | 10.84% | 0.34% | 14    | 22.69%    | 36.98% | 59.66% | 22.55% | 44     | 1.05%         | 2.38% | 6.87% | 2.76% | 40    | 32.79% | 39.24% | 60.17% | 36.11% |        |
| Luxembourg                    | <b>Corporates</b>                                | 28           | 0.41% | 0.90%  | 2.85% | 1.19% | 20        | 8.11%  | 24.43% | 34.29% | 21.61% | 64            | 0.41% | 0.80% | 1.43% | 1.08% | 66     | 29.59% | 38.32% | 40.00% | 33.14% |
|                               | Corporates - Of Which: Specialised Lending       | 10           | 0.97% | 3.89%  | 6.03% | 3.45% | 7         | 10.15% | 15.03% | 26.55% | 22.14% | 26            | 0.51% | 1.05% | 2.21% | 1.89% | 26     | 21.71% | 24.75% | 33.25% | 24.32% |
|                               | Corporates - Of Which: SME                       | 6            | 0.95% | 4.03%  | 5.93% | 3.69% |           |        |        |        |        | 44            | 0.56% | 1.08% | 3.01% | 1.45% | 45     | 25.60% | 33.14% | 40.00% | 28.72% |
|                               | Corporates - Of Which: Large corporates          | 18           | 0.32% | 1.13%  | 5.92% | 1.09% | 9         | 25.11% | 40.14% | 50.08% | 41.89% | 46            | 0.25% | 0.52% | 1.20% | 0.79% | 51     | 34.10% | 40.00% | 40.01% | 34.66% |
|                               | Corporates: Purchased receivables                |              |       |        |       |       |           |        |        |        |        | 14            | 0.12% | 0.24% | 2.08% | 1.00% | 14     | 23.99% | 38.13% | 40.00% | 37.51% |
|                               | Corporates: Other                                | 21           | 0.18% | 0.62%  | 1.68% | 0.83% | 14        | 3.99%  | 18.28% | 25.11% | 21.18% | 62            | 0.43% | 0.70% | 1.36% | 0.86% | 63     | 32.35% | 39.73% | 40.19% | 35.14% |
|                               | <b>Retail</b>                                    | 22           | 0.30% | 0.68%  | 1.33% | 0.53% | 22        | 10.52% | 14.88% | 27.35% | 14.20% | 62            | 0.67% | 1.13% | 2.05% | 0.81% | 62     | 16.60% | 22.21% | 27.33% | 21.82% |
|                               | Retail: Purchased receivables                    |              |       |        |       |       |           |        |        |        |        |               |       |       |       |       |        |        |        |        |        |
|                               | Retail - Of Which: Secured by immovable property | 14           | 0.29% | 0.74%  | 2.16% | 0.49% | 12        | 4.46%  | 9.11%  | 15.73% | 11.29% | 60            | 0.54% | 1.03% | 1.70% | 0.65% | 59     | 14.09% | 17.64% | 24.92% | 19.14% |
|                               | Retail - Secured by residential real estate      | 14           | 0.26% | 0.68%  | 1.19% | 0.45% | 12        | 3.10%  | 9.30%  | 15.73% | 11.35% | 61            | 0.49% | 1.01% | 1.57% | 0.60% | 61     | 14.30% | 18.30% | 24.92% | 18.77% |
| Retail - Qualifying Revolving | 10   | 0.44%        | 0.82% | 1.06%  | 0.71% | 10    | 34.82%    | 48.04% | 65.23% | 50.07% | 20     | 0.55%         | 1.20% | 3.54% | 1.22% | 21    | 54.05% | 61.04% | 76.52% | 51.59% |        |
| Retail - Other Retail         | 21   | 0.28%        | 0.61% | 2.57%  | 0.79% | 21    | 25.54%    | 30.69% | 52.00% | 19.75% | 55     | 0.90%         | 1.77% | 3.74% | 1.65% | 53    | 30.00% | 37.01% | 45.33% | 31.35% |        |

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 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>                                |              |       |       |       |       |           |        |        |        | 39     | 0.52%         | 0.79% | 1.97% | 2.56% | 39     | 23.95% | 34.13% | 40.00% | 25.86% |        |
|                               | Corporates - Of Which: Specialised Lending       |              |       |       |       |       |           |        |        |        | 11     | 0.54%         | 0.74% | 2.40% | 5.83% | 11     | 15.17% | 16.50% | 29.76% | 22.80% |        |
|                               | Corporates - Of Which: SME                       |              |       |       |       |       |           |        |        |        | 20     | 0.61%         | 1.47% | 9.77% | 0.90% | 20     | 27.62% | 39.03% | 40.55% | 17.77% |        |
|                               | Corporates - Of Which: Large corporates          |              |       |       |       |       |           |        |        |        | 20     | 0.29%         | 0.61% | 1.69% | 0.51% | 20     | 30.80% | 39.36% | 40.00% | 30.98% |        |
|                               | Corporates: Purchased receivables                |              |       |       |       |       |           |        |        |        | 6      | 0.33%         | 1.35% | 2.00% | 2.08% | 6      | 5.97%  | 22.50% | 40.00% | 20.38% |        |
|                               | Corporates: Other                                |              |       |       |       |       |           |        |        |        | 36     | 0.50%         | 0.79% | 2.06% | 1.32% | 36     | 27.64% | 38.34% | 40.00% | 31.72% |        |
|                               | <b>Retail</b>                                    | 16           | 0.06% | 0.86% | 1.90% | 0.62% | 14        | 20.92% | 36.25% | 86.55% | 40.57% | 57            | 0.33% | 1.02% | 1.72% | 1.51%  | 58     | 16.04% | 20.79% | 30.00% | 19.34% |
|                               | Retail: Purchased receivables                    |              |       |       |       |       |           |        |        |        |        |               |       |       |       |        |        |        |        |        |        |
|                               | Retail - Of Which: Secured by immovable property | 4            | 0.00% | 0.00% | 0.00% | 0.00% |           |        |        |        |        | 53            | 0.23% | 0.66% | 1.26% | 1.37%  | 52     | 13.85% | 16.37% | 24.23% | 19.21% |
|                               | Retail - Secured by residential real estate      | 4            | 0.00% | 0.00% | 0.00% | 0.00% |           |        |        |        |        | 53            | 0.23% | 0.66% | 1.26% | 1.35%  | 53     | 13.95% | 16.49% | 23.17% | 19.25% |
| Retail - Qualifying Revolving | 7  | 0.01%        | 4.20% | 6.48% | 3.12% | 7     | 11.63%    | 76.91% | 91.52% | 66.66% | 21     | 0.50%         | 1.04% | 2.67% | 1.68% | 22     | 52.09% | 63.73% | 72.12% | 64.37% |        |
| Retail - Other Retail         | 9  | 0.18%        | 2.65% | 8.68% | 1.35% | 9     | 29.96%    | 42.53% | 64.39% | 44.55% | 46     | 0.59%         | 1.88% | 5.12% | 2.32% | 46     | 29.50% | 34.04% | 46.86% | 15.47% |        |
| Netherlands                   | <b>Corporates</b>                                | 13           | 0.00% | 0.07% | 0.73% | 1.25% | 9         | 5.03%  | 9.97%  | 18.41% | 12.03% | 64            | 0.36% | 0.77% | 1.30% | 1.35%  | 65     | 28.05% | 38.03% | 40.00% | 29.83% |
|                               | Corporates - Of Which: Specialised Lending       | 4            | 0.00% | 0.17% | 0.35% | 0.33% |           |        |        |        |        | 30            | 0.41% | 0.67% | 0.86% | 0.92%  | 31     | 20.48% | 23.20% | 39.17% | 25.12% |
|                               | Corporates - Of Which: SME                       | 5            | 0.00% | 0.01% | 1.21% | 2.04% |           |        |        |        |        | 45            | 0.50% | 1.06% | 1.99% | 1.69%  | 45     | 23.64% | 29.97% | 39.96% | 24.13% |
|                               | Corporates - Of Which: Large corporates          | 6            | 0.00% | 0.00% | 0.00% | 0.22% |           |        |        |        |        | 54            | 0.20% | 0.55% | 0.96% | 0.78%  | 55     | 38.35% | 40.00% | 40.01% | 34.91% |
|                               | Corporates: Purchased receivables                |              |       |       |       |       |           |        |        |        |        | 18            | 0.10% | 0.36% | 1.93% | 2.26%  | 18     | 37.86% | 39.99% | 40.00% | 34.26% |
|                               | Corporates: Other                                | 13           | 0.00% | 0.02% | 0.80% | 1.50% | 9         | 5.03%  | 12.00% | 34.90% | 12.27% | 60            | 0.36% | 0.83% | 1.55% | 1.63%  | 61     | 34.88% | 39.53% | 40.09% | 30.94% |
|                               | <b>Retail</b>                                    | 39           | 0.11% | 0.34% | 1.48% | 0.63% | 36        | 6.33%  | 14.27% | 34.35% | 7.13%  | 63            | 0.68% | 1.06% | 1.89% | 0.72%  | 64     | 15.54% | 20.12% | 26.78% | 15.02% |
|                               | Retail: Purchased receivables                    |              |       |       |       |       |           |        |        |        |        | 6             | 2.49% | 3.41% | 3.41% | 3.41%  | 6      | 17.62% | 34.87% | 48.12% | 18.84% |
|                               | Retail - Of Which: Secured by immovable property | 20           | 0.12% | 0.29% | 1.41% | 0.57% | 15        | 3.49%  | 7.82%  | 17.56% | 4.06%  | 62            | 0.51% | 0.85% | 1.66% | 0.67%  | 61     | 14.10% | 16.94% | 23.56% | 14.28% |
|                               | Retail - Secured by residential real estate      | 19           | 0.11% | 0.25% | 1.29% | 0.58% | 14        | 3.82%  | 6.83%  | 13.75% | 3.94%  | 63            | 0.51% | 0.87% | 1.66% | 0.65%  | 63     | 14.10% | 16.96% | 23.71% | 14.21% |
| Retail - Qualifying Revolving | 19   | 0.28%        | 0.73% | 1.37% | 0.18% | 18    | 24.87%    | 42.22% | 65.90% | 11.44% | 23     | 0.71%         | 1.41% | 2.71% | 0.86% | 23     | 51.31% | 63.31% | 77.50% | 65.81% |        |
| Retail - Other Retail         | 29   | 0.33%        | 0.82% | 2.77% | 1.14% | 24    | 16.00%    | 30.22% | 57.08% | 21.26% | 55     | 0.97%         | 2.15% | 3.60% | 2.45% | 57     | 30.38% | 37.99% | 47.83% | 26.56% |        |
| Norway                        | <b>Corporates</b>                                | 7            | 0.00% | 0.12% | 0.30% | 1.92% | 4         | 9.43%  | 11.72% | 21.13% | 29.15% | 51            | 0.17% | 0.39% | 1.36% | 1.10%  | 51     | 31.79% | 39.47% | 40.00% | 29.35% |
|                               | Corporates - Of Which: Specialised Lending       |              |       |       |       |       |           |        |        |        | 20     | 0.32%         | 0.78% | 1.06% | 1.04% | 20     | 19.70% | 24.90% | 37.40% | 28.79% |        |
|                               | Corporates - Of Which: SME                       | 5            | 0.14% | 0.20% | 0.36% | 4.25% | 4         | 7.15%  | 15.43% | 25.93% | 28.23% | 15            | 0.35% | 1.62% | 2.52% | 1.44%  | 15     | 24.89% | 34.00% | 44.63% | 25.45% |
|                               | Corporates - Of Which: Large corporates          | 4            | 0.00% | 0.06% | 0.75% | 1.05% |           |        |        |        |        | 42            | 0.13% | 0.23% | 0.64% | 0.73%  | 42     | 36.18% | 40.00% | 40.00% | 32.96% |
|                               | Corporates: Purchased receivables                |              |       |       |       |       |           |        |        |        |        | 12            | 0.28% | 0.57% | 2.18% | 0.64%  | 12     | 39.65% | 40.00% | 40.90% | 39.20% |
|                               | Corporates: Other                                | 6            | 0.00% | 0.04% | 0.65% | 2.56% |           |        |        |        |        | 45            | 0.17% | 0.49% | 1.43% | 1.12%  | 45     | 32.18% | 39.80% | 40.00% | 28.90% |
|                               | <b>Retail</b>                                    | 21           | 0.09% | 0.40% | 1.34% | 1.22% | 21        | 6.72%  | 26.83% | 47.01% | 12.28% | 63            | 0.51% | 1.77% | 3.50% | 1.25%  | 61     | 16.03% | 21.57% | 30.00% | 19.44% |
|                               | Retail: Purchased receivables                    |              |       |       |       |       |           |        |        |        |        | 5             | 4.45% | 4.45% | 9.00% | 10.75% | 5      | 13.79% | 35.41% | 41.72% | 25.04% |
|                               | Retail - Of Which: Secured by immovable property | 9            | 0.00% | 0.35% | 1.16% | 1.04% | 7         | 3.97%  | 4.28%  | 7.44%  | 7.39%  | 58            | 0.38% | 1.27% | 2.25% | 1.12%  | 57     | 12.07% | 16.51% | 22.85% | 13.77% |
|                               | Retail - Secured by residential real estate      | 9            | 0.00% | 0.35% | 0.86% | 0.72% | 7         | 4.28%  | 4.77%  | 5.74%  | 5.61%  | 59            | 0.38% | 1.29% | 2.25% | 1.13%  | 59     | 11.86% | 17.00% | 23.20% | 18.35% |
| Retail - Qualifying Revolving | 8  | 0.05%        | 0.80% | 1.69% | 0.86% | 7     | 44.45%    | 73.77% | 82.40% | 76.48% | 22     | 0.59%         | 1.61% | 2.34% | 1.40% | 22     | 52.69% | 62.99% | 73.33% | 71.76% |        |
| Retail - Other Retail         | 16   | 0.32%        | 1.48% | 3.94% | 4.36% | 15    | 26.78%    | 47.53% | 74.60% | 19.17% | 54     | 0.96%         | 3.01% | 4.83% | 2.83% | 49     | 30.00% | 36.85% | 54.84% | 29.38% |        |

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 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    |
| Poland                        | <b>Corporates</b>                                | 10           | 0.00% | 0.17%  | 1.03% | 1.44% | 8         | 11.79% | 27.78% | 44.33% | 30.99% | 56            | 0.38% | 1.03% | 2.41%  | 2.59% | 56     | 31.02% | 38.37% | 40.00% | 34.70% |
|                               | Corporates - Of Which: Specialised Lending       |              |       |        |       |       |           |        |        |        |        | 20            | 0.54% | 0.81% | 1.98%  | 1.69% | 20     | 17.76% | 25.09% | 39.13% | 28.54% |
|                               | Corporates - Of Which: SME                       | 4            | 0.00% | 1.03%  | 2.88% | 2.55% |           |        |        |        |        | 29            | 1.25% | 3.26% | 6.56%  | 3.76% | 31     | 25.07% | 36.91% | 40.00% | 37.56% |
|                               | Corporates - Of Which: Large corporates          | 5            | 0.00% | 0.00%  | 0.01% | 1.44% |           |        |        |        |        | 40            | 0.37% | 0.52% | 1.22%  | 2.23% | 39     | 38.79% | 40.00% | 40.00% | 37.03% |
|                               | Corporates: Purchased receivables                |              |       |        |       |       |           |        |        |        |        | 18            | 0.26% | 0.65% | 1.94%  | 1.82% | 18     | 37.70% | 40.00% | 40.00% | 35.56% |
|                               | Corporates: Other                                | 7            | 0.00% | 0.01%  | 1.82% | 1.76% | 6         | 21.54% | 27.78% | 47.47% | 31.28% | 51            | 0.45% | 1.10% | 2.45%  | 3.20% | 51     | 36.45% | 40.00% | 40.71% | 39.41% |
|                               | <b>Retail</b>                                    | 30           | 0.63% | 1.89%  | 3.46% | 3.04% | 27        | 13.49% | 32.22% | 51.68% | 46.64% | 59            | 0.47% | 1.72% | 2.73%  | 1.60% | 60     | 17.97% | 26.08% | 35.19% | 42.92% |
|                               | Retail: Purchased receivables                    |              |       |        |       |       |           |        |        |        |        | 6             | 2.49% | 3.68% | 9.70%  | 3.97% | 6      | 16.30% | 32.70% | 44.44% | 20.82% |
|                               | Retail - Of Which: Secured by immovable property | 9            | 0.39% | 0.78%  | 4.73% | 2.63% | 5         | 14.66% | 17.68% | 19.45% | 48.80% | 51            | 0.19% | 0.71% | 1.73%  | 0.62% | 51     | 15.23% | 18.99% | 25.51% | 32.83% |
|                               | Retail - Secured by residential real estate      | 8            | 0.20% | 0.77%  | 3.80% | 2.63% | 4         | 13.10% | 18.56% | 36.87% | 48.85% | 53            | 0.20% | 0.75% | 1.73%  | 0.62% | 53     | 15.43% | 19.43% | 25.54% | 32.84% |
| Retail - Qualifying Revolving | 15   | 1.12%        | 1.54% | 2.83%  | 3.97% | 16    | 40.18%    | 44.87% | 59.53% | 58.46% | 26     | 1.03%         | 2.82% | 5.84% | 3.70%  | 24    | 58.15% | 65.19% | 74.90% | 71.79% |        |
| Retail - Other Retail         | 24   | 0.75%        | 2.86% | 11.08% | 3.54% | 22    | 30.40%    | 45.34% | 64.13% | 37.93% | 54     | 1.12%         | 2.73% | 6.47% | 2.78%  | 55    | 32.41% | 43.95% | 54.16% | 51.75% |        |
| Portugal                      | <b>Corporates</b>                                | 9            | 0.19% | 0.47%  | 0.54% | 1.49% | 8         | 20.66% | 28.50% | 34.13% | 38.78% | 43            | 0.19% | 0.50% | 1.08%  | 1.86% | 43     | 35.84% | 40.00% | 40.00% | 37.13% |
|                               | Corporates - Of Which: Specialised Lending       |              |       |        |       |       |           |        |        |        |        | 14            | 0.39% | 0.64% | 0.94%  | 1.10% | 14     | 14.98% | 27.07% | 40.00% | 25.48% |
|                               | Corporates - Of Which: SME                       | 6            | 0.33% | 0.88%  | 1.10% | 2.73% | 5         | 17.45% | 31.63% | 50.50% | 44.42% | 22            | 0.49% | 1.11% | 3.06%  | 3.60% | 24     | 30.21% | 38.69% | 43.00% | 37.52% |
|                               | Corporates - Of Which: Large corporates          | 4            | 0.00% | 0.00%  | 0.88% | 0.42% |           |        |        |        |        | 33            | 0.19% | 0.38% | 0.61%  | 0.46% | 33     | 39.94% | 40.00% | 40.00% | 38.87% |
|                               | Corporates: Purchased receivables                | 6            | 0.08% | 0.11%  | 0.13% | 0.17% | 5         | 0.10%  | 4.75%  | 37.27% | 38.32% | 10            | 0.47% | 1.17% | 13.95% | 0.97% | 10     | 20.00% | 38.73% | 42.95% | 42.13% |
|                               | Corporates: Other                                | 7            | 0.10% | 0.59%  | 2.05% | 1.70% | 6         | 20.99% | 31.61% | 36.11% | 38.70% | 33            | 0.19% | 0.46% | 1.38%  | 2.20% | 33     | 37.39% | 40.00% | 40.00% | 40.09% |
|                               | <b>Retail</b>                                    | 34           | 0.17% | 0.73%  | 1.65% | 0.61% | 32        | 17.14% | 36.98% | 46.70% | 34.35% | 61            | 0.62% | 1.25% | 2.51%  | 1.11% | 62     | 20.50% | 23.59% | 30.43% | 26.44% |
|                               | Retail: Purchased receivables                    | 6            | 0.10% | 1.49%  | 6.21% | 2.56% | 5         | 0.10%  | 61.96% | 61.96% | 9.69%  | 7             | 1.26% | 4.07% | 7.67%  | 4.31% | 7      | 19.36% | 37.80% | 53.99% | 38.18% |
|                               | Retail - Of Which: Secured by immovable property | 11           | 0.14% | 0.31%  | 0.60% | 0.37% | 8         | 5.01%  | 11.91% | 16.77% | 9.99%  | 56            | 0.46% | 0.75% | 1.87%  | 0.81% | 56     | 14.24% | 17.89% | 22.89% | 22.77% |
|                               | Retail - Secured by residential real estate      | 10           | 0.14% | 0.31%  | 0.46% | 0.37% | 7         | 4.04%  | 11.61% | 16.26% | 9.90%  | 57            | 0.49% | 0.79% | 1.87%  | 0.81% | 58     | 14.14% | 18.39% | 22.98% | 22.75% |
| Retail - Qualifying Revolving | 16   | 0.47%        | 1.46% | 1.97%  | 1.18% | 16    | 41.65%    | 51.15% | 72.67% | 65.61% | 23     | 0.85%         | 1.27% | 4.73% | 3.06%  | 23    | 53.68% | 64.35% | 72.32% | 62.32% |        |
| Retail - Other Retail         | 30   | 0.52%        | 1.64% | 3.32%  | 1.78% | 29    | 29.53%    | 41.68% | 54.59% | 52.73% | 55     | 0.87%         | 2.50% | 5.26% | 3.63%  | 53    | 32.03% | 40.00% | 53.52% | 41.94% |        |
| Romania                       | <b>Corporates</b>                                | 8            | 0.00% | 0.01%  | 0.83% | 0.56% | 4         | 23.84% | 39.14% | 51.68% | 47.64% | 39            | 0.68% | 1.89% | 8.28%  | 3.34% | 38     | 31.41% | 39.82% | 40.00% | 37.03% |
|                               | Corporates - Of Which: Specialised Lending       |              |       |        |       |       |           |        |        |        |        | 6             | 0.46% | 1.64% | 3.17%  | 0.90% | 6      | 23.73% | 35.00% | 40.00% | 25.27% |
|                               | Corporates - Of Which: SME                       | 5            | 0.00% | 0.13%  | 0.51% | 0.61% |           |        |        |        |        | 12            | 0.53% | 1.76% | 6.97%  | 4.83% | 12     | 22.74% | 39.28% | 42.62% | 37.89% |
|                               | Corporates - Of Which: Large corporates          | 4            | 0.00% | 0.00%  | 0.00% | 0.00% |           |        |        |        |        | 25            | 0.48% | 0.71% | 2.12%  | 0.61% | 25     | 40.00% | 40.00% | 40.00% | 37.39% |
|                               | Corporates: Purchased receivables                |              |       |        |       |       |           |        |        |        |        | 13            | 0.48% | 0.81% | 5.47%  | 4.83% | 13     | 23.38% | 40.00% | 40.00% | 29.66% |
|                               | Corporates: Other                                | 7            | 0.00% | 0.01%  | 1.48% | 0.70% | 4         | 21.44% | 39.14% | 51.68% | 47.70% | 32            | 0.68% | 1.67% | 7.19%  | 2.95% | 31     | 33.16% | 39.65% | 40.00% | 37.56% |
|                               | <b>Retail</b>                                    | 31           | 0.24% | 0.93%  | 3.28% | 1.13% | 29        | 37.85% | 51.63% | 59.70% | 66.49% | 55            | 0.62% | 1.04% | 3.80%  | 2.86% | 59     | 20.11% | 29.93% | 38.92% | 47.17% |
|                               | Retail: Purchased receivables                    |              |       |        |       |       |           |        |        |        |        | 6             | 2.49% | 3.65% | 9.64%  | 3.74% | 6      | 21.49% | 32.71% | 57.52% | 28.40% |
|                               | Retail - Of Which: Secured by immovable property | 7            | 0.00% | 0.00%  | 0.64% | 0.35% |           |        |        |        |        | 51            | 0.21% | 0.65% | 1.79%  | 1.29% | 50     | 13.56% | 18.78% | 24.60% | 31.40% |
|                               | Retail - Secured by residential real estate      | 7            | 0.00% | 0.00%  | 0.64% | 0.35% |           |        |        |        |        | 51            | 0.21% | 0.65% | 1.79%  | 1.29% | 51     | 13.56% | 18.80% | 24.93% | 31.39% |
| Retail - Qualifying Revolving | 12   | 1.08%        | 2.57% | 3.73%  | 0.87% | 12    | 43.07%    | 53.77% | 60.59% | 51.84% | 23     | 0.68%         | 3.05% | 5.68% | 4.02%  | 23    | 51.47% | 65.55% | 72.83% | 57.70% |        |
| Retail - Other Retail         | 23   | 0.43%        | 3.07% | 28.42% | 1.95% | 22    | 41.54%    | 52.47% | 82.15% | 74.95% | 48     | 1.03%         | 2.07% | 6.69% | 4.26%  | 50    | 35.52% | 49.72% | 62.25% | 64.01% |        |

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 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>                                | 11           | 0.00% | 0.16%  | 0.79% | 0.58% | 9         | 36.19% | 51.25% | 51.25% | 47.89% | 37            | 0.38% | 1.04%  | 2.27%  | 2.74%  | 37     | 37.14% | 39.34% | 40.00% | 37.61% |
|                               | Corporates - Of Which: Specialised Lending       | 5            | 0.00% | 0.10%  | 0.10% | 0.39% | 4         | 23.51% | 24.16% | 32.83% | 40.27% | 6             | 0.95% | 1.96%  | 2.16%  | 0.92%  | 6      | 24.46% | 24.53% | 32.53% | 32.36% |
|                               | Corporates - Of Which: SME                       | 8            | 0.08% | 0.69%  | 1.96% | 1.33% | 8         | 28.13% | 48.47% | 50.31% | 47.26% | 19            | 2.26% | 3.35%  | 8.16%  | 3.67%  | 19     | 28.00% | 36.22% | 37.92% | 36.21% |
|                               | Corporates - Of Which: Large corporates          | 6            | 0.00% | 0.01%  | 0.03% | 0.03% |           |        |        |        |        | 26            | 0.27% | 0.38%  | 0.65%  | 0.53%  | 26     | 39.52% | 40.00% | 40.00% | 39.42% |
|                               | Corporates: Purchased receivables                |              |       |        |       |       |           |        |        |        |        | 10            | 0.18% | 1.35%  | 2.04%  | 1.12%  | 10     | 25.74% | 39.57% | 40.00% | 32.71% |
|                               | Corporates: Other                                | 11           | 0.00% | 0.22%  | 0.90% | 0.70% | 9         | 36.19% | 51.76% | 51.76% | 48.18% | 34            | 0.37% | 1.24%  | 2.35%  | 2.56%  | 34     | 38.50% | 40.00% | 40.00% | 37.71% |
|                               | <b>Retail</b>                                    | 21           | 0.16% | 0.75%  | 3.08% | 0.86% | 20        | 24.00% | 38.91% | 46.69% | 41.64% | 54            | 0.49% | 1.04%  | 2.40%  | 1.23%  | 53     | 20.02% | 28.16% | 35.36% | 30.87% |
|                               | Retail: Purchased receivables                    |              |       |        |       |       |           |        |        |        |        | 5             | 2.49% | 2.54%  | 2.54%  | 3.55%  | 5      | 18.86% | 30.00% | 35.41% | 22.58% |
|                               | Retail - Of Which: Secured by immovable property | 11           | 0.00% | 0.32%  | 0.58% | 0.45% | 8         | 12.59% | 18.50% | 19.39% | 20.00% | 40            | 0.20% | 0.53%  | 1.01%  | 0.79%  | 40     | 15.09% | 19.16% | 25.75% | 26.70% |
|                               | Retail - Secured by residential real estate      | 10           | 0.00% | 0.29%  | 0.58% | 0.45% | 7         | 11.58% | 19.38% | 19.38% | 19.98% | 42            | 0.22% | 0.53%  | 1.11%  | 0.79%  | 42     | 16.12% | 18.61% | 26.11% | 26.67% |
| Retail - Qualifying Revolving | 10   | 0.48%        | 0.65% | 3.08%  | 0.59% | 9     | 32.76%    | 32.76% | 47.72% | 38.02% | 26     | 0.29%         | 2.31% | 3.62%  | 2.90%  | 25     | 50.81% | 58.04% | 70.83% | 51.33% |        |
| Retail - Other Retail         | 18   | 1.09%        | 2.71% | 8.69%  | 3.00% | 15    | 36.30%    | 50.98% | 59.39% | 58.86% | 45     | 1.26%         | 2.91% | 4.14%  | 4.22%  | 44     | 34.88% | 44.38% | 58.11% | 53.10% |        |
| Slovenia                      | <b>Corporates</b>                                | 6            | 0.00% | 0.79%  | 1.59% | 1.38% | 5         | 33.44% | 33.44% | 33.44% | 33.45% | 24            | 0.26% | 0.89%  | 2.37%  | 1.96%  | 24     | 36.24% | 38.58% | 40.00% | 35.28% |
|                               | Corporates - Of Which: Specialised Lending       |              |       |        |       |       |           |        |        |        | 9      | 0.62%         | 0.81% | 1.92%  | 1.74%  | 10     | 35.36% | 35.49% | 39.99% | 31.79% |        |
|                               | Corporates - Of Which: SME                       | 4            | 0.33% | 0.67%  | 0.67% | 0.67% |           |        |        |        | 18     | 0.22%         | 0.49% | 7.76%  | 3.91%  | 19     | 38.45% | 40.00% | 40.00% | 38.73% |        |
|                               | Corporates - Of Which: Large corporates          |              |       |        |       |       |           |        |        |        | 8      | 0.42%         | 0.72% | 2.53%  | 1.14%  | 8      | 15.17% | 37.77% | 39.55% | 36.93% |        |
|                               | Corporates: Purchased receivables                |              |       |        |       |       |           |        |        |        | 19     | 0.22%         | 0.97% | 2.20%  | 1.83%  | 19     | 36.14% | 40.00% | 40.00% | 35.21% |        |
|                               | Corporates: Other                                | 6            | 0.00% | 0.79%  | 1.59% | 1.46% | 4         | 33.44% | 33.44% | 60.68% | 33.46% | 48            | 0.27% | 0.92%  | 2.23%  | 2.75%  | 49     | 20.20% | 36.23% | 50.19% | 33.47% |
|                               | <b>Retail</b>                                    | 11           | 0.02% | 0.64%  | 1.11% | 1.12% | 10        | 48.39% | 57.48% | 59.79% | 55.04% | 6             | 2.49% | 2.75%  | 16.47% | 15.27% | 6      | 15.16% | 32.71% | 54.79% | 24.66% |
|                               | Retail: Purchased receivables                    |              |       |        |       |       |           |        |        |        | 29     | 0.14%         | 0.30% | 0.75%  | 0.70%  | 29     | 14.16% | 18.92% | 23.44% | 20.16% |        |
|                               | Retail - Of Which: Secured by immovable property |              |       |        |       |       |           |        |        |        | 29     | 0.14%         | 0.30% | 1.00%  | 0.81%  | 29     | 14.16% | 18.22% | 23.44% | 20.49% |        |
|                               | Retail - Secured by residential real estate      |              |       |        |       |       |           |        |        |        | 4      | 0.94%         | 4.35% | 13.94% | 4.91%  | 21     | 51.22% | 64.95% | 72.40% | 67.28% |        |
| Retail - Qualifying Revolving | 4  | 0.94%        | 4.35% | 13.94% | 4.91% | 9     | 57.14%    | 58.96% | 62.06% | 58.08% | 41     | 0.40%         | 0.65% | 5.24%  | 6.11%  | 40     | 34.58% | 47.75% | 60.70% | 57.11% |        |
| Retail - Other Retail         | 9  | 0.06%        | 2.65% | 6.19%  | 1.90% |       |           |        |        |        |        |               |       |        |        |        |        |        |        |        |        |
| Spain                         | <b>Corporates</b>                                | 14           | 0.02% | 0.70%  | 1.53% | 2.43% | 10        | 21.61% | 31.61% | 42.45% | 42.75% | 63            | 0.50% | 0.82%  | 1.45%  | 1.43%  | 64     | 30.64% | 38.83% | 40.00% | 36.61% |
|                               | Corporates - Of Which: Specialised Lending       | 5            | 0.07% | 0.09%  | 3.98% | 2.79% |           |        |        |        |        | 26            | 0.62% | 1.14%  | 2.52%  | 1.34%  | 26     | 20.01% | 26.84% | 40.00% | 23.19% |
|                               | Corporates - Of Which: SME                       | 9            | 0.00% | 1.90%  | 4.34% | 4.76% | 5         | 30.71% | 34.27% | 35.96% | 40.33% | 45            | 0.68% | 2.02%  | 3.50%  | 2.03%  | 45     | 25.94% | 35.10% | 40.00% | 37.41% |
|                               | Corporates - Of Which: Large corporates          | 11           | 0.00% | 0.03%  | 0.20% | 0.86% | 8         | 2.89%  | 12.43% | 39.04% | 44.56% | 50            | 0.28% | 0.54%  | 0.85%  | 0.54%  | 51     | 39.36% | 40.00% | 40.00% | 38.12% |
|                               | Corporates: Purchased receivables                | 7            | 0.11% | 0.76%  | 1.33% | 1.99% | 5         | 0.10%  | 38.67% | 40.62% | 38.10% | 16            | 0.13% | 0.48%  | 1.88%  | 1.26%  | 17     | 38.28% | 40.00% | 40.00% | 42.94% |
|                               | Corporates: Other                                | 12           | 0.07% | 0.75%  | 1.54% | 2.59% | 7         | 26.80% | 30.27% | 45.29% | 41.08% | 61            | 0.42% | 0.82%  | 1.47%  | 1.56%  | 62     | 37.16% | 39.96% | 40.28% | 39.09% |
|                               | <b>Retail</b>                                    | 39           | 0.29% | 0.80%  | 2.14% | 2.96% | 37        | 18.66% | 29.72% | 45.44% | 39.55% | 64            | 0.68% | 1.09%  | 2.28%  | 1.06%  | 67     | 19.35% | 24.54% | 33.69% | 34.78% |
|                               | Retail: Purchased receivables                    | 6            | 0.19% | 4.59%  | 6.59% | 6.02% | 4         | 0.13%  | 25.29% | 57.20% | 47.73% | 7             | 1.62% | 2.94%  | 6.71%  | 1.83%  | 8      | 29.60% | 45.45% | 55.98% | 53.38% |
|                               | Retail - Of Which: Secured by immovable property | 17           | 0.31% | 0.72%  | 1.12% | 2.49% | 15        | 7.65%  | 12.21% | 20.68% | 34.01% | 60            | 0.46% | 0.77%  | 1.51%  | 0.93%  | 60     | 14.51% | 18.25% | 24.02% | 27.85% |
|                               | Retail - Secured by residential real estate      | 17           | 0.31% | 0.53%  | 1.11% | 2.38% | 15        | 5.64%  | 13.61% | 20.30% | 33.51% | 60            | 0.44% | 0.74%  | 1.37%  | 0.90%  | 61     | 14.54% | 18.28% | 23.92% | 27.90% |
|                               | Retail - Qualifying Revolving                    | 20           | 0.31% | 0.65%  | 0.97% | 0.75% | 18        | 43.44% | 56.75% | 68.97% | 71.64% | 29            | 0.54% | 0.97%  | 2.36%  | 1.38%  | 27     | 50.34% | 57.91% | 75.25% | 71.12% |
|                               | Retail - Other Retail                            | 35           | 0.50% | 1.32%  | 3.29% | 7.16% | 32        | 27.41% | 37.66% | 55.06% | 45.25% | 59            | 0.90% | 2.03%  | 3.29%  | 1.72%  | 60     | 31.02% | 39.74% | 51.93% | 51.74% |

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 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    |
| Sweden                        | <b>Corporates</b>                                | 18           | 0.09%  | 0.50%  | 9.99%  | 0.95%  | 13        | 8.52%  | 14.14% | 22.73% | 11.84% | 52            | 0.44% | 1.03% | 1.46%  | 0.94% | 59     | 30.99% | 39.16% | 40.00% | 26.45% |
|                               | Corporates - Of Which: Specialised Lending       | 4            | 18.33% | 45.62% | 69.40% | 53.97% | 6         | 5.28%  | 9.08%  | 14.51% | 6.71%  | 21            | 1.33% | 3.07% | 10.27% | 5.40% | 27     | 19.05% | 26.35% | 40.00% | 25.65% |
|                               | Corporates - Of Which: SME                       | 8            | 0.10%  | 0.23%  | 0.78%  | 0.34%  | 6         | 14.41% | 18.26% | 27.73% | 19.13% | 27            | 0.54% | 1.24% | 3.16%  | 0.78% | 28     | 20.94% | 29.96% | 40.00% | 19.15% |
|                               | Corporates - Of Which: Large corporates          | 8            | 0.00%  | 0.30%  | 0.70%  | 0.79%  |           |        |        |        |        | 51            | 0.23% | 0.52% | 1.18%  | 0.77% | 53     | 37.44% | 40.00% | 40.00% | 36.12% |
|                               | Corporates: Purchased receivables                |              |        |        |        |        |           |        |        |        |        | 15            | 0.29% | 0.64% | 8.12%  | 1.10% | 15     | 34.51% | 39.99% | 40.00% | 35.38% |
|                               | Corporates: Other                                | 12           | 0.00%  | 0.07%  | 0.36%  | 0.49%  | 8         | 8.43%  | 17.49% | 33.22% | 15.48% | 55            | 0.26% | 0.65% | 1.32%  | 0.85% | 55     | 37.10% | 40.00% | 40.15% | 25.54% |
|                               | <b>Retail</b>                                    | 35           | 0.06%  | 0.18%  | 0.51%  | 0.15%  | 33        | 11.26% | 28.80% | 42.66% | 15.89% | 64            | 0.67% | 1.30% | 2.75%  | 0.48% | 66     | 16.17% | 23.00% | 29.40% | 16.14% |
|                               | Retail: Purchased receivables                    |              |        |        |        |        |           |        |        |        |        | 5             | 2.49% | 2.87% | 2.87%  | 8.76% | 5      | 16.78% | 35.41% | 37.63% | 27.21% |
|                               | Retail - Of Which: Secured by immovable property | 13           | 0.07%  | 0.13%  | 0.31%  | 0.10%  | 10        | 2.71%  | 7.14%  | 11.05% | 4.36%  | 55            | 0.39% | 0.98% | 1.90%  | 0.38% | 56     | 12.22% | 16.00% | 21.88% | 14.61% |
|                               | Retail - Secured by residential real estate      | 13           | 0.07%  | 0.12%  | 0.31%  | 0.10%  | 10        | 2.71%  | 6.80%  | 11.05% | 3.92%  | 56            | 0.42% | 1.02% | 2.08%  | 0.37% | 58     | 12.01% | 16.00% | 22.95% | 14.50% |
| Retail - Qualifying Revolving | 14   | 0.23%        | 0.68%  | 0.90%  | 0.77%  | 14     | 25.21%    | 36.89% | 65.60% | 56.14% | 24     | 0.38%         | 0.78% | 3.41% | 1.07%  | 25    | 50.30% | 57.79% | 72.47% | 70.88% |        |
| Retail - Other Retail         | 26   | 0.30%        | 0.90%  | 3.47%  | 0.61%  | 25     | 19.87%    | 30.95% | 49.63% | 31.99% | 55     | 1.12%         | 2.07% | 4.46% | 1.48%  | 56    | 30.95% | 36.98% | 51.95% | 35.53% |        |
| United Kingdom                | <b>Corporates</b>                                | 18           | 0.06%  | 0.59%  | 1.57%  | 0.82%  | 13        | 6.09%  | 8.77%  | 46.31% | 19.28% | 67            | 0.36% | 0.78% | 1.35%  | 1.08% | 72     | 32.61% | 39.10% | 40.92% | 32.67% |
|                               | Corporates - Of Which: Specialised Lending       | 5            | 0.40%  | 3.15%  | 4.12%  | 3.81%  |           |        |        |        |        | 30            | 0.47% | 0.70% | 1.37%  | 1.34% | 31     | 22.04% | 32.64% | 40.00% | 27.31% |
|                               | Corporates - Of Which: SME                       | 6            | 0.00%  | 0.00%  | 0.96%  | 2.49%  |           |        |        |        |        | 44            | 0.83% | 1.40% | 2.79%  | 1.63% | 47     | 26.77% | 36.21% | 40.00% | 24.91% |
|                               | Corporates - Of Which: Large corporates          | 7            | 0.00%  | 0.28%  | 1.56%  | 0.89%  |           |        |        |        |        | 56            | 0.18% | 0.50% | 1.23%  | 0.69% | 58     | 37.99% | 40.00% | 40.07% | 35.06% |
|                               | Corporates: Purchased receivables                | 5            | 0.00%  | 0.08%  | 0.18%  | 0.21%  | 4         | 0.10%  | 3.70%  | 26.86% | 0.21%  | 19            | 0.19% | 0.35% | 3.07%  | 1.80% | 19     | 33.45% | 40.00% | 40.00% | 33.49% |
|                               | Corporates: Other                                | 14           | 0.06%  | 0.77%  | 2.04%  | 0.85%  | 8         | 2.77%  | 12.50% | 54.61% | 8.09%  | 65            | 0.36% | 0.78% | 1.44%  | 0.82% | 68     | 35.56% | 40.00% | 41.89% | 36.45% |
|                               | <b>Retail</b>                                    | 44           | 0.23%  | 0.95%  | 1.61%  | 0.69%  | 43        | 7.14%  | 18.99% | 41.19% | 10.81% | 62            | 0.81% | 1.35% | 2.40%  | 1.44% | 66     | 16.29% | 22.15% | 30.51% | 15.89% |
|                               | Retail: Purchased receivables                    |              |        |        |        |        |           |        |        |        |        | 6             | 2.78% | 3.60% | 3.62%  | 3.55% | 6      | 17.69% | 36.22% | 41.12% | 19.94% |
|                               | Retail - Of Which: Secured by immovable property | 26           | 0.42%  | 0.97%  | 1.55%  | 0.63%  | 21        | 3.92%  | 9.41%  | 15.65% | 3.43%  | 63            | 0.80% | 1.19% | 2.00%  | 1.34% | 62     | 14.28% | 16.79% | 25.19% | 12.49% |
|                               | Retail - Secured by residential real estate      | 25           | 0.41%  | 0.70%  | 1.39%  | 0.63%  | 20        | 2.87%  | 8.11%  | 14.71% | 3.40%  | 64            | 0.82% | 1.15% | 2.21%  | 1.34% | 64     | 14.45% | 16.76% | 25.35% | 12.50% |
| Retail - Qualifying Revolving | 23   | 0.26%        | 0.72%  | 1.35%  | 1.14%  | 20     | 32.22%    | 38.65% | 59.16% | 55.59% | 30     | 0.57%         | 1.90% | 4.26% | 3.01%  | 29    | 50.72% | 62.01% | 72.66% | 89.65% |        |
| Retail - Other Retail         | 33   | 0.42%        | 0.88%  | 2.59%  | 1.84%  | 32     | 25.68%    | 43.20% | 58.76% | 47.84% | 55     | 0.73%         | 1.73% | 3.71% | 2.91%  | 60    | 29.27% | 35.46% | 49.63% | 48.93% |        |
| Australia                     | <b>Corporates</b>                                | 6            | 0.57%  | 1.44%  | 3.33%  | 1.68%  | 5         | 9.56%  | 12.87% | 24.78% | 7.93%  | 37            | 0.16% | 0.50% | 1.03%  | 0.85% | 38     | 27.76% | 36.41% | 40.00% | 27.15% |
|                               | Corporates - Of Which: Specialised Lending       |              |        |        |        |        |           |        |        |        | 14     | 0.33%         | 0.69% | 1.15% | 0.85%  | 14    | 16.27% | 23.10% | 40.00% | 18.25% |        |
|                               | Corporates - Of Which: SME                       |              |        |        |        |        |           |        |        |        | 17     | 0.18%         | 0.96% | 2.23% | 0.98%  | 17    | 19.25% | 37.50% | 40.00% | 15.66% |        |
|                               | Corporates - Of Which: Large corporates          | 4            | 0.04%  | 0.44%  | 4.79%  | 1.50%  |           |        |        |        |        | 27            | 0.15% | 0.29% | 0.50%  | 0.60% | 27     | 39.83% | 40.00% | 40.00% | 35.96% |
|                               | Corporates: Purchased receivables                |              |        |        |        |        |           |        |        |        | 8      | 0.18%         | 1.06% | 1.90% | 0.92%  | 8     | 38.07% | 39.92% | 40.00% | 37.30% |        |
|                               | Corporates: Other                                | 4            | 0.31%  | 1.42%  | 5.31%  | 2.20%  |           |        |        |        |        | 33            | 0.15% | 0.30% | 1.09%  | 0.85% | 33     | 33.60% | 40.00% | 40.00% | 30.91% |
|                               | <b>Retail</b>                                    | 22           | 0.02%  | 0.25%  | 1.07%  | 0.60%  | 20        | 10.91% | 28.30% | 45.65% | 5.16%  | 60            | 0.45% | 0.83% | 2.05%  | 0.67% | 58     | 15.47% | 20.63% | 27.55% | 15.39% |
|                               | Retail: Purchased receivables                    |              |        |        |        |        |           |        |        |        |        | 4             | 2.56% | 2.63% | 6.27%  | 3.98% | 4      | 14.44% | 22.22% | 32.71% | 18.00% |
|                               | Retail - Of Which: Secured by immovable property | 9            | 0.00%  | 0.50%  | 1.74%  | 0.50%  | 5         | 9.01%  | 11.82% | 12.78% | 1.56%  | 55            | 0.28% | 0.67% | 1.60%  | 0.59% | 54     | 13.43% | 16.58% | 22.61% | 14.49% |
|                               | Retail - Secured by residential real estate      | 8            | 0.00%  | 0.03%  | 0.98%  | 0.50%  | 4         | 5.24%  | 10.41% | 12.78% | 1.50%  | 56            | 0.30% | 0.69% | 1.67%  | 0.59% | 56     | 13.43% | 16.65% | 23.04% | 14.49% |
| Retail - Qualifying Revolving | 10   | 0.02%        | 0.63%  | 1.33%  | 0.85%  | 11     | 34.17%    | 39.71% | 58.93% | 36.72% | 24     | 0.42%         | 1.18% | 4.68% | 1.16%  | 22    | 51.38% | 58.89% | 71.77% | 66.60% |        |
| Retail - Other Retail         | 15   | 0.05%        | 0.34%  | 1.76%  | 2.48%  | 11     | 19.54%    | 30.21% | 53.92% | 19.35% | 47     | 0.62%         | 1.06% | 2.57% | 1.93%  | 45    | 30.00% | 37.36% | 46.32% | 32.56% |        |

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 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                        | <b>Corporates</b>                                |              |              |              |              |              |           |               |               |               |               | 45            | <b>0.28%</b> | <b>0.55%</b> | <b>1.36%</b> | <b>1.03%</b> | 46     | <b>27.95%</b> | <b>39.16%</b> | <b>40.00%</b> | <b>30.59%</b> |
|                               | Corporates - Of Which: Specialised Lending       |              |              |              |              |              |           |               |               |               |               | 17            | 0.39%        | 0.77%        | 1.64%        | 1.42%        | 17     | 18.98%        | 29.80%        | 40.00%        | 24.33%        |
|                               | Corporates - Of Which: SME                       |              |              |              |              |              |           |               |               |               |               | 15            | 0.50%        | 1.01%        | 4.08%        | 2.01%        | 16     | 28.79%        | 39.48%        | 47.10%        | 28.40%        |
|                               | Corporates - Of Which: Large corporates          |              |              |              |              |              |           |               |               |               |               | 32            | 0.22%        | 0.34%        | 0.75%        | 0.66%        | 32     | 36.89%        | 40.00%        | 40.00%        | 32.33%        |
|                               | Corporates: Purchased receivables                |              |              |              |              |              |           |               |               |               |               | 11            | 0.31%        | 0.72%        | 3.84%        | 0.78%        | 11     | 26.24%        | 40.00%        | 40.00%        | 28.31%        |
|                               | Corporates: Other                                |              |              |              |              |              |           |               |               |               |               | 38            | 0.22%        | 0.45%        | 1.10%        | 0.97%        | 39     | 37.17%        | 40.00%        | 40.00%        | 33.48%        |
|                               | <b>Retail</b>                                    | 24           | <b>0.18%</b> | <b>0.47%</b> | <b>1.33%</b> | <b>3.54%</b> | 23        | <b>15.83%</b> | <b>28.47%</b> | <b>48.43%</b> | <b>15.76%</b> | 62            | <b>0.62%</b> | <b>0.99%</b> | <b>2.01%</b> | <b>2.56%</b> | 62     | <b>18.04%</b> | <b>22.70%</b> | <b>29.56%</b> | <b>28.37%</b> |
|                               | Retail: Purchased receivables                    |              |              |              |              |              |           |               |               |               |               | 5             | 2.49%        | 4.00%        | 4.00%        | 4.55%        | 5      | 16.29%        | 30.00%        | 31.41%        | 20.51%        |
|                               | Retail - Of Which: Secured by immovable property | 10           | 0.00%        | 0.46%        | 1.53%        | 1.07%        | 7         | 2.71%         | 20.00%        | 23.61%        | 7.66%         | 55            | 0.43%        | 0.72%        | 1.29%        | 0.91%        | 54     | 13.95%        | 18.04%        | 24.07%        | 17.62%        |
|                               | Retail - Secured by residential real estate      | 9            | 0.00%        | 0.33%        | 0.62%        | 0.88%        | 6         | 2.53%         | 20.48%        | 24.19%        | 7.70%         | 56            | 0.50%        | 0.76%        | 1.38%        | 0.93%        | 56     | 13.99%        | 17.81%        | 24.22%        | 17.59%        |
| Retail - Qualifying Revolving | 15   | 0.23%        | 0.66%        | 1.66%        | 0.93%        | 15           | 30.22%    | 44.70%        | 61.67%        | 43.79%        | 26            | 0.36%         | 0.94%        | 3.38%        | 2.19%        | 25           | 51.07% | 59.87%        | 80.89%        | 62.33%        |               |
| Retail - Other Retail         | 20   | 0.33%        | 2.37%        | 4.88%        | 4.24%        | 18           | 18.64%    | 47.43%        | 61.87%        | 16.02%        | 52            | 0.91%         | 2.43%        | 3.91%        | 3.02%        | 53           | 31.15% | 38.19%        | 48.77%        | 31.00%        |               |
| China                         | <b>Corporates</b>                                |              |              |              |              |              |           |               |               |               |               | 35            | <b>0.35%</b> | <b>0.67%</b> | <b>2.41%</b> | <b>1.14%</b> | 36     | <b>38.56%</b> | <b>40.00%</b> | <b>40.01%</b> | <b>39.19%</b> |
|                               | Corporates - Of Which: Specialised Lending       |              |              |              |              |              |           |               |               |               |               | 8             | 0.35%        | 0.53%        | 0.82%        | 0.67%        | 8      | 21.08%        | 38.03%        | 40.00%        | 25.56%        |
|                               | Corporates - Of Which: SME                       |              |              |              |              |              |           |               |               |               |               | 12            | 0.53%        | 0.78%        | 2.03%        | 1.12%        | 12     | 27.29%        | 40.00%        | 46.31%        | 34.62%        |
|                               | Corporates - Of Which: Large corporates          |              |              |              |              |              |           |               |               |               |               | 24            | 0.28%        | 0.49%        | 1.03%        | 0.56%        | 25     | 40.00%        | 40.00%        | 40.00%        | 39.63%        |
|                               | Corporates: Purchased receivables                |              |              |              |              |              |           |               |               |               |               | 9             | 0.24%        | 0.64%        | 2.87%        | 0.81%        | 9      | 35.71%        | 39.84%        | 40.00%        | 37.78%        |
|                               | Corporates: Other                                |              |              |              |              |              |           |               |               |               |               | 31            | 0.40%        | 0.97%        | 2.82%        | 1.24%        | 32     | 39.23%        | 40.00%        | 40.39%        | 40.17%        |
|                               | <b>Retail</b>                                    | 20           | <b>0.00%</b> | <b>0.06%</b> | <b>0.17%</b> | <b>0.09%</b> | 16        | <b>9.65%</b>  | <b>21.16%</b> | <b>74.38%</b> | <b>24.05%</b> | 57            | <b>0.49%</b> | <b>0.78%</b> | <b>1.44%</b> | <b>0.80%</b> | 59     | <b>13.90%</b> | <b>20.53%</b> | <b>30.57%</b> | <b>14.40%</b> |
|                               | Retail: Purchased receivables                    |              |              |              |              |              |           |               |               |               |               | 4             | 1.50%        | 2.77%        | 3.05%        | 2.78%        | 5      | 14.91%        | 31.98%        | 35.41%        | 24.43%        |
|                               | Retail - Of Which: Secured by immovable property | 5            | 0.00%        | 0.00%        | 0.00%        | 0.07%        |           |               |               |               |               | 50            | 0.37%        | 0.58%        | 1.17%        | 0.78%        | 50     | 13.66%        | 15.91%        | 22.65%        | 16.09%        |
|                               | Retail - Secured by residential real estate      | 5            | 0.00%        | 0.00%        | 0.00%        | 0.07%        |           |               |               |               |               | 50            | 0.35%        | 0.58%        | 1.17%        | 0.80%        | 51     | 13.66%        | 16.10%        | 22.65%        | 16.19%        |
| Retail - Qualifying Revolving | 8  | 0.17%        | 0.32%        | 1.33%        | 0.55%        | 7            | 5.70%     | 16.23%        | 56.86%        | 16.74%        | 21            | 0.29%         | 0.71%        | 1.50%        | 0.73%        | 21           | 54.81% | 60.90%        | 70.83%        | 64.47%        |               |
| Retail - Other Retail         | 15   | 0.00%        | 0.04%        | 0.65%        | 0.05%        | 9            | 73.45%    | 80.00%        | 88.40%        | 66.39%        | 49            | 0.49%         | 1.10%        | 3.49%        | 0.78%        | 48           | 28.68% | 36.93%        | 52.48%        | 10.44%        |               |
| Hong Kong                     | <b>Corporates</b>                                |              |              |              |              |              |           |               |               |               |               | 34            | <b>0.25%</b> | <b>0.76%</b> | <b>2.01%</b> | <b>1.82%</b> | 36     | <b>35.95%</b> | <b>39.98%</b> | <b>40.00%</b> | <b>30.39%</b> |
|                               | Corporates - Of Which: Specialised Lending       |              |              |              |              |              |           |               |               |               |               | 10            | 0.49%        | 1.26%        | 2.73%        | 8.44%        | 10     | 11.35%        | 21.86%        | 23.05%        | 21.00%        |
|                               | Corporates - Of Which: SME                       |              |              |              |              |              |           |               |               |               |               | 16            | 0.41%        | 1.18%        | 2.69%        | 0.76%        | 16     | 25.36%        | 33.67%        | 44.16%        | 38.04%        |
|                               | Corporates - Of Which: Large corporates          |              |              |              |              |              |           |               |               |               |               | 26            | 0.24%        | 0.83%        | 1.59%        | 0.92%        | 27     | 37.71%        | 40.00%        | 40.00%        | 30.72%        |
|                               | Corporates: Purchased receivables                |              |              |              |              |              |           |               |               |               |               | 9             | 0.34%        | 0.57%        | 1.01%        | 0.28%        | 9      | 38.60%        | 40.00%        | 40.43%        | 39.49%        |
|                               | Corporates: Other                                |              |              |              |              |              |           |               |               |               |               | 31            | 0.25%        | 0.96%        | 2.08%        | 1.15%        | 33     | 37.51%        | 40.00%        | 40.55%        | 32.27%        |
|                               | <b>Retail</b>                                    | 7            | <b>0.00%</b> | <b>0.01%</b> | <b>0.26%</b> | <b>0.42%</b> | 6         | <b>12.25%</b> | <b>17.27%</b> | <b>46.57%</b> | <b>10.88%</b> | 54            | <b>0.25%</b> | <b>0.52%</b> | <b>1.41%</b> | <b>0.32%</b> | 55     | <b>13.52%</b> | <b>19.31%</b> | <b>26.25%</b> | <b>6.84%</b>  |
|                               | Retail: Purchased receivables                    |              |              |              |              |              |           |               |               |               |               |               |              |              |              |              |        |               |               |               |               |
|                               | Retail - Of Which: Secured by immovable property | 4            | 0.00%        | 0.00%        | 12.39%       | 3.19%        |           |               |               |               |               | 47            | 0.27%        | 0.52%        | 1.40%        | 0.59%        | 46     | 12.28%        | 15.89%        | 20.12%        | 16.83%        |
|                               | Retail - Secured by residential real estate      | 4            | 0.00%        | 0.00%        | 21.10%       | 2.20%        |           |               |               |               |               | 47            | 0.27%        | 0.52%        | 1.40%        | 0.59%        | 47     | 12.28%        | 15.99%        | 20.12%        | 16.84%        |
| Retail - Qualifying Revolving |  |              |              |              |              |              |           |               |               |               | 23            | 0.25%         | 0.60%        | 1.27%        | 0.77%        | 23           | 50.52% | 66.72%        | 75.25%        | 62.20%        |               |
| Retail - Other Retail         | 6  | 0.00%        | 0.14%        | 0.88%        | 0.13%        | 5            | 21.86%    | 44.22%        | 46.57%        | 40.05%        | 39            | 0.22%         | 0.66%        | 2.23%        | 0.20%        | 40           | 24.76% | 35.33%        | 57.35%        | 3.17%         |               |

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 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           |
| India                         | <b>Corporates</b>                                |              |              |              |               |              |           |               |               |               |               | 31            | <b>0.33%</b>  | <b>0.94%</b>  | <b>3.91%</b>  | <b>0.85%</b>  | 32     | <b>36.06%</b> | <b>40.00%</b> | <b>40.00%</b> | <b>36.14%</b> |
|                               | Corporates - Of Which: Specialised Lending       |              |              |              |               |              |           |               |               |               |               | 8             | 0.59%         | 1.01%         | 2.37%         | 1.82%         | 8      | 21.86%        | 27.12%        | 35.08%        | 26.75%        |
|                               | Corporates - Of Which: SME                       |              |              |              |               |              |           |               |               |               |               | 7             | 0.06%         | 0.78%         | 1.20%         | 1.36%         | 7      | 33.28%        | 40.00%        | 45.00%        | 33.74%        |
|                               | Corporates - Of Which: Large corporates          |              |              |              |               |              |           |               |               |               |               | 20            | 0.23%         | 0.46%         | 1.97%         | 0.50%         | 21     | 40.00%        | 40.00%        | 40.00%        | 37.83%        |
|                               | Corporates: Purchased receivables                |              |              |              |               |              |           |               |               |               |               | 9             | 0.52%         | 2.00%         | 36.23%        | 0.60%         | 8      | 31.76%        | 39.76%        | 40.00%        | 39.80%        |
|                               | Corporates: Other                                |              |              |              |               |              |           |               |               |               |               | 24            | 0.31%         | 0.86%         | 2.06%         | 0.70%         | 26     | 40.00%        | 40.00%        | 40.51%        | 37.27%        |
|                               | <b>Retail</b>                                    | 23           | <b>0.11%</b> | <b>0.73%</b> | <b>5.77%</b>  | <b>1.87%</b> | 21        | <b>13.87%</b> | <b>46.39%</b> | <b>61.44%</b> | <b>24.40%</b> | 54            | <b>0.42%</b>  | <b>0.97%</b>  | <b>2.59%</b>  | <b>1.49%</b>  | 54     | <b>18.55%</b> | <b>30.27%</b> | <b>45.12%</b> | <b>29.89%</b> |
|                               | Retail: Purchased receivables                    |              |              |              |               |              |           |               |               |               |               | 4             | 2.83%         | 5.06%         | 47.89%        | 8.22%         | 4      | 15.35%        | 24.93%        | 46.40%        | 27.48%        |
|                               | Retail - Of Which: Secured by immovable property | 5            | 0.00%        | 0.00%        | 0.00%         | 1.96%        |           |               |               |               |               | 41            | 0.21%         | 0.43%         | 0.78%         | 0.72%         | 40     | 13.60%        | 18.29%        | 24.13%        | 21.52%        |
|                               | Retail - Secured by residential real estate      | 4            | 0.00%        | 0.00%        | 0.00%         | 0.00%        |           |               |               |               |               | 41            | 0.22%         | 0.46%         | 0.82%         | 0.73%         | 41     | 13.82%        | 18.24%        | 23.17%        | 21.55%        |
| Retail - Qualifying Revolving | 8  | 1.98%        | 6.31%        | 23.74%       | 2.77%         | 9            | 24.25%    | 39.17%        | 58.26%        | 36.14%        | 21            | 0.59%         | 1.43%         | 6.50%         | 4.05%         | 20            | 55.49% | 66.90%        | 80.00%        | 73.65%        |               |
| Retail - Other Retail         | 18   | 0.11%        | 3.36%        | 9.11%        | 2.58%         | 14           | 42.24%    | 60.22%        | 74.97%        | 58.38%        | 38            | 1.01%         | 2.59%         | 4.88%         | 2.21%         | 40            | 36.65% | 50.73%        | 58.93%        | 48.25%        |               |
| Korea, Republic Of            | <b>Corporates</b>                                |              |              |              |               |              |           |               |               |               |               | 28            | <b>0.17%</b>  | <b>0.36%</b>  | <b>0.70%</b>  | <b>0.42%</b>  | 28     | <b>36.27%</b> | <b>40.00%</b> | <b>40.04%</b> | <b>37.83%</b> |
|                               | Corporates - Of Which: Specialised Lending       |              |              |              |               |              |           |               |               |               |               | 7             | 0.26%         | 0.38%         | 0.71%         | 0.50%         | 7      | 15.84%        | 20.97%        | 26.10%        | 20.99%        |
|                               | Corporates - Of Which: SME                       |              |              |              |               |              |           |               |               |               |               | 4             | 0.69%         | 0.79%         | 2.32%         | 2.58%         | 4      | 26.94%        | 34.00%        | 40.48%        | 26.87%        |
|                               | Corporates - Of Which: Large corporates          |              |              |              |               |              |           |               |               |               |               | 21            | 0.19%         | 0.31%         | 0.62%         | 0.30%         | 21     | 40.00%        | 40.00%        | 40.00%        | 37.89%        |
|                               | Corporates: Purchased receivables                |              |              |              |               |              |           |               |               |               |               | 5             | 0.57%         | 1.05%         | 2.65%         | 0.84%         | 5      | 37.94%        | 39.45%        | 40.00%        | 37.75%        |
|                               | Corporates: Other                                |              |              |              |               |              |           |               |               |               |               | 23            | 0.18%         | 0.30%         | 0.80%         | 0.38%         | 23     | 40.00%        | 40.00%        | 41.27%        | 38.74%        |
|                               | <b>Retail</b>                                    | 11           | <b>0.00%</b> | <b>0.07%</b> | <b>0.24%</b>  | <b>1.85%</b> | 8         | <b>35.07%</b> | <b>60.60%</b> | <b>70.83%</b> | <b>52.95%</b> | 51            | <b>0.18%</b>  | <b>0.36%</b>  | <b>1.43%</b>  | <b>1.20%</b>  | 51     | <b>17.48%</b> | <b>24.66%</b> | <b>33.70%</b> | <b>40.89%</b> |
|                               | Retail: Purchased receivables                    |              |              |              |               |              |           |               |               |               |               | 4             | 2.07%         | 2.40%         | 6.49%         | 2.52%         | 4      | 14.75%        | 22.38%        | 30.00%        | 16.76%        |
|                               | Retail - Of Which: Secured by immovable property |              |              |              |               |              |           |               |               |               |               | 40            | 0.17%         | 0.28%         | 0.58%         | 0.73%         | 39     | 13.64%        | 18.30%        | 25.51%        | 20.19%        |
|                               | Retail - Secured by residential real estate      |              |              |              |               |              |           |               |               |               |               | 40            | 0.15%         | 0.27%         | 0.58%         | 0.71%         | 40     | 13.67%        | 18.15%        | 24.63%        | 19.95%        |
| Retail - Qualifying Revolving | 4  | 0.00%        | 0.00%        | 0.17%        | 0.14%         |              |           |               |               |               | 23            | 0.26%         | 0.38%         | 2.49%         | 2.01%         | 24            | 50.00% | 61.02%        | 76.11%        | 66.23%        |               |
| Retail - Other Retail         | 9  | 0.11%        | 0.90%        | 1.91%        | 1.92%         | 7            | 23.15%    | 68.12%        | 70.76%        | 52.94%        | 36            | 0.24%         | 1.15%         | 3.36%         | 1.26%         | 37            | 33.84% | 47.65%        | 60.02%        | 44.63%        |               |
| Russian Federation            | <b>Corporates</b>                                | 5            | <b>0.00%</b> | <b>1.01%</b> | <b>10.37%</b> | <b>4.51%</b> |           |               |               |               |               | 21            | <b>15.45%</b> | <b>28.78%</b> | <b>79.18%</b> | <b>32.01%</b> | 23     | <b>32.39%</b> | <b>41.88%</b> | <b>45.00%</b> | <b>39.16%</b> |
|                               | Corporates - Of Which: Specialised Lending       |              |              |              |               |              |           |               |               |               |               | 5             | 14.27%        | 40.46%        | 48.37%        | 32.18%        | 5      | 31.14%        | 32.38%        | 40.00%        | 29.88%        |
|                               | Corporates - Of Which: SME                       |              |              |              |               |              |           |               |               |               |               |               |               |               |               |               |        |               |               |               |               |
|                               | Corporates - Of Which: Large corporates          | 5            | 0.00%        | 0.68%        | 7.69%         | 4.56%        |           |               |               |               |               | 9             | 12.82%        | 27.13%        | 51.60%        | 32.99%        | 10     | 39.11%        | 40.00%        | 42.31%        | 38.91%        |
|                               | Corporates: Purchased receivables                |              |              |              |               |              |           |               |               |               |               |               |               |               |               |               |        |               |               |               |               |
|                               | Corporates: Other                                | 5            | 0.00%        | 1.05%        | 10.37%        | 4.61%        |           |               |               |               |               | 15            | 10.06%        | 26.54%        | 79.18%        | 30.61%        | 19     | 40.00%        | 42.59%        | 45.00%        | 42.37%        |
|                               | <b>Retail</b>                                    | 25           | <b>0.06%</b> | <b>0.72%</b> | <b>5.51%</b>  | <b>5.44%</b> | 25        | <b>19.57%</b> | <b>42.11%</b> | <b>65.44%</b> | <b>18.59%</b> | 51            | <b>0.68%</b>  | <b>2.03%</b>  | <b>7.64%</b>  | <b>3.56%</b>  | 55     | <b>15.08%</b> | <b>21.79%</b> | <b>28.88%</b> | <b>21.18%</b> |
|                               | Retail: Purchased receivables                    |              |              |              |               |              |           |               |               |               |               |               |               |               |               |               |        |               |               |               |               |
|                               | Retail - Of Which: Secured by immovable property | 11           | 0.00%        | 6.84%        | 9.98%         | 7.50%        | 9         | 11.91%        | 17.62%        | 20.30%        | 17.54%        | 44            | 0.44%         | 1.98%         | 7.02%         | 2.83%         | 46     | 13.27%        | 17.36%        | 25.92%        | 18.76%        |
|                               | Retail - Secured by residential real estate      | 11           | 0.00%        | 5.99%        | 7.17%         | 7.23%        | 8         | 7.25%         | 14.30%        | 18.08%        | 17.36%        | 46            | 0.47%         | 1.84%         | 6.72%         | 2.82%         | 48     | 13.32%        | 17.59%        | 25.66%        | 18.76%        |
| Retail - Qualifying Revolving | 9  | 0.57%        | 0.79%        | 2.63%        | 3.01%         | 10           | 36.63%    | 47.44%        | 65.44%        | 40.69%        | 21            | 1.15%         | 2.32%         | 6.30%         | 4.27%         | 21            | 59.04% | 66.81%        | 82.53%        | 72.11%        |               |
| Retail - Other Retail         | 17   | 0.07%        | 0.47%        | 14.67%       | 4.58%         | 15           | 19.57%    | 62.06%        | 80.89%        | 28.53%        | 40            | 0.63%         | 1.50%         | 3.75%         | 6.32%         | 45            | 30.00% | 39.72%        | 62.76%        | 46.31%        |               |



The aim of this disclosure is to increase transparency regarding credit risk parameters of EU banks based on supervisory reporting data that the EBA collects on a quarterly basis.

**Given the differences in the definition and computation of the risk parameters outlined below, a comparison between PD and DR or between LGD and LR is not straightforward and any conclusions should be interpreted with caution.**

#### • Scope (COREP 9.02)

- IRB banks
- PDs (adjusted), LGDs, Default rates (DR), Loss rates (LR)
- Asset classes: Corporate, Retail (breakdown)
- By country of the counterparty (EU and main non eu countries)
- Frequency: Quarterly (starting from Q1 2015)\*
- Stats: n obs, 25<sup>th</sup>, 50<sup>th</sup>, 75<sup>th</sup> and Weighted Average (by non defaulted exposure for PDs and LGDs).

\*DR and LR from 2015 Q1 to 2015 Q3 are not provided as they are computed as the sum of the last 4 quarters (see below).

#### • PD\_Adjusted (on non defaulted)

PDs reported in *COREP (C9.02) - Geographical breakdown of exposures by residence of the obligor (IRB exposures)* – are computed as a weighted average of Defaulted and no Defaulted exposures and are expressed on a yearly basis.

**PD\_Corep**= "PD ASSIGNED TO THE OBLIGOR GRADE OR POOL (%)" (c. 080)

$$PD_{Corep} = \frac{PD_{non\_default} * Exposure_{non\_default} + PD_{default} * Exposure_{default}}{Exposure_{Total}}$$

where  $PD_{default}=1$ ;

We can derive the PD on non defaulted (that we call **PD\_Adjusted**) as follows:

$$PD_{Adjusted} = PD_{non\_default} = \frac{Exposure_{Total} * PD_{Corep} - Exposure_{default}}{Exposure_{non\_default}} = \frac{column\ 010 * column\ 080 - column\ 030}{column\ 010 - column\ 030}$$

For the PD\_Adjusted the weighted average shown in the tables with the other statistics is computed using the No-defaulted exposure.

#### • LGD

We don't apply any transformation to the LGDs shown in the tables as they are computed on no-Defaulted exposure.

**LGD**: "EXPOSURE WEIGHTED AVERAGE LGD (%)" (c. 090)

#### • Default rate

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

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

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 :

$$= \frac{\sum_{i=0}^3 \text{Obser.new defaults}_{Q-i}}{\frac{\sum_{i=0}^3 \text{No deafulted exposure}_{Q-i}}{4}}$$

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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Banking  
Authority

Tour Europlaza, 20 avenue André Prothin CS 30154  
92927 Paris La Défense CEDEX, FRANCE  
Tel. +33 1 86 52 70 00  
E-mail: [info@eba.europa.eu](mailto:info@eba.europa.eu)  
<https://eba.europa.eu>