
CREDIT RISK PARAMETERS

Risk Dashboard annex / Q1 2026

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

2026 Q1

(Source COREP C 9.02)

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

		Default rate					Loss rate					PD - adjusted					LGD					
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	
Croatia	Corporates	6	0.00%	0.32%	0.81%	0.38%	4	22.21%	34.28%	39.00%	34.90%	24	0.37%	0.85%	2.84%	2.56%	26	35.36%	39.72%	40.00%	38.45%	
	Corporates - Of Which: Specialised Lending										9	0.27%	0.40%	0.41%	1.21%	9	17.96%	23.09%	40.00%	47.71%		
	Corporates - Of Which: SME										6	0.85%	2.76%	4.28%	4.22%	6	35.02%	37.80%	42.33%	36.66%		
	Corporates - Of Which: Large corporates										18	0.19%	0.44%	1.40%	1.01%	20	38.75%	40.00%	40.00%	38.39%		
	Corporates: Purchased receivables										9	0.71%	1.01%	1.86%	1.57%	9	28.68%	38.73%	40.00%	35.81%		
	Corporates: Other	5	0.00%	0.21%	0.53%	0.45%	4	23.22%	35.28%	39.00%	36.15%	20	0.36%	0.69%	3.06%	2.87%	21	36.29%	39.80%	40.00%	37.36%	
	Retail	18	0.26%	1.27%	6.07%	1.36%	15	18.65%	22.74%	50.33%	23.09%	54	0.28%	1.27%	3.18%	2.16%	55	18.42%	27.92%	39.08%	37.03%	
	Retail: Purchased receivables											7	2.94%	2.99%	10.64%	2.97%	7	15.21%	44.79%	62.80%	18.72%	
	Retail - Of Which: Secured by immovable property	7	0.00%	0.16%	0.40%	0.29%	4	14.41%	21.33%	29.47%	16.67%	42	0.14%	0.45%	2.12%	1.85%	41	12.21%	17.03%	25.69%	32.61%	
	Retail - Secured by residential real estate	6	0.00%	0.08%	0.38%	0.29%						43	0.14%	0.46%	2.12%	1.58%	43	12.21%	17.92%	25.96%	32.57%	
Retail - Qualifying Revolving	5	0.72%	1.15%	1.62%	1.27%						29	0.48%	1.50%	3.17%	2.05%	26	50.00%	59.78%	71.21%	66.55%		
Retail - Other Retail	14	1.24%	4.20%	13.83%	2.10%	13	21.67%	39.74%	50.33%	23.74%	44	0.68%	3.84%	8.52%	2.71%	44	35.93%	48.75%	60.23%	48.49%		
Cyprus	Corporates										38	0.33%	0.61%	1.30%	0.94%	38	26.11%	37.21%	40.00%	26.97%		
	Corporates - Of Which: Specialised Lending										7	0.56%	1.30%	5.56%	1.55%	6	10.00%	20.96%	33.52%	26.59%		
	Corporates - Of Which: SME										19	0.65%	1.69%	8.01%	2.15%	19	16.43%	29.97%	40.00%	21.05%		
	Corporates - Of Which: Large corporates										23	0.39%	0.78%	1.30%	0.71%	23	36.91%	40.00%	40.00%	36.02%		
	Corporates: Purchased receivables										4	0.53%	1.33%	2.00%	1.88%	4	15.12%	20.10%	32.84%	16.38%		
	Corporates: Other										37	0.32%	0.58%	1.30%	0.88%	37	26.11%	38.40%	40.00%	26.80%		
	Retail	8	0.00%	0.03%	3.26%	0.77%	5	31.07%	54.81%	65.80%	15.30%	55	0.48%	0.99%	2.04%	0.97%	54	14.45%	20.56%	23.69%	7.42%	
	Retail: Purchased receivables											47	0.19%	0.72%	1.90%	1.37%	47	12.48%	15.09%	20.00%	16.91%	
	Retail - Of Which: Secured by immovable property	5	0.00%	0.00%	5.89%	3.89%						48	0.20%	0.78%	1.94%	1.39%	48	12.84%	15.10%	20.18%	16.95%	
	Retail - Secured by residential real estate	4	0.00%	0.00%	0.00%	0.00%						26	0.48%	0.71%	1.72%	1.04%	22	51.38%	62.65%	68.51%	65.32%	
Retail - Qualifying Revolving											45	0.45%	1.51%	2.25%	0.86%	44	29.87%	39.01%	51.36%	4.18%		
Retail - Other Retail	4	0.06%	0.45%	11.99%	0.90%	4	43.47%	60.84%	75.89%	33.09%												
Czech	Corporates	11	0.00%	0.19%	0.32%	0.34%	8	27.11%	36.20%	43.96%	36.11%	49	0.22%	0.63%	1.62%	2.29%	48	30.32%	36.65%	40.00%	32.70%	
	Corporates - Of Which: Specialised Lending	5	0.00%	0.02%	0.03%	0.04%						12	0.22%	0.45%	1.68%	1.48%	12	18.42%	23.18%	34.36%	22.86%	
	Corporates - Of Which: SME	9	0.21%	0.67%	0.77%	0.72%	5	36.10%	38.43%	40.17%	36.05%	28	0.44%	1.68%	3.10%	3.92%	28	27.02%	32.55%	40.00%	30.44%	
	Corporates - Of Which: Large corporates	6	0.00%	0.00%	0.20%	0.17%						34	0.29%	0.38%	0.91%	1.19%	34	37.52%	40.00%	40.00%	37.24%	
	Corporates: Purchased receivables										15	0.30%	0.94%	3.30%	1.78%	15	36.42%	40.00%	40.00%	36.75%		
	Corporates: Other	11	0.00%	0.20%	0.36%	0.40%	7	0.72%	29.92%	44.19%	35.76%	43	0.35%	0.78%	2.32%	2.30%	42	34.36%	39.99%	40.00%	34.70%	
	Retail	24	0.30%	0.52%	0.74%	0.53%	20	28.20%	36.25%	51.26%	40.29%	60	0.36%	0.92%	2.28%	1.38%	59	15.74%	23.24%	30.81%	26.35%	
	Retail: Purchased receivables											6	0.42%	1.64%	2.63%	3.45%	6	13.47%	49.41%	62.80%	28.36%	
	Retail - Of Which: Secured by immovable property	12	0.05%	0.26%	0.43%	0.29%	7	13.41%	15.87%	27.63%	12.46%	52	0.25%	0.50%	1.29%	1.02%	52	13.61%	17.18%	23.04%	19.24%	
	Retail - Secured by residential real estate	11	0.00%	0.20%	0.42%	0.29%	7	13.09%	19.04%	27.63%	14.46%	53	0.23%	0.54%	1.30%	1.01%	54	13.62%	17.47%	23.09%	19.21%	
Retail - Qualifying Revolving	9	0.33%	0.52%	0.86%	0.51%	8	48.55%	55.27%	64.74%	62.16%	29	0.42%	1.14%	3.91%	3.13%	27	50.06%	58.24%	67.61%	62.72%		
Retail - Other Retail	21	0.61%	1.32%	2.03%	1.23%	18	40.97%	50.34%	68.40%	54.86%	47	0.82%	1.56%	2.68%	2.61%	47	30.00%	41.77%	48.68%	46.64%		

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2026 Q1

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		Default rate					Loss rate					PD - adjusted					LGD					
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	
Denmark	Corporates	8	0.00%	0.24%	0.68%	0.61%	5	14.06%	15.00%	16.83%	22.98%	58	0.26%	0.48%	0.83%	0.92%	58	36.49%	39.91%	40.00%	27.16%	
	Corporates - Of Which: Specialised Lending										22	0.42%	0.78%	1.06%	1.10%	23	23.11%	31.00%	40.00%	27.35%		
	Corporates - Of Which: SME	4	0.21%	0.65%	1.07%	0.72%					25	0.52%	1.15%	2.04%	1.33%	25	21.28%	28.27%	39.22%	19.73%		
	Corporates - Of Which: Large corporates	5	0.00%	0.00%	0.42%	0.76%					48	0.19%	0.34%	0.51%	0.48%	48	39.70%	40.00%	40.00%	33.97%		
	Corporates: Purchased receivables										12	0.32%	0.42%	1.39%	0.41%	12	37.75%	39.98%	40.00%	36.80%		
	Corporates: Other	8	0.00%	0.02%	0.71%	0.65%	5	14.06%	14.75%	28.83%	27.25%	55	0.16%	0.51%	0.80%	0.91%	55	36.73%	40.00%	40.00%	28.87%	
	Retail	27	0.13%	0.50%	1.44%	0.35%	25	10.13%	15.21%	52.48%	10.04%	60	0.47%	1.19%	3.22%	1.04%	59	18.44%	25.41%	33.25%	20.62%	
	Retail: Purchased receivables										5	2.30%	3.80%	3.80%	4.79%	5	14.94%	23.01%	70.49%	27.77%		
	Retail - Of Which: Secured by immovable property	12	0.08%	0.48%	2.26%	0.32%	9	7.77%	11.83%	20.22%	6.98%	55	0.22%	0.51%	1.18%	1.01%	54	14.25%	18.46%	25.14%	18.65%	
	Retail - Secured by residential real estate	11	0.00%	0.23%	1.00%	0.25%	8	4.90%	6.52%	10.80%	7.80%	56	0.25%	0.52%	1.17%	1.00%	56	14.58%	19.12%	25.66%	18.61%	
Retail - Qualifying Revolving	11	0.18%	0.88%	2.21%	0.40%	9	38.90%	65.34%	76.16%	62.15%	28	0.46%	0.76%	2.77%	1.53%	26	50.01%	59.41%	69.31%	65.79%		
Retail - Other Retail	22	0.52%	1.66%	7.04%	0.62%	17	16.09%	31.33%	36.98%	20.92%	52	1.00%	1.89%	2.96%	1.29%	49	31.32%	37.82%	45.17%	37.31%		
Estonia	Corporates	8	0.00%	0.11%	0.30%	0.25%	5	16.41%	32.96%	32.96%	21.01%	33	0.59%	1.24%	8.53%	1.17%	34	32.52%	40.00%	40.00%	36.31%	
	Corporates - Of Which: Specialised Lending										4	0.31%	1.13%	1.80%	0.62%	4	31.84%	40.00%	40.00%	32.10%		
	Corporates - Of Which: SME	6	0.31%	0.31%	0.33%	0.32%	5	11.87%	34.38%	34.38%	26.88%	14	1.32%	5.99%	22.46%	1.39%	14	30.81%	40.00%	40.00%	37.56%	
	Corporates - Of Which: Large corporates										22	0.28%	0.53%	1.44%	1.03%	22	40.00%	40.00%	40.00%	36.74%		
	Corporates: Purchased receivables										9	0.26%	0.31%	0.59%	0.98%	9	25.88%	40.00%	40.00%	36.63%		
	Corporates: Other	8	0.00%	0.08%	0.31%	0.16%	5	12.05%	39.19%	39.19%	22.16%	30	1.09%	1.42%	10.19%	1.19%	31	32.52%	40.00%	40.00%	37.65%	
	Retail	18	0.08%	0.29%	1.11%	0.23%	13	5.83%	11.42%	16.10%	15.58%	54	0.43%	1.19%	2.15%	1.81%	51	18.75%	26.76%	38.90%	17.90%	
	Retail: Purchased receivables										6	0.60%	1.77%	2.78%	5.12%	6	13.01%	35.86%	62.80%	30.65%		
	Retail - Of Which: Secured by immovable property	11	0.05%	0.16%	2.57%	0.13%	9	7.33%	9.18%	9.18%	8.76%	38	0.36%	0.97%	1.55%	1.54%	38	14.30%	16.91%	25.08%	14.80%	
	Retail - Secured by residential real estate	9	0.05%	0.16%	0.16%	0.12%	7	8.04%	9.18%	9.18%	9.05%	39	0.36%	0.95%	1.70%	1.52%	39	14.30%	16.01%	25.08%	14.71%	
Retail - Qualifying Revolving	5	1.02%	1.47%	2.25%	1.53%						23	0.38%	1.17%	2.15%	5.64%	21	50.05%	63.28%	73.92%	57.65%		
Retail - Other Retail	12	0.16%	0.67%	4.01%	0.60%	9	11.42%	14.67%	20.60%	20.06%	41	1.30%	2.44%	5.56%	2.97%	38	32.01%	40.82%	62.20%	31.69%		
Finland	Corporates	6	0.00%	0.48%	1.23%	1.00%						58	0.41%	0.99%	1.60%	1.22%	60	35.90%	40.00%	40.00%	38.43%	
	Corporates - Of Which: Specialised Lending										23	0.32%	0.56%	1.60%	2.11%	25	20.17%	30.81%	40.00%	31.61%		
	Corporates - Of Which: SME										23	0.66%	1.90%	4.31%	2.17%	24	24.91%	30.39%	40.00%	35.56%		
	Corporates - Of Which: Large corporates										45	0.26%	0.61%	1.40%	0.50%	45	39.64%	40.00%	40.00%	37.89%		
	Corporates: Purchased receivables										13	0.39%	0.76%	1.07%	0.74%	14	34.28%	39.95%	40.00%	33.39%		
	Corporates: Other	5	0.00%	0.05%	0.38%	0.34%					54	0.36%	0.70%	1.24%	1.33%	54	37.86%	40.00%	40.00%	40.56%		
	Retail	21	0.11%	0.73%	1.30%	0.81%	17	7.87%	21.10%	36.82%	10.25%	58	0.43%	1.53%	3.20%	1.86%	58	16.84%	26.40%	38.93%	24.75%	
	Retail: Purchased receivables										6	0.40%	2.10%	3.16%	4.54%	6	12.84%	33.79%	62.80%	28.21%		
	Retail - Of Which: Secured by immovable property	7	0.00%	0.32%	4.78%	0.46%					44	0.28%	0.59%	2.12%	1.49%	44	11.20%	15.79%	24.04%	20.64%		
	Retail - Secured by residential real estate	7	0.00%	0.01%	2.37%	0.20%					45	0.28%	0.60%	2.08%	1.44%	45	11.26%	16.03%	24.57%	20.58%		
Retail - Qualifying Revolving	7	0.09%	0.28%	3.27%	0.25%	5	67.19%	71.87%	85.65%	68.09%	27	0.51%	1.01%	2.43%	4.11%	25	50.01%	55.91%	72.88%	52.63%		
Retail - Other Retail	18	0.47%	1.59%	3.40%	1.56%	14	16.43%	23.22%	50.90%	14.09%	48	0.81%	2.81%	5.24%	3.54%	46	33.61%	40.59%	55.39%	34.47%		

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2026 Q1

(Source COREP C.9.02)

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		Default rate					Loss rate					PD - adjusted					LGD					
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	
France	Corporates	21	0.19%	0.76%	1.10%	0.90%	20	7.08%	24.00%	37.50%	24.36%	68	0.38%	0.94%	2.21%	2.00%	69	32.70%	38.56%	40.00%	34.40%	
	Corporates - Of Which: Specialised Lending	5	1.56%	2.21%	3.04%	1.72%	6	8.31%	14.10%	17.48%	11.84%	31	0.50%	0.89%	2.07%	1.73%	31	20.18%	26.90%	40.00%	20.75%	
	Corporates - Of Which: SME	13	1.35%	2.04%	2.86%	1.64%	11	8.31%	17.48%	26.62%	25.06%	45	0.63%	2.15%	2.76%	2.01%	48	23.20%	31.51%	40.00%	32.36%	
	Corporates - Of Which: Large corporates	12	0.13%	0.29%	0.54%	0.52%	8	22.84%	30.34%	37.69%	25.85%	57	0.30%	0.60%	1.64%	1.23%	57	39.17%	40.00%	40.00%	38.22%	
	Corporates: Purchased receivables	6	0.08%	0.21%	0.57%	0.43%	5	0.01%	1.32%	2.69%	1.36%	19	0.16%	0.67%	2.86%	2.80%	19	25.64%	40.00%	40.00%	28.49%	
	Corporates: Other	17	0.13%	0.40%	1.13%	0.93%	15	18.22%	29.57%	45.67%	29.01%	67	0.32%	0.75%	2.19%	1.96%	68	34.69%	39.52%	40.00%	36.17%	
	Retail	37	0.25%	0.72%	1.12%	0.75%	36	15.51%	21.66%	36.08%	21.35%	62	0.74%	1.28%	2.09%	1.34%	65	18.60%	23.11%	29.08%	22.27%	
	Retail: Purchased receivables	6	0.01%	1.62%	4.13%	2.97%	4	0.11%	15.39%	50.65%	0.79%	7	0.47%	3.00%	7.74%	2.89%	8	27.32%	40.24%	52.34%	30.61%	
	Retail - Of Which: Secured by immovable property	21	0.48%	0.62%	0.87%	0.48%	19	3.47%	10.37%	14.49%	10.47%	62	0.63%	0.90%	1.45%	1.00%	61	15.32%	17.33%	22.80%	15.06%	
	Retail - Secured by residential real estate	20	0.38%	0.60%	0.89%	0.46%	18	3.12%	9.94%	11.61%	9.71%	63	0.62%	0.88%	1.35%	0.91%	63	14.75%	17.20%	22.80%	14.29%	
	Retail - Qualifying Revolving	21	0.16%	0.52%	0.88%	0.79%	17	36.68%	44.67%	60.08%	45.21%	30	0.53%	1.05%	2.88%	1.84%	28	50.06%	59.52%	67.84%	52.87%	
Retail - Other Retail	35	0.51%	1.49%	2.89%	1.43%	35	26.81%	34.47%	56.12%	28.01%	56	1.52%	2.16%	3.86%	1.83%	56	34.20%	40.51%	50.34%	32.01%		
Germany	Corporates	32	0.43%	1.11%	1.58%	1.00%	28	9.94%	16.85%	26.31%	18.60%	68	0.43%	0.90%	2.08%	1.42%	69	32.68%	37.67%	39.98%	34.19%	
	Corporates - Of Which: Specialised Lending	15	0.72%	5.05%	13.27%	2.92%	12	1.40%	11.24%	19.58%	14.50%	28	0.80%	1.22%	2.23%	1.51%	29	22.70%	26.80%	32.47%	30.47%	
	Corporates - Of Which: SME	17	0.64%	0.99%	1.64%	1.16%	15	15.92%	23.85%	31.51%	22.21%	49	0.66%	1.26%	2.52%	1.09%	51	25.12%	31.44%	40.00%	29.15%	
	Corporates - Of Which: Large corporates	14	0.00%	0.04%	0.75%	0.61%	10	0.31%	22.24%	33.90%	26.38%	60	0.27%	0.50%	1.26%	1.12%	61	36.45%	39.55%	40.00%	37.85%	
	Corporates: Purchased receivables	9	0.07%	0.72%	2.99%	1.09%	8	0.10%	6.03%	14.26%	18.68%	23	0.13%	0.31%	1.41%	1.09%	23	27.87%	39.93%	40.00%	35.82%	
	Corporates: Other	29	0.08%	0.37%	1.10%	0.75%	26	13.64%	26.28%	32.59%	20.67%	65	0.48%	1.05%	1.90%	1.44%	65	33.61%	38.36%	40.00%	35.09%	
	Retail	53	0.29%	0.65%	1.27%	0.69%	50	13.83%	22.58%	32.09%	24.15%	68	0.78%	1.49%	2.34%	1.08%	68	17.58%	23.73%	29.57%	26.97%	
	Retail: Purchased receivables	6	0.33%	1.02%	4.36%	1.83%	5	0.25%	8.37%	19.11%	12.75%	9	2.64%	3.00%	8.03%	2.97%	9	30.00%	41.23%	48.12%	38.10%	
	Retail - Of Which: Secured by immovable property	37	0.25%	0.52%	1.12%	0.42%	35	6.77%	11.15%	14.20%	10.27%	65	0.63%	0.95%	1.80%	0.88%	64	14.34%	17.85%	24.86%	20.00%	
	Retail - Secured by residential real estate	37	0.23%	0.45%	0.64%	0.41%	34	6.83%	10.79%	13.12%	10.32%	66	0.63%	0.98%	1.90%	0.86%	66	14.26%	18.17%	24.85%	20.03%	
	Retail - Qualifying Revolving	24	0.22%	0.43%	0.93%	0.37%	20	27.11%	35.28%	45.08%	33.91%	31	0.70%	1.18%	3.47%	0.71%	31	50.23%	57.62%	69.50%	63.18%	
Retail - Other Retail	45	0.55%	1.19%	2.05%	1.53%	43	30.26%	41.84%	55.43%	34.27%	59	1.39%	2.38%	4.42%	1.82%	60	31.43%	40.24%	47.81%	41.96%		
Greece	Corporates										40	0.32%	0.79%	2.44%	3.06%	40	37.02%	40.00%	40.00%	36.83%		
	Corporates - Of Which: Specialised Lending										9	0.61%	2.20%	6.82%	1.10%	9	12.50%	28.68%	36.50%	26.05%		
	Corporates - Of Which: SME										13	0.44%	1.04%	2.52%	2.36%	14	3.43%	34.15%	40.29%	29.86%		
	Corporates - Of Which: Large corporates										28	0.30%	0.53%	1.33%	1.02%	28	40.00%	40.00%	40.00%	39.30%		
	Corporates: Purchased receivables										8	0.99%	1.78%	2.39%	2.45%	8	20.46%	39.78%	40.40%	33.20%		
	Corporates: Other										36	0.30%	0.48%	2.29%	4.04%	36	39.38%	40.00%	40.01%	41.10%		
	Retail	28	0.06%	0.21%	1.74%	0.43%	23	23.87%	49.14%	68.73%	35.62%	60	0.41%	0.81%	2.70%	1.60%	58	18.01%	26.06%	36.62%	20.39%	
	Retail: Purchased receivables										6	0.40%	1.73%	2.59%	2.21%	6	12.84%	46.40%	67.20%	34.81%		
	Retail - Of Which: Secured by immovable property	7	0.00%	0.09%	3.16%	2.42%	4	18.26%	51.84%	74.36%	14.30%	45	0.21%	0.41%	0.86%	0.93%	44	13.12%	15.90%	19.59%	18.19%	
	Retail - Secured by residential real estate	6	0.00%	0.01%	0.05%	0.02%						45	0.21%	0.41%	0.70%	0.91%	45	13.45%	15.93%	20.00%	17.94%	
	Retail - Qualifying Revolving	9	0.37%	1.04%	2.24%	1.25%	8	24.42%	39.80%	50.10%	34.17%	26	0.48%	1.10%	3.06%	1.12%	24	51.61%	61.14%	71.05%	65.68%	
Retail - Other Retail	20	0.17%	0.62%	4.59%	0.90%	15	29.31%	58.91%	73.13%	51.39%	51	0.67%	1.51%	5.48%	2.40%	48	30.04%	37.51%	50.58%	16.66%		

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

2026 Q1

(Source COREP C 9.02)

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

		Default rate					Loss rate					PD - adjusted					LGD					
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	
Hungary	Corporates	7	0.00%	0.17%	0.31%	0.53%	6	19.14%	27.98%	34.84%	33.11%	44	0.37%	0.72%	1.93%	1.71%	43	27.13%	39.07%	40.00%	36.39%	
	Corporates - Of Which: Specialised Lending										14	0.49%	1.28%	1.88%	1.46%	14	20.83%	37.89%	40.00%	33.05%		
	Corporates - Of Which: SME	6	0.00%	0.59%	0.87%	1.67%	4	24.70%	28.92%	30.71%	28.92%	19	0.83%	2.58%	5.95%	3.82%	18	34.00%	40.00%	51.17%	41.02%	
	Corporates - Of Which: Large corporates	5	0.00%	0.00%	0.00%	0.06%						32	0.31%	0.60%	1.15%	0.78%	32	38.91%	40.00%	40.00%	37.40%	
	Corporates: Purchased receivables										10	0.36%	0.90%	2.31%	0.82%	10	22.55%	39.40%	40.00%	35.27%		
	Corporates: Other	7	0.00%	0.20%	0.37%	0.62%	5	28.14%	32.43%	34.84%	33.81%	37	0.30%	0.88%	1.96%	1.72%	37	36.00%	40.00%	40.00%	39.17%	
	Retail	20	0.11%	0.66%	1.75%	0.75%	16	18.40%	48.77%	65.29%	48.04%	60	0.37%	0.90%	3.03%	2.55%	62	18.68%	27.56%	33.82%	43.69%	
	Retail: Purchased receivables										6	1.50%	2.22%	2.77%	3.30%	6	14.56%	36.36%	62.80%	23.75%		
	Retail - Of Which: Secured by immovable property	9	0.00%	0.14%	0.75%	0.24%	5	15.71%	17.27%	28.65%	23.50%	54	0.22%	0.52%	1.14%	1.52%	54	15.05%	20.53%	26.34%	30.08%	
	Retail - Secured by residential real estate	8	0.00%	0.07%	0.49%	0.24%	4	10.32%	22.15%	29.59%	23.61%	56	0.23%	0.50%	1.22%	1.52%	56	15.24%	21.39%	26.55%	30.08%	
	Retail - Qualifying Revolving	10	0.26%	0.68%	1.46%	0.66%	7	37.69%	40.93%	50.00%	38.58%	29	0.38%	0.88%	2.22%	1.38%	27	50.00%	57.27%	65.50%	66.10%	
Retail - Other Retail	16	0.97%	2.42%	8.99%	1.67%	14	19.37%	54.73%	71.54%	54.16%	48	0.74%	2.02%	7.16%	4.59%	49	32.81%	44.66%	55.50%	69.77%		
Ireland	Corporates	8	0.00%	0.21%	0.64%	0.63%	5	3.44%	18.62%	21.70%	19.74%	57	0.17%	0.48%	0.94%	1.06%	59	31.29%	39.35%	40.04%	28.86%	
	Corporates - Of Which: Specialised Lending	4	0.00%	1.06%	19.43%	1.01%						26	0.42%	0.64%	1.48%	1.54%	26	16.71%	26.46%	40.00%	25.75%	
	Corporates - Of Which: SME	5	0.00%	0.00%	0.74%	1.17%						32	0.47%	1.08%	2.94%	4.20%	32	26.17%	37.34%	40.00%	32.31%	
	Corporates - Of Which: Large corporates	5	0.00%	0.00%	0.30%	0.32%						44	0.12%	0.26%	0.51%	0.43%	45	39.91%	40.00%	40.07%	25.00%	
	Corporates: Purchased receivables										14	0.18%	0.63%	4.57%	4.38%	14	38.60%	39.96%	40.00%	31.73%		
	Corporates: Other	7	0.00%	0.12%	0.61%	0.70%						57	0.13%	0.30%	0.56%	0.82%	57	38.68%	40.00%	41.35%	29.12%	
	Retail	34	0.12%	0.66%	1.69%	0.35%	30	11.01%	19.23%	38.76%	25.69%	62	0.65%	1.40%	2.51%	1.22%	64	16.03%	22.98%	29.16%	32.57%	
	Retail: Purchased receivables	4	0.73%	1.74%	2.03%	1.99%						7	0.32%	2.80%	11.30%	3.11%	7	16.24%	49.60%	62.80%	21.92%	
	Retail - Of Which: Secured by immovable property	14	0.24%	0.87%	1.65%	0.23%	12	6.39%	15.15%	20.57%	13.38%	58	0.49%	0.98%	1.72%	0.98%	58	13.95%	17.73%	25.41%	29.60%	
	Retail - Secured by residential real estate	11	0.24%	0.79%	1.58%	0.23%	9	2.79%	12.64%	15.20%	13.38%	60	0.47%	0.94%	1.66%	0.97%	60	13.49%	17.56%	25.56%	29.59%	
	Retail - Qualifying Revolving	14	0.53%	0.66%	0.75%	0.68%	13	40.20%	50.39%	77.48%	40.34%	29	0.38%	1.03%	2.75%	2.20%	28	50.01%	56.86%	65.12%	65.24%	
Retail - Other Retail	24	0.09%	0.45%	2.40%	1.96%	20	32.56%	50.24%	64.07%	48.25%	51	1.03%	2.08%	5.14%	5.59%	55	30.82%	39.71%	52.37%	71.70%		
Italy	Corporates	18	0.12%	0.28%	0.66%	0.86%	15	13.53%	29.80%	34.20%	35.74%	55	0.50%	0.92%	2.35%	2.42%	58	33.10%	39.06%	40.00%	37.15%	
	Corporates - Of Which: Specialised Lending	4	0.09%	0.29%	0.44%	0.34%						24	0.35%	0.79%	2.03%	2.31%	25	20.00%	22.92%	40.00%	24.23%	
	Corporates - Of Which: SME	11	0.82%	1.54%	2.21%	2.11%	10	20.09%	33.20%	36.70%	37.40%	31	1.29%	2.26%	4.77%	4.66%	31	26.51%	35.60%	40.00%	37.87%	
	Corporates - Of Which: Large corporates	11	0.00%	0.07%	0.14%	0.17%	7	15.43%	20.38%	27.70%	22.96%	45	0.41%	0.67%	0.96%	0.91%	47	39.41%	40.00%	40.00%	38.78%	
	Corporates: Purchased receivables	5	0.01%	0.14%	0.18%	0.65%	5	0.10%	0.10%	8.83%	15.68%	18	0.22%	0.61%	1.41%	1.69%	18	28.11%	38.72%	40.00%	35.40%	
	Corporates: Other	17	0.12%	0.29%	0.71%	0.88%	14	15.77%	31.06%	34.92%	36.23%	53	0.44%	0.80%	2.05%	2.53%	56	36.48%	39.76%	40.00%	38.61%	
	Retail	39	0.28%	0.76%	2.15%	1.17%	35	20.91%	35.70%	49.44%	35.79%	64	0.59%	1.41%	2.89%	1.79%	66	17.97%	25.11%	33.12%	29.03%	
	Retail: Purchased receivables	4	0.34%	1.17%	1.65%	1.03%						9	1.07%	2.94%	15.88%	2.81%	9	30.49%	33.32%	62.27%	41.71%	
	Retail - Of Which: Secured by immovable property	19	0.24%	0.60%	1.03%	0.66%	16	15.16%	19.13%	25.72%	31.18%	62	0.36%	0.93%	1.60%	1.21%	61	14.92%	18.44%	25.03%	22.60%	
	Retail - Secured by residential real estate	18	0.14%	0.36%	0.69%	0.49%	15	15.29%	20.92%	27.35%	28.99%	63	0.36%	0.84%	1.44%	1.12%	63	15.10%	19.20%	25.37%	22.66%	
	Retail - Qualifying Revolving	20	0.39%	0.65%	1.01%	0.43%	19	33.18%	47.57%	58.74%	52.64%	31	0.92%	1.86%	4.75%	3.86%	29	50.27%	57.24%	67.78%	56.62%	
Retail - Other Retail	33	0.49%	1.65%	4.11%	2.12%	29	27.07%	44.08%	55.18%	39.08%	55	1.17%	2.33%	3.94%	3.43%	58	31.26%	37.65%	48.29%	39.77%		

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

2026 Q1

(Source COREP C 9.02)

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

		Default rate					Loss rate					PD - adjusted					LGD					
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	
Latvia	Corporates	5	0.01%	0.06%	0.38%	0.23%	4	1.76%	2.28%	3.97%	2.34%	27	0.37%	1.19%	4.64%	1.67%	27	25.00%	40.00%	40.00%	36.24%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME	4	0.97%	1.36%	2.15%	1.55%	4	1.94%	2.65%	15.71%	18.36%	6	1.80%	2.70%	3.48%	3.09%	6	32.70%	40.00%	40.00%	36.51%	
	Corporates - Of Which: Large corporates																					
	Corporates: Purchased receivables																					
	Corporates: Other																					
	Retail	16	0.01%	0.34%	2.85%	0.30%	12	20.64%	25.67%	40.79%	22.27%	55	0.65%	1.62%	3.63%	3.45%	51	20.90%	30.22%	38.02%	33.81%	
	Retail: Purchased receivables																					
	Retail - Of Which: Secured by immovable property	9	0.00%	0.09%	0.18%	0.17%	6	16.99%	23.95%	29.96%	20.01%	35	0.49%	2.53%	3.03%	6.33%	6	17.23%	43.81%	62.80%	30.47%	
	Retail - Secured by residential real estate	8	0.00%	0.07%	0.18%	0.16%	5	16.99%	20.86%	25.39%	19.61%	36	0.25%	0.66%	1.29%	2.95%	35	14.55%	19.44%	28.70%	28.62%	
Retail - Qualifying Revolving	4	1.14%	2.76%	4.19%	2.52%						22	0.32%	0.90%	2.98%	2.97%	21	51.21%	60.83%	72.41%	66.84%		
Retail - Other Retail	13	0.23%	0.63%	4.42%	0.59%	11	22.47%	29.96%	46.65%	23.84%	42	1.31%	3.25%	9.03%	4.57%	38	33.71%	47.18%	59.38%	46.25%		
Lithuania	Corporates	7	0.00%	0.10%	0.10%	0.11%	5	27.36%	27.36%	61.27%	48.64%	33	0.30%	0.81%	1.74%	1.48%	33	34.93%	40.00%	40.00%	36.11%	
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Corporates - Of Which: Large corporates																					
	Corporates: Purchased receivables																					
	Corporates: Other	7	0.00%	0.01%	0.03%	0.05%	5	12.58%	12.58%	75.24%	71.16%	29	0.33%	1.05%	1.65%	1.67%	29	35.28%	40.00%	40.00%	37.12%	
	Retail	19	0.02%	0.15%	1.58%	0.14%	16	12.63%	17.87%	49.98%	15.41%	52	0.38%	1.25%	1.99%	1.73%	50	17.10%	23.60%	34.60%	21.35%	
	Retail: Purchased receivables																					
	Retail - Of Which: Secured by immovable property	10	0.00%	0.08%	0.10%	0.10%	7	8.38%	9.03%	9.04%	9.28%	37	0.21%	0.49%	1.38%	1.55%	37	14.82%	16.60%	22.17%	18.62%	
	Retail - Secured by residential real estate	9	0.00%	0.07%	0.10%	0.09%	6	8.38%	9.03%	9.04%	9.24%	38	0.21%	0.53%	1.38%	1.54%	38	14.82%	16.83%	22.38%	18.55%	
Retail - Qualifying Revolving																						
Retail - Other Retail	14	0.16%	0.34%	6.56%	0.33%	12	23.48%	24.21%	52.98%	23.25%	42	1.24%	2.79%	10.11%	2.68%	40	33.96%	43.64%	57.61%	35.94%		
Luxembourg	Corporates	21	0.18%	0.98%	2.45%	1.59%	16	11.60%	25.50%	39.84%	18.34%	66	0.43%	0.83%	1.43%	1.05%	68	30.54%	36.34%	40.00%	32.22%	
	Corporates - Of Which: Specialised Lending	7	0.00%	3.57%	6.58%	4.43%	5	12.84%	29.01%	30.60%	17.91%	29	0.51%	0.91%	1.69%	1.66%	29	20.70%	24.36%	32.00%	23.83%	
	Corporates - Of Which: SME	9	0.94%	6.08%	8.01%	5.22%	6	22.62%	32.15%	34.01%	28.49%	43	0.57%	1.11%	3.21%	1.41%	44	25.02%	33.11%	40.00%	28.69%	
	Corporates - Of Which: Large corporates	13	0.00%	0.67%	1.13%	1.92%	8	15.92%	35.25%	40.56%	20.30%	49	0.25%	0.54%	1.08%	0.87%	52	33.64%	40.00%	40.08%	33.25%	
	Corporates: Purchased receivables	4	0.00%	0.03%	0.52%	0.07%						15	0.16%	0.31%	1.36%	0.81%	15	26.02%	38.39%	40.00%	37.11%	
	Corporates: Other	18	0.02%	0.72%	2.93%	1.29%	12	9.93%	25.50%	41.54%	17.58%	65	0.39%	0.77%	1.37%	0.91%	66	33.41%	39.03%	40.05%	34.01%	
	Retail	25	0.30%	0.55%	1.25%	0.51%	23	10.97%	15.10%	22.71%	16.19%	63	0.66%	1.00%	2.01%	0.82%	63	15.55%	20.83%	29.59%	21.88%	
	Retail: Purchased receivables																					
	Retail - Of Which: Secured by immovable property	16	0.29%	0.66%	1.32%	0.47%	13	4.28%	10.81%	13.96%	12.98%	61	0.57%	1.00%	1.88%	0.66%	60	14.27%	17.65%	24.75%	19.25%	
	Retail - Secured by residential real estate	16	0.28%	0.48%	1.15%	0.42%	13	4.15%	8.83%	13.96%	13.68%	62	0.54%	1.00%	1.88%	0.61%	62	14.26%	18.02%	24.68%	18.78%	
Retail - Qualifying Revolving	10	0.60%	0.89%	1.49%	0.99%	9	35.64%	48.04%	52.20%	43.64%	24	0.43%	0.99%	2.67%	0.89%	24	50.63%	58.46%	68.42%	51.39%		
Retail - Other Retail	21	0.09%	0.58%	1.11%	0.79%	20	21.54%	25.95%	40.64%	20.45%	52	0.86%	1.45%	3.42%	1.69%	53	29.97%	37.52%	46.17%	31.54%		

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

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2026 Q1

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		Default rate					Loss rate					PD - adjusted					LGD					
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	
Malta	Corporates										40	0.50%	0.98%	1.57%	2.22%	40	25.86%	36.31%	40.00%	31.21%		
	Corporates - Of Which: Specialised Lending										10	0.61%	0.83%	1.21%	4.70%	10	15.72%	17.79%	29.05%	25.72%		
	Corporates - Of Which: SME										19	0.64%	1.50%	11.04%	1.58%	19	29.05%	40.00%	41.18%	23.89%		
	Corporates - Of Which: Large corporates										19	0.36%	0.61%	3.01%	1.07%	19	30.34%	40.00%	40.00%	30.55%		
	Corporates: Purchased receivables										6	0.42%	1.59%	2.00%	2.50%	6	6.32%	22.50%	40.00%	21.41%		
	Corporates: Other										38	0.49%	0.87%	2.95%	1.29%	38	30.76%	39.37%	40.00%	32.62%		
	Retail	8	0.00%	0.02%	3.89%	1.98%	6	21.97%	38.11%	82.73%	34.53%	58	0.35%	0.93%	1.87%	1.20%	59	17.24%	21.61%	30.00%	16.92%	
	Retail: Purchased receivables										4	0.56%	1.72%	2.73%	1.75%	4	13.23%	38.02%	70.24%	39.76%		
	Retail - Of Which: Secured by immovable property	6	0.00%	0.00%	7.12%	3.63%	53	0.23%	0.50%	1.61%	1.31%	52	14.32%	17.44%	25.72%	19.55%	53	14.69%	17.73%	24.83%	19.59%	
	Retail - Secured by residential real estate	6	0.00%	0.00%	7.12%	3.63%	23	0.51%	0.75%	3.14%	1.59%	24	50.32%	57.53%	68.67%	62.39%	49	30.00%	32.82%	46.07%	8.58%	
Retail - Qualifying Revolving						5	22.82%	25.69%	35.34%	24.62%	49	0.40%	1.36%	4.78%	1.14%	49	30.00%	32.82%	46.07%	8.58%		
Retail - Other Retail	6	0.13%	0.19%	2.75%	4.92%																	
Netherlands	Corporates	15	0.00%	0.10%	0.74%	1.21%	10	0.95%	14.70%	30.96%	12.62%	65	0.35%	0.76%	1.23%	1.35%	67	28.55%	37.91%	40.00%	30.19%	
	Corporates - Of Which: Specialised Lending	4	0.00%	0.09%	0.29%	0.26%						32	0.46%	0.66%	1.01%	0.79%	32	21.11%	25.52%	39.55%	25.59%	
	Corporates - Of Which: SME	8	0.00%	0.63%	1.73%	1.90%	4	7.78%	12.59%	14.79%	14.91%	44	0.56%	1.18%	2.18%	1.84%	45	23.03%	29.70%	40.00%	23.60%	
	Corporates - Of Which: Large corporates	7	0.00%	0.00%	0.35%	0.37%						56	0.23%	0.52%	0.95%	0.72%	57	38.45%	40.00%	40.00%	35.05%	
	Corporates: Purchased receivables	4	0.18%	0.57%	0.96%	0.37%						17	0.12%	0.39%	1.90%	2.43%	17	37.83%	40.00%	40.00%	33.83%	
	Corporates: Other	12	0.00%	0.01%	0.52%	1.65%	7	7.95%	16.51%	47.45%	13.10%	61	0.35%	0.67%	1.27%	1.57%	63	35.32%	39.76%	40.32%	31.22%	
	Retail	37	0.11%	0.26%	0.82%	0.56%	34	6.10%	18.39%	34.84%	5.33%	64	0.61%	1.04%	1.97%	0.67%	65	16.41%	21.47%	28.68%	13.51%	
	Retail: Purchased receivables	4	0.04%	1.10%	2.11%	1.59%						7	1.23%	3.05%	10.27%	3.53%	7	15.85%	49.34%	55.63%	27.24%	
	Retail - Of Which: Secured by immovable property	14	0.12%	0.21%	0.46%	0.53%	9	4.94%	7.74%	15.18%	3.43%	62	0.47%	0.81%	1.78%	0.62%	61	15.10%	17.60%	24.09%	12.74%	
	Retail - Secured by residential real estate	13	0.12%	0.19%	0.33%	0.54%	8	3.92%	6.92%	13.58%	3.40%	63	0.47%	0.90%	1.78%	0.59%	63	15.10%	18.46%	24.34%	12.63%	
Retail - Qualifying Revolving	15	0.17%	0.47%	1.07%	0.17%	13	31.78%	48.30%	71.08%	9.98%	24	0.73%	0.98%	3.64%	0.85%	24	50.54%	58.72%	66.28%	65.47%		
Retail - Other Retail	29	0.21%	0.78%	2.52%	1.01%	24	21.42%	39.27%	59.82%	19.76%	57	1.02%	2.21%	4.14%	2.73%	57	29.35%	36.79%	45.82%	27.04%		
Norway	Corporates	9	0.00%	0.11%	0.61%	2.01%						51	0.26%	0.49%	1.34%	1.12%	51	30.94%	39.27%	40.00%	29.05%	
	Corporates - Of Which: Specialised Lending										22	0.37%	0.79%	1.10%	1.09%	22	20.14%	26.55%	33.00%	28.76%		
	Corporates - Of Which: SME	7	0.00%	0.14%	1.47%	3.91%						17	0.64%	2.37%	3.26%	1.51%	17	25.10%	30.00%	39.67%	25.54%	
	Corporates - Of Which: Large corporates	4	0.00%	0.00%	1.08%	2.07%						42	0.15%	0.29%	1.18%	0.96%	42	34.39%	40.00%	40.00%	32.53%	
	Corporates: Purchased receivables										12	0.29%	0.58%	3.02%	0.63%	12	39.47%	39.96%	40.00%	38.37%		
	Corporates: Other	8	0.00%	0.04%	1.07%	2.45%	46	0.27%	0.70%	1.38%	1.17%	46	0.29%	0.70%	1.38%	1.17%	46	32.00%	39.70%	40.00%	28.89%	
	Retail	27	0.19%	0.35%	0.76%	1.14%	24	7.17%	22.80%	60.27%	12.85%	65	0.71%	1.48%	3.89%	1.11%	62	16.07%	21.89%	29.37%	19.68%	
	Retail: Purchased receivables										6	0.75%	4.70%	13.16%	6.49%	6	12.82%	43.49%	62.80%	23.78%		
	Retail - Of Which: Secured by immovable property	12	0.03%	0.29%	1.18%	0.93%	6	10.11%	15.40%	21.75%	7.53%	58	0.49%	1.12%	2.43%	1.01%	57	12.07%	16.29%	22.85%	15.19%	
	Retail - Secured by residential real estate	12	0.03%	0.23%	0.94%	0.59%	6	10.11%	11.96%	21.75%	5.58%	59	0.48%	1.11%	2.53%	1.02%	59	11.86%	16.86%	23.20%	18.61%	
Retail - Qualifying Revolving	5	0.06%	0.31%	0.34%	0.02%	4	51.73%	67.82%	75.81%	74.97%	24	0.65%	1.81%	3.78%	3.07%	22	50.24%	61.12%	66.60%	50.62%		
Retail - Other Retail	22	0.56%	1.87%	3.46%	5.00%	19	19.73%	47.65%	67.64%	20.07%	55	1.01%	2.41%	4.59%	2.56%	51	30.77%	38.00%	54.23%	30.83%		

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

2026 Q1

(Source COREP C 9.02)

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

		Default rate					Loss rate					PD - adjusted					LGD					
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	
Poland	Corporates	7	0.00%	1.48%	1.85%	1.65%	4	24.68%	37.98%	50.20%	32.33%	54	0.42%	0.95%	2.54%	2.72%	54	30.50%	38.49%	40.00%	35.00%	
	Corporates - Of Which: Specialised Lending										20	0.69%	1.00%	3.15%	1.79%	20	17.94%	23.43%	39.63%	27.67%		
	Corporates - Of Which: SME	7	0.00%	0.00%	2.36%	2.38%					32	1.23%	3.30%	7.24%	3.29%	34	25.00%	40.00%	40.00%	38.03%		
	Corporates - Of Which: Large corporates	5	0.00%	0.00%	0.39%	1.40%					40	0.36%	0.46%	1.32%	1.48%	41	37.75%	40.00%	40.00%	36.79%		
	Corporates: Purchased receivables										16	0.26%	0.56%	2.67%	4.96%	16	35.31%	40.00%	40.00%	33.68%		
	Corporates: Other	6	0.00%	0.84%	1.75%	1.95%	4	24.68%	37.71%	49.73%	31.55%	49	0.42%	0.92%	2.54%	3.18%	49	37.32%	39.90%	40.06%	40.77%	
	Retail	30	0.56%	1.48%	2.71%	2.26%	27	13.10%	34.37%	55.38%	42.88%	59	0.73%	1.58%	3.25%	1.82%	61	18.13%	25.67%	35.09%	43.63%	
	Retail: Purchased receivables										7	0.54%	3.10%	9.97%	3.39%	7	14.37%	42.23%	62.80%	24.21%		
	Retail - Of Which: Secured by immovable property	11	0.09%	0.70%	2.85%	1.55%	6	13.35%	17.13%	18.09%	44.39%	54	0.25%	0.84%	2.28%	0.66%	54	15.47%	19.64%	25.49%	33.13%	
	Retail - Secured by residential real estate	10	0.09%	0.54%	0.71%	1.54%	5	13.35%	17.85%	18.09%	44.47%	56	0.27%	0.89%	2.27%	0.66%	56	15.49%	19.93%	27.18%	33.14%	
Retail - Qualifying Revolving	11	1.12%	1.41%	3.01%	2.77%	12	33.88%	46.61%	66.85%	56.34%	29	0.92%	2.73%	5.92%	3.70%	28	55.43%	64.53%	73.15%	71.61%		
Retail - Other Retail	25	1.83%	3.97%	11.64%	3.35%	23	30.40%	37.85%	68.57%	37.16%	53	1.35%	2.54%	6.26%	3.31%	54	32.83%	46.30%	52.83%	52.96%		
Portugal	Corporates	6	0.39%	0.51%	2.01%	1.48%	5	29.76%	32.94%	34.88%	39.53%	44	0.20%	0.50%	1.17%	1.83%	44	33.84%	39.95%	40.00%	34.94%	
	Corporates - Of Which: Specialised Lending										14	0.41%	0.86%	1.07%	1.04%	14	14.12%	27.72%	40.00%	26.21%		
	Corporates - Of Which: SME	6	0.86%	0.92%	1.39%	2.61%	5	15.84%	31.04%	50.81%	44.62%	23	0.54%	1.26%	2.82%	3.34%	23	33.85%	40.00%	43.58%	32.67%	
	Corporates - Of Which: Large corporates	4	0.00%	0.00%	0.06%	0.05%					34	0.16%	0.33%	0.70%	0.51%	34	39.92%	40.00%	40.00%	38.53%		
	Corporates: Purchased receivables										11	0.36%	0.71%	14.51%	0.79%	11	20.00%	37.71%	40.00%	38.29%		
	Corporates: Other	6	0.41%	0.60%	2.18%	1.66%	5	30.18%	33.41%	34.88%	39.40%	37	0.19%	0.47%	1.31%	2.15%	37	36.93%	39.99%	40.00%	37.09%	
	Retail	31	0.23%	0.72%	1.43%	0.63%	28	17.19%	32.64%	46.68%	33.35%	63	0.62%	1.13%	1.98%	1.15%	64	20.93%	24.18%	30.02%	25.24%	
	Retail: Purchased receivables	5	0.06%	1.43%	5.93%	4.55%					7	1.22%	3.07%	3.44%	3.22%	8	23.02%	45.82%	59.24%	41.18%		
	Retail - Of Which: Secured by immovable property	12	0.30%	0.51%	1.27%	0.37%	9	4.29%	7.84%	16.99%	8.93%	59	0.45%	0.72%	1.38%	0.88%	58	14.22%	18.04%	22.88%	22.67%	
	Retail - Secured by residential real estate	11	0.29%	0.44%	0.81%	0.37%	8	2.20%	6.77%	17.56%	8.85%	60	0.47%	0.77%	1.41%	0.88%	60	14.21%	18.19%	22.83%	22.65%	
Retail - Qualifying Revolving	19	0.20%	0.76%	1.97%	1.05%	17	41.00%	53.92%	72.50%	56.21%	28	0.58%	0.95%	3.78%	1.35%	27	50.09%	58.92%	69.47%	51.29%		
Retail - Other Retail	27	0.59%	1.70%	3.95%	2.48%	25	24.04%	37.22%	58.32%	51.01%	56	0.83%	2.23%	4.54%	3.90%	52	31.25%	40.15%	47.34%	38.69%		
Romania	Corporates	7	0.00%	0.00%	0.38%	0.50%	4	26.64%	33.38%	46.80%	48.33%	37	0.69%	1.06%	3.85%	3.66%	36	32.10%	40.00%	40.00%	32.38%	
	Corporates - Of Which: Specialised Lending										6	0.47%	1.64%	3.17%	0.93%	6	29.80%	35.00%	40.00%	30.01%		
	Corporates - Of Which: SME	4	0.14%	0.36%	0.63%	0.59%					16	0.76%	2.18%	5.12%	6.13%	16	25.00%	40.00%	47.96%	37.95%		
	Corporates - Of Which: Large corporates	4	0.00%	0.00%	0.00%	0.00%					26	0.33%	0.69%	1.45%	0.74%	26	39.99%	40.00%	40.00%	37.17%		
	Corporates: Purchased receivables										14	0.30%	0.77%	4.94%	3.92%	14	23.52%	40.00%	40.00%	30.55%		
	Corporates: Other	7	0.00%	0.02%	1.67%	0.63%	4	26.64%	40.64%	54.06%	48.33%	31	0.69%	0.98%	4.70%	3.07%	30	37.42%	39.97%	40.00%	37.24%	
	Retail	34	0.24%	1.66%	7.92%	1.36%	31	32.13%	48.27%	62.64%	70.26%	54	0.48%	1.37%	3.26%	2.93%	60	20.00%	27.18%	38.65%	47.69%	
	Retail: Purchased receivables	4	0.03%	7.86%	15.65%	12.39%					7	0.77%	2.91%	9.52%	3.07%	7	16.44%	62.80%	72.62%	27.51%		
	Retail - Of Which: Secured by immovable property	8	0.00%	0.13%	3.26%	0.39%	4	17.23%	20.19%	37.82%	36.35%	50	0.25%	0.61%	1.73%	1.26%	50	13.57%	18.90%	24.77%	32.19%	
	Retail - Secured by residential real estate	8	0.00%	0.13%	0.75%	0.36%	4	20.01%	23.01%	37.86%	37.34%	51	0.21%	0.61%	1.72%	1.25%	51	13.57%	19.03%	24.77%	32.15%	
Retail - Qualifying Revolving	11	0.52%	2.32%	4.47%	0.87%	10	49.00%	49.88%	53.60%	51.99%	25	0.98%	3.61%	6.46%	4.62%	23	52.13%	60.96%	69.73%	58.07%		
Retail - Other Retail	23	1.05%	3.94%	27.53%	2.45%	25	40.27%	51.22%	62.64%	78.39%	47	0.91%	2.51%	8.69%	4.36%	50	32.61%	48.56%	62.29%	64.32%		

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

2026 Q1

(Source COREP C 9.02)

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

		Default rate					Loss rate					PD - adjusted					LGD				
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
		Slovakia	Corporates	11	0.00%	0.17%	0.71%	0.53%	8	30.54%	48.04%	56.51%	44.61%	37	0.65%	1.00%	2.43%	2.85%	37	34.97%	39.81%
	Corporates - Of Which: Specialised Lending	4	0.10%	0.20%	0.31%	0.15%	4	28.92%	34.95%	44.89%	45.27%	6	1.76%	1.98%	2.16%	1.13%	6	22.25%	23.72%	24.45%	29.53%
	Corporates - Of Which: SME	8	0.08%	1.02%	1.70%	1.25%	8	35.45%	50.64%	55.49%	48.61%	20	1.42%	3.36%	5.32%	3.27%	20	30.34%	37.23%	39.84%	37.17%
	Corporates - Of Which: Large corporates	5	0.00%	0.00%	0.00%	0.00%						26	0.28%	0.45%	0.92%	0.55%	26	39.32%	40.00%	40.00%	39.33%
	Corporates: Purchased receivables										11	0.46%	2.00%	3.26%	1.29%	11	20.00%	39.18%	40.00%	34.68%	
	Corporates: Other	11	0.00%	0.20%	0.80%	0.64%	8	30.54%	48.48%	57.39%	44.86%	33	0.67%	1.24%	2.35%	2.64%	33	38.01%	40.00%	40.00%	38.23%
	Retail	22	0.08%	0.70%	1.10%	0.90%	17	33.77%	41.86%	46.86%	41.69%	54	0.76%	1.19%	2.22%	1.17%	54	20.64%	27.12%	41.40%	30.67%
	Retail: Purchased receivables										5	1.71%	2.88%	2.88%	3.95%	5	18.31%	30.00%	57.47%	22.66%	
	Retail - Of Which: Secured by immovable property	12	0.07%	0.41%	0.54%	0.47%	8	12.09%	18.11%	18.16%	19.46%	40	0.27%	0.69%	1.04%	0.77%	40	14.62%	18.67%	26.07%	26.80%
	Retail - Secured by residential real estate	11	0.00%	0.40%	0.54%	0.47%	8	12.22%	17.85%	18.11%	19.45%	42	0.26%	0.82%	1.21%	0.77%	42	15.18%	18.96%	26.09%	26.79%
	Retail - Qualifying Revolving	9	0.49%	0.62%	0.71%	0.57%	9	30.44%	46.69%	62.53%	36.48%	28	0.34%	0.73%	2.70%	2.81%	27	50.23%	54.72%	65.17%	51.21%
	Retail - Other Retail	20	1.03%	2.33%	7.68%	3.26%	16	32.71%	51.38%	62.63%	59.38%	46	1.02%	2.55%	3.55%	4.19%	45	33.85%	43.05%	53.66%	53.70%
Slovenia	Corporates										25	0.27%	1.34%	2.91%	2.94%	25	36.75%	38.54%	40.00%	34.59%	
	Corporates - Of Which: Specialised Lending										6	0.65%	0.77%	0.87%	1.01%	7	12.65%	39.99%	40.00%	15.08%	
	Corporates - Of Which: SME									19	0.15%	0.53%	7.76%	4.11%	19	38.00%	40.00%	40.00%	38.40%		
	Corporates - Of Which: Large corporates									9	0.37%	0.76%	2.63%	1.47%	9	20.00%	38.27%	40.00%	35.68%		
	Corporates: Purchased receivables									20	0.22%	1.32%	3.12%	2.78%	20	37.04%	39.03%	40.00%	34.09%		
	Corporates: Other	13	0.06%	1.05%	8.53%	3.25%	12	37.54%	54.12%	63.83%	44.49%	49	0.29%	0.58%	1.68%	2.77%	50	20.23%	34.82%	50.12%	33.96%
	Retail										7	0.40%	2.62%	16.47%	7.71%	7	14.18%	54.79%	67.20%	25.30%	
	Retail: Purchased receivables									30	0.16%	0.32%	0.75%	0.90%	30	14.16%	19.11%	23.44%	21.75%		
	Retail - Of Which: Secured by immovable property									30	0.16%	0.29%	0.91%	1.01%	30	13.72%	18.62%	23.44%	22.10%		
	Retail - Secured by residential real estate									26	0.34%	0.43%	1.47%	1.42%	24	50.08%	61.83%	70.23%	66.08%		
	Retail - Qualifying Revolving	9	0.46%	3.50%	12.64%	2.19%	9	57.53%	59.69%	65.54%	58.13%	40	0.48%	0.94%	2.26%	5.62%	40	34.32%	46.15%	58.84%	56.30%
	Retail - Other Retail																				
Spain	Corporates	15	0.01%	0.19%	1.22%	1.18%	12	12.11%	27.24%	34.12%	31.61%	64	0.48%	0.94%	1.51%	1.53%	65	32.12%	38.57%	40.00%	35.34%
	Corporates - Of Which: Specialised Lending	5	0.07%	0.16%	0.38%	0.62%						27	0.78%	1.09%	2.26%	1.26%	27	20.00%	24.96%	40.00%	23.11%
	Corporates - Of Which: SME	8	0.00%	1.32%	2.20%	1.95%	5	32.25%	35.62%	36.22%	33.53%	42	0.61%	1.73%	3.33%	2.25%	42	26.56%	34.38%	40.00%	33.68%
	Corporates - Of Which: Large corporates	11	0.00%	0.13%	0.53%	0.44%	8	18.45%	22.72%	27.01%	21.03%	49	0.29%	0.57%	0.82%	0.63%	50	39.50%	40.00%	40.00%	38.34%
	Corporates: Purchased receivables	8	0.11%	0.44%	1.18%	2.13%	6	0.10%	22.89%	39.74%	40.25%	17	0.25%	0.41%	1.17%	0.66%	17	36.67%	40.00%	40.00%	39.08%
	Corporates: Other	12	0.01%	0.49%	1.19%	1.28%	9	21.02%	28.05%	35.95%	30.72%	64	0.38%	0.86%	1.79%	1.69%	64	35.74%	39.97%	40.01%	37.44%
	Retail	43	0.30%	0.79%	1.57%	0.96%	41	11.95%	25.16%	41.36%	34.54%	64	0.81%	1.26%	2.43%	1.07%	68	19.47%	24.46%	33.09%	34.29%
	Retail: Purchased receivables	7	0.43%	2.99%	4.41%	6.23%	4	0.17%	24.31%	49.53%	49.11%	8	1.28%	3.31%	9.03%	1.71%	9	39.40%	44.70%	62.80%	60.33%
	Retail - Of Which: Secured by immovable property	23	0.34%	0.57%	1.35%	0.54%	19	9.49%	12.67%	20.54%	18.24%	61	0.50%	0.82%	1.28%	0.93%	62	14.75%	18.30%	24.60%	28.06%
	Retail - Secured by residential real estate	23	0.34%	0.52%	1.39%	0.54%	19	10.45%	12.67%	19.98%	17.59%	61	0.53%	0.86%	1.23%	0.90%	63	13.62%	18.29%	24.64%	28.09%
	Retail - Qualifying Revolving	18	0.46%	0.64%	1.23%	0.52%	16	36.35%	54.94%	65.04%	71.29%	30	0.62%	1.12%	2.43%	1.23%	28	50.29%	57.35%	66.91%	69.28%
	Retail - Other Retail	39	0.71%	1.16%	2.68%	2.69%	37	28.83%	38.79%	49.37%	42.23%	59	1.34%	2.96%	4.83%	1.97%	60	31.91%	39.04%	52.23%	50.55%

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

Risk Parameters statistics by country of the counterparty for IRB banks

EU and main non-EU countries

2026 Q1

(Source COREP C 9.02)

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

		Default rate					Loss rate					PD - adjusted					LGD				
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
Sweden	Corporates	15	0.08%	0.67%	8.58%	1.19%	12	2.95%	6.67%	20.03%	9.37%	53	0.39%	1.03%	1.63%	0.88%	60	30.16%	38.00%	40.00%	26.39%
	Corporates - Of Which: Specialised Lending						4	2.72%	3.83%	9.59%	4.10%	17	1.11%	2.93%	11.22%	4.64%	29	21.08%	26.92%	40.00%	27.25%
	Corporates - Of Which: SME	8	0.13%	0.33%	6.49%	0.46%	7	8.25%	17.15%	24.13%	19.61%	26	0.60%	1.30%	3.02%	0.68%	27	20.22%	29.36%	40.00%	19.21%
	Corporates - Of Which: Large corporates	7	0.00%	0.25%	3.65%	0.78%	4	4.71%	17.17%	28.40%	7.74%	50	0.24%	0.48%	1.17%	0.80%	52	37.00%	40.00%	40.00%	36.40%
	Corporates: Purchased receivables											16	0.19%	0.32%	4.10%	1.36%	16	31.70%	39.89%	40.00%	35.31%
	Corporates: Other	11	0.00%	0.06%	0.54%	0.57%	9	4.23%	18.86%	29.81%	15.00%	54	0.31%	0.64%	1.21%	0.77%	54	33.87%	39.87%	40.00%	25.48%
	Retail	33	0.09%	0.18%	0.81%	0.14%	30	13.54%	26.04%	55.58%	16.82%	66	0.47%	1.32%	2.85%	0.45%	67	15.96%	22.98%	28.02%	16.06%
	Retail: Purchased receivables											6	0.38%	1.58%	2.76%	5.90%	6	16.23%	33.05%	62.80%	25.88%
	Retail - Of Which: Secured by immovable property	12	0.05%	0.09%	0.22%	0.09%	8	2.90%	5.94%	7.89%	4.67%	57	0.35%	0.86%	2.11%	0.35%	57	12.33%	15.81%	22.98%	14.57%
	Retail - Secured by residential real estate	12	0.02%	0.08%	0.22%	0.08%	8	2.89%	5.69%	7.45%	4.13%	58	0.36%	0.89%	2.35%	0.34%	59	11.28%	15.81%	23.31%	14.46%
Retail - Qualifying Revolving	12	0.20%	0.40%	1.50%	0.01%	10	15.50%	49.35%	72.05%	48.23%	28	0.62%	1.04%	3.14%	2.49%	27	50.17%	58.28%	68.77%	65.21%	
Retail - Other Retail	27	0.23%	0.70%	5.43%	0.55%	24	24.04%	38.71%	59.76%	32.96%	55	0.93%	2.00%	4.14%	1.37%	57	30.47%	36.41%	50.68%	35.10%	
United Kingdom	Corporates	17	0.00%	0.26%	1.39%	0.72%	12	1.39%	8.74%	32.61%	8.54%	69	0.27%	0.65%	1.25%	0.94%	74	32.67%	39.06%	40.69%	32.08%
	Corporates - Of Which: Specialised Lending										31	0.48%	0.70%	1.36%	1.16%	32	21.59%	36.37%	40.00%	27.65%	
	Corporates - Of Which: SME	5	0.00%	0.00%	0.00%	4.34%					48	0.93%	1.73%	3.04%	1.47%	48	26.13%	35.84%	40.00%	23.78%	
	Corporates - Of Which: Large corporates	10	0.00%	0.00%	0.37%	0.64%	6	8.43%	25.78%	42.63%	8.79%	56	0.22%	0.53%	1.08%	0.64%	58	37.92%	39.96%	40.00%	34.03%
	Corporates: Purchased receivables										18	0.20%	0.50%	3.19%	1.60%	18	31.13%	40.00%	40.00%	34.37%	
	Corporates: Other	14	0.00%	0.14%	1.32%	0.56%	9	2.75%	16.54%	42.63%	8.71%	68	0.19%	0.68%	1.45%	0.70%	71	34.95%	40.00%	41.70%	35.37%
	Retail	43	0.34%	0.83%	1.36%	0.69%	38	8.74%	19.73%	38.74%	10.16%	64	0.80%	1.26%	2.37%	1.45%	67	16.34%	22.80%	30.25%	15.99%
	Retail: Purchased receivables	5	0.00%	0.36%	4.50%	3.52%						7	1.03%	3.41%	4.65%	2.93%	7	15.21%	35.63%	62.80%	25.59%
	Retail - Of Which: Secured by immovable property	24	0.60%	0.95%	2.06%	0.63%	21	3.70%	10.07%	20.00%	2.80%	64	0.72%	1.03%	2.04%	1.36%	63	13.91%	16.71%	25.56%	12.59%
	Retail - Secured by residential real estate	23	0.41%	0.84%	1.14%	0.63%	19	3.70%	10.07%	21.04%	2.78%	65	0.69%	1.03%	1.93%	1.36%	65	13.91%	16.99%	25.60%	12.59%
Retail - Qualifying Revolving	18	0.29%	0.89%	1.10%	1.14%	16	31.60%	45.77%	62.37%	56.99%	31	0.79%	1.92%	4.11%	2.87%	31	50.21%	60.85%	71.05%	89.54%	
Retail - Other Retail	38	0.41%	0.87%	2.71%	1.78%	33	27.44%	42.92%	58.09%	49.72%	53	0.89%	1.80%	3.42%	2.83%	59	27.03%	34.70%	46.78%	49.61%	
Australia	Corporates	5	0.77%	0.90%	1.69%	1.71%	4	7.61%	15.32%	22.59%	9.14%	39	0.15%	0.43%	1.07%	0.83%	40	27.97%	39.98%	40.00%	28.00%
	Corporates - Of Which: Specialised Lending										14	0.27%	0.68%	0.98%	0.85%	15	16.21%	24.50%	40.00%	20.01%	
	Corporates - Of Which: SME										17	0.36%	1.06%	2.37%	1.07%	17	19.25%	34.40%	40.00%	15.19%	
	Corporates - Of Which: Large corporates										30	0.15%	0.37%	0.64%	0.58%	29	39.81%	40.00%	40.00%	35.52%	
	Corporates: Purchased receivables										8	0.18%	0.75%	4.05%	0.79%	8	37.10%	39.42%	40.00%	37.28%	
	Corporates: Other	4	0.28%	1.13%	6.37%	1.87%						35	0.16%	0.43%	1.07%	0.81%	35	34.12%	40.00%	40.00%	31.11%
	Retail	27	0.04%	0.37%	1.05%	0.56%	22	6.67%	22.85%	50.70%	4.97%	62	0.47%	0.88%	2.27%	0.67%	60	15.89%	20.48%	28.59%	15.20%
	Retail: Purchased receivables											5	1.06%	3.12%	3.12%	3.63%	5	12.40%	30.00%	62.80%	22.45%
	Retail - Of Which: Secured by immovable property	10	0.00%	1.08%	5.04%	0.47%						56	0.28%	0.64%	1.60%	0.60%	55	12.64%	15.57%	22.98%	14.36%
	Retail - Secured by residential real estate	9	0.00%	0.47%	1.65%	0.47%						57	0.28%	0.68%	1.80%	0.60%	57	12.79%	16.27%	22.34%	14.36%
Retail - Qualifying Revolving	10	0.18%	0.42%	0.79%	0.56%	10	33.32%	49.30%	65.97%	52.52%	25	0.35%	1.24%	5.06%	1.61%	24	51.11%	57.30%	67.39%	66.02%	
Retail - Other Retail	20	0.07%	0.32%	9.21%	2.28%	17	31.90%	50.70%	77.08%	17.89%	50	0.50%	1.31%	3.18%	1.95%	46	30.00%	38.04%	46.85%	32.43%	

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

2026 Q1

(Source COREP C 9.02)

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

		Default rate					Loss rate					PD - adjusted					LGD					
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	
Canada	Corporates	5	0.07%	0.90%	1.83%	0.69%	4	0.10%	1.22%	11.57%	11.98%	45	0.29%	0.51%	1.14%	0.79%	46	29.99%	38.80%	40.00%	31.23%	
	Corporates - Of Which: Specialised Lending										18	0.14%	0.54%	1.60%	1.11%	18	18.53%	31.24%	40.00%	28.68%		
	Corporates - Of Which: SME										13	0.81%	1.64%	2.10%	1.87%	14	22.58%	28.07%	40.00%	26.61%		
	Corporates - Of Which: Large corporates										32	0.25%	0.41%	0.78%	0.65%	33	37.99%	40.00%	40.00%	32.57%		
	Corporates: Purchased receivables	4	0.00%	0.19%	17.66%	0.70%						11	0.31%	0.74%	2.66%	1.03%	11	27.10%	40.00%	40.00%	27.29%	
	Corporates: Other											39	0.28%	0.49%	0.93%	0.70%	41	37.06%	40.00%	40.00%	33.46%	
	Retail	32	0.17%	0.45%	2.37%	3.29%	28	16.85%	26.36%	45.36%	15.58%	63	0.57%	1.06%	2.02%	2.34%	63	17.26%	23.53%	29.98%	28.36%	
	Retail: Purchased receivables											6	0.52%	2.19%	3.39%	3.34%	6	14.35%	30.62%	62.80%	28.23%	
	Retail - Of Which: Secured by immovable property	8	0.00%	0.07%	2.57%	0.56%	4	9.05%	12.83%	16.71%	13.14%	57	0.49%	0.83%	1.41%	0.99%	56	13.58%	17.50%	24.15%	18.04%	
Retail - Secured by residential real estate	7	0.00%	0.00%	0.43%	0.32%						58	0.54%	0.83%	1.58%	1.00%	58	13.93%	17.45%	24.18%	18.01%		
Retail - Qualifying Revolving	14	0.11%	0.38%	0.97%	0.68%	12	25.32%	39.73%	57.36%	45.90%	29	0.42%	0.98%	3.15%	2.28%	26	50.95%	58.98%	72.18%	59.95%		
Retail - Other Retail	27	0.48%	2.80%	12.85%	3.94%	24	25.21%	42.08%	54.60%	15.85%	51	0.94%	1.85%	4.63%	2.73%	48	31.42%	38.03%	53.18%	31.12%		
China	Corporates										34	0.35%	0.54%	2.41%	1.07%	35	36.62%	39.91%	40.00%	38.53%		
	Corporates - Of Which: Specialised Lending										9	0.45%	0.50%	0.92%	0.67%	9	17.74%	28.71%	39.67%	22.60%		
	Corporates - Of Which: SME										12	0.44%	0.86%	2.80%	1.54%	12	34.14%	40.00%	46.30%	29.00%		
	Corporates - Of Which: Large corporates										23	0.26%	0.46%	1.17%	0.59%	24	39.18%	40.00%	40.00%	38.95%		
	Corporates: Purchased receivables										11	0.18%	0.84%	2.45%	0.97%	11	22.09%	40.00%	40.00%	35.86%		
	Corporates: Other										29	0.45%	0.87%	2.79%	1.09%	30	38.65%	40.00%	40.04%	39.84%		
	Retail	20	0.01%	0.11%	0.67%	1.26%	15	5.55%	15.22%	73.98%	6.39%	56	0.37%	0.69%	1.43%	0.77%	58	14.41%	20.75%	30.54%	14.60%	
	Retail: Purchased receivables											6	0.40%	1.85%	2.85%	3.41%	6	12.68%	46.40%	67.20%	25.87%	
	Retail - Of Which: Secured by immovable property	9	0.00%	0.03%	1.21%	1.12%	5	2.87%	4.43%	5.48%	4.14%	50	0.25%	0.53%	1.24%	0.84%	50	13.71%	16.75%	24.66%	16.68%	
	Retail - Secured by residential real estate	9	0.00%	0.03%	1.12%	0.87%	5	3.42%	3.84%	4.14%	3.49%	50	0.25%	0.54%	1.24%	0.85%	51	13.70%	17.41%	24.66%	16.68%	
	Retail - Qualifying Revolving	7	0.38%	0.50%	1.17%	0.56%	7	5.55%	20.22%	37.40%	18.63%	24	0.30%	1.17%	3.65%	1.59%	22	50.67%	58.34%	64.78%	62.89%	
	Retail - Other Retail	12	0.00%	0.05%	1.83%	0.04%	7	75.35%	84.19%	97.47%	85.67%	46	0.36%	1.16%	3.48%	0.42%	45	30.00%	36.07%	48.91%	10.07%	
Hong Kong	Corporates										37	0.29%	0.70%	2.43%	1.74%	38	36.55%	40.00%	40.00%	30.90%		
	Corporates - Of Which: Specialised Lending										10	0.45%	1.23%	2.78%	8.31%	10	11.35%	18.59%	27.81%	20.85%		
	Corporates - Of Which: SME										15	0.44%	1.15%	3.26%	0.69%	16	25.00%	36.87%	45.00%	37.29%		
	Corporates - Of Which: Large corporates										25	0.25%	0.41%	1.17%	0.84%	26	38.39%	40.00%	40.00%	31.74%		
	Corporates: Purchased receivables										8	0.21%	0.71%	1.44%	0.39%	8	37.40%	40.00%	41.10%	39.29%		
	Corporates: Other										34	0.29%	0.93%	3.26%	1.21%	35	36.55%	40.00%	40.39%	32.53%		
	Retail	10	0.00%	0.01%	0.07%	0.06%	8	8.92%	40.41%	65.78%	9.65%	57	0.24%	0.52%	1.34%	0.57%	57	13.62%	19.52%	28.61%	6.66%	
	Retail: Purchased receivables											4	1.68%	2.64%	7.65%	2.63%	4	16.85%	23.43%	46.40%	17.66%	
	Retail - Of Which: Secured by immovable property											48	0.22%	0.47%	1.26%	0.52%	47	11.64%	15.94%	19.67%	17.09%	
	Retail - Secured by residential real estate											48	0.22%	0.48%	1.26%	0.52%	48	12.04%	16.00%	19.72%	17.10%	
	Retail - Qualifying Revolving	4	0.08%	0.19%	0.30%	0.19%						25	0.19%	0.59%	1.98%	1.04%	24	51.48%	62.06%	71.90%	61.87%	
Retail - Other Retail	5	0.00%	0.14%	0.42%	1.24%	4	40.41%	47.03%	58.40%	46.67%	44	0.23%	0.74%	2.27%	0.58%	42	26.33%	35.03%	56.38%	3.01%		

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

2026 Q1

(Source COREP C 9.02)

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

		Default rate					Loss rate					PD - adjusted					LGD					
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	
Singapore	Corporates										43	0.21%	0.50%	1.51%	0.75%	43	32.07%	39.07%	40.00%	33.88%		
	Corporates - Of Which: Specialised Lending										13	0.23%	0.54%	1.16%	0.73%	13	21.47%	23.34%	29.40%	25.73%		
	Corporates - Of Which: SME										14	0.21%	0.49%	1.32%	7.62%	14	25.00%	36.34%	40.00%	34.52%		
	Corporates - Of Which: Large corporates										34	0.20%	0.38%	0.97%	0.56%	34	39.07%	40.00%	40.00%	36.02%		
	Corporates: Purchased receivables										14	0.10%	0.28%	0.49%	0.33%	14	38.47%	40.00%	40.00%	36.90%		
	Corporates: Other										40	0.25%	0.61%	1.93%	0.74%	40	34.60%	39.90%	40.00%	36.37%		
	Retail	17	0.00%	0.05%	0.30%	0.22%	12	7.40%	20.57%	40.53%	9.47%	57	0.23%	0.52%	1.41%	0.41%	59	14.50%	17.63%	24.79%	11.50%	
	Retail: Purchased receivables											5	1.04%	3.63%	3.63%	5.42%	5	17.77%	30.00%	54.27%	27.31%	
	Retail - Of Which: Secured by immovable property	9	0.00%	0.06%	0.61%	0.51%	5	5.61%	8.90%	21.85%	10.96%	57	0.23%	0.45%	1.23%	0.64%	56	12.86%	15.99%	23.07%	16.30%	
Retail - Secured by residential real estate	9	0.00%	0.06%	0.18%	0.20%	5	5.61%	6.21%	18.46%	8.36%	57	0.23%	0.45%	1.23%	0.64%	57	13.07%	16.00%	22.24%	16.31%		
Retail - Qualifying Revolving	8	0.08%	0.35%	4.41%	0.44%	8	20.35%	32.97%	54.97%	30.61%	22	0.22%	0.56%	1.18%	0.54%	22	50.13%	57.53%	69.24%	62.46%		
Retail - Other Retail	6	0.00%	0.14%	2.12%	0.78%						45	0.37%	0.65%	1.73%	0.23%	43	27.15%	37.01%	51.22%	7.12%		
Switzerland	Corporates	11	0.00%	0.04%	0.19%	0.13%	5	17.66%	23.65%	24.34%	27.95%	63	0.23%	0.54%	1.05%	0.60%	64	36.85%	39.64%	40.00%	32.56%	
	Corporates - Of Which: Specialised Lending											16	0.20%	0.34%	0.71%	0.60%	17	18.61%	29.58%	40.00%	26.87%	
	Corporates - Of Which: SME											38	0.59%	1.08%	1.92%	1.24%	39	20.90%	32.21%	40.00%	29.51%	
	Corporates - Of Which: Large corporates	10	0.00%	0.02%	0.22%	0.12%	5	17.84%	23.65%	24.33%	22.86%	49	0.18%	0.45%	0.83%	0.52%	49	39.52%	40.00%	40.00%	33.73%	
	Corporates: Purchased receivables											20	0.09%	0.18%	1.59%	1.09%	20	29.62%	39.99%	40.00%	37.72%	
	Corporates: Other	9	0.00%	0.03%	0.05%	0.10%						60	0.24%	0.59%	1.24%	0.60%	61	38.20%	39.86%	40.00%	34.09%	
	Retail	35	0.12%	0.62%	0.97%	0.27%	31	12.97%	18.36%	27.13%	16.21%	64	0.68%	1.00%	2.23%	0.82%	66	17.29%	22.49%	25.20%	19.42%	
	Retail: Purchased receivables											5	1.05%	3.40%	3.40%	3.88%	6	14.21%	37.53%	62.80%	25.00%	
	Retail - Of Which: Secured by immovable property	21	0.23%	0.65%	0.92%	0.32%	18	7.83%	12.64%	16.55%	11.90%	64	0.59%	0.90%	1.97%	0.79%	63	14.62%	17.77%	23.97%	19.08%	
	Retail - Secured by residential real estate	21	0.20%	0.64%	0.78%	0.29%	18	8.73%	12.95%	21.42%	11.88%	65	0.60%	0.91%	2.04%	0.79%	65	14.58%	18.01%	24.00%	19.09%	
	Retail - Qualifying Revolving	18	0.25%	0.64%	0.94%	0.57%	15	28.25%	39.44%	53.76%	37.34%	30	0.78%	1.18%	3.24%	1.48%	29	50.98%	57.71%	63.22%	63.97%	
Retail - Other Retail	29	0.08%	0.84%	2.69%	0.19%	26	23.69%	40.74%	52.68%	29.31%	55	1.04%	1.70%	3.11%	1.10%	57	27.11%	34.92%	47.81%	19.95%		
United States	Corporates	16	0.41%	0.61%	2.50%	1.11%	11	4.06%	14.24%	17.55%	9.78%	63	0.29%	0.70%	2.12%	1.28%	65	35.70%	39.93%	40.13%	31.20%	
	Corporates - Of Which: Specialised Lending	8	1.61%	3.61%	16.55%	4.61%	6	7.57%	13.96%	17.89%	11.02%	26	0.87%	1.67%	2.83%	2.35%	27	19.78%	32.94%	40.00%	27.08%	
	Corporates - Of Which: SME	4	1.19%	5.20%	16.38%	7.02%						40	0.96%	2.34%	3.84%	3.39%	40	24.36%	34.85%	40.00%	24.74%	
	Corporates - Of Which: Large corporates	8	0.02%	0.42%	1.39%	0.79%	6	5.78%	12.28%	18.70%	8.17%	51	0.22%	0.50%	1.07%	1.01%	53	39.22%	40.00%	40.01%	33.17%	
	Corporates: Purchased receivables	4	0.06%	0.30%	1.90%	0.27%	4	0.10%	3.34%	7.34%	3.66%	18	0.10%	0.21%	0.61%	0.92%	19	35.72%	40.00%	40.00%	37.19%	
	Corporates: Other	9	0.00%	0.33%	0.44%	0.70%	6	4.44%	10.10%	18.58%	9.52%	58	0.29%	0.66%	1.40%	0.89%	59	37.81%	40.00%	40.36%	32.29%	
	Retail	37	0.06%	0.25%	1.12%	3.46%	35	10.92%	16.42%	38.99%	15.46%	64	0.55%	1.08%	2.50%	2.29%	64	16.63%	22.00%	30.10%	29.34%	
	Retail: Purchased receivables	4	0.74%	1.75%	2.03%	1.97%						6	0.79%	1.87%	2.59%	2.94%	6	20.18%	34.37%	62.80%	30.62%	
	Retail - Of Which: Secured by immovable property	18	0.17%	0.36%	1.75%	0.48%	15	3.07%	8.13%	9.87%	6.37%	62	0.45%	0.87%	2.01%	1.11%	61	13.97%	17.64%	24.56%	21.03%	
	Retail - Secured by residential real estate	18	0.07%	0.28%	1.75%	0.36%	15	2.10%	6.47%	11.08%	5.10%	63	0.43%	0.88%	2.01%	1.11%	63	13.97%	17.71%	25.29%	21.01%	
	Retail - Qualifying Revolving	18	0.13%	0.48%	0.76%	0.48%	16	25.68%	41.81%	57.68%	46.06%	30	0.39%	0.99%	2.78%	1.29%	28	50.23%	57.91%	64.64%	64.94%	
	Retail - Other Retail	32	0.12%	0.49%	3.29%	4.67%	29	22.67%	45.06%	62.85%	15.80%	56	0.61%	1.93%	4.26%	2.84%	55	28.20%	33.19%	49.70%	33.35%	

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

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

- **Scope (COREP 9.02)**

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

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

- **PD_Adjusted (on non defaulted)**

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

PD_Corep= “PD ASSIGNED TO THE OBLIGOR GRADE OR POOL (%)” (c. 080)

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

where $PD_{default}=1$;

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

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

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

- **LGD**

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

LGD: “EXPOSURE WEIGHTED AVERAGE LGD (%)” (c. 090)

- **Default rate**

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

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

Where the *Observed new defaulted of the periods* are the ones at the end of the period
And the *Defaulted exposures* are the ones at the beginning of the period.

The Default rate is computed on a yearly basis , that is, we consider the sum of the last four quarters for the numerator (flows) and the average of the last four quarters for the denominator (stocks). For instance the Default rate for 2016 Q3 will be :

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

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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