
CREDIT RISK PARAMETERS

Risk Dashboard annex / Q3 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 Q3

(Source COREP C 9.02)

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

		Default rate					Loss rate					PD - adjusted					LGD				
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
Austria	Corporates	53	0.07%	0.31%	1.06%	0.69%	26	0.18%	10.01%	38.21%	21.55%	292	0.47%	0.84%	1.50%	1.90%	312	31.52%	39.45%	40.00%	31.56%
	Corporates - Of Which: Specialised Lending	18	0.00%	0.66%	1.82%	1.06%	9	8.39%	11.93%	16.08%	13.04%	108	0.22%	1.03%	3.39%	1.72%	108	15.96%	20.26%	39.56%	22.27%
	Corporates - Of Which: SME	20	0.05%	0.65%	1.23%	0.85%	11	11.15%	21.45%	34.84%	23.38%	140	0.30%	2.12%	4.34%	3.73%	152	20.60%	31.31%	40.00%	25.73%
	Corporates - Of Which: Large corporates																				
	Corporates: Purchased receivables											18	0.37%	0.66%	1.95%	0.52%	18	20.00%	39.34%	40.00%	39.14%
	Corporates: Other	9	0.00%	0.09%	0.16%	0.13%	5	19.44%	34.76%	39.00%	31.76%	49	0.39%	0.75%	1.71%	2.30%	51	32.92%	40.00%	40.00%	31.63%
	Retail	128	0.03%	0.21%	0.82%	0.29%	95	4.34%	24.49%	39.83%	20.06%	436	0.54%	0.99%	1.64%	1.36%	436	18.40%	23.69%	35.61%	30.22%
	Retail: Purchased receivables											5	2.49%	2.89%	2.89%	3.73%	5	22.72%	35.41%	43.47%	27.47%
	Retail - Of Which: Secured by immovable property	48	0.00%	0.15%	0.53%	0.23%	28	4.10%	7.38%	13.78%	10.96%	324	0.34%	0.79%	1.21%	1.29%	316	15.10%	18.84%	23.09%	20.19%
	Retail - Secured by residential real estate	11	0.00%	0.07%	0.14%	0.08%	7	6.75%	8.93%	14.80%	10.87%	60	0.31%	0.80%	1.19%	1.27%	60	15.14%	18.16%	23.48%	20.19%
Retail - Qualifying Revolving	48	0.06%	0.55%	1.21%	0.56%	34	8.84%	19.70%	46.11%	43.40%	184	0.82%	1.69%	2.23%	1.98%	184	54.59%	64.13%	77.40%	88.43%	
Retail - Other Retail	112	0.26%	0.50%	1.28%	0.50%	72	12.23%	29.54%	48.96%	31.70%	384	1.00%	1.82%	3.89%	1.66%	384	31.83%	44.92%	57.95%	51.85%	
Belgium	Corporates	66	0.00%	0.11%	0.73%	0.52%	34	4.56%	18.63%	36.71%	14.64%	328	0.40%	0.84%	2.12%	2.47%	336	35.31%	39.76%	40.12%	32.79%
	Corporates - Of Which: Specialised Lending	27	0.21%	0.81%	1.54%	0.86%	20	1.90%	3.60%	12.73%	10.65%	192	0.51%	1.16%	2.19%	2.03%	192	14.91%	26.56%	36.94%	23.70%
	Corporates - Of Which: SME	32	0.13%	0.44%	1.08%	0.82%	22	10.94%	18.63%	29.07%	15.43%	188	0.94%	2.29%	4.07%	2.74%	180	23.80%	32.44%	38.71%	28.27%
	Corporates - Of Which: Large corporates																				
	Corporates: Purchased receivables	6	0.01%	0.63%	1.26%	0.92%	5	0.10%	0.14%	7.01%	6.73%	12	0.36%	1.21%	2.91%	2.58%	13	35.22%	40.00%	40.00%	25.24%
	Corporates: Other	14	0.00%	0.12%	0.28%	0.21%	8	15.09%	24.31%	32.78%	19.91%	52	0.26%	0.65%	1.57%	2.53%	53	36.74%	40.00%	40.90%	33.78%
	Retail	158	0.04%	0.15%	0.62%	0.38%	112	6.88%	19.05%	45.76%	9.63%	428	0.62%	1.28%	1.81%	1.12%	428	18.08%	21.08%	27.66%	18.83%
	Retail: Purchased receivables											6	2.49%	3.08%	3.26%	3.16%	6	20.91%	28.01%	35.41%	22.17%
	Retail - Of Which: Secured by immovable property	88	0.07%	0.23%	0.56%	0.33%	63	3.45%	7.34%	24.92%	5.19%	364	0.53%	1.11%	1.55%	0.93%	364	13.85%	17.45%	21.58%	14.83%
	Retail - Secured by residential real estate	19	0.03%	0.08%	0.18%	0.11%	15	3.49%	6.76%	19.16%	4.59%	59	0.47%	1.03%	1.57%	0.85%	60	14.49%	17.51%	22.28%	14.32%
Retail - Qualifying Revolving	74	0.12%	0.29%	0.93%	0.67%	50	10.87%	33.67%	63.69%	40.28%	180	0.58%	1.16%	3.51%	1.05%	188	52.88%	64.59%	77.18%	63.14%	
Retail - Other Retail	128	0.14%	0.52%	1.49%	0.61%	89	12.41%	29.60%	56.65%	16.89%	364	1.05%	1.55%	2.93%	2.20%	360	31.28%	34.47%	50.92%	32.14%	
Bulgaria	Corporates	8	0.00%	0.00%	0.00%	0.00%						116	0.41%	1.21%	5.63%	1.19%	116	32.32%	38.01%	40.00%	27.51%
	Corporates - Of Which: Specialised Lending										18	1.15%	1.69%	22.81%	2.47%	18	20.00%	30.00%	54.50%	51.74%	
	Corporates - Of Which: SME										36	0.50%	1.06%	3.73%	2.93%	36	40.00%	48.41%	57.97%	47.06%	
	Corporates - Of Which: Large corporates																				
	Corporates: Purchased receivables										9	0.22%	1.21%	13.70%	6.54%	9	32.86%	40.00%	40.00%	33.38%	
	Corporates: Other										23	0.39%	0.84%	2.25%	0.93%	23	33.65%	40.00%	40.16%	25.48%	
	Retail	73	0.02%	0.26%	1.25%	0.53%	47	18.08%	52.46%	63.42%	40.28%	348	0.40%	1.11%	2.39%	2.02%	356	18.97%	26.39%	38.76%	22.19%
	Retail: Purchased receivables										4	2.67%	2.84%	6.71%	4.29%	4	5.48%	22.74%	32.71%	19.71%	
	Retail - Of Which: Secured by immovable property	24	0.00%	0.00%	0.31%	0.41%	6	11.54%	19.59%	97.22%	54.36%	216	0.25%	0.55%	1.43%	1.70%	224	13.09%	18.94%	23.32%	16.96%
	Retail - Secured by residential real estate	6	0.00%	0.00%	3.58%	3.36%						43	0.23%	0.54%	1.34%	1.67%	43	13.01%	18.26%	22.83%	17.28%
Retail - Qualifying Revolving	37	0.00%	0.33%	1.54%	0.03%	20	5.80%	39.73%	64.83%	44.06%	160	1.20%	3.21%	4.61%	2.76%	160	56.01%	67.45%	74.56%	69.75%	
Retail - Other Retail	57	0.01%	1.96%	8.72%	1.51%	37	28.18%	57.00%	69.13%	42.58%	300	0.75%	3.99%	9.40%	4.12%	292	31.96%	53.00%	65.48%	33.88%	

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 Q3

(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	16	0.03%	0.10%	0.30%	0.22%	10	21.85%	35.21%	46.98%	26.47%	124	0.43%	1.72%	4.15%	2.04%	128	32.13%	37.88%	40.00%	38.72%
	Corporates - Of Which: Specialised Lending	9	0.00%	0.00%	0.00%	0.00%						66	0.40%	1.18%	1.29%	1.26%	66	16.50%	22.69%	50.00%	48.98%
	Corporates - Of Which: SME	16	0.00%	0.26%	0.75%	0.61%	10	23.28%	38.42%	50.59%	28.92%	48	2.31%	4.54%	17.96%	3.28%	48	37.11%	38.46%	41.92%	35.94%
	Corporates - Of Which: Large corporates																				
	Corporates: Purchased receivables											10	1.15%	1.46%	15.93%	2.24%	10	30.75%	39.77%	40.00%	35.36%
	Corporates: Other	4	0.04%	0.09%	0.11%	0.10%						18	0.37%	1.60%	4.15%	2.30%	19	33.85%	37.91%	40.00%	37.00%
	Retail	80	0.11%	0.49%	2.04%	0.85%	52	5.65%	33.61%	57.19%	17.41%	332	0.32%	1.88%	4.29%	2.70%	332	22.13%	31.65%	42.27%	37.35%
	Retail: Purchased receivables	4	0.05%	0.15%	0.20%	0.17%						7	2.49%	2.77%	16.73%	3.34%	7	15.04%	35.41%	46.88%	23.85%
	Retail - Of Which: Secured by immovable property	24	0.00%	0.02%	0.18%	0.23%	12	13.09%	21.79%	29.97%	14.64%	188	0.20%	0.56%	2.22%	1.80%	184	13.21%	21.77%	26.85%	32.43%
	Retail - Secured by residential real estate	6	0.00%	0.02%	0.09%	0.07%						40	0.18%	0.53%	2.10%	1.48%	40	12.56%	18.68%	26.59%	32.30%
Retail - Qualifying Revolving	24	0.28%	0.65%	5.11%	1.07%	17	27.47%	34.71%	57.14%	30.29%	144	0.72%	2.86%	5.93%	3.29%	136	50.33%	66.07%	74.51%	67.58%	
Retail - Other Retail	48	0.14%	1.34%	7.39%	1.27%	35	16.70%	39.58%	62.82%	18.27%	260	0.85%	3.86%	7.38%	2.41%	264	36.80%	50.02%	58.69%	48.66%	
Cyprus	Corporates	12	0.00%	0.00%	0.04%	0.01%						176	0.38%	1.06%	1.52%	0.68%	192	24.98%	35.55%	40.00%	25.20%
	Corporates - Of Which: Specialised Lending	6	0.00%	0.00%	0.00%	0.00%						24	0.22%	0.42%	1.72%	0.59%	24	28.38%	33.20%	36.12%	32.73%
	Corporates - Of Which: SME											84	0.26%	1.18%	5.74%	1.25%	80	24.42%	33.13%	48.09%	24.81%
	Corporates - Of Which: Large corporates																				
	Corporates: Purchased receivables											4	1.03%	1.87%	2.00%	1.85%	4	15.33%	20.23%	32.86%	18.58%
	Corporates: Other											36	0.34%	1.08%	1.87%	0.70%	37	24.19%	38.94%	40.00%	25.71%
	Retail	34	0.00%	0.00%	2.03%	0.67%	14	1.10%	4.50%	31.10%	15.08%	324	0.40%	1.21%	2.15%	0.77%	320	13.81%	19.75%	27.38%	7.99%
	Retail: Purchased receivables																				
	Retail - Of Which: Secured by immovable property	16	0.00%	0.00%	0.02%	0.13%	4	21.37%	31.07%	56.83%	31.06%	212	0.16%	0.53%	1.79%	1.20%	212	12.47%	14.78%	19.95%	17.09%
	Retail - Secured by residential real estate											49	0.16%	0.69%	1.90%	1.22%	49	12.25%	14.78%	19.71%	16.90%
Retail - Qualifying Revolving	16	0.00%	0.00%	0.20%	0.86%	4	0.09%	1.14%	20.04%	68.50%	116	0.52%	0.87%	1.83%	1.23%	116	58.46%	64.39%	71.22%	66.69%	
Retail - Other Retail	22	0.00%	0.00%	0.42%	0.44%	10	2.90%	18.72%	31.10%	13.75%	260	0.70%	1.58%	3.12%	0.62%	256	33.70%	48.60%	53.15%	4.56%	
Czech	Corporates	40	0.00%	0.10%	0.38%	0.24%	24	6.31%	33.11%	39.42%	23.11%	224	0.30%	0.69%	2.14%	2.29%	224	31.97%	35.21%	40.00%	33.18%
	Corporates - Of Which: Specialised Lending	51	0.00%	0.01%	0.05%	0.08%	23	4.58%	22.81%	36.37%	18.32%	132	0.43%	0.81%	1.76%	1.51%	132	16.84%	20.25%	26.75%	22.75%
	Corporates - Of Which: SME	32	0.08%	0.31%	0.72%	0.57%	16	5.16%	23.69%	46.18%	24.22%	140	0.66%	1.81%	2.92%	3.54%	140	24.34%	29.66%	38.19%	30.13%
	Corporates - Of Which: Large corporates																				
	Corporates: Purchased receivables											14	0.31%	1.46%	7.63%	2.55%	15	32.95%	39.99%	40.00%	35.27%
	Corporates: Other	9	0.00%	0.06%	0.13%	0.08%	6	25.92%	33.11%	49.41%	29.85%	36	0.24%	0.67%	2.19%	2.28%	37	35.20%	40.00%	40.00%	34.48%
	Retail	88	0.07%	0.45%	0.92%	0.33%	56	16.14%	33.91%	50.87%	29.78%	360	0.52%	0.99%	1.87%	1.41%	356	17.47%	26.24%	36.07%	26.63%
	Retail: Purchased receivables											5	1.89%	2.49%	2.49%	3.40%	5	14.51%	41.81%	52.36%	30.95%
	Retail - Of Which: Secured by immovable property	56	0.02%	0.15%	0.51%	0.18%	30	10.81%	25.68%	32.11%	11.66%	252	0.34%	0.70%	1.44%	1.04%	260	14.40%	18.35%	22.98%	19.61%
	Retail - Secured by residential real estate	12	0.00%	0.07%	0.29%	0.06%	8	18.84%	29.19%	32.11%	14.55%	50	0.27%	0.53%	1.44%	1.04%	51	13.58%	17.62%	22.98%	19.56%
Retail - Qualifying Revolving	52	0.02%	0.15%	0.55%	0.35%	26	36.25%	54.36%	77.02%	38.76%	168	0.60%	1.26%	4.13%	3.07%	164	51.95%	62.78%	79.79%	64.91%	
Retail - Other Retail	70	0.10%	0.58%	1.97%	0.73%	43	15.12%	45.09%	62.13%	37.43%	312	0.65%	2.76%	4.85%	2.73%	292	30.00%	43.58%	51.02%	47.44%	

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Risk Parameters statistics by country of the counterparty for IRB banks

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2025 Q3

(Source COREP C 9.02)

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		Default rate					Loss rate					PD - adjusted					LGD					
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	
Denmark	Corporates	40	0.00%	0.04%	0.26%	0.42%	22	0.10%	6.63%	18.21%	17.78%	288	0.31%	0.55%	1.18%	0.98%	288	34.94%	39.44%	40.00%	25.68%	
	Corporates - Of Which: Specialised Lending	9	0.00%	0.00%	0.00%	0.00%						156	0.54%	1.20%	2.20%	2.92%	156	24.05%	28.81%	40.00%	23.44%	
	Corporates - Of Which: SME	12	0.00%	0.16%	0.45%	0.36%	7	5.73%	19.25%	27.81%	14.35%	136	0.56%	0.89%	1.50%	1.37%	136	19.79%	25.26%	35.16%	18.56%	
	Corporates - Of Which: Large corporates																					
	Corporates: Purchased receivables											11	0.47%	0.59%	2.30%	0.76%	12	32.07%	39.64%	40.00%	36.05%	
	Corporates: Other	8	0.00%	0.05%	0.19%	0.26%	4	15.72%	25.98%	66.37%	29.30%	53	0.29%	0.51%	1.12%	0.92%	53	36.04%	39.64%	40.00%	28.77%	
	Retail	114	0.08%	0.21%	0.78%	0.23%	82	3.40%	12.96%	40.18%	11.20%	404	0.61%	1.45%	2.77%	1.07%	396	18.11%	25.05%	33.87%	19.24%	
	Retail: Purchased receivables											4					4	15.58%	25.50%	52.62%	28.39%	
	Retail - Of Which: Secured by immovable property	40	0.00%	0.17%	1.31%	0.21%	25	7.46%	11.51%	23.17%	8.15%	280	0.31%	0.70%	1.36%	1.03%	272	14.62%	18.29%	23.00%	17.27%	
	Retail - Secured by residential real estate	10	0.00%	0.07%	0.30%	0.08%	6	7.39%	11.03%	12.05%	9.03%	56	0.31%	0.64%	1.36%	1.03%	56	14.62%	17.43%	23.50%	17.19%	
Retail - Qualifying Revolving	40	0.05%	0.29%	0.96%	0.32%	24	3.17%	12.55%	48.46%	31.79%	164	0.56%	1.10%	3.36%	1.05%	164	50.86%	62.87%	76.82%	69.57%		
Retail - Other Retail	82	0.11%	0.54%	1.25%	0.43%	63	11.11%	27.71%	48.85%	21.68%	336	0.89%	1.84%	6.04%	1.53%	328	30.99%	38.64%	52.24%	37.07%		
Estonia	Corporates	12	0.00%	0.00%	0.00%	0.00%						200	0.48%	1.23%	9.08%	1.15%	188	30.52%	40.00%	40.00%	36.21%	
	Corporates - Of Which: Specialised Lending										48	1.57%	2.57%	3.58%	1.94%	48	40.00%	40.00%	40.00%	38.23%		
	Corporates - Of Which: SME	6	0.00%	0.00%	0.00%	0.00%						88	1.47%	1.52%	11.04%	1.52%	72	28.47%	40.00%	40.00%	37.58%	
	Corporates - Of Which: Large corporates																					
	Corporates: Purchased receivables										10	0.23%	0.41%	12.87%	1.08%	10	26.67%	40.00%	40.00%	37.02%		
	Corporates: Other										30	0.70%	1.24%	11.04%	1.18%	28	36.77%	40.00%	40.00%	37.44%		
	Retail	64	0.04%	0.13%	0.29%	0.14%	45	15.16%	33.33%	56.49%	15.50%	312	0.61%	1.51%	2.83%	1.79%	312	19.17%	26.70%	36.64%	18.22%	
	Retail: Purchased receivables										5	2.49%	4.58%	4.58%	5.40%	5	14.26%	35.41%	41.81%	29.33%		
	Retail - Of Which: Secured by immovable property	32	0.01%	0.03%	0.14%	0.07%	24	6.95%	8.42%	20.24%	8.27%	192	0.42%	1.13%	1.67%	1.49%	192	14.03%	16.42%	24.34%	14.79%	
	Retail - Secured by residential real estate	7	0.00%	0.02%	0.03%	0.03%	5	7.82%	7.82%	8.87%	8.10%	39	0.36%	1.06%	1.66%	1.47%	39	13.62%	18.03%	24.00%	14.70%	
Retail - Qualifying Revolving	22	0.00%	0.40%	3.60%	1.44%	10	41.44%	56.81%	66.67%	57.25%	112	1.20%	1.82%	3.95%	2.61%	108	52.60%	65.39%	75.48%	68.89%		
Retail - Other Retail	42	0.13%	0.67%	2.43%	0.36%	35	17.55%	21.09%	42.62%	13.38%	240	1.59%	3.12%	7.52%	2.96%	244	32.77%	43.19%	64.90%	32.25%		
Finland	Corporates	32	0.00%	0.02%	0.41%	0.60%	16	0.10%	0.10%	16.95%	20.83%	312	0.46%	0.86%	1.37%	0.88%	312	31.74%	39.06%	40.00%	30.84%	
	Corporates - Of Which: Specialised Lending	9	0.00%	0.00%	0.00%	0.00%						156	0.32%	0.55%	1.69%	2.28%	156	20.10%	25.29%	40.00%	26.74%	
	Corporates - Of Which: SME	12	0.00%	0.09%	1.60%	0.88%	7	0.29%	3.77%	29.40%	9.88%	128	0.93%	1.94%	4.42%	1.69%	128	23.10%	28.76%	40.00%	23.08%	
	Corporates - Of Which: Large corporates																					
	Corporates: Purchased receivables	4	0.00%	0.34%	3.77%	0.52%						14	0.38%	0.73%	1.50%	0.83%	15	36.88%	40.00%	40.03%	33.16%	
	Corporates: Other	6	0.00%	0.00%	0.02%	0.59%						52	0.33%	0.60%	1.08%	0.92%	51	37.02%	40.00%	40.00%	30.13%	
	Retail	90	0.12%	0.32%	1.45%	0.68%	64	5.59%	14.06%	37.23%	10.40%	364	0.50%	1.75%	3.27%	1.82%	364	16.63%	26.25%	35.30%	24.62%	
	Retail: Purchased receivables											4	1.85%	2.53%	2.57%	2.12%	5	14.83%	33.17%	35.41%	32.37%	
	Retail - Of Which: Secured by immovable property	40	0.06%	0.81%	3.19%	0.56%	29	6.17%	9.75%	30.87%	7.65%	240	0.29%	1.15%	2.65%	1.46%	240	11.52%	15.78%	23.17%	20.60%	
	Retail - Secured by residential real estate	10	0.00%	0.11%	0.72%	0.21%	7	6.84%	7.01%	9.75%	7.59%	45	0.24%	0.70%	2.22%	1.41%	45	11.93%	15.78%	23.56%	20.58%	
Retail - Qualifying Revolving	46	0.00%	0.51%	0.84%	0.61%	21	23.51%	37.43%	57.17%	41.73%	144	0.56%	1.49%	3.39%	1.54%	152	51.67%	65.71%	76.24%	71.67%		
Retail - Other Retail	68	0.03%	0.81%	3.13%	0.98%	46	4.88%	10.23%	27.93%	14.16%	328	1.70%	3.42%	7.25%	3.67%	324	34.55%	44.72%	61.09%	36.09%		

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 Q3

(Source COREP C.9.02)

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

		Default rate					Loss rate					PD - adjusted					LGD					
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	
France	Corporates	102	0.01%	0.24%	1.06%	0.84%	70	1.60%	11.03%	31.38%	19.00%	420	0.47%	1.13%	2.05%	1.86%	428	31.63%	37.28%	40.00%	34.39%	
	Corporates - Of Which: Specialised Lending	63	0.17%	0.51%	1.10%	0.73%	27	3.32%	4.27%	23.28%	5.20%	354	0.54%	1.23%	2.32%	1.72%	354	19.94%	22.24%	34.52%	22.16%	
	Corporates - Of Which: SME	67	0.15%	0.69%	2.24%	1.54%	42	4.24%	12.35%	30.10%	21.42%	264	0.78%	1.85%	2.58%	1.97%	296	25.62%	31.54%	38.00%	31.80%	
	Corporates - Of Which: Large corporates																					
	Corporates: Purchased receivables	6	0.00%	0.12%	0.24%	0.22%						21	0.26%	0.97%	2.07%	2.91%	21	29.98%	40.00%	40.00%	28.65%	
	Corporates: Other	22	0.00%	0.09%	0.29%	0.19%	19	4.32%	24.85%	36.09%	25.40%	65	0.32%	0.68%	1.85%	1.80%	66	34.15%	39.57%	40.08%	36.05%	
	Retail	161	0.12%	0.30%	1.08%	0.47%	121	6.79%	18.71%	38.07%	19.93%	460	0.76%	1.44%	2.14%	1.36%	468	18.05%	22.55%	30.85%	21.82%	
	Retail: Purchased receivables											5	2.50%	3.24%	3.24%	3.40%	6	17.88%	34.75%	37.15%	24.67%	
	Retail - Of Which: Secured by immovable property	102	0.12%	0.40%	1.04%	0.29%	76	2.93%	11.53%	24.33%	11.11%	396	0.62%	0.99%	1.55%	0.89%	396	14.92%	17.43%	20.99%	14.30%	
	Retail - Secured by residential real estate	23	0.05%	0.12%	0.24%	0.11%	18	2.95%	10.63%	16.29%	10.03%	60	0.55%	0.98%	1.54%	0.81%	61	15.04%	17.43%	22.29%	13.53%	
Retail - Qualifying Revolving	84	0.18%	0.47%	0.99%	0.59%	57	15.85%	37.50%	54.33%	29.45%	200	0.68%	1.76%	4.05%	2.13%	192	50.93%	62.59%	76.24%	53.25%		
Retail - Other Retail	128	0.16%	0.60%	1.56%	0.89%	90	8.01%	27.54%	52.52%	20.18%	408	1.21%	2.59%	3.75%	2.39%	404	34.06%	40.94%	51.59%	31.94%		
Germany	Corporates	124	0.01%	0.16%	0.74%	0.46%	82	2.50%	13.65%	28.97%	13.19%	436	0.50%	0.95%	2.08%	1.34%	456	31.40%	36.42%	40.00%	34.27%	
	Corporates - Of Which: Specialised Lending	124	0.03%	0.22%	1.64%	0.96%	63	5.09%	7.71%	19.95%	13.60%	330	0.72%	1.00%	1.44%	1.35%	330	22.45%	26.92%	32.01%	29.35%	
	Corporates - Of Which: SME	78	0.03%	0.27%	1.02%	0.63%	59	6.59%	26.61%	41.13%	19.00%	312	0.96%	1.92%	2.82%	1.40%	324	24.92%	30.93%	38.57%	28.93%	
	Corporates - Of Which: Large corporates																					
	Corporates: Purchased receivables	9	0.03%	0.20%	0.38%	0.25%	7	0.10%	9.65%	46.90%	17.41%	23	0.28%	0.96%	1.48%	1.29%	23	36.46%	39.97%	40.00%	36.09%	
	Corporates: Other	23	0.00%	0.05%	0.11%	0.10%	20	11.24%	24.47%	40.04%	23.10%	63	0.47%	1.02%	2.27%	1.38%	65	33.68%	39.29%	40.15%	35.31%	
	Retail	186	0.13%	0.38%	0.87%	0.44%	163	9.58%	21.21%	32.35%	17.74%	492	0.74%	1.41%	2.45%	1.09%	492	18.21%	24.04%	29.90%	27.25%	
	Retail: Purchased receivables	4	0.11%	0.65%	1.08%	0.43%						7	1.93%	2.50%	3.06%	2.77%	7	16.87%	36.95%	44.34%	34.46%	
	Retail - Of Which: Secured by immovable property	128	0.13%	0.34%	0.68%	0.28%	106	5.31%	12.80%	30.54%	11.01%	460	0.58%	0.85%	1.86%	0.87%	460	14.73%	17.26%	25.31%	20.23%	
	Retail - Secured by residential real estate	30	0.08%	0.14%	0.31%	0.10%	27	5.87%	11.42%	24.58%	10.75%	63	0.55%	0.98%	1.97%	0.87%	64	14.56%	17.43%	24.62%	20.18%	
Retail - Qualifying Revolving	82	0.09%	0.23%	0.56%	0.27%	64	13.29%	30.36%	48.62%	26.17%	212	0.70%	1.34%	3.95%	1.02%	212	51.26%	61.52%	71.21%	64.47%		
Retail - Other Retail	182	0.34%	0.92%	2.62%	0.90%	131	11.18%	29.11%	43.72%	23.99%	440	1.23%	2.23%	3.51%	2.01%	448	32.31%	39.56%	50.63%	42.50%		
Greece	Corporates	12	0.00%	0.00%	0.01%	0.00%	8	0.08%	0.08%	0.08%	0.08%	168	0.36%	1.52%	4.37%	6.18%	168	38.91%	40.00%	40.00%	38.34%	
	Corporates - Of Which: Specialised Lending										30	0.33%	2.43%	6.82%	1.40%	30	29.17%	36.50%	36.74%	23.40%		
	Corporates - Of Which: SME										60	0.76%	1.71%	5.50%	2.92%	60	18.09%	39.35%	42.96%	31.98%		
	Corporates - Of Which: Large corporates																					
	Corporates: Purchased receivables										9	0.71%	2.07%	2.24%	2.09%	9	30.12%	40.00%	40.28%	34.53%		
	Corporates: Other										30	0.31%	0.71%	2.04%	6.64%	30	39.92%	40.00%	40.27%	41.62%		
	Retail	74	0.01%	0.09%	1.31%	1.37%	50	21.46%	31.37%	63.70%	34.65%	396	0.45%	1.18%	2.90%	1.95%	368	18.21%	26.94%	40.53%	20.12%	
	Retail: Purchased receivables										5	2.49%	2.97%	2.97%	2.31%	5	14.13%	30.00%	35.41%	31.25%		
	Retail - Of Which: Secured by immovable property	20	0.00%	0.00%	0.23%	0.36%	8	25.53%	36.39%	50.93%	43.16%	216	0.19%	0.36%	0.67%	0.79%	216	14.83%	17.16%	19.49%	15.52%	
	Retail - Secured by residential real estate										41	0.22%	0.37%	0.65%	0.88%	42	13.95%	16.99%	19.71%	15.61%		
Retail - Qualifying Revolving	38	0.04%	0.20%	1.15%	0.69%	27	18.88%	31.23%	47.76%	40.71%	152	0.57%	1.12%	2.33%	1.91%	156	55.18%	65.33%	81.14%	68.54%		
Retail - Other Retail	62	0.05%	0.29%	4.26%	0.23%	38	21.46%	41.74%	66.79%	42.05%	332	0.70%	2.90%	6.79%	3.62%	304	28.58%	38.57%	51.15%	20.00%		

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 Q3

(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	36	0.00%	0.05%	0.32%	0.33%	26	4.43%	18.17%	33.09%	21.60%	216	0.38%	1.08%	1.75%	1.46%	224	25.41%	38.04%	40.00%	38.23%	
	Corporates - Of Which: Specialised Lending	18	0.00%	0.00%	0.00%	0.00%						102	0.63%	1.18%	1.85%	1.66%	102	17.73%	24.11%	38.60%	30.97%	
	Corporates - Of Which: SME	24	0.00%	0.17%	0.50%	0.85%	14	11.21%	24.47%	33.33%	17.92%	100	0.78%	2.27%	3.71%	3.53%	100	34.45%	39.92%	51.71%	39.90%	
	Corporates - Of Which: Large corporates																					
	Corporates: Purchased receivables											13	0.39%	1.05%	3.26%	0.96%	13	20.00%	38.42%	40.00%	35.34%	
	Corporates: Other	9	0.00%	0.02%	0.14%	0.13%	6	16.49%	30.46%	36.16%	29.84%	35	0.30%	0.98%	1.97%	1.59%	36	30.28%	39.97%	40.02%	39.14%	
	Retail	100	0.03%	0.28%	1.11%	0.41%	67	9.21%	25.39%	57.79%	30.63%	380	0.49%	1.29%	2.64%	2.82%	388	18.45%	26.54%	33.50%	43.64%	
	Retail: Purchased receivables											5	2.49%	2.92%	2.92%	2.59%	5	16.15%	30.00%	35.41%	28.79%	
	Retail - Of Which: Secured by immovable property	32	0.00%	0.02%	0.16%	0.13%	13	8.54%	22.58%	29.29%	18.88%	252	0.26%	0.59%	1.32%	1.72%	252	14.36%	19.71%	27.41%	30.43%	
	Retail - Secured by residential real estate	7	0.00%	0.00%	0.06%	0.06%						52	0.24%	0.57%	1.31%	1.72%	52	13.87%	19.00%	26.23%	30.30%	
Retail - Qualifying Revolving	50	0.01%	0.30%	0.63%	0.45%	27	29.88%	57.34%	62.18%	46.24%	184	0.64%	1.05%	2.46%	1.45%	168	50.33%	59.84%	73.08%	68.43%		
Retail - Other Retail	72	0.10%	0.86%	3.97%	0.91%	46	11.87%	30.01%	59.02%	34.50%	312	0.88%	2.18%	5.85%	4.81%	304	33.06%	45.72%	55.83%	66.94%		
Ireland	Corporates	20	0.00%	0.14%	0.20%	0.40%	8	1.42%	10.57%	18.83%	12.42%	292	0.23%	0.58%	1.38%	1.24%	308	32.07%	39.35%	40.00%	25.78%	
	Corporates - Of Which: Specialised Lending	24	0.00%	0.00%	1.44%	1.00%	7	2.00%	18.94%	21.06%	14.29%	234	0.54%	1.36%	2.89%	2.56%	252	17.12%	19.93%	39.75%	23.69%	
	Corporates - Of Which: SME	12	0.01%	0.33%	0.92%	0.77%	7	3.47%	19.18%	23.09%	12.84%	140	0.39%	1.36%	4.12%	3.46%	140	22.71%	32.68%	40.00%	31.85%	
	Corporates - Of Which: Large corporates																					
	Corporates: Purchased receivables											14	0.17%	0.81%	3.12%	1.38%	14	38.08%	39.99%	40.00%	36.53%	
	Corporates: Other	5	0.00%	0.02%	0.21%	0.17%						52	0.20%	0.41%	0.70%	0.79%	52	37.69%	40.00%	40.78%	26.35%	
	Retail	116	0.03%	0.30%	1.13%	0.25%	82	3.13%	15.33%	47.87%	18.83%	412	0.59%	1.11%	2.60%	1.07%	428	17.63%	23.50%	28.79%	32.49%	
	Retail: Purchased receivables											4	1.84%	3.54%	6.65%	3.77%	4	16.64%	23.32%	40.07%	17.55%	
	Retail - Of Which: Secured by immovable property	48	0.07%	0.43%	1.71%	0.18%	33	3.10%	11.23%	29.55%	13.44%	312	0.45%	0.89%	2.53%	0.88%	320	15.09%	18.03%	25.48%	30.14%	
	Retail - Secured by residential real estate	10	0.00%	0.18%	0.44%	0.07%	7	2.68%	8.38%	14.34%	12.47%	55	0.40%	0.89%	2.15%	0.88%	56	13.93%	17.85%	25.99%	30.13%	
Retail - Qualifying Revolving	46	0.07%	0.39%	0.66%	0.41%	30	18.82%	40.43%	65.71%	26.91%	160	0.44%	1.87%	3.19%	2.21%	160	52.46%	63.57%	75.00%	63.41%		
Retail - Other Retail	90	0.06%	0.77%	2.95%	1.15%	47	14.12%	33.52%	53.99%	32.46%	348	1.35%	2.42%	4.58%	4.51%	372	35.30%	45.89%	56.99%	60.75%		
Italy	Corporates	67	0.00%	0.11%	0.57%	0.53%	43	8.04%	22.14%	33.14%	18.21%	328	0.45%	1.01%	2.33%	2.62%	344	32.96%	38.64%	40.00%	36.92%	
	Corporates - Of Which: Specialised Lending	27	0.32%	0.42%	0.62%	0.46%	20	18.66%	30.92%	34.68%	25.90%	246	0.64%	1.31%	2.80%	2.68%	264	15.86%	22.77%	39.98%	22.47%	
	Corporates - Of Which: SME	34	0.29%	0.87%	1.30%	1.04%	27	8.68%	25.97%	33.64%	22.60%	180	0.69%	2.62%	4.19%	5.15%	180	26.13%	31.25%	40.00%	40.70%	
	Corporates - Of Which: Large corporates																					
	Corporates: Purchased receivables											19	0.23%	0.86%	2.31%	1.92%	19	36.04%	39.73%	40.00%	35.89%	
	Corporates: Other	16	0.00%	0.08%	0.18%	0.17%	12	13.95%	25.75%	31.85%	28.08%	51	0.42%	0.74%	2.37%	2.65%	53	36.09%	39.31%	40.00%	38.54%	
	Retail	170	0.09%	0.29%	0.74%	0.53%	124	12.04%	24.73%	48.76%	22.00%	436	0.74%	1.49%	3.02%	1.77%	452	19.17%	25.41%	33.91%	28.38%	
	Retail: Purchased receivables	4	0.09%	0.36%	0.54%	0.29%						7	1.39%	2.49%	2.81%	4.67%	7	16.38%	34.50%	41.73%	44.10%	
	Retail - Of Which: Secured by immovable property	80	0.06%	0.21%	0.69%	0.25%	58	9.78%	19.70%	33.33%	20.33%	360	0.44%	0.73%	1.65%	1.33%	360	15.26%	19.05%	23.78%	21.75%	
	Retail - Secured by residential real estate	18	0.03%	0.08%	0.17%	0.09%	14	13.64%	19.50%	25.08%	20.43%	60	0.44%	0.79%	1.58%	1.21%	61	15.26%	18.77%	23.77%	21.85%	
Retail - Qualifying Revolving	98	0.20%	0.56%	1.05%	0.22%	69	13.83%	39.96%	60.24%	34.45%	220	0.96%	2.03%	3.66%	3.86%	212	51.09%	64.81%	74.69%	55.44%		
Retail - Other Retail	156	0.28%	0.62%	1.98%	1.00%	95	13.50%	28.88%	42.86%	23.87%	400	1.36%	2.49%	4.15%	2.91%	400	32.53%	40.78%	55.22%	37.96%		

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 Q3

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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
Latvia	Corporates	4	0.00%	0.00%	0.00%	0.00%						140	0.41%	1.26%	3.48%	1.59%	140	27.34%	40.00%	40.00%	33.14%
	Corporates - Of Which: Specialised Lending										24	0.35%	0.42%	0.53%	0.51%	24	22.64%	38.78%	39.39%	38.62%	
	Corporates - Of Which: SME										40	1.79%	1.92%	3.55%	2.59%	40	25.66%	36.42%	40.00%	31.79%	
	Corporates - Of Which: Large corporates																				
	Corporates: Purchased receivables										10	0.22%	0.44%	0.77%	0.47%	10	27.77%	40.00%	40.00%	39.46%	
	Corporates: Other										25	0.60%	1.24%	2.01%	1.95%	25	27.05%	40.00%	40.00%	35.86%	
	Retail	98	0.02%	0.14%	1.18%	0.15%	51	8.75%	23.32%	40.94%	19.10%	336	0.85%	2.18%	3.53%	3.31%	320	20.51%	28.97%	37.85%	32.68%
	Retail: Purchased receivables										5	2.49%	2.92%	2.92%	6.88%	5	30.00%	30.00%	35.41%	26.15%	
	Retail - Of Which: Secured by immovable property	40	0.00%	0.07%	0.91%	0.10%	24	11.37%	19.50%	36.99%	22.06%	192	0.20%	0.76%	2.30%	2.79%	200	15.08%	21.66%	28.97%	27.21%
Retail - Secured by residential real estate	9	0.00%	0.04%	0.05%	0.05%	5	19.50%	19.50%	33.56%	23.33%	37	0.20%	0.60%	2.09%	2.82%	38	13.20%	18.32%	25.16%	26.76%	
Retail - Qualifying Revolving	20	0.00%	0.07%	0.73%	0.20%	11	38.66%	38.66%	87.08%	50.23%	112	0.31%	1.37%	2.81%	2.19%	120	61.48%	68.70%	81.06%	71.11%	
Retail - Other Retail	76	0.07%	0.48%	3.45%	0.27%	38	9.92%	27.73%	49.86%	19.50%	264	2.12%	3.13%	11.96%	4.45%	244	37.70%	53.00%	64.60%	47.05%	
Lithuania	Corporates	8	0.00%	0.00%	0.00%	0.00%						180	0.56%	1.26%	1.98%	1.54%	180	35.28%	40.00%	40.00%	35.90%
	Corporates - Of Which: Specialised Lending										48	0.85%	1.28%	1.28%	1.22%	48	37.22%	37.22%	38.61%	37.43%	
	Corporates - Of Which: SME										76	1.10%	1.67%	2.91%	2.59%	76	34.33%	40.00%	42.96%	36.91%	
	Corporates - Of Which: Large corporates																				
	Corporates: Purchased receivables										10	0.31%	0.58%	2.00%	0.70%	10	20.00%	39.95%	40.00%	39.29%	
	Corporates: Other										29	0.93%	1.26%	3.21%	1.74%	29	40.00%	40.00%	40.00%	37.16%	
	Retail	82	0.02%	0.09%	0.36%	0.10%	62	4.53%	17.53%	63.06%	14.54%	304	0.46%	1.33%	2.43%	1.76%	304	18.52%	23.79%	31.90%	21.86%
	Retail: Purchased receivables										5	2.49%	2.57%	2.57%	5.19%	5	16.51%	30.00%	35.41%	25.09%	
	Retail - Of Which: Secured by immovable property	40	0.00%	0.03%	0.13%	0.07%	27	7.02%	8.47%	37.13%	8.72%	184	0.24%	0.70%	1.37%	1.55%	192	15.74%	18.01%	20.31%	18.58%
Retail - Secured by residential real estate	9	0.00%	0.01%	0.03%	0.02%	6	7.58%	12.52%	17.45%	10.45%	37	0.19%	0.45%	1.24%	1.54%	38	14.90%	17.46%	20.74%	18.49%	
Retail - Qualifying Revolving	16	0.00%	0.09%	0.41%	0.36%	8	55.57%	66.27%	72.39%	46.59%	112	0.67%	1.31%	3.16%	1.77%	108	56.87%	70.30%	86.23%	72.80%	
Retail - Other Retail	64	0.05%	0.20%	3.14%	0.24%	51	14.04%	30.33%	75.29%	21.90%	268	1.46%	2.99%	10.29%	2.84%	248	32.48%	45.24%	61.35%	39.24%	
Luxembourg	Corporates	78	0.00%	0.15%	1.01%	0.52%	42	4.62%	20.26%	40.18%	20.02%	392	0.50%	0.81%	1.70%	1.22%	416	29.18%	36.38%	40.00%	32.28%
	Corporates - Of Which: Specialised Lending	81	0.00%	0.17%	2.30%	2.03%	51	1.00%	10.90%	40.23%	21.24%	288	0.80%	1.71%	3.21%	2.33%	306	19.72%	23.15%	28.16%	24.27%
	Corporates - Of Which: SME	36	0.00%	0.08%	1.41%	1.31%	15	0.32%	4.11%	23.33%	11.08%	260	0.94%	1.49%	4.06%	2.09%	260	24.99%	34.98%	37.95%	28.62%
	Corporates - Of Which: Large corporates																				
	Corporates: Purchased receivables										15	0.13%	0.38%	2.20%	0.87%	15	22.54%	38.84%	40.00%	36.98%	
	Corporates: Other	15	0.00%	0.01%	0.27%	0.13%	9	0.85%	20.26%	33.45%	23.81%	61	0.45%	0.79%	1.28%	0.96%	62	32.80%	39.01%	40.00%	34.04%
	Retail	110	0.08%	0.34%	0.72%	0.40%	83	3.65%	13.33%	24.70%	12.51%	384	0.78%	1.32%	1.85%	0.87%	400	17.07%	21.88%	29.29%	21.98%
	Retail: Purchased receivables										4	2.89%	3.30%	42.95%	17.37%	4	22.43%	28.08%	34.57%	25.25%	
	Retail - Of Which: Secured by immovable property	80	0.13%	0.42%	1.30%	0.34%	61	3.38%	12.01%	19.65%	9.94%	336	0.63%	1.12%	1.70%	0.70%	340	13.78%	16.94%	22.98%	19.37%
Retail - Secured by residential real estate	17	0.07%	0.20%	0.43%	0.09%	16	3.76%	10.55%	17.04%	14.36%	59	0.59%	1.12%	1.81%	0.66%	60	13.91%	17.59%	23.47%	19.02%	
Retail - Qualifying Revolving	46	0.18%	0.53%	1.04%	0.60%	33	10.61%	25.08%	44.69%	26.71%	152	0.68%	0.87%	3.89%	0.92%	156	53.93%	63.69%	75.89%	51.37%	
Retail - Other Retail	90	0.10%	0.36%	1.06%	0.61%	61	13.69%	31.77%	47.22%	16.60%	340	1.28%	2.00%	3.57%	1.63%	348	30.09%	37.52%	50.53%	31.53%	

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 Q3

(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	Corporates	12	0.00%	0.00%	0.00%	0.00%						180	0.39%	0.75%	1.95%	2.06%	180	23.67%	35.66%	40.00%	26.22%	
	Corporates - Of Which: Specialised Lending	9	0.00%	0.00%	0.00%	0.00%						78	0.54%	0.93%	1.30%	0.83%	78	12.50%	16.50%	20.30%	20.40%	
	Corporates - Of Which: SME	6	0.00%	0.00%	0.00%	0.00%						88	0.70%	1.95%	8.89%	0.81%	88	36.70%	41.06%	45.45%	19.21%	
	Corporates - Of Which: Large corporates																					
	Corporates: Purchased receivables											5	0.31%	1.01%	2.00%	0.40%	5	5.97%	25.00%	40.00%	34.14%	
	Corporates: Other											36	0.32%	0.64%	2.33%	2.02%	36	25.44%	39.09%	40.04%	30.79%	
	Retail	72	0.00%	0.02%	0.30%	0.01%	38	11.79%	22.17%	41.38%	20.38%	328	0.31%	0.99%	2.13%	1.24%	336	16.32%	22.46%	27.69%	18.95%	
	Retail: Purchased receivables																					
	Retail - Of Which: Secured by immovable property	16	0.00%	0.00%	0.00%	0.00%						232	0.19%	0.46%	1.11%	1.21%	228	14.36%	17.62%	23.16%	18.55%	
	Retail - Secured by residential real estate	4	0.00%	0.00%	0.00%	0.00%						52	0.21%	0.54%	1.38%	1.27%	52	13.93%	16.54%	22.96%	18.34%	
Retail - Qualifying Revolving	16	0.00%	0.02%	5.04%	2.23%	8	4.25%	8.02%	12.23%	12.21%	124	0.62%	0.83%	3.85%	2.39%	132	51.83%	56.23%	71.02%	63.17%		
Retail - Other Retail	60	0.01%	0.21%	5.81%	0.03%	34	11.27%	23.42%	50.11%	27.73%	268	0.86%	2.76%	7.14%	2.67%	260	30.00%	40.24%	54.69%	20.47%		
Netherlands	Corporates	58	0.00%	0.01%	0.50%	0.86%	29	0.62%	5.97%	22.48%	10.72%	376	0.34%	0.77%	1.56%	1.25%	384	27.92%	37.44%	40.00%	28.90%	
	Corporates - Of Which: Specialised Lending	30	0.00%	0.00%	0.03%	0.20%	9	1.39%	5.89%	5.97%	5.66%	240	0.55%	0.83%	1.10%	1.09%	258	16.35%	21.16%	38.00%	24.72%	
	Corporates - Of Which: SME	20	0.00%	0.01%	0.62%	1.26%	8	7.12%	13.25%	29.86%	11.37%	228	0.30%	1.05%	1.88%	1.64%	228	23.82%	25.43%	35.42%	23.70%	
	Corporates - Of Which: Large corporates																					
	Corporates: Purchased receivables	4	0.02%	0.06%	0.14%	0.05%						18	0.11%	0.26%	2.62%	2.48%	18	38.18%	39.99%	40.00%	33.60%	
	Corporates: Other	14	0.00%	0.00%	0.17%	0.43%	7	0.68%	8.04%	35.82%	7.93%	60	0.34%	0.74%	1.58%	1.41%	61	35.29%	39.88%	40.23%	30.29%	
	Retail	152	0.02%	0.14%	0.59%	0.36%	117	3.85%	14.05%	45.12%	6.79%	444	0.67%	0.94%	1.79%	0.72%	444	16.66%	19.22%	27.52%	14.94%	
	Retail: Purchased receivables																					
	Retail - Of Which: Secured by immovable property	78	0.02%	0.18%	1.33%	0.32%	45	1.74%	5.79%	20.49%	4.12%	360	0.59%	0.76%	1.54%	0.67%	360	14.01%	17.16%	23.31%	14.18%	
	Retail - Secured by residential real estate	17	0.01%	0.04%	0.15%	0.07%	11	2.73%	5.68%	19.19%	4.92%	61	0.59%	0.80%	1.62%	0.64%	62	13.94%	17.02%	23.31%	14.12%	
Retail - Qualifying Revolving	68	0.17%	0.51%	2.23%	0.11%	54	12.73%	35.66%	64.29%	11.17%	168	0.74%	1.40%	3.51%	1.14%	164	52.47%	63.39%	76.80%	68.39%		
Retail - Other Retail	127	0.02%	0.22%	1.82%	0.79%	79	4.69%	27.49%	55.85%	16.08%	396	0.91%	2.29%	3.01%	2.37%	404	27.43%	37.44%	52.42%	24.96%		
Norway	Corporates	28	0.00%	0.01%	0.52%	1.92%	10	1.14%	12.14%	29.32%	19.91%	288	0.22%	0.48%	1.09%	1.12%	288	28.40%	36.09%	40.00%	28.39%	
	Corporates - Of Which: Specialised Lending	24	0.00%	0.16%	0.35%	0.44%	7	0.02%	0.11%	0.11%	15.36%	174	0.62%	0.84%	1.98%	1.82%	174	17.51%	24.00%	24.80%	23.73%	
	Corporates - Of Which: SME	12	0.00%	0.24%	2.47%	4.12%	8	9.69%	21.06%	29.69%	29.42%	104	0.92%	2.22%	16.77%	1.34%	112	20.71%	25.80%	32.71%	25.14%	
	Corporates - Of Which: Large corporates																					
	Corporates: Purchased receivables											12	0.28%	0.58%	5.65%	0.87%	12	32.88%	40.00%	40.92%	38.55%	
	Corporates: Other	6	0.00%	0.03%	0.15%	1.16%						46	0.17%	0.46%	1.40%	1.09%	46	28.50%	39.70%	40.00%	28.66%	
	Retail	100	0.01%	0.13%	1.34%	0.76%	76	5.40%	16.74%	35.00%	11.17%	408	0.75%	1.58%	3.21%	1.31%	416	15.76%	21.54%	28.18%	19.51%	
	Retail: Purchased receivables																					
	Retail - Of Which: Secured by immovable property	54	0.02%	0.51%	4.99%	0.63%	38	5.42%	13.62%	25.95%	7.06%	312	0.53%	1.10%	2.09%	1.21%	320	13.56%	17.00%	20.67%	13.66%	
	Retail - Secured by residential real estate	13	0.02%	0.17%	1.69%	0.24%	10	5.42%	11.02%	15.53%	5.98%	57	0.43%	0.84%	1.99%	1.14%	57	13.09%	17.62%	21.52%	18.27%	
Retail - Qualifying Revolving	36	0.10%	0.30%	0.73%	0.63%	22	19.36%	35.06%	64.58%	50.04%	144	0.57%	1.60%	3.36%	1.74%	144	54.57%	65.04%	74.43%	72.57%		
Retail - Other Retail	63	0.10%	0.58%	2.86%	2.63%	45	9.02%	26.05%	52.14%	17.61%	344	1.14%	2.49%	5.52%	2.79%	332	31.39%	40.00%	54.52%	30.97%		

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 Q3

(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	58	0.00%	0.00%	0.20%	0.87%	25	19.07%	35.68%	50.00%	25.54%	296	0.45%	1.10%	2.60%	2.82%	304	30.51%	37.36%	40.00%	34.13%
	Corporates - Of Which: Specialised Lending	18	0.00%	0.22%	2.38%	2.04%	7	11.80%	22.94%	40.64%	20.70%	186	0.69%	1.43%	4.24%	2.57%	186	15.94%	19.14%	26.57%	24.10%
	Corporates - Of Which: SME	20	0.00%	0.58%	0.99%	1.65%	10	23.24%	46.76%	50.00%	23.76%	140	0.78%	1.93%	4.45%	3.95%	148	25.07%	36.15%	40.00%	37.48%
	Corporates - Of Which: Large corporates																				
	Corporates: Purchased receivables																				
	Corporates: Other	8	0.00%	0.03%	0.45%	0.59%	6	31.11%	38.57%	53.62%	32.40%	18	0.40%	0.72%	4.01%	2.43%	18	36.20%	40.00%	40.00%	32.83%
	Retail	132	0.11%	0.52%	2.56%	2.13%	91	5.43%	19.80%	51.08%	26.84%	404	0.93%	1.93%	2.81%	1.69%	412	17.78%	23.49%	37.86%	42.71%
	Retail: Purchased receivables																				
	Retail - Of Which: Secured by immovable property	64	0.09%	0.36%	2.86%	1.01%	33	6.71%	14.12%	34.83%	26.36%	284	0.49%	0.98%	1.73%	0.66%	284	14.97%	19.43%	24.44%	33.34%
	Retail - Secured by residential real estate	13	0.09%	0.15%	0.36%	0.14%	8	12.15%	13.33%	16.71%	24.02%	51	0.27%	0.98%	1.79%	0.66%	51	14.97%	19.43%	25.10%	33.33%
Retail - Qualifying Revolving	64	0.32%	0.64%	1.68%	2.80%	40	13.61%	46.38%	62.44%	32.38%	180	1.21%	3.00%	6.43%	3.78%	172	58.23%	70.25%	75.51%	71.73%	
Retail - Other Retail	120	0.15%	0.79%	4.62%	2.27%	69	10.29%	37.99%	65.47%	25.72%	364	1.16%	2.80%	6.65%	2.99%	372	30.00%	43.37%	52.50%	50.55%	
Portugal	Corporates	32	0.14%	0.26%	1.06%	1.63%	17	10.32%	23.72%	42.64%	27.11%	236	0.23%	0.56%	1.42%	1.90%	236	32.26%	39.33%	40.00%	38.45%
	Corporates - Of Which: Specialised Lending	27	0.00%	0.00%	0.00%	1.62%	6	0.00%	6.50%	11.70%	7.55%	84	0.38%	0.88%	1.45%	1.45%	102	13.40%	24.82%	34.63%	29.61%
	Corporates - Of Which: SME	24	0.53%	0.98%	3.39%	2.49%	14	5.05%	12.95%	33.27%	27.90%	132	0.50%	1.47%	3.88%	3.65%	148	28.08%	36.64%	42.97%	38.67%
	Corporates - Of Which: Large corporates																				
	Corporates: Purchased receivables																				
	Corporates: Other	7	0.08%	0.21%	0.25%	0.51%	5	10.72%	36.63%	37.22%	31.94%	10	0.55%	3.22%	9.50%	1.19%	10	20.00%	36.44%	42.77%	41.38%
	Retail	116	0.03%	0.30%	0.97%	0.39%	82	4.71%	18.10%	42.00%	24.54%	400	0.63%	1.08%	1.75%	1.17%	408	19.95%	23.40%	29.74%	26.48%
	Retail: Purchased receivables	4	0.00%	0.65%	1.30%	1.00%						5	1.45%	3.46%	3.59%	3.20%	6	18.88%	39.34%	49.49%	36.34%
	Retail - Of Which: Secured by immovable property	54	0.10%	0.32%	1.01%	0.23%	32	3.35%	11.11%	15.86%	9.99%	300	0.41%	0.73%	1.21%	0.86%	308	15.00%	17.83%	22.90%	22.81%
	Retail - Secured by residential real estate	11	0.07%	0.10%	0.18%	0.10%	7	3.28%	13.04%	15.19%	8.02%	56	0.40%	0.75%	1.33%	0.86%	58	14.62%	17.89%	22.82%	22.78%
Retail - Qualifying Revolving	62	0.28%	0.44%	1.27%	0.73%	45	16.22%	40.55%	71.15%	45.34%	160	0.91%	1.58%	4.60%	3.24%	168	53.41%	64.88%	72.71%	62.24%	
Retail - Other Retail	98	0.06%	0.49%	1.67%	1.98%	65	5.50%	28.41%	55.29%	31.29%	360	1.26%	1.88%	4.08%	3.49%	352	30.76%	37.04%	47.61%	42.25%	
Romania	Corporates	28	0.00%	0.00%	0.42%	0.36%	13	24.05%	24.05%	40.05%	28.65%	200	0.78%	1.58%	3.62%	3.51%	196	30.66%	39.19%	40.00%	36.71%
	Corporates - Of Which: Specialised Lending	18	0.00%	0.00%	0.00%	0.00%						42	0.47%	3.17%	5.45%	1.21%	42	12.50%	25.99%	40.00%	25.48%
	Corporates - Of Which: SME	12	0.00%	0.06%	0.54%	0.36%	6	6.44%	39.14%	47.35%	24.89%	68	1.08%	2.23%	6.81%	4.92%	68	37.22%	38.52%	46.99%	37.83%
	Corporates - Of Which: Large corporates																				
	Corporates: Purchased receivables																				
	Corporates: Other	6	0.00%	0.01%	0.23%	0.09%	4	29.94%	37.94%	46.12%	50.59%	13	0.39%	0.75%	5.24%	3.95%	13	28.18%	40.00%	40.00%	29.54%
	Retail	128	0.23%	0.97%	3.77%	0.70%	87	12.06%	36.54%	58.68%	45.18%	380	0.64%	1.97%	3.74%	3.08%	404	20.95%	29.45%	43.79%	48.03%
	Retail: Purchased receivables																				
	Retail - Of Which: Secured by immovable property	28	0.00%	0.00%	0.15%	0.19%	10	7.23%	22.88%	47.22%	28.16%	260	0.23%	0.68%	1.07%	1.47%	256	13.50%	19.07%	25.88%	24.37%
	Retail - Secured by residential real estate	7	0.00%	0.00%	0.12%	0.07%						50	0.25%	0.96%	2.51%	1.48%	50	13.12%	18.58%	25.08%	31.30%
Retail - Qualifying Revolving	62	0.27%	1.24%	3.99%	0.53%	38	7.69%	40.61%	57.23%	34.64%	164	1.38%	5.05%	9.46%	5.05%	164	53.17%	65.63%	72.15%	58.40%	
Retail - Other Retail	102	0.34%	2.57%	11.71%	1.15%	73	22.26%	45.28%	68.64%	50.60%	332	0.88%	2.13%	6.79%	4.13%	348	34.18%	51.40%	63.58%	61.88%	

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 Q3

(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	42	0.00%	0.05%	0.33%	0.23%	25	5.18%	27.74%	37.55%	20.99%	204	0.51%	1.07%	2.57%	2.93%	204	36.70%	38.47%	40.00%	37.63%	
	Corporates - Of Which: Specialised Lending	24	0.00%	0.00%	0.00%	0.01%	7	0.00%	21.18%	21.18%	8.69%	48	0.64%	1.20%	2.15%	0.71%	48	24.47%	28.77%	32.46%	32.58%	
	Corporates - Of Which: SME	34	0.00%	0.15%	0.86%	0.53%	25	5.61%	28.88%	40.07%	18.02%	104	2.79%	3.94%	7.79%	4.32%	104	28.01%	36.31%	37.37%	36.06%	
	Corporates - Of Which: Large corporates																					
	Corporates: Purchased receivables											12	0.21%	1.94%	3.94%	1.60%	12	20.07%	37.55%	40.00%	32.36%	
	Corporates: Other	10	0.00%	0.03%	0.06%	0.06%	8	36.42%	36.77%	41.66%	27.51%	35	0.34%	1.07%	2.66%	2.90%	35	37.65%	39.74%	40.00%	37.76%	
	Retail	92	0.07%	0.32%	1.26%	0.52%	63	10.41%	30.54%	42.60%	28.24%	332	0.62%	1.11%	2.17%	1.25%	336	20.50%	27.43%	41.00%	33.87%	
	Retail: Purchased receivables											5	2.49%	2.52%	2.52%	3.37%	5	17.92%	30.00%	35.41%	22.47%	
	Retail - Of Which: Secured by immovable property	44	0.00%	0.13%	0.39%	0.28%	31	5.66%	15.55%	30.83%	19.50%	212	0.23%	0.52%	0.98%	0.80%	212	15.78%	19.36%	24.73%	30.30%	
	Retail - Secured by residential real estate	10	0.00%	0.05%	0.13%	0.11%	7	13.86%	19.07%	19.09%	19.84%	41	0.23%	0.54%	1.15%	0.80%	41	15.78%	18.83%	24.40%	30.26%	
Retail - Qualifying Revolving	40	0.10%	0.16%	0.62%	0.28%	29	30.61%	37.06%	62.46%	26.09%	156	0.70%	2.96%	5.39%	3.05%	148	50.95%	58.35%	75.87%	51.42%		
Retail - Other Retail	82	0.29%	1.11%	4.11%	1.77%	52	17.67%	40.58%	60.05%	40.19%	284	2.05%	3.16%	5.28%	4.23%	280	39.68%	48.55%	59.55%	52.70%		
Slovenia	Corporates	32	0.00%	0.01%	2.97%	1.38%	17	0.10%	15.31%	36.39%	16.07%	128	0.31%	1.17%	2.30%	1.63%	136	36.39%	38.07%	40.00%	35.90%	
	Corporates - Of Which: Specialised Lending										12	1.10%	1.35%	1.60%	1.43%	12	12.50%	31.25%	50.00%	37.60%		
	Corporates - Of Which: SME	16	0.00%	0.02%	1.23%	0.25%	9	1.21%	45.54%	52.97%	28.32%	60	0.66%	1.79%	1.79%	1.78%	68	35.36%	35.64%	40.00%	34.95%	
	Corporates - Of Which: Large corporates																					
	Corporates: Purchased receivables										10	0.30%	0.65%	3.21%	1.14%	10	20.00%	38.54%	40.00%	37.04%		
	Corporates: Other	7	0.00%	0.00%	0.00%	0.41%	5	43.92%	46.33%	46.33%	15.52%	21	0.25%	1.06%	1.48%	1.70%	22	37.12%	40.00%	40.00%	35.90%	
	Retail	50	0.02%	0.14%	0.70%	0.67%	25	23.79%	47.56%	57.83%	36.57%	264	0.22%	1.20%	2.21%	2.85%	276	19.85%	31.52%	50.47%	36.54%	
	Retail: Purchased receivables										4	1.27%	2.33%	2.41%	2.24%	5	14.17%	30.21%	35.41%	21.93%		
	Retail - Of Which: Secured by immovable property	18	0.00%	0.00%	0.00%	0.87%	4	5.03%	6.77%	10.22%	6.80%	148	0.12%	0.28%	0.91%	0.92%	144	14.30%	19.54%	26.36%	22.63%	
	Retail - Secured by residential real estate	4	0.00%	0.00%	1.62%	1.44%						32	0.13%	0.32%	1.03%	0.82%	32	14.30%	19.14%	26.36%	21.26%	
Retail - Qualifying Revolving	16	0.02%	0.18%	2.14%	0.76%	12	30.80%	47.87%	92.25%	45.95%	124	0.48%	1.31%	2.57%	1.79%	124	55.19%	64.22%	75.25%	68.55%		
Retail - Other Retail	34	0.00%	1.15%	5.04%	1.20%	18	23.79%	47.61%	58.41%	38.38%	220	0.19%	0.65%	4.60%	6.29%	224	33.65%	46.93%	60.96%	57.40%		
Spain	Corporates	60	0.00%	0.07%	0.74%	1.69%	38	5.31%	25.32%	46.58%	31.96%	360	0.53%	1.05%	1.58%	1.38%	376	30.70%	38.37%	40.00%	38.19%	
	Corporates - Of Which: Specialised Lending	36	0.00%	0.92%	8.09%	2.72%	25	28.07%	38.49%	38.49%	57.43%	252	0.76%	1.29%	1.69%	1.53%	252	19.86%	27.69%	40.00%	23.80%	
	Corporates - Of Which: SME	28	0.00%	0.93%	3.07%	3.39%	18	10.40%	33.19%	42.86%	37.07%	248	0.77%	1.47%	2.70%	1.75%	256	24.18%	38.53%	40.59%	41.14%	
	Corporates - Of Which: Large corporates																					
	Corporates: Purchased receivables	8	0.01%	0.12%	0.46%	0.55%	5	0.10%	38.59%	38.98%	39.65%	15	0.25%	0.62%	4.82%	1.51%	17	34.72%	40.00%	40.00%	42.85%	
	Corporates: Other	13	0.00%	0.00%	0.18%	1.02%	8	14.19%	36.17%	65.16%	41.80%	60	0.42%	0.84%	1.68%	1.47%	62	36.19%	39.76%	40.20%	40.71%	
	Retail	184	0.12%	0.50%	2.51%	2.22%	143	4.86%	15.77%	42.86%	37.85%	456	0.65%	1.05%	1.94%	1.24%	476	19.06%	24.58%	32.92%	34.83%	
	Retail: Purchased receivables	5	0.45%	0.45%	1.54%	1.95%						6	1.62%	2.57%	3.00%	2.24%	7	18.38%	47.90%	55.75%	53.68%	
	Retail - Of Which: Secured by immovable property	112	0.17%	0.80%	5.43%	1.88%	75	3.65%	10.25%	20.53%	33.96%	372	0.46%	0.86%	1.53%	0.99%	372	14.72%	17.20%	24.58%	27.13%	
	Retail - Secured by residential real estate	22	0.12%	0.39%	2.36%	1.04%	19	3.17%	12.02%	20.53%	36.41%	58	0.40%	0.84%	1.47%	0.99%	60	14.35%	18.44%	23.80%	27.45%	
Retail - Qualifying Revolving	88	0.20%	0.40%	0.97%	0.51%	64	16.22%	47.18%	63.30%	49.08%	204	0.52%	1.66%	3.66%	2.16%	196	51.23%	64.02%	75.61%	69.89%		
Retail - Other Retail	186	0.14%	0.77%	2.08%	5.04%	128	10.43%	32.37%	51.67%	34.28%	408	1.12%	1.99%	3.23%	1.66%	428	30.72%	43.00%	56.52%	52.87%		

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 Q3

(Source COREP C 9.02)

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

		Default rate					Loss rate					PD - adjusted					LGD					
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	
Sweden	Corporates	60	0.01%	0.17%	1.17%	0.52%	43	2.08%	9.22%	32.75%	10.84%	288	0.46%	1.06%	1.65%	0.87%	352	28.99%	38.28%	40.00%	26.61%	
	Corporates - Of Which: Specialised Lending	15	0.00%	0.00%	39.61%	5.35%	9	7.17%	7.17%	11.05%	9.57%	258	0.93%	2.11%	3.71%	3.11%	330	20.00%	31.06%	39.48%	28.07%	
	Corporates - Of Which: SME	36	0.06%	0.10%	0.39%	0.13%	26	13.22%	27.27%	53.52%	19.95%	144	0.72%	1.56%	2.48%	0.99%	156	20.00%	26.50%	40.00%	19.13%	
	Corporates - Of Which: Large corporates																					
	Corporates: Purchased receivables	4	0.71%	1.46%	2.86%	1.08%						15	0.30%	0.64%	3.10%	1.39%	15	33.89%	39.99%	40.00%	35.04%	
	Corporates: Other	11	0.00%	0.03%	0.21%	0.15%	7	2.76%	16.50%	21.05%	18.25%	53	0.29%	0.59%	1.26%	0.80%	54	34.32%	40.00%	40.00%	26.02%	
	Retail	148	0.03%	0.12%	0.39%	0.10%	101	7.70%	19.60%	50.00%	13.02%	432	0.67%	1.41%	3.11%	0.50%	452	15.67%	21.89%	29.78%	16.23%	
	Retail: Purchased receivables											4	2.40%	2.73%	2.97%	2.86%	5	15.11%	35.41%	38.73%	28.26%	
	Retail - Of Which: Secured by immovable property	56	0.02%	0.08%	0.50%	0.07%	42	2.67%	8.43%	19.02%	4.51%	300	0.33%	0.64%	1.90%	0.40%	308	12.66%	17.00%	22.41%	14.66%	
	Retail - Secured by residential real estate	14	0.01%	0.02%	0.40%	0.03%	10	3.94%	9.23%	16.98%	5.34%	55	0.37%	0.84%	2.20%	0.38%	58	12.59%	15.84%	22.41%	14.56%	
Retail - Qualifying Revolving	62	0.17%	0.41%	0.72%	0.50%	39	18.18%	37.50%	64.29%	40.71%	156	0.48%	0.94%	3.05%	1.35%	172	50.20%	60.72%	73.85%	71.88%		
Retail - Other Retail	116	0.07%	0.36%	1.47%	0.40%	73	10.52%	26.67%	54.66%	22.14%	372	1.40%	2.32%	5.53%	1.51%	368	30.66%	37.14%	51.08%	35.72%		
United Kingdom	Corporates	86	0.01%	0.23%	1.31%	0.41%	54	0.24%	3.71%	16.52%	14.24%	412	0.40%	0.82%	1.33%	0.95%	448	32.49%	38.92%	40.71%	30.05%	
	Corporates - Of Which: Specialised Lending	72	0.06%	1.46%	4.83%	1.66%	41	3.64%	10.08%	25.91%	15.06%	300	0.55%	0.76%	2.31%	1.45%	318	21.87%	27.92%	40.00%	25.56%	
	Corporates - Of Which: SME	30	0.00%	0.85%	11.05%	3.20%	15	3.64%	20.19%	34.86%	18.04%	248	0.47%	1.49%	3.26%	1.60%	264	25.63%	34.56%	40.00%	20.80%	
	Corporates - Of Which: Large corporates																					
	Corporates: Purchased receivables	5	0.00%	0.00%	0.01%	0.00%						21	0.25%	0.77%	2.61%	1.42%	21	33.93%	40.00%	40.08%	35.35%	
	Corporates: Other	15	0.00%	0.02%	0.50%	0.15%	8	1.50%	15.54%	42.30%	26.68%	66	0.30%	0.69%	1.32%	0.66%	69	35.18%	40.00%	42.56%	33.14%	
	Retail	160	0.10%	0.31%	0.98%	0.41%	127	4.12%	14.11%	26.61%	10.16%	472	0.78%	1.47%	2.57%	1.43%	488	17.29%	21.38%	28.86%	16.02%	
	Retail: Purchased receivables											5	2.49%	3.12%	3.12%	3.08%	5	17.46%	35.41%	43.26%	21.59%	
	Retail - Of Which: Secured by immovable property	110	0.11%	0.28%	1.19%	0.37%	71	2.44%	7.14%	16.29%	3.70%	432	0.71%	1.22%	2.52%	1.32%	432	14.05%	16.62%	22.82%	12.36%	
	Retail - Secured by residential real estate	21	0.05%	0.13%	0.26%	0.14%	19	3.10%	6.10%	16.29%	4.23%	62	0.67%	1.17%	2.54%	1.32%	63	14.01%	16.67%	24.02%	12.36%	
Retail - Qualifying Revolving	72	0.11%	0.29%	0.60%	0.73%	52	10.41%	33.82%	53.94%	38.19%	204	0.79%	1.92%	3.78%	2.77%	204	51.24%	64.47%	73.10%	89.72%		
Retail - Other Retail	128	0.12%	0.93%	3.12%	1.18%	95	12.42%	26.31%	51.19%	34.82%	404	1.04%	2.26%	4.37%	2.85%	428	28.72%	39.02%	51.35%	51.22%		
Australia	Corporates	30	0.07%	0.75%	1.93%	1.09%	19	8.13%	12.87%	43.64%	7.77%	188	0.18%	0.48%	1.08%	0.83%	196	25.00%	32.00%	40.00%	25.62%	
	Corporates - Of Which: Specialised Lending	27	0.81%	0.97%	0.97%	0.92%	18	11.01%	11.01%	12.22%	12.24%	120	0.32%	0.81%	1.50%	0.86%	120	14.51%	20.36%	24.65%	17.07%	
	Corporates - Of Which: SME	16	0.02%	0.56%	2.67%	1.53%	11	2.94%	5.87%	39.55%	0.75%	72	0.30%	0.97%	2.32%	0.97%	72	14.23%	19.64%	40.00%	14.54%	
	Corporates - Of Which: Large corporates																					
	Corporates: Purchased receivables	4	0.04%	0.33%	1.73%	0.27%						10	0.71%	3.49%	15.47%	3.29%	10	36.47%	40.00%	40.59%	35.94%	
	Corporates: Other											32	0.12%	0.25%	0.89%	0.83%	32	35.05%	39.97%	40.20%	30.47%	
	Retail	94	0.01%	0.07%	0.58%	0.40%	63	2.59%	19.80%	49.05%	4.66%	396	0.51%	0.96%	2.90%	0.66%	380	15.60%	20.37%	27.64%	15.48%	
	Retail: Purchased receivables											4	2.77%	3.04%	5.84%	3.91%	4	14.35%	22.18%	32.71%	18.62%	
	Retail - Of Which: Secured by immovable property	36	0.00%	0.25%	0.91%	0.34%	16	1.56%	6.24%	26.30%	1.45%	288	0.29%	0.67%	1.70%	0.58%	288	13.19%	16.34%	23.63%	14.60%	
	Retail - Secured by residential real estate	8	0.00%	0.06%	0.43%	0.11%	4	1.06%	11.45%	24.46%	1.87%	55	0.26%	0.67%	1.80%	0.58%	56	12.91%	16.29%	22.89%	14.60%	
Retail - Qualifying Revolving	44	0.03%	0.27%	1.03%	0.51%	31	8.37%	41.24%	56.44%	29.49%	156	0.48%	1.24%	3.99%	1.32%	140	51.19%	58.60%	79.36%	68.39%		
Retail - Other Retail	62	0.00%	0.05%	0.72%	1.52%	31	10.61%	25.24%	58.84%	18.79%	304	0.93%	1.58%	3.42%	2.01%	292	30.42%	37.48%	51.34%	32.68%		

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

Risk Parameters statistics by country of the counterparty for IRB banks

EU and main non-EU countries

2025 Q3

(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	12	0.00%	0.04%	0.45%	0.42%	5	4.35%	5.63%	9.29%	11.03%	220	0.23%	0.64%	1.37%	0.89%	224	29.47%	39.50%	40.00%	31.58%	
	Corporates - Of Which: Specialised Lending	9	0.00%	7.04%	9.29%	5.69%	4	9.31%	9.31%	9.31%	13.97%	108	0.40%	1.04%	2.45%	1.69%	108	17.35%	24.23%	34.43%	23.68%	
	Corporates - Of Which: SME	12	0.00%	0.33%	1.95%	0.91%	4	2.04%	4.61%	12.16%	3.49%	68	0.73%	1.37%	3.62%	1.84%	68	24.97%	27.26%	40.53%	24.93%	
	Corporates - Of Which: Large corporates																					
	Corporates: Purchased receivables											12	0.34%	0.59%	4.29%	0.75%	12	34.98%	40.00%	40.40%	33.15%	
	Corporates: Other											40	0.21%	0.48%	0.98%	0.80%	42	37.65%	40.00%	40.13%	32.87%	
	Retail	104	0.06%	0.22%	1.09%	2.38%	75	11.63%	21.26%	44.06%	15.46%	396	0.62%	1.04%	1.99%	2.75%	396	18.02%	23.12%	31.12%	28.32%	
	Retail: Purchased receivables											4	3.52%	4.11%	7.22%	4.96%	4	16.47%	23.24%	48.60%	21.03%	
	Retail - Of Which: Secured by immovable property	62	0.12%	0.46%	0.87%	0.86%	33	4.26%	14.31%	27.23%	12.29%	296	0.51%	0.72%	1.48%	0.96%	296	15.05%	18.12%	22.97%	17.07%	
Retail - Secured by residential real estate	12	0.00%	0.16%	0.33%	0.28%	7	2.40%	9.20%	27.23%	10.66%	54	0.46%	0.72%	1.48%	0.97%	55	13.70%	18.28%	24.01%	17.08%		
Retail - Qualifying Revolving	58	0.05%	0.23%	0.61%	0.51%	40	18.87%	34.72%	62.46%	28.67%	172	0.42%	0.95%	2.19%	2.21%	168	51.03%	58.40%	76.17%	62.09%		
Retail - Other Retail	95	0.08%	1.24%	2.75%	2.84%	62	15.24%	36.81%	61.78%	15.53%	332	1.08%	2.25%	3.86%	3.28%	304	32.26%	39.75%	51.72%	31.04%		
China	Corporates	16	0.18%	0.60%	0.99%	0.12%	4	23.47%	35.95%	55.79%	33.04%	180	0.49%	0.81%	2.41%	1.06%	184	38.58%	40.00%	40.06%	38.23%	
	Corporates - Of Which: Specialised Lending	9	0.00%	0.00%	0.00%	0.00%						66	0.37%	0.42%	0.73%	0.66%	66	18.84%	40.00%	63.32%	21.37%	
	Corporates - Of Which: SME	4	0.00%	0.00%	0.00%	0.00%						60	0.72%	1.27%	8.55%	3.88%	56	39.09%	41.60%	46.15%	41.64%	
	Corporates - Of Which: Large corporates											10	0.22%	1.04%	6.10%	1.06%	10	34.45%	39.90%	40.75%	37.99%	
	Corporates: Purchased receivables											32	0.43%	1.09%	3.70%	1.12%	32	39.30%	40.00%	40.24%	39.57%	
	Corporates: Other											5	2.49%	2.63%	2.63%	33.58%	5	15.71%	20.53%	35.41%	26.75%	
	Retail	84	0.00%	0.03%	0.17%	0.87%	49	5.77%	22.66%	50.00%	7.91%	344	0.44%	0.77%	1.36%	0.71%	360	14.04%	20.53%	27.31%	14.24%	
	Retail: Purchased receivables											20	0.00%	0.00%	0.00%	4.72%	4	4.28%	6.97%	12.63%	6.40%	
	Retail - Of Which: Secured by immovable property	20	0.00%	0.00%	0.00%	2.52%	4	4.28%	6.97%	12.63%	6.40%	252	0.35%	0.56%	1.14%	0.74%	256	13.92%	16.96%	22.37%	16.42%	
Retail - Secured by residential real estate	5	0.00%	0.00%	0.00%	0.00%	5	0.00%	0.00%	0.00%	0.00%	50	0.35%	0.58%	1.25%	0.83%	51	13.57%	17.03%	22.37%	16.19%		
Retail - Qualifying Revolving	30	0.01%	0.35%	0.54%	0.34%	18	5.77%	32.50%	50.00%	14.52%	148	0.29%	0.90%	1.48%	0.79%	148	54.60%	62.78%	84.44%	66.18%		
Retail - Other Retail	54	0.00%	0.21%	1.62%	0.28%	26	36.30%	50.91%	77.34%	40.31%	276	0.50%	1.54%	5.61%	0.54%	272	28.87%	39.48%	52.84%	9.39%		
Hong Kong	Corporates	8	0.00%	0.01%	0.03%	0.02%	8	5.86%	35.56%	65.27%	5.86%	184	0.32%	0.82%	2.73%	1.49%	184	34.39%	38.95%	40.01%	29.74%	
	Corporates - Of Which: Specialised Lending	9	0.00%	0.00%	0.00%	0.00%						96	0.74%	1.80%	4.01%	10.21%	96	19.19%	23.40%	24.07%	22.87%	
	Corporates - Of Which: SME	4	0.00%	0.00%	0.00%	0.00%						80	0.31%	1.16%	6.70%	0.78%	80	27.75%	36.15%	43.34%	39.24%	
	Corporates - Of Which: Large corporates											9	0.33%	0.53%	1.08%	0.36%	9	38.94%	40.00%	40.80%	39.15%	
	Corporates: Purchased receivables											32	0.22%	0.77%	3.52%	0.87%	32	36.74%	39.69%	40.00%	32.26%	
	Corporates: Other											300	0.33%	0.48%	1.40%	0.35%	300	13.61%	17.82%	26.18%	7.15%	
	Retail	62	0.00%	0.02%	0.17%	0.19%	46	5.14%	15.40%	41.03%	9.32%	300	0.33%	0.48%	1.40%	0.35%	300	13.61%	17.82%	26.18%	7.15%	
	Retail: Purchased receivables											20	0.00%	0.00%	0.44%	0.46%	8	2.61%	5.76%	7.68%	6.21%	
	Retail - Of Which: Secured by immovable property	20	0.00%	0.00%	0.44%	0.46%	8	2.61%	5.76%	7.68%	6.21%	224	0.30%	0.44%	1.23%	0.58%	220	13.21%	16.05%	20.15%	16.42%	
Retail - Secured by residential real estate	5	0.00%	0.00%	0.15%	0.35%	4	5.14%	5.14%	5.14%	5.14%	45	0.28%	0.47%	1.27%	0.61%	45	12.91%	16.05%	20.54%	16.83%		
Retail - Qualifying Revolving	12	0.00%	0.00%	9.06%	0.46%	4	5.14%	5.14%	5.14%	5.14%	128	0.31%	0.64%	2.06%	1.51%	128	50.44%	63.69%	72.81%	59.96%		
Retail - Other Retail	54	0.00%	0.02%	1.47%	0.07%	38	15.40%	30.20%	70.75%	15.79%	220	0.25%	0.70%	1.76%	0.25%	228	25.36%	34.95%	61.73%	3.80%		

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 Q3

(Source COREP C 9.02)

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

		Default rate					Loss rate					PD - adjusted					LGD					
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	
India	Corporates	4	0.00%	0.09%	0.18%	0.09%						176	0.45%	0.73%	17.26%	0.80%	184	35.88%	40.00%	40.04%	35.58%	
	Corporates - Of Which: Specialised Lending	9	0.00%	0.00%	0.00%	0.00%						60	0.80%	1.75%	2.24%	1.95%	60	18.45%	22.20%	30.53%	24.28%	
	Corporates - Of Which: SME	4	0.00%	0.00%	0.00%	0.00%						40	1.00%	19.55%	50.05%	1.50%	40	33.68%	43.20%	45.17%	33.02%	
	Corporates - Of Which: Large corporates											10					9	39.01%	40.00%	52.68%	39.84%	
	Corporates: Purchased receivables											23	0.64%	11.05%	37.80%	0.83%	25	39.88%	40.00%	40.42%	36.78%	
	Corporates: Other											4					4	14.74%	23.85%	48.30%	32.09%	
	Retail	97	0.04%	0.21%	2.24%	1.34%	75	2.57%	29.94%	59.98%	15.85%	336	0.49%	0.91%	3.36%	1.75%	344	18.22%	28.52%	44.50%	31.17%	
	Retail: Purchased receivables											4					4	14.74%	23.85%	48.30%	32.09%	
	Retail - Of Which: Secured by immovable property	24	0.00%	0.00%	10.25%	6.59%	8	1.71%	3.24%	7.48%	2.41%	208	0.28%	0.47%	1.35%	1.07%	200	12.42%	18.79%	28.20%	21.86%	
	Retail - Secured by residential real estate	5	0.00%	0.00%	0.00%	2.74%						43	0.28%	0.47%	1.16%	0.77%	43	12.29%	18.64%	27.95%	22.21%	
Retail - Qualifying Revolving	42	0.12%	1.89%	4.08%	1.82%	34	3.17%	34.91%	57.73%	23.17%	168	0.51%	1.73%	5.07%	4.14%	160	52.84%	63.11%	76.88%	74.31%		
Retail - Other Retail	59	0.09%	1.53%	9.79%	1.45%	42	17.86%	46.28%	73.83%	43.22%	240	0.73%	2.20%	4.98%	3.05%	252	31.13%	47.28%	64.59%	48.33%		
Korea, Republic Of	Corporates	8	0.00%	0.00%	0.00%	0.00%						120	0.17%	0.34%	0.90%	0.32%	120	34.87%	40.00%	40.00%	36.37%	
	Corporates - Of Which: Specialised Lending	9	0.00%	0.00%	0.00%	0.00%						54	0.27%	0.43%	0.72%	0.43%	54	16.69%	27.82%	32.70%	26.63%	
	Corporates - Of Which: SME	4	0.00%	0.00%	0.00%	0.00%						20	0.93%	0.93%	4.06%	2.21%	20	26.68%	26.68%	40.81%	26.43%	
	Corporates - Of Which: Large corporates											6	0.37%	0.71%	2.93%	0.87%	6	36.28%	39.35%	40.80%	38.29%	
	Corporates: Purchased receivables											24	0.18%	0.33%	0.86%	0.28%	24	39.13%	40.00%	41.15%	37.04%	
	Corporates: Other											4					4	14.86%	22.43%	30.00%	17.26%	
	Retail	60	0.00%	0.07%	0.32%	1.05%	22	14.13%	38.45%	77.75%	34.88%	280	0.26%	0.55%	1.56%	1.30%	280	18.01%	24.16%	40.44%	41.12%	
	Retail: Purchased receivables											4					4	14.86%	22.43%	30.00%	17.26%	
	Retail - Of Which: Secured by immovable property	12	0.00%	0.00%	0.00%	0.00%						168	0.18%	0.36%	0.54%	0.83%	160	13.77%	18.23%	23.42%	20.91%	
	Retail - Secured by residential real estate											39	0.16%	0.34%	0.59%	0.86%	38	13.72%	18.12%	22.83%	20.21%	
Retail - Qualifying Revolving	36	0.00%	0.38%	1.20%	1.54%	14	14.79%	53.15%	91.97%	30.29%	128	0.19%	0.49%	2.17%	2.25%	144	50.65%	64.56%	75.03%	66.86%		
Retail - Other Retail	34	0.00%	0.27%	1.84%	1.17%	11	12.78%	52.51%	82.19%	34.88%	224	0.55%	1.42%	4.13%	1.31%	228	35.00%	48.45%	66.40%	43.96%		
Russian Federation	Corporates	14	0.00%	0.01%	0.34%	0.19%	4	8.60%	45.05%	85.59%	25.87%	144	21.29%	34.48%	91.35%	21.54%	176	36.96%	40.62%	44.14%	38.20%	
	Corporates - Of Which: Specialised Lending											66	39.29%	46.52%	72.08%	39.70%	66	15.62%	36.03%	50.31%	27.90%	
	Corporates - Of Which: SME											12	15.58%	15.58%	37.80%	15.58%	20	37.82%	40.00%	40.00%	37.82%	
	Corporates - Of Which: Large corporates											14	23.59%	32.67%	83.63%	17.77%	20	39.55%	41.64%	45.00%	40.46%	
	Corporates: Purchased receivables											364	0.56%	3.07%	6.95%	3.87%	372	15.47%	21.73%	29.10%	20.23%	
	Corporates: Other											260	0.52%	3.07%	6.37%	3.12%	268	13.65%	18.85%	27.33%	19.23%	
	Retail	104	0.00%	0.38%	2.98%	3.07%	64	8.99%	25.37%	52.93%	19.37%	364	0.56%	3.07%	6.95%	3.87%	372	15.47%	21.73%	29.10%	20.23%	
	Retail: Purchased receivables											46	0.40%	2.27%	6.37%	2.96%	47	12.78%	17.93%	25.23%	18.98%	
	Retail - Of Which: Secured by immovable property	40	0.00%	1.91%	6.99%	5.18%	28	8.45%	15.19%	23.38%	18.36%	260	0.52%	3.07%	6.37%	3.12%	268	13.65%	18.85%	27.33%	19.23%	
	Retail - Secured by residential real estate	10	0.00%	1.16%	3.56%	1.72%	7	8.37%	9.27%	21.35%	20.60%	46	0.40%	2.27%	6.37%	2.96%	47	12.78%	17.93%	25.23%	18.98%	
Retail - Qualifying Revolving	44	0.05%	0.44%	1.53%	1.74%	26	13.39%	41.26%	71.44%	40.46%	152	0.88%	3.33%	8.29%	4.70%	152	50.50%	64.74%	84.54%	70.58%		
Retail - Other Retail	87	0.02%	0.41%	4.46%	5.01%	49	19.94%	26.09%	58.53%	25.62%	292	0.72%	3.29%	7.24%	5.80%	308	31.31%	40.85%	63.30%	26.37%		

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 Q3

(Source COREP C 9.02)

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

		Default rate					Loss rate					PD - adjusted					LGD				
		N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A	N	25th	50th	75th	W.A
Singapore	Corporates	4	0.06%	0.21%	0.40%	0.23%						196	0.28%	0.73%	1.71%	0.91%	196	31.43%	38.05%	40.00%	33.42%
	Corporates - Of Which: Specialised Lending	9	0.00%	0.00%	0.00%	0.00%						114	0.53%	1.00%	2.80%	1.02%	114	18.34%	25.80%	25.83%	23.81%
	Corporates - Of Which: SME	4	0.00%	0.00%	0.00%	0.00%						60	0.65%	1.26%	6.82%	1.23%	60	21.21%	25.72%	40.00%	22.54%
	Corporates - Of Which: Large corporates											14	0.15%	0.33%	1.57%	0.38%	14	39.27%	40.00%	40.00%	36.94%
	Corporates: Purchased receivables											38	0.27%	0.70%	1.85%	0.74%	38	34.92%	39.83%	40.02%	36.67%
	Corporates: Other											4	2.53%	4.08%	6.89%	7.18%	4	16.71%	23.36%	48.60%	29.78%
	Retail	70	0.00%	0.00%	0.09%	0.04%	23	0.11%	21.66%	33.33%	21.76%	328	0.31%	0.53%	1.23%	0.36%	328	13.90%	18.75%	24.75%	11.30%
	Retail: Purchased receivables											4	2.53%	4.08%	6.89%	7.18%	4	16.71%	23.36%	48.60%	29.78%
	Retail - Of Which: Secured by immovable property	26	0.00%	0.00%	0.00%	0.00%	4	21.47%	21.47%	21.47%	21.47%	268	0.28%	0.40%	1.22%	0.45%	260	13.48%	15.37%	21.54%	19.98%
	Retail - Secured by residential real estate	6	0.00%	0.00%	0.49%	0.38%						54	0.28%	0.47%	1.26%	0.49%	54	13.47%	15.69%	21.54%	16.17%
Retail - Qualifying Revolving	14	0.00%	0.00%	0.12%	0.06%	4	13.37%	30.03%	47.47%	57.43%	112	0.23%	0.43%	0.70%	0.54%	116	54.71%	63.93%	72.69%	64.79%	
Retail - Other Retail	36	0.00%	0.01%	0.07%	0.04%	7	21.09%	33.03%	53.74%	29.40%	256	0.28%	0.66%	1.66%	0.32%	244	30.00%	37.01%	49.00%	8.01%	
Switzerland	Corporates	38	0.00%	0.00%	0.11%	0.10%	14	3.63%	12.60%	21.69%	12.48%	344	0.23%	0.50%	0.95%	0.65%	352	35.70%	39.52%	40.21%	32.02%
	Corporates - Of Which: Specialised Lending	9	0.00%	0.00%	0.00%	0.00%						156	0.21%	0.45%	1.18%	0.68%	174	16.30%	27.02%	40.00%	35.12%
	Corporates - Of Which: SME	8	0.00%	0.00%	0.01%	0.01%						188	0.52%	1.18%	2.49%	1.47%	196	22.43%	27.03%	40.00%	25.74%
	Corporates - Of Which: Large corporates											21	0.14%	0.27%	2.83%	0.91%	21	37.03%	40.00%	40.00%	38.87%
	Corporates: Purchased receivables											58	0.25%	0.50%	0.94%	0.64%	59	38.42%	39.85%	40.42%	33.52%
	Corporates: Other	8	0.00%	0.02%	0.06%	0.04%						452	0.81%	1.28%	1.87%	0.81%	460	17.94%	21.52%	27.60%	19.31%
	Retail	142	0.03%	0.21%	0.49%	0.19%	100	4.22%	14.13%	30.30%	13.44%	452	0.81%	1.28%	1.87%	0.81%	460	17.94%	21.52%	27.60%	19.31%
	Retail: Purchased receivables											5	2.49%	2.80%	2.80%	14.83%	5	15.50%	30.00%	35.33%	19.21%
	Retail - Of Which: Secured by immovable property	84	0.09%	0.16%	0.57%	0.20%	53	2.85%	10.80%	16.19%	9.82%	396	0.71%	1.19%	2.07%	0.72%	396	15.37%	16.82%	22.98%	18.73%
	Retail - Secured by residential real estate	16	0.05%	0.11%	0.25%	0.09%	13	4.63%	11.47%	15.66%	10.94%	62	0.63%	1.16%	2.20%	0.72%	63	14.20%	17.10%	23.36%	18.75%
Retail - Qualifying Revolving	84	0.15%	0.30%	0.70%	0.46%	56	15.81%	40.13%	59.23%	29.37%	212	0.84%	1.48%	3.05%	1.75%	204	50.64%	60.72%	71.99%	65.57%	
Retail - Other Retail	110	0.07%	0.19%	1.18%	0.15%	74	5.50%	23.39%	53.83%	19.68%	388	1.44%	2.55%	3.55%	1.61%	396	26.35%	37.69%	53.56%	20.13%	
United States	Corporates	72	0.01%	0.35%	1.65%	0.72%	49	3.07%	10.95%	28.80%	11.20%	368	0.34%	0.93%	2.33%	1.35%	376	32.95%	39.61%	40.14%	30.52%
	Corporates - Of Which: Specialised Lending	72	0.01%	0.35%	1.65%	0.72%	49	3.07%	10.95%	28.80%	11.20%	368	0.34%	0.93%	2.33%	1.35%	376	32.95%	39.61%	40.14%	30.52%
	Corporates - Of Which: SME	105	0.86%	2.94%	9.89%	3.35%	61	3.99%	11.99%	21.89%	12.17%	330	1.91%	2.64%	4.36%	3.00%	330	19.65%	26.03%	40.00%	24.55%
	Corporates - Of Which: Large corporates	28	0.24%	2.03%	7.89%	4.58%	21	5.23%	13.41%	18.86%	12.38%	192	0.86%	2.57%	5.11%	4.12%	200	22.47%	32.42%	40.00%	22.87%
	Corporates: Purchased receivables											20	0.09%	0.39%	0.83%	0.81%	20	38.78%	40.00%	40.00%	38.05%
	Corporates: Other											56	0.31%	0.66%	1.06%	0.89%	57	38.62%	40.00%	40.41%	31.62%
	Retail	13	0.00%	0.08%	0.15%	0.12%	8	6.58%	13.37%	38.93%	16.71%	56	0.31%	0.66%	1.06%	0.89%	57	38.62%	40.00%	40.41%	31.62%
	Retail: Purchased receivables	152	0.01%	0.08%	0.34%	2.14%	115	4.98%	15.67%	46.57%	15.10%	456	0.66%	1.21%	2.13%	2.34%	456	16.71%	21.74%	30.46%	28.92%
	Retail - Of Which: Secured by immovable property											5	2.64%	2.64%	3.21%	8.53%	5	21.55%	32.12%	35.47%	23.94%
	Retail - Secured by residential real estate	62	0.02%	0.32%	0.73%	0.33%	44	3.24%	6.23%	17.45%	11.03%	384	0.44%	0.90%	1.75%	1.01%	384	14.49%	17.45%	23.05%	19.91%
Retail - Qualifying Revolving	14	0.00%	0.21%	0.56%	0.20%	11	2.74%	5.64%	13.10%	9.37%	61	0.46%	0.93%	1.75%	0.98%	62	14.09%	17.43%	23.13%	19.79%	
Retail - Other Retail	90	0.08%	0.32%	0.76%	0.31%	60	12.63%	36.80%	60.59%	37.22%	200	0.48%	1.36%	3.53%	1.39%	200	50.27%	63.10%	75.39%	68.32%	

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

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

• Scope (COREP 9.02)

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

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

• PD_Adjusted (on non defaulted)

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

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

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

where $PD_{default}=1$;

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

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

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

• LGD

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

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

• Default rate

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

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

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

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

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

Where $\text{No defaulted exp} = (\text{Original exposure} - \text{Defaulted exposure})$
and $(Q-i)$ = Quarter expressed as a lag of the actual one.

- **Loss rate**

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

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

To express it on yearly basis we apply:

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

Where the *Observed new defaulted* of the periods are the ones at the end of the period.
and $(Q-i)$ = Quarter expressed as a lag of the actual one.



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