CREDIT RISK PARAMETERS

Risk Dashboard annex / Q2 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 Q2

(Source COREP C 9.02)

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

Country	Exposure class	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**	15	**0.01%**	**0.77%**	**1.46%**	**1.27%**	9	**20.83%**	**29.00%**	**35.33%**	**32.94%**	51	**0.30%**	**0.70%**	**1.72%**	**1.88%**	53	**34.19%**	**39.81%**	**40.00%**	**31.79%**
	Corporates - Of Which: Specialised Lending	4	0.59%	1.19%	1.33%	1.38%						16	0.21%	0.36%	3.04%	2.31%	16	17.58%	30.34%	40.00%	24.97%
	Corporates - Of Which: SME	6	0.00%	0.84%	1.38%	1.52%	4	15.66%	28.64%	29.63%	29.34%	26	0.67%	2.99%	6.39%	3.71%	27	23.48%	35.20%	40.00%	24.15%
	Corporates - Of Which: Large corporates	9	0.00%	0.07%	1.77%	1.86%	4	16.26%	32.75%	36.51%	33.86%	41	0.19%	0.45%	0.88%	1.10%	43	39.81%	40.00%	40.00%	38.52%
	Corporates: Purchased receivables	4	0.02%	13.69%	50.44%	4.39%						18	0.29%	0.68%	1.33%	0.71%	18	34.24%	39.39%	40.00%	38.96%
	Corporates: Other	12	0.00%	0.57%	1.46%	1.25%	8	18.66%	29.37%	35.44%	31.50%	47	0.30%	0.57%	1.45%	2.19%	48	36.52%	39.99%	40.00%	31.97%
	Retail	31	**0.07%**	**0.31%**	**0.92%**	**0.50%**	26	**17.98%**	**30.97%**	**46.13%**	**31.76%**	65	**0.57%**	**1.10%**	**2.12%**	**1.29%**	65	**18.20%**	**22.98%**	**33.23%**	**30.06%**
	Retail: Purchased receivables											6	0.50%	2.08%	3.11%	3.44%	6	17.49%	48.04%	62.80%	28.17%
	Retail - Of Which: Secured by immovable property	9	0.00%	0.33%	0.70%	0.34%	5	7.82%	8.05%	9.62%	10.93%	61	0.50%	0.81%	1.53%	1.19%	60	15.63%	19.37%	23.00%	20.14%
	Retail - Secured by residential real estate	9	0.00%	0.31%	0.70%	0.33%	6	7.82%	8.80%	16.45%	10.97%	62	0.50%	0.87%	1.71%	1.18%	62	15.86%	18.97%	23.01%	20.13%
	Retail - Qualifying Revolving	10	0.22%	0.82%	2.72%	0.83%	9	18.93%	43.73%	62.27%	61.71%	30	0.56%	1.40%	3.33%	2.17%	29	50.41%	58.79%	70.48%	86.51%
	Retail - Other Retail	26	0.30%	0.89%	1.57%	0.94%	23	30.12%	45.07%	55.21%	47.24%	53	0.72%	1.80%	4.66%	1.66%	53	30.47%	39.76%	51.78%	52.48%
Belgium	**Corporates**	17	**0.00%**	**0.76%**	**1.28%**	**0.90%**	12	**16.09%**	**20.23%**	**36.88%**	**18.23%**	60	**0.32%**	**0.69%**	**2.10%**	**2.23%**	61	**36.67%**	**40.00%**	**40.02%**	**32.66%**
	Corporates - Of Which: Specialised Lending	4	0.35%	0.79%	8.70%	0.90%						21	0.45%	0.89%	2.22%	1.85%	21	21.81%	34.04%	40.00%	25.23%
	Corporates - Of Which: SME	10	0.00%	1.05%	1.44%	1.26%	7	9.65%	17.79%	27.95%	16.30%	32	0.72%	0.94%	2.84%	2.49%	30	20.62%	28.82%	40.00%	28.46%
	Corporates - Of Which: Large corporates	12	0.00%	0.10%	0.71%	0.47%	6	18.26%	20.40%	26.70%	22.84%	49	0.32%	0.51%	1.13%	1.16%	50	39.37%	40.00%	40.00%	37.43%
	Corporates: Purchased receivables	7	0.00%	0.56%	1.89%	1.84%	5	0.08%	0.15%	0.37%	7.83%	12	0.13%	0.90%	2.40%	2.32%	13	31.22%	40.00%	40.00%	24.94%
	Corporates: Other	15	0.00%	0.76%	1.30%	0.90%	10	16.63%	23.20%	46.24%	18.93%	57	0.21%	0.64%	2.02%	2.31%	58	35.82%	40.00%	40.94%	33.49%
	Retail	29	**0.25%**	**0.41%**	**0.61%**	**0.52%**	28	**9.51%**	**17.26%**	**30.46%**	**10.69%**	66	**0.53%**	**1.07%**	**1.52%**	**1.07%**	66	**16.92%**	**19.72%**	**25.71%**	**19.28%**
	Retail: Purchased receivables	4	0.37%	3.08%	6.73%	5.65%	4	0.18%	20.58%	44.21%	1.29%	7	0.40%	3.26%	3.47%	3.59%	7	15.70%	30.00%	43.24%	21.18%
	Retail - Of Which: Secured by immovable property	21	0.21%	0.49%	0.79%	0.46%	20	5.26%	7.66%	15.76%	6.10%	63	0.44%	0.96%	1.48%	0.89%	63	14.57%	17.50%	23.14%	15.36%
	Retail - Secured by residential real estate	19	0.20%	0.41%	0.80%	0.43%	18	4.13%	6.40%	12.72%	5.13%	63	0.44%	1.04%	1.41%	0.82%	64	14.28%	17.66%	23.39%	14.97%
	Retail - Qualifying Revolving	15	0.36%	0.43%	1.48%	0.35%	14	24.27%	41.03%	60.57%	56.69%	26	0.59%	0.76%	2.07%	0.76%	25	51.84%	59.40%	67.40%	59.92%
	Retail - Other Retail	25	0.34%	0.69%	1.84%	0.80%	23	16.95%	23.30%	45.35%	19.93%	56	0.67%	1.41%	2.38%	2.15%	54	29.33%	33.56%	46.90%	32.33%
Bulgaria	**Corporates**											27	**0.61%**	**2.08%**	**5.00%**	**1.48%**	27	**31.13%**	**39.99%**	**40.00%**	**24.93%**
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											10	0.50%	1.01%	1.67%	2.06%	10	31.00%	39.00%	40.00%	46.98%
	Corporates - Of Which: Large corporates											19	0.26%	1.14%	6.81%	0.96%	19	36.10%	40.00%	40.77%	26.57%
	Corporates: Purchased receivables											8	0.18%	0.51%	7.86%	3.28%	8	23.83%	39.43%	40.00%	31.74%
	Corporates: Other											26	0.61%	1.54%	5.00%	0.98%	26	35.16%	40.00%	40.00%	27.10%
	Retail	23	**0.23%**	**1.75%**	**6.64%**	**1.56%**	20	**10.26%**	**41.79%**	**75.25%**	**32.60%**	56	**0.29%**	**0.50%**	**1.98%**	**2.29%**	59	**17.51%**	**22.19%**	**33.20%**	**25.46%**
	Retail: Purchased receivables											4	0.90%	2.06%	2.72%	2.36%	5	12.90%	30.00%	62.80%	23.32%
	Retail - Of Which: Secured by immovable property	5	0.00%	0.00%	0.00%	0.44%						51	0.20%	0.44%	1.33%	1.79%	51	12.99%	18.35%	22.98%	21.30%
	Retail - Secured by residential real estate	5	0.00%	0.00%	0.00%	0.44%						51	0.20%	0.44%	1.33%	1.75%	51	12.99%	17.56%	22.22%	21.18%
	Retail - Qualifying Revolving	10	2.32%	4.90%	8.72%	2.43%	8	6.65%	31.24%	35.33%	28.74%	26	0.39%	1.24%	3.60%	2.09%	24	50.96%	57.09%	66.77%	65.41%
	Retail - Other Retail	17	2.03%	4.59%	8.34%	5.89%	16	42.17%	64.29%	74.76%	50.85%	46	0.82%	2.58%	6.69%	4.29%	46	34.71%	54.77%	64.47%	36.14%

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

European Banking Authority

Risk Parameters statistics by country of the counterparty for IRB banks

EU and main non-EU countries

2026 Q2

(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**	7	**0.00%**	**0.23%**	**0.86%**	**0.43%**						22	**0.36%**	**0.96%**	**3.13%**	**2.35%**	23	**21.15%**	**38.94%**	**40.00%**	**38.29%**
	Corporates - Of Which: Specialised Lending											9	0.22%	0.28%	0.40%	1.15%	9	17.88%	23.13%	40.00%	47.70%
	Corporates - Of Which: SME	4	0.16%	1.04%	1.82%	1.13%						8	0.60%	2.09%	3.37%	3.82%	8	36.37%	38.07%	46.04%	36.88%
	Corporates - Of Which: Large corporates	4	0.00%	0.00%	0.00%	0.00%						19	0.26%	0.44%	1.40%	0.57%	20	38.31%	40.00%	40.00%	37.76%
	Corporates: Purchased receivables											10	0.38%	0.68%	1.83%	2.23%	10	30.56%	39.65%	40.00%	35.66%
	Corporates: Other	7	0.00%	0.00%	0.40%	0.39%						17	0.36%	0.95%	3.52%	2.66%	18	29.06%	38.73%	40.00%	37.15%
	Retail	21	**0.57%**	**1.25%**	**3.86%**	**1.30%**	15	**19.44%**	**37.88%**	**54.04%**	**23.68%**	56	**0.29%**	**0.88%**	**2.49%**	**2.13%**	57	**18.45%**	**27.62%**	**39.32%**	**36.78%**
	Retail: Purchased receivables											6	1.66%	2.50%	10.60%	2.31%	6	12.61%	44.03%	62.80%	21.99%
	Retail - Of Which: Secured by immovable property	8	0.00%	0.12%	0.49%	0.33%	4	14.92%	18.52%	24.83%	17.84%	46	0.20%	0.47%	0.93%	1.79%	45	12.66%	16.96%	24.36%	32.71%
	Retail - Secured by residential real estate	7	0.00%	0.00%	0.32%	0.33%						47	0.20%	0.48%	1.12%	1.56%	47	12.66%	17.92%	25.96%	32.70%
	Retail - Qualifying Revolving	6	1.17%	3.31%	20.83%	1.99%	4	17.48%	40.12%	57.27%	31.92%	29	0.38%	0.86%	2.77%	2.04%	26	50.02%	58.18%	73.13%	65.52%
	Retail - Other Retail	15	1.94%	4.58%	19.23%	2.02%	13	20.06%	39.30%	51.49%	24.38%	42	0.80%	4.12%	7.68%	2.70%	42	37.36%	48.33%	60.28%	48.07%
Cyprus	**Corporates**											38	**0.25%**	**0.52%**	**1.03%**	**0.77%**	39	**25.59%**	**33.88%**	**40.00%**	**27.82%**
	Corporates - Of Which: Specialised Lending											7	0.38%	0.78%	2.71%	1.43%	7	10.00%	23.40%	33.15%	26.01%
	Corporates - Of Which: SME											16	0.37%	1.57%	5.57%	1.22%	16	20.26%	31.93%	40.00%	18.95%
	Corporates - Of Which: Large corporates											26	0.27%	0.52%	0.82%	0.48%	26	32.70%	40.00%	40.00%	36.82%
	Corporates: Purchased receivables											5	0.71%	2.00%	2.00%	3.52%	5	14.28%	25.00%	37.32%	30.10%
	Corporates: Other											37	0.25%	0.50%	1.20%	0.71%	38	25.59%	35.63%	40.00%	27.95%
	Retail	12	**0.01%**	**0.04%**	**0.56%**	**0.14%**	9	**29.48%**	**35.27%**	**56.71%**	**34.60%**	58	**0.40%**	**0.93%**	**2.15%**	**1.02%**	55	**13.91%**	**20.41%**	**23.94%**	**7.62%**
	Retail: Purchased receivables																				
	Retail - Of Which: Secured by immovable property	4	0.00%	0.00%	2.16%	0.55%						50	0.18%	0.71%	1.88%	1.23%	49	12.70%	15.77%	18.72%	17.44%
	Retail - Secured by residential real estate											50	0.18%	0.71%	1.89%	1.25%	50	12.69%	15.70%	18.91%	17.48%
	Retail - Qualifying Revolving	5	0.61%	0.71%	9.27%	0.59%						27	0.38%	0.99%	1.88%	1.25%	23	50.10%	60.67%	68.58%	65.26%
	Retail - Other Retail	7	0.02%	0.06%	8.84%	0.57%	6	29.48%	33.18%	55.88%	33.30%	47	0.50%	1.21%	2.78%	0.95%	43	30.00%	39.98%	55.01%	4.45%
Czech	**Corporates**	11	**0.00%**	**0.21%**	**0.33%**	**0.30%**	7	**18.54%**	**30.35%**	**41.84%**	**37.64%**	46	**0.24%**	**0.48%**	**1.94%**	**2.27%**	46	**28.91%**	**36.84%**	**40.00%**	**32.87%**
	Corporates - Of Which: Specialised Lending	8	0.00%	0.02%	0.10%	0.08%	4	14.27%	28.48%	34.96%	33.78%	12	0.18%	0.35%	1.72%	1.48%	12	20.00%	23.54%	40.00%	23.03%
	Corporates - Of Which: SME	9	0.13%	0.55%	0.77%	0.67%	6	20.59%	38.43%	40.97%	35.18%	28	0.45%	1.54%	3.07%	4.12%	28	28.92%	36.15%	40.00%	30.31%
	Corporates - Of Which: Large corporates	7	0.00%	0.00%	0.15%	0.11%						34	0.27%	0.33%	0.79%	1.13%	34	35.29%	40.00%	40.00%	37.45%
	Corporates: Purchased receivables											15	0.30%	0.95%	1.26%	1.48%	15	37.81%	39.95%	40.00%	36.84%
	Corporates: Other	10	0.00%	0.18%	0.39%	0.39%	5	30.52%	40.12%	42.00%	39.94%	41	0.33%	0.69%	2.53%	2.23%	41	35.13%	40.00%	40.00%	34.82%
	Retail	26	**0.05%**	**0.55%**	**1.15%**	**0.49%**	20	**28.86%**	**44.50%**	**66.96%**	**39.06%**	61	**0.40%**	**0.97%**	**1.66%**	**1.32%**	62	**15.00%**	**23.39%**	**30.35%**	**26.17%**
	Retail: Purchased receivables	4	0.62%	1.25%	3.89%	2.13%						6	0.40%	1.80%	2.47%	2.38%	6	12.84%	45.73%	62.80%	27.16%
	Retail - Of Which: Secured by immovable property	13	0.00%	0.17%	0.42%	0.27%	7	10.03%	13.36%	27.46%	12.24%	55	0.29%	0.60%	1.20%	0.99%	55	11.47%	17.49%	23.14%	19.16%
	Retail - Secured by residential real estate	12	0.00%	0.17%	0.39%	0.27%	7	10.03%	13.35%	24.29%	14.08%	56	0.28%	0.60%	1.20%	0.99%	57	12.92%	18.62%	23.14%	19.18%
	Retail - Qualifying Revolving	10	0.18%	0.59%	5.13%	0.25%	6	45.18%	60.67%	63.60%	66.08%	29	0.48%	1.02%	3.38%	1.03%	27	50.33%	56.40%	64.44%	56.48%
	Retail - Other Retail	19	0.49%	1.21%	1.75%	1.12%	18	42.91%	58.50%	67.81%	54.19%	49	0.67%	1.44%	2.85%	2.46%	47	30.07%	41.79%	52.48%	46.07%

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

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EU and main non-EU countries

2026 Q2

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Country	Exposure class	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**	9	**0.00%**	**0.15%**	**0.35%**	**0.44%**	4	**11.21%**	**20.98%**	**27.08%**	**22.73%**	56	**0.21%**	**0.39%**	**0.83%**	**0.91%**	56	**36.61%**	**39.89%**	**40.00%**	**26.94%**
Denmark	Corporates - Of Which: Specialised Lending											20	0.44%	0.72%	1.22%	0.99%	22	23.68%	32.71%	40.00%	30.24%
Denmark	Corporates - Of Which: SME	4	0.22%	0.57%	0.82%	0.62%						28	0.49%	1.19%	2.60%	1.40%	28	20.01%	26.88%	39.32%	19.39%
Denmark	Corporates - Of Which: Large corporates	6	0.00%	0.03%	0.08%	0.31%						47	0.18%	0.30%	0.46%	0.44%	47	39.69%	40.00%	40.00%	33.99%
Denmark	Corporates: Purchased receivables	4	0.00%	0.03%	0.77%	0.09%						13	0.30%	0.43%	0.71%	0.35%	13	38.24%	39.99%	40.00%	38.13%
Denmark	Corporates: Other	7	0.00%	0.13%	0.58%	0.56%	4	10.80%	25.40%	39.70%	26.39%	51	0.18%	0.47%	0.79%	0.91%	52	36.47%	40.00%	40.00%	28.88%
Denmark	**Retail**	27	**0.10%**	**0.35%**	**0.76%**	**0.34%**	23	**11.24%**	**25.54%**	**43.64%**	**10.27%**	60	**0.43%**	**1.12%**	**2.69%**	**1.03%**	60	**17.84%**	**25.14%**	**32.66%**	**20.11%**
Denmark	Retail: Purchased receivables											5	1.51%	2.85%	3.28%	2.97%	5	13.37%	45.72%	49.23%	22.67%
Denmark	Retail - Of Which: Secured by immovable property	9	0.18%	0.43%	1.17%	0.31%	7	4.73%	7.70%	12.07%	7.41%	55	0.33%	0.52%	1.53%	1.02%	54	14.00%	18.00%	24.53%	18.53%
Denmark	Retail - Secured by residential real estate	8	0.09%	0.26%	0.82%	0.26%	6	4.60%	6.53%	11.09%	8.17%	56	0.34%	0.50%	1.57%	1.02%	56	14.01%	17.97%	25.01%	18.50%
Denmark	Retail - Qualifying Revolving	10	0.13%	0.29%	1.00%	0.27%	9	36.90%	53.89%	69.03%	42.49%	27	0.42%	0.67%	2.91%	1.53%	26	50.00%	58.43%	63.77%	65.59%
Denmark	Retail - Other Retail	19	0.36%	0.92%	2.34%	0.50%	17	18.74%	32.47%	42.13%	21.69%	50	0.79%	1.69%	3.81%	1.09%	45	31.16%	37.77%	46.29%	32.01%
Estonia	**Corporates**	4	**0.00%**	**0.00%**	**7.57%**	**3.45%**						31	**0.46%**	**1.27%**	**9.92%**	**1.23%**	32	**35.20%**	**39.28%**	**40.00%**	**38.89%**
Estonia	Corporates - Of Which: Specialised Lending																				
Estonia	Corporates - Of Which: SME											13	1.33%	8.14%	15.68%	1.33%	12	35.14%	39.20%	40.00%	39.20%
Estonia	Corporates - Of Which: Large corporates											21	0.39%	0.46%	1.32%	1.43%	21	39.79%	40.00%	40.00%	38.93%
Estonia	Corporates: Purchased receivables											7	0.22%	0.46%	9.92%	3.31%	7	6.28%	30.72%	40.00%	23.87%
Estonia	Corporates: Other	4	0.00%	0.00%	0.00%	0.00%						28	0.59%	1.48%	15.25%	1.24%	29	37.19%	39.86%	40.00%	39.13%
Estonia	**Retail**	14	**0.06%**	**0.23%**	**1.07%**	**0.18%**	10	**13.78%**	**15.48%**	**16.81%**	**16.46%**	54	**0.38%**	**1.23%**	**2.08%**	**1.79%**	52	**18.48%**	**25.94%**	**39.33%**	**17.54%**
Estonia	Retail: Purchased receivables											5	1.27%	3.09%	3.09%	5.63%	5	14.80%	41.95%	62.80%	31.09%
Estonia	Retail - Of Which: Secured by immovable property	9	0.05%	0.12%	0.12%	0.10%	7	8.37%	9.32%	13.74%	9.65%	40	0.55%	0.99%	1.80%	1.54%	39	13.51%	16.41%	25.08%	14.88%
Estonia	Retail - Secured by residential real estate	8	0.00%	0.05%	0.12%	0.09%	5	9.32%	9.32%	13.74%	10.02%	40	0.55%	0.98%	1.80%	1.54%	40	13.73%	16.84%	25.02%	14.87%
Estonia	Retail - Qualifying Revolving											21	0.34%	0.87%	2.56%	4.93%	20	50.05%	59.43%	71.79%	57.53%
Estonia	Retail - Other Retail	12	0.36%	0.84%	19.63%	0.53%	8	10.08%	21.50%	27.70%	21.34%	39	0.70%	2.17%	3.10%	3.09%	38	32.44%	43.74%	58.41%	32.31%
Finland	**Corporates**	6	**0.00%**	**0.12%**	**0.56%**	**0.68%**	4	**20.83%**	**30.98%**	**50.34%**	**21.32%**	55	**0.37%**	**0.81%**	**1.48%**	**0.99%**	58	**34.49%**	**40.00%**	**40.00%**	**31.72%**
Finland	Corporates - Of Which: Specialised Lending											21	0.30%	0.48%	1.45%	1.98%	23	20.36%	32.20%	40.00%	31.72%
Finland	Corporates - Of Which: SME	4	0.47%	0.84%	0.90%	0.74%						18	0.65%	1.77%	4.12%	1.70%	20	21.65%	28.83%	39.70%	24.79%
Finland	Corporates - Of Which: Large corporates											44	0.20%	0.54%	0.94%	0.55%	45	39.30%	40.00%	40.00%	38.02%
Finland	Corporates: Purchased receivables											12	0.17%	0.53%	1.78%	0.64%	13	32.62%	39.86%	40.00%	33.35%
Finland	Corporates: Other	6	0.00%	0.07%	0.23%	0.24%						54	0.29%	0.70%	1.32%	0.97%	54	37.89%	40.00%	40.00%	30.87%
Finland	**Retail**	25	**0.11%**	**0.58%**	**1.25%**	**0.69%**	21	**14.20%**	**29.22%**	**56.44%**	**10.32%**	57	**0.48%**	**1.34%**	**2.88%**	**1.84%**	57	**16.57%**	**25.51%**	**36.89%**	**24.91%**
Finland	Retail: Purchased receivables	4	0.22%	0.48%	0.62%	0.43%						6	0.70%	2.10%	3.27%	3.67%	6	12.57%	34.41%	62.80%	29.92%
Finland	Retail - Of Which: Secured by immovable property	5	0.00%	0.14%	0.88%	0.32%						46	0.29%	0.89%	2.36%	1.45%	46	13.45%	17.40%	22.68%	20.86%
Finland	Retail - Secured by residential real estate	5	0.00%	0.03%	0.82%	0.21%						47	0.29%	0.92%	2.36%	1.41%	47	12.78%	17.54%	23.02%	20.82%
Finland	Retail - Qualifying Revolving	11	0.33%	0.48%	0.84%	0.49%	8	40.06%	51.47%	67.17%	51.69%	25	0.38%	0.81%	2.55%	4.10%	24	50.01%	54.23%	70.80%	52.58%
Finland	Retail - Other Retail	19	1.36%	1.79%	3.15%	1.54%	16	17.12%	27.80%	54.58%	13.39%	46	0.77%	2.33%	3.99%	3.60%	44	35.41%	42.68%	56.35%	34.59%

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

European Banking Authority

Risk Parameters statistics by country of the counterparty for IRB banks

EU and main non-EU countries

2026 Q2

(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**	25	**0.11%**	**0.33%**	**1.01%**	**0.65%**	21	**16.99%**	**25.61%**	**41.01%**	**27.96%**	63	**0.35%**	**0.76%**	**2.01%**	**1.98%**	67	**32.80%**	**38.09%**	**40.00%**	**34.48%**
	Corporates - Of Which: Specialised Lending	6	0.17%	4.19%	8.92%	2.16%	7	9.12%	14.42%	24.20%	12.60%	28	0.43%	0.78%	1.54%	1.60%	29	21.77%	26.45%	35.92%	20.87%
	Corporates - Of Which: SME	12	0.68%	1.27%	1.80%	1.22%	11	17.49%	27.07%	41.13%	27.57%	46	0.65%	1.75%	2.58%	2.10%	47	25.60%	33.07%	40.00%	32.49%
	Corporates - Of Which: Large corporates	15	0.05%	0.12%	0.26%	0.23%	12	27.03%	35.45%	46.23%	33.81%	54	0.27%	0.55%	1.42%	1.44%	56	39.12%	40.00%	40.00%	38.63%
	Corporates: Purchased receivables	4	0.10%	0.25%	0.61%	0.29%						18	0.12%	0.45%	2.36%	2.35%	18	25.04%	39.70%	40.00%	28.78%
	Corporates: Other	22	0.09%	0.25%	0.56%	0.61%	17	24.85%	38.48%	51.34%	32.58%	63	0.35%	0.75%	2.00%	1.94%	66	35.43%	39.57%	40.00%	36.12%
	Retail	38	**0.21%**	**0.77%**	**1.15%**	**0.62%**	37	**15.33%**	**21.82%**	**38.51%**	**21.26%**	64	**0.69%**	**1.43%**	**2.20%**	**1.35%**	65	**18.63%**	**23.19%**	**30.03%**	**22.12%**
	Retail: Purchased receivables	6	1.24%	2.31%	3.89%	2.73%						7	0.53%	3.08%	4.18%	2.80%	8	26.23%	47.63%	57.52%	31.92%
	Retail - Of Which: Secured by immovable property	19	0.37%	0.71%	1.31%	0.41%	17	4.05%	9.50%	11.59%	9.96%	63	0.57%	0.88%	1.59%	0.97%	62	15.14%	17.51%	22.98%	15.02%
	Retail - Secured by residential real estate	18	0.32%	0.63%	1.01%	0.39%	16	3.57%	8.26%	10.66%	9.28%	64	0.58%	0.88%	1.60%	0.88%	64	15.00%	17.51%	23.32%	14.27%
	Retail - Qualifying Revolving	18	0.22%	0.56%	1.47%	0.65%	16	37.99%	43.72%	55.77%	44.12%	28	0.63%	1.15%	2.64%	2.11%	25	50.16%	57.44%	62.30%	51.08%
	Retail - Other Retail	37	0.60%	1.17%	2.77%	1.14%	36	26.04%	34.47%	52.17%	28.57%	56	1.37%	2.23%	3.82%	1.88%	54	34.44%	39.01%	47.40%	32.12%
Germany	**Corporates**	30	**0.51%**	**0.93%**	**1.46%**	**1.00%**	26	**7.42%**	**20.51%**	**25.93%**	**18.91%**	62	**0.48%**	**0.81%**	**2.29%**	**1.54%**	66	**32.66%**	**37.02%**	**40.00%**	**34.17%**
	Corporates - Of Which: Specialised Lending	7	0.82%	1.25%	4.49%	1.61%	6	11.27%	17.99%	26.47%	15.30%	27	0.48%	1.04%	1.80%	1.29%	28	22.26%	27.32%	33.31%	31.36%
	Corporates - Of Which: SME	19	0.42%	1.11%	2.41%	1.07%	17	9.79%	24.05%	33.65%	20.11%	48	0.62%	1.53%	3.06%	1.22%	50	25.82%	32.21%	40.00%	29.23%
	Corporates - Of Which: Large corporates	14	0.01%	0.22%	0.88%	0.83%	9	15.06%	21.00%	34.50%	16.49%	55	0.33%	0.57%	1.68%	1.22%	58	36.85%	39.51%	40.00%	37.80%
	Corporates: Purchased receivables	9	0.09%	0.87%	3.71%	1.17%	5	3.01%	5.88%	21.64%	20.24%	23	0.13%	0.31%	1.27%	0.99%	23	36.05%	39.73%	40.00%	36.16%
	Corporates: Other	27	0.13%	0.54%	0.96%	0.73%	24	7.86%	22.40%	32.08%	20.63%	61	0.45%	1.02%	2.28%	1.56%	63	33.16%	38.15%	40.00%	34.87%
	Retail	51	**0.35%**	**0.76%**	**1.24%**	**0.65%**	48	**13.66%**	**22.51%**	**34.93%**	**24.39%**	69	**0.72%**	**1.49%**	**2.33%**	**1.10%**	69	**18.10%**	**24.00%**	**29.44%**	**27.05%**
	Retail: Purchased receivables	6	1.30%	2.55%	4.12%	2.22%						9	2.65%	3.12%	11.17%	4.24%	9	29.87%	38.39%	48.12%	37.04%
	Retail - Of Which: Secured by immovable property	30	0.25%	0.44%	1.16%	0.41%	28	6.83%	11.12%	14.62%	10.19%	65	0.55%	0.83%	1.87%	0.87%	65	14.51%	17.96%	24.67%	20.33%
	Retail - Secured by residential real estate	29	0.25%	0.40%	0.85%	0.41%	27	6.87%	10.99%	14.36%	10.20%	66	0.55%	0.81%	1.89%	0.86%	67	14.30%	18.20%	24.77%	20.37%
	Retail - Qualifying Revolving	22	0.23%	0.51%	0.76%	0.30%	19	22.35%	36.32%	49.83%	32.20%	30	0.53%	0.96%	2.68%	0.70%	29	50.22%	57.66%	63.36%	62.98%
	Retail - Other Retail	45	0.53%	1.10%	2.10%	1.44%	42	30.20%	42.93%	56.21%	35.91%	59	1.47%	2.32%	4.70%	1.93%	59	33.14%	41.15%	47.02%	41.51%
Greece	**Corporates**	6	**0.00%**	**0.00%**	**0.30%**	**0.38%**						40	**0.28%**	**0.47%**	**1.34%**	**2.56%**	40	**34.20%**	**40.00%**	**40.00%**	**34.27%**
	Corporates - Of Which: Specialised Lending											9	0.52%	2.12%	6.82%	1.05%	9	8.19%	18.85%	36.50%	15.61%
	Corporates - Of Which: SME											17	0.27%	0.96%	1.44%	1.98%	17	10.20%	28.31%	40.00%	29.62%
	Corporates - Of Which: Large corporates	4	0.00%	0.00%	0.00%	0.00%						28	0.25%	0.42%	0.83%	0.92%	28	40.00%	40.00%	40.00%	36.47%
	Corporates: Purchased receivables											8	0.54%	1.55%	2.39%	1.37%	8	19.07%	38.51%	40.00%	35.04%
	Corporates: Other											36	0.28%	0.44%	1.26%	3.10%	36	38.71%	40.00%	40.01%	38.42%
	Retail	28	**0.12%**	**0.36%**	**3.18%**	**0.25%**	24	**30.55%**	**54.29%**	**71.36%**	**43.30%**	59	**0.41%**	**0.84%**	**2.58%**	**1.73%**	57	**18.01%**	**25.76%**	**35.47%**	**20.13%**
	Retail: Purchased receivables											6	0.38%	2.43%	3.00%	2.78%	6	12.81%	46.40%	67.20%	36.88%
	Retail - Of Which: Secured by immovable property	4	0.00%	0.00%	1.03%	0.40%						46	0.19%	0.41%	0.95%	1.21%	45	14.23%	16.49%	19.97%	18.08%
	Retail - Secured by residential real estate											46	0.19%	0.41%	0.93%	1.20%	46	14.23%	16.47%	20.84%	17.80%
	Retail - Qualifying Revolving	12	0.52%	1.22%	23.10%	1.31%	12	29.98%	37.92%	60.53%	32.93%	25	0.78%	1.62%	3.75%	1.10%	23	53.08%	61.36%	72.62%	65.14%
	Retail - Other Retail	20	0.25%	1.13%	7.02%	1.04%	17	43.94%	63.68%	70.31%	41.45%	48	0.79%	1.59%	5.32%	2.43%	46	32.29%	39.37%	51.99%	17.48%

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

eba European Banking Authority

Risk Parameters statistics by country of the counterparty for IRB banks

EU and main non-EU countries

2026 Q2

(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**	9	**0.00%**	**0.08%**	**0.39%**	**0.55%**	6	**21.12%**	**28.62%**	**37.87%**	**32.58%**	44	**0.31%**	**0.79%**	**1.66%**	**1.52%**	43	**33.37%**	**39.94%**	**40.00%**	**37.03%**
	Corporates - Of Which: Specialised Lending	4	0.00%	0.00%	3.87%	1.83%						14	0.40%	0.67%	1.71%	1.40%	14	20.99%	39.11%	40.00%	34.85%
	Corporates - Of Which: SME	7	0.00%	0.32%	0.77%	1.53%	4	19.60%	24.49%	29.11%	27.82%	19	0.41%	0.82%	2.93%	3.61%	18	32.52%	38.50%	40.00%	41.47%
	Corporates - Of Which: Large corporates	7	0.00%	0.00%	0.00%	0.02%						34	0.26%	0.49%	1.18%	0.82%	34	39.14%	40.00%	40.00%	37.30%
	Corporates: Purchased receivables											9	0.26%	0.72%	2.06%	1.53%	9	20.16%	40.00%	40.00%	35.91%
	Corporates: Other	9	0.00%	0.09%	0.44%	0.56%	5	28.24%	30.81%	37.87%	31.90%	37	0.24%	0.96%	1.77%	1.55%	37	36.35%	40.00%	40.00%	39.47%
	Retail	23	**0.07%**	**0.49%**	**4.11%**	**0.78%**	22	**31.40%**	**55.79%**	**62.03%**	**48.08%**	59	**0.35%**	**0.91%**	**2.56%**	**2.29%**	62	**17.76%**	**27.69%**	**35.50%**	**43.09%**
	Retail: Purchased receivables											6	0.57%	2.18%	2.85%	3.24%	6	14.00%	34.71%	62.80%	21.98%
	Retail - Of Which: Secured by immovable property	8	0.00%	0.21%	8.47%	0.24%	5	11.09%	17.66%	28.17%	23.49%	55	0.20%	0.43%	1.70%	1.41%	55	15.00%	21.30%	25.70%	30.56%
	Retail - Secured by residential real estate	7	0.00%	0.14%	0.60%	0.24%	4	11.28%	22.88%	28.50%	23.73%	57	0.21%	0.43%	1.70%	1.41%	57	15.00%	21.43%	25.70%	30.57%
	Retail - Qualifying Revolving	10	0.06%	0.39%	2.96%	0.50%	8	22.76%	41.97%	66.69%	46.44%	30	0.40%	0.90%	1.85%	1.28%	27	50.00%	57.83%	61.90%	65.75%
	Retail - Other Retail	19	1.39%	2.50%	8.86%	1.75%	18	35.39%	61.01%	69.58%	53.87%	49	0.60%	2.52%	5.89%	4.22%	49	33.02%	42.64%	57.28%	69.25%
Ireland	**Corporates**	9	**0.00%**	**0.03%**	**0.30%**	**0.44%**						58	**0.17%**	**0.35%**	**0.94%**	**1.00%**	60	**35.90%**	**40.00%**	**40.66%**	**29.26%**
	Corporates - Of Which: Specialised Lending											26	0.29%	0.61%	1.10%	1.11%	26	16.28%	30.10%	40.00%	25.51%
	Corporates - Of Which: SME	4	0.04%	0.22%	1.04%	0.76%						30	0.44%	0.98%	2.52%	2.78%	30	26.55%	36.51%	40.00%	34.19%
	Corporates - Of Which: Large corporates	4	0.00%	0.00%	0.18%	0.21%						45	0.12%	0.37%	0.50%	0.40%	47	39.97%	40.00%	40.21%	25.69%
	Corporates: Purchased receivables	4	0.00%	0.06%	0.18%	0.06%						14	0.20%	1.10%	4.76%	3.04%	14	37.07%	40.00%	40.00%	35.09%
	Corporates: Other	7	0.00%	0.00%	0.62%	0.85%						57	0.13%	0.30%	0.50%	0.91%	57	39.07%	40.00%	41.53%	29.57%
	Retail	24	**0.12%**	**0.35%**	**1.47%**	**0.29%**	19	**16.41%**	**30.27%**	**55.32%**	**25.64%**	64	**0.64%**	**1.42%**	**2.76%**	**1.22%**	65	**17.00%**	**22.88%**	**29.82%**	**32.74%**
	Retail: Purchased receivables	4	0.20%	1.03%	1.91%	1.85%						7	0.38%	3.16%	12.50%	3.60%	7	14.80%	30.00%	62.80%	19.68%
	Retail - Of Which: Secured by immovable property	11	0.19%	0.54%	2.43%	0.21%	9	11.21%	12.64%	18.32%	14.65%	58	0.51%	1.07%	1.99%	0.96%	58	14.07%	17.61%	24.91%	29.84%
	Retail - Secured by residential real estate	10	0.00%	0.21%	0.78%	0.21%	7	11.21%	12.64%	18.32%	14.66%	60	0.50%	1.06%	1.94%	0.96%	60	14.09%	17.61%	25.25%	29.84%
	Retail - Qualifying Revolving	9	0.07%	0.49%	0.72%	0.63%	7	33.92%	71.39%	75.69%	34.06%	29	0.46%	0.89%	2.87%	2.20%	28	50.01%	57.58%	65.20%	65.21%
	Retail - Other Retail	18	0.23%	0.43%	1.89%	1.42%	14	42.00%	52.57%	69.15%	48.54%	52	1.09%	2.36%	5.11%	5.92%	53	32.36%	38.42%	51.89%	71.67%
Italy	**Corporates**	17	**0.07%**	**0.23%**	**0.59%**	**0.95%**	13	**15.68%**	**28.67%**	**33.84%**	**38.41%**	51	**0.47%**	**1.08%**	**2.08%**	**2.30%**	56	**35.67%**	**39.74%**	**40.00%**	**37.49%**
	Corporates - Of Which: Specialised Lending	4	0.05%	0.36%	0.66%	0.40%						24	0.38%	0.78%	2.06%	1.91%	25	18.94%	31.58%	40.00%	24.48%
	Corporates - Of Which: SME	9	0.91%	1.22%	1.58%	2.32%	9	32.43%	36.33%	39.60%	41.26%	31	1.43%	2.74%	4.20%	4.49%	31	26.95%	37.75%	40.00%	38.41%
	Corporates - Of Which: Large corporates	12	0.00%	0.04%	0.10%	0.18%	8	16.61%	27.14%	42.17%	28.78%	43	0.38%	0.54%	1.20%	0.90%	47	39.00%	40.00%	40.00%	38.99%
	Corporates: Purchased receivables	8	0.01%	0.22%	0.80%	0.74%						17	0.23%	0.88%	1.79%	1.68%	18	33.24%	39.51%	40.00%	35.26%
	Corporates: Other	16	0.05%	0.38%	0.61%	0.97%	13	15.43%	29.22%	34.81%	39.03%	48	0.43%	0.72%	2.10%	2.39%	52	36.88%	39.96%	40.00%	38.86%
	Retail	37	**0.25%**	**0.50%**	**1.82%**	**1.32%**	36	**19.83%**	**36.57%**	**53.87%**	**39.71%**	65	**0.50%**	**1.33%**	**2.48%**	**1.82%**	67	**17.83%**	**24.52%**	**32.87%**	**29.31%**
	Retail: Purchased receivables	5	0.40%	1.54%	2.08%	1.09%						8	0.89%	1.31%	2.96%	1.97%	9	30.00%	32.10%	62.80%	42.68%
	Retail - Of Which: Secured by immovable property	17	0.16%	0.38%	0.85%	0.83%	15	15.57%	21.00%	29.22%	36.94%	63	0.40%	0.98%	1.79%	1.21%	62	15.21%	18.31%	24.48%	22.69%
	Retail - Secured by residential real estate	15	0.10%	0.26%	0.51%	0.61%	12	15.82%	20.87%	28.18%	33.95%	64	0.40%	0.90%	1.66%	1.10%	64	15.34%	18.51%	24.53%	22.77%
	Retail - Qualifying Revolving	21	0.28%	0.68%	1.04%	0.43%	18	45.12%	53.77%	64.12%	55.41%	31	0.71%	2.21%	4.22%	4.12%	28	50.24%	57.49%	66.04%	57.61%
	Retail - Other Retail	31	0.33%	1.09%	2.64%	2.32%	30	23.25%	37.38%	55.18%	42.91%	53	0.69%	2.49%	3.71%	3.48%	57	31.51%	40.00%	49.30%	39.97%

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

European Banking Authority

Risk Parameters statistics by country of the counterparty for IRB banks

EU and main non-EU countries

2026 Q2

(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**											25	0.55%	1.22%	3.26%	2.29%	25	26.58%	39.57%	40.00%	39.01%
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											4	2.84%	3.89%	4.79%	3.88%	4	35.93%	39.29%	39.72%	39.29%
	Corporates - Of Which: Large corporates											14	0.18%	0.63%	1.20%	0.85%	14	40.00%	40.00%	40.00%	39.79%
	Corporates: Purchased receivables											8	0.16%	0.50%	11.91%	5.54%	8	13.32%	33.76%	40.00%	34.02%
	Corporates: Other											21	0.73%	1.24%	2.59%	2.26%	21	26.68%	40.00%	40.00%	39.43%
	Retail	16	0.17%	0.79%	5.85%	0.25%	10	20.04%	24.44%	50.22%	20.76%	58	0.55%	1.98%	4.47%	3.50%	53	21.20%	29.25%	35.64%	33.40%
	Retail: Purchased receivables											6	0.40%	2.31%	2.57%	6.19%	6	17.02%	46.40%	67.20%	31.95%
	Retail - Of Which: Secured by immovable property	7	0.00%	0.08%	0.10%	0.10%	4	17.01%	21.49%	26.94%	18.59%	36	0.18%	0.97%	2.29%	2.99%	36	14.36%	19.75%	26.49%	28.56%
	Retail - Secured by residential real estate	6	0.00%	0.04%	0.10%	0.10%						37	0.18%	1.06%	2.22%	2.99%	37	14.37%	19.45%	24.90%	28.56%
	Retail - Qualifying Revolving	4	0.74%	3.25%	11.72%	4.94%						22	0.62%	2.01%	8.15%	3.68%	19	50.03%	61.74%	77.70%	67.00%
	Retail - Other Retail	9	0.40%	0.56%	9.58%	0.56%	7	20.97%	21.06%	50.22%	21.20%	43	1.24%	3.33%	6.82%	4.82%	38	32.70%	45.60%	52.59%	45.69%
Lithuania	**Corporates**											33	0.30%	0.86%	1.93%	1.79%	33	35.06%	39.97%	40.00%	39.35%
	Corporates - Of Which: Specialised Lending											4	0.13%	0.20%	0.25%	0.21%	4	29.48%	40.00%	45.46%	42.23%
	Corporates - Of Which: SME											9	0.18%	1.85%	2.07%	2.01%	9	35.60%	39.42%	40.00%	39.42%
	Corporates - Of Which: Large corporates											17	0.29%	0.64%	1.74%	1.54%	17	40.00%	40.00%	40.00%	39.50%
	Corporates: Purchased receivables											7	0.12%	0.35%	2.00%	0.33%	7	6.27%	37.14%	40.00%	36.42%
	Corporates: Other											30	0.29%	1.06%	1.93%	1.86%	30	35.33%	39.98%	40.00%	39.29%
	Retail	19	0.06%	0.10%	2.55%	0.09%	14	12.54%	16.51%	54.83%	15.88%	52	0.27%	1.10%	1.93%	1.75%	52	18.54%	24.13%	32.84%	21.26%
	Retail: Purchased receivables											5	1.26%	2.92%	2.92%	4.10%	5	13.18%	30.00%	62.80%	20.14%
	Retail - Of Which: Secured by immovable property	9	0.05%	0.06%	0.06%	0.06%	7	9.17%	9.54%	11.04%	9.57%	41	0.22%	0.35%	1.40%	1.56%	42	14.53%	17.07%	22.95%	18.64%
	Retail - Secured by residential real estate	8	0.00%	0.06%	0.06%	0.06%	5	9.17%	9.18%	9.54%	9.53%	42	0.22%	0.40%	1.40%	1.56%	43	14.53%	17.12%	24.11%	18.64%
	Retail - Qualifying Revolving											22	0.49%	0.82%	2.33%	1.46%	21	51.06%	58.33%	71.48%	68.31%
	Retail - Other Retail	12	0.23%	0.52%	11.21%	0.24%	12	23.65%	38.92%	62.25%	23.49%	41	0.98%	2.91%	9.29%	2.93%	39	35.08%	44.22%	62.12%	37.88%
Luxembourg	**Corporates**	26	0.23%	1.10%	3.09%	1.50%	20	14.08%	23.79%	37.12%	21.67%	64	0.44%	0.81%	1.47%	0.98%	66	30.29%	38.96%	40.00%	33.25%
	Corporates - Of Which: Specialised Lending	8	1.97%	4.90%	8.30%	3.98%	7	12.77%	23.11%	31.43%	18.29%	29	0.51%	0.75%	1.60%	1.32%	29	23.50%	25.42%	30.31%	23.82%
	Corporates - Of Which: SME	10	1.82%	5.98%	8.48%	5.53%	7	14.86%	31.35%	40.39%	30.18%	47	0.64%	1.32%	3.38%	1.36%	46	25.19%	31.99%	40.00%	29.35%
	Corporates - Of Which: Large corporates	13	0.00%	1.90%	3.22%	2.64%	9	16.72%	26.98%	36.85%	25.11%	48	0.25%	0.51%	0.98%	0.80%	51	37.21%	40.00%	40.31%	34.86%
	Corporates: Purchased receivables											14	0.16%	0.41%	1.05%	0.59%	14	29.29%	36.71%	40.00%	36.07%
	Corporates: Other	22	0.03%	0.90%	3.75%	1.36%	15	16.51%	27.64%	40.32%	22.14%	65	0.40%	0.73%	1.55%	0.86%	64	33.03%	39.65%	40.00%	35.05%
	Retail	25	0.18%	0.51%	1.08%	0.38%	22	12.01%	20.10%	33.06%	18.10%	64	0.71%	1.08%	1.88%	0.86%	64	17.09%	22.79%	29.05%	21.96%
	Retail: Purchased receivables											4	3.41%	3.71%	6.99%	3.70%	4	18.32%	33.31%	50.27%	24.88%
	Retail - Of Which: Secured by immovable property	16	0.17%	0.66%	0.99%	0.33%	15	3.52%	8.52%	16.82%	13.83%	61	0.61%	1.04%	1.64%	0.68%	60	13.74%	17.99%	24.74%	19.24%
	Retail - Secured by residential real estate	16	0.19%	0.50%	0.83%	0.30%	15	3.23%	8.06%	16.82%	14.57%	62	0.57%	1.02%	1.64%	0.63%	62	13.66%	18.20%	24.67%	18.77%
	Retail - Qualifying Revolving	8	0.28%	0.69%	1.33%	0.67%	8	37.32%	42.08%	62.90%	51.69%	24	0.57%	1.10%	3.03%	0.95%	24	50.96%	57.43%	66.24%	51.43%
	Retail - Other Retail	17	0.44%	0.69%	2.31%	0.59%	15	21.33%	30.45%	55.38%	23.35%	51	0.92%	1.32%	3.26%	1.76%	50	30.00%	36.91%	46.91%	31.93%

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

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Risk Parameters statistics by country of the counterparty for IRB banks

EU and main non-EU countries

2026 Q2

(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**	4	**0.00%**	**0.00%**	**0.00%**	**0.00%**						43	**0.45%**	**0.77%**	**1.97%**	**2.19%**	43	**25.04%**	**36.68%**	**40.00%**	**31.64%**
	Corporates - Of Which: Specialised Lending											12	0.52%	1.02%	2.31%	3.91%	12	13.18%	18.70%	27.26%	19.74%
	Corporates - Of Which: SME											20	0.76%	1.14%	1.77%	0.94%	20	30.98%	39.03%	42.67%	29.32%
	Corporates - Of Which: Large corporates											20	0.23%	0.61%	2.19%	0.95%	20	27.85%	39.98%	40.00%	30.29%
	Corporates: Purchased receivables											5	0.31%	1.84%	2.00%	0.54%	5	7.62%	25.00%	37.36%	32.47%
	Corporates: Other	4	0.00%	0.00%	0.00%	0.00%						40	0.32%	0.74%	1.77%	1.18%	40	28.00%	38.44%	40.00%	33.82%
	Retail	12	**0.06%**	**0.28%**	**0.81%**	**1.38%**	10	**28.25%**	**47.75%**	**60.93%**	**46.64%**	59	**0.31%**	**0.96%**	**1.88%**	**1.12%**	60	**17.14%**	**21.83%**	**30.18%**	**17.54%**
	Retail: Purchased receivables											4	0.58%	2.39%	4.02%	2.68%	4	11.92%	37.36%	70.24%	35.95%
	Retail - Of Which: Secured by immovable property	6	0.00%	0.00%	1.94%	3.47%						53	0.22%	0.49%	1.31%	1.23%	53	14.88%	18.18%	24.83%	19.44%
	Retail - Secured by residential real estate	6	0.00%	0.00%	1.94%	3.47%						53	0.22%	0.49%	1.31%	1.23%	54	14.73%	18.18%	24.83%	19.43%
	Retail - Qualifying Revolving											23	0.41%	1.10%	2.48%	1.53%	24	50.13%	56.73%	62.85%	63.89%
	Retail - Other Retail	9	0.33%	1.84%	8.01%	1.49%	9	37.45%	61.62%	64.96%	55.10%	45	0.30%	1.26%	2.26%	0.99%	45	30.01%	37.02%	49.39%	10.78%
Netherlands	**Corporates**	16	**0.02%**	**0.50%**	**1.01%**	**1.01%**	11	**12.05%**	**17.92%**	**23.34%**	**18.05%**	64	**0.35%**	**0.66%**	**1.33%**	**1.39%**	65	**32.00%**	**38.61%**	**40.00%**	**30.42%**
	Corporates - Of Which: Specialised Lending											30	0.48%	0.66%	1.07%	0.76%	30	21.71%	26.18%	37.22%	25.67%
	Corporates - Of Which: SME	6	0.00%	0.92%	1.22%	1.12%						42	0.52%	1.02%	2.18%	1.81%	43	24.43%	28.14%	40.00%	23.81%
	Corporates - Of Which: Large corporates	10	0.00%	0.00%	1.37%	1.75%	6	6.59%	14.69%	21.34%	18.66%	54	0.24%	0.43%	0.89%	0.91%	56	39.15%	40.00%	40.00%	35.47%
	Corporates: Purchased receivables	6	0.44%	1.18%	4.94%	2.18%						18	0.10%	0.36%	1.71%	2.07%	18	36.75%	40.00%	40.00%	35.32%
	Corporates: Other	12	0.00%	0.50%	2.90%	1.42%	8	8.68%	16.80%	20.98%	17.65%	60	0.31%	0.66%	1.30%	1.66%	62	36.31%	39.75%	40.06%	31.42%
	Retail	39	**0.05%**	**0.16%**	**0.45%**	**0.50%**	36	**6.10%**	**22.99%**	**54.90%**	**4.36%**	65	**0.65%**	**0.96%**	**1.83%**	**0.67%**	66	**16.42%**	**20.52%**	**28.69%**	**13.69%**
	Retail: Purchased receivables	4	0.76%	1.96%	2.83%	2.47%						7	2.36%	3.24%	13.02%	3.16%	7	14.63%	42.99%	62.57%	29.81%
	Retail - Of Which: Secured by immovable property	18	0.16%	0.34%	0.72%	0.48%	13	4.42%	6.13%	8.91%	3.30%	63	0.44%	0.79%	1.58%	0.63%	63	14.98%	17.89%	24.33%	12.85%
	Retail - Secured by residential real estate	17	0.13%	0.30%	0.38%	0.49%	11	4.14%	6.13%	8.91%	3.26%	65	0.43%	0.80%	1.52%	0.60%	65	15.05%	18.00%	24.29%	12.81%
	Retail - Qualifying Revolving	14	0.19%	0.42%	0.73%	0.12%	12	21.99%	43.94%	69.28%	8.86%	25	0.62%	0.96%	2.96%	0.84%	23	50.18%	57.28%	65.38%	65.47%
	Retail - Other Retail	29	0.25%	0.38%	1.87%	0.91%	28	26.25%	41.87%	65.11%	18.99%	56	0.96%	1.88%	3.69%	2.13%	57	32.07%	38.26%	45.34%	25.40%
Norway	**Corporates**	9	**0.04%**	**0.10%**	**0.73%**	**1.71%**	4	**19.03%**	**27.16%**	**43.06%**	**25.64%**	50	**0.23%**	**0.53%**	**1.38%**	**1.17%**	50	**30.87%**	**39.53%**	**40.00%**	**29.25%**
	Corporates - Of Which: Specialised Lending											23	0.38%	0.79%	1.00%	1.20%	24	19.85%	27.53%	36.56%	28.94%
	Corporates - Of Which: SME	6	0.07%	0.25%	1.76%	2.90%						20	0.68%	1.59%	2.83%	1.57%	20	26.70%	33.40%	40.00%	25.76%
	Corporates - Of Which: Large corporates	6	0.00%	0.02%	0.60%	1.44%						40	0.14%	0.29%	1.19%	0.94%	40	34.08%	40.00%	40.00%	32.73%
	Corporates: Purchased receivables											10	0.31%	1.15%	4.89%	0.83%	10	39.20%	39.86%	40.00%	38.58%
	Corporates: Other	9	0.00%	0.03%	0.89%	1.91%	4	18.14%	28.64%	50.36%	25.84%	45	0.22%	0.50%	1.38%	1.19%	45	33.00%	39.89%	40.00%	29.15%
	Retail	29	**0.13%**	**0.27%**	**0.75%**	**0.92%**	25	**12.41%**	**27.59%**	**44.89%**	**14.39%**	64	**0.52%**	**1.46%**	**3.22%**	**1.03%**	63	**16.79%**	**21.17%**	**29.96%**	**19.34%**
	Retail: Purchased receivables											6	1.02%	3.12%	10.61%	4.33%	6	11.67%	43.03%	62.80%	22.00%
	Retail - Of Which: Secured by immovable property	13	0.13%	0.74%	1.67%	0.70%	9	6.27%	12.41%	22.64%	7.83%	59	0.45%	0.87%	2.28%	0.88%	58	12.30%	16.99%	22.99%	14.80%
	Retail - Secured by residential real estate	13	0.12%	0.74%	1.22%	0.45%	8	6.04%	12.04%	23.47%	5.67%	60	0.45%	0.87%	2.41%	0.93%	60	12.26%	17.24%	23.09%	18.19%
	Retail - Qualifying Revolving	12	0.28%	0.73%	1.66%	0.05%	11	25.60%	56.03%	72.92%	52.63%	25	0.51%	1.52%	3.39%	2.98%	24	50.17%	58.63%	67.69%	50.61%
	Retail - Other Retail	17	0.57%	1.16%	2.69%	4.29%	14	23.48%	47.23%	63.42%	21.75%	53	1.01%	2.37%	4.81%	2.57%	50	33.00%	40.74%	53.97%	30.80%

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

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Risk Parameters statistics by country of the counterparty for IRB banks

EU and main non-EU countries

2026 Q2

(Source COREP C 9.02)

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

Country	Exposure class	Default rate N	Default rate 25th	Default rate 50th	Default rate 75th	Default rate W.A	Loss rate N	Loss rate 25th	Loss rate 50th	Loss rate 75th	Loss rate W.A	PD - adjusted N	PD - adjusted 25th	PD - adjusted 50th	PD - adjusted 75th	PD - adjusted W.A	LGD N	LGD 25th	LGD 50th	LGD 75th	LGD W.A
Poland	**Corporates**	11	**0.00%**	**0.60%**	**3.22%**	**1.78%**	8	**14.79%**	**28.32%**	**40.65%**	**26.32%**	54	**0.49%**	**1.10%**	**2.74%**	**3.08%**	55	**26.47%**	**38.04%**	**40.00%**	**36.23%**
	Corporates - Of Which: Specialised Lending	4	0.46%	4.63%	12.21%	5.29%						19	0.69%	1.37%	3.73%	2.74%	20	18.80%	23.20%	40.00%	28.63%
	Corporates - Of Which: SME	5	0.00%	1.56%	1.98%	2.25%						30	0.91%	2.77%	5.85%	4.58%	31	25.72%	40.00%	40.00%	41.94%
	Corporates - Of Which: Large corporates	6	0.00%	0.00%	0.08%	1.07%						39	0.29%	0.45%	1.29%	1.40%	40	36.63%	40.00%	40.00%	37.20%
	Corporates: Purchased receivables											15	0.27%	0.41%	3.26%	3.48%	15	32.29%	40.00%	40.00%	33.65%
	Corporates: Other	9	0.00%	0.01%	1.77%	1.61%	6	24.21%	28.32%	46.35%	31.93%	51	0.33%	1.05%	2.55%	3.24%	52	34.66%	39.83%	40.02%	41.88%
	Retail	36	**0.46%**	**1.22%**	**3.17%**	**1.61%**	32	**23.82%**	**35.47%**	**54.13%**	**35.03%**	60	**0.68%**	**1.53%**	**3.06%**	**1.78%**	62	**17.71%**	**24.24%**	**35.15%**	**44.03%**
	Retail: Purchased receivables	4	0.07%	1.03%	2.23%	1.88%						7	0.67%	3.34%	10.13%	3.73%	7	14.46%	40.24%	62.80%	24.51%
	Retail - Of Which: Secured by immovable property	10	0.40%	0.85%	11.07%	0.55%	7	6.74%	15.85%	30.49%	20.89%	55	0.24%	0.84%	1.86%	0.67%	55	15.70%	19.94%	25.30%	32.96%
	Retail - Secured by residential real estate	9	0.00%	0.62%	0.96%	0.53%	5	6.56%	7.83%	17.21%	21.15%	57	0.24%	0.80%	1.69%	0.67%	57	15.72%	19.90%	25.39%	32.97%
	Retail - Qualifying Revolving	14	1.26%	1.72%	5.81%	1.68%	15	37.39%	52.60%	66.79%	50.00%	29	1.08%	2.54%	5.84%	3.59%	27	52.66%	65.13%	70.12%	71.66%
	Retail - Other Retail	26	0.94%	3.29%	8.07%	3.36%	25	31.98%	35.67%	62.30%	35.68%	52	1.44%	2.93%	5.44%	3.13%	53	33.29%	46.26%	55.57%	53.83%
Portugal	**Corporates**	15	**0.00%**	**0.48%**	**0.95%**	**1.30%**	9	**23.19%**	**34.39%**	**46.11%**	**43.15%**	45	**0.22%**	**0.55%**	**1.22%**	**1.72%**	45	**35.45%**	**39.93%**	**40.00%**	**35.89%**
	Corporates - Of Which: Specialised Lending											15	0.39%	0.80%	1.02%	0.97%	15	14.19%	32.71%	40.00%	28.78%
	Corporates - Of Which: SME	7	0.82%	1.08%	1.47%	2.19%	6	22.65%	42.61%	58.41%	50.02%	26	0.69%	1.39%	3.96%	3.05%	26	31.98%	38.58%	42.00%	33.89%
	Corporates - Of Which: Large corporates	4	0.00%	0.01%	0.44%	0.62%						32	0.13%	0.31%	0.56%	0.39%	33	39.85%	40.00%	40.00%	38.61%
	Corporates: Purchased receivables	4	0.01%	2.72%	5.47%	0.92%						11	0.27%	0.71%	14.62%	0.67%	11	20.00%	39.37%	40.00%	38.91%
	Corporates: Other	11	0.00%	0.52%	1.12%	1.51%	9	22.82%	34.91%	45.91%	43.16%	38	0.21%	0.55%	1.55%	2.05%	38	36.96%	39.96%	40.00%	37.15%
	Retail	36	**0.18%**	**0.57%**	**1.23%**	**0.64%**	32	**23.80%**	**35.07%**	**47.14%**	**31.90%**	64	**0.62%**	**1.18%**	**1.98%**	**1.13%**	64	**20.84%**	**24.03%**	**30.20%**	**25.21%**
	Retail: Purchased receivables	6	0.46%	1.74%	4.00%	2.36%						8	2.00%	3.21%	6.30%	5.05%	8	22.66%	45.65%	59.27%	40.25%
	Retail - Of Which: Secured by immovable property	14	0.24%	0.37%	1.21%	0.37%	10	4.83%	14.75%	18.33%	11.15%	58	0.42%	0.70%	1.43%	0.82%	58	14.30%	18.17%	22.92%	22.55%
	Retail - Secured by residential real estate	13	0.08%	0.33%	0.54%	0.35%	9	4.37%	13.50%	17.07%	11.06%	59	0.42%	0.69%	1.51%	0.82%	60	14.46%	18.16%	22.93%	22.53%
	Retail - Qualifying Revolving	14	0.29%	0.94%	1.64%	1.18%	13	41.17%	44.41%	72.54%	49.80%	24	0.64%	1.08%	3.48%	1.31%	23	51.67%	59.14%	70.76%	51.70%
	Retail - Other Retail	33	0.61%	1.29%	3.50%	2.52%	30	24.45%	33.90%	52.60%	48.70%	56	0.78%	2.27%	4.46%	4.33%	51	32.03%	41.03%	51.05%	39.65%
Romania	**Corporates**	9	**0.00%**	**0.11%**	**0.58%**	**0.53%**						37	**0.64%**	**0.94%**	**3.30%**	**3.65%**	36	**33.24%**	**38.57%**	**40.00%**	**32.36%**
	Corporates - Of Which: Specialised Lending											6	0.46%	1.64%	2.69%	1.14%	6	14.75%	27.99%	40.00%	25.40%
	Corporates - Of Which: SME											17	0.62%	2.04%	3.26%	5.57%	17	33.54%	38.54%	40.00%	38.03%
	Corporates - Of Which: Large corporates	4	0.00%	0.00%	0.00%	0.00%						26	0.38%	0.65%	1.25%	0.69%	26	39.99%	40.00%	40.00%	36.84%
	Corporates: Purchased receivables	4	0.00%	0.14%	1.09%	0.26%						13	0.47%	1.10%	4.37%	3.61%	13	20.17%	40.00%	40.00%	31.94%
	Corporates: Other	7	0.00%	0.00%	0.85%	0.70%						33	0.66%	1.06%	3.30%	3.04%	32	34.52%	39.91%	40.00%	37.29%
	Retail	31	**0.30%**	**1.80%**	**4.88%**	**1.43%**	29	**31.11%**	**53.76%**	**65.50%**	**71.08%**	57	**0.59%**	**1.01%**	**3.50%**	**2.63%**	60	**20.94%**	**30.53%**	**40.98%**	**46.75%**
	Retail: Purchased receivables	4	0.53%	2.69%	6.90%	5.48%						8	1.15%	3.05%	14.21%	3.01%	8	22.38%	55.46%	71.72%	28.85%
	Retail - Of Which: Secured by immovable property	7	0.00%	0.00%	0.65%	0.38%						49	0.41%	0.83%	2.40%	1.28%	49	15.19%	18.86%	23.73%	31.92%
	Retail - Secured by residential real estate	6	0.00%	0.00%	0.26%	0.37%						50	0.40%	0.75%	2.40%	1.28%	50	15.19%	19.10%	24.61%	31.92%
	Retail - Qualifying Revolving	8	2.01%	3.39%	6.84%	3.28%	7	39.46%	49.01%	59.38%	54.12%	25	0.75%	2.91%	6.66%	3.37%	24	51.44%	60.47%	71.07%	64.25%
	Retail - Other Retail	26	1.45%	3.80%	11.98%	2.76%	27	34.05%	59.31%	71.03%	79.22%	48	0.78%	2.38%	10.33%	4.29%	49	37.77%	49.25%	61.61%	64.95%

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

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Risk Parameters statistics by country of the counterparty for IRB banks

EU and main non-EU countries

2026 Q2

(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**	12	**0.00%**	**0.05%**	**0.65%**	**0.50%**	8	**24.24%**	**35.36%**	**56.26%**	**42.76%**	37	**0.49%**	**1.23%**	**2.49%**	**2.90%**	37	**35.87%**	**39.90%**	**40.00%**	**35.39%**
	Corporates - Of Which: Specialised Lending											6	0.73%	2.09%	2.12%	0.97%	6	19.38%	25.00%	32.56%	30.21%
	Corporates - Of Which: SME	8	0.05%	0.59%	1.59%	1.04%	8	26.48%	39.36%	55.16%	49.88%	20	1.87%	3.04%	7.02%	3.19%	20	28.92%	36.59%	39.91%	36.98%
	Corporates - Of Which: Large corporates	5	0.00%	0.00%	0.00%	0.00%						27	0.26%	0.38%	0.78%	0.60%	27	39.76%	40.00%	40.00%	39.37%
	Corporates: Purchased receivables											10	0.40%	1.77%	2.21%	1.38%	10	20.00%	38.55%	40.00%	34.52%
	Corporates: Other	12	0.00%	0.06%	0.79%	0.61%	8	24.24%	35.36%	57.15%	42.98%	34	0.56%	1.69%	2.39%	2.70%	34	37.91%	40.00%	40.00%	38.12%
	Retail	21	**0.12%**	**0.74%**	**1.27%**	**0.73%**	19	**36.77%**	**38.77%**	**57.87%**	**39.46%**	53	**0.81%**	**1.30%**	**1.97%**	**1.13%**	54	**21.41%**	**27.88%**	**35.21%**	**30.90%**
	Retail: Purchased receivables											6	1.10%	2.25%	2.64%	3.33%	6	16.54%	46.40%	67.20%	24.50%
	Retail - Of Which: Secured by immovable property	11	0.00%	0.38%	0.41%	0.40%	8	11.28%	16.50%	18.08%	18.29%	43	0.50%	0.83%	1.31%	0.77%	43	15.91%	20.76%	26.27%	27.07%
	Retail - Secured by residential real estate	10	0.00%	0.29%	0.40%	0.40%	7	11.16%	16.51%	19.66%	18.32%	45	0.49%	0.94%	1.47%	0.77%	45	16.53%	21.48%	26.76%	27.06%
	Retail - Qualifying Revolving	8	0.49%	0.66%	2.10%	0.49%	8	27.13%	28.87%	59.82%	28.01%	28	0.51%	1.85%	7.10%	2.46%	27	50.24%	55.67%	63.41%	51.02%
	Retail - Other Retail	18	1.30%	2.73%	3.76%	2.72%	16	36.89%	53.17%	60.55%	57.99%	43	0.53%	2.63%	4.07%	3.81%	43	32.80%	43.37%	58.13%	54.45%
Slovenia	**Corporates**	4	**0.00%**	**0.00%**	**0.00%**	**0.00%**						24	**0.54%**	**2.07%**	**5.55%**	**2.57%**	24	**36.23%**	**38.42%**	**40.00%**	**34.56%**
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME											7	0.63%	0.74%	30.75%	0.87%	8	16.78%	35.81%	39.99%	16.83%
	Corporates - Of Which: Large corporates	4	0.00%	0.00%	0.00%	0.00%						18	0.18%	0.87%	2.70%	3.96%	18	38.26%	40.00%	40.00%	38.61%
	Corporates: Purchased receivables											9	0.41%	0.71%	9.79%	2.18%	9	20.00%	38.54%	40.00%	34.55%
	Corporates: Other											20	0.45%	1.35%	3.28%	2.52%	20	36.83%	39.16%	40.00%	34.25%
	Retail	13	**0.07%**	**0.23%**	**0.98%**	**0.96%**	11	**39.65%**	**59.39%**	**65.90%**	**54.79%**	50	**0.25%**	**0.61%**	**2.18%**	**2.63%**	49	**19.87%**	**28.08%**	**49.33%**	**34.19%**
	Retail: Purchased receivables											6	0.73%	2.92%	2.96%	4.81%	7	15.25%	54.79%	67.20%	30.34%
	Retail - Of Which: Secured by immovable property											31	0.16%	0.34%	0.49%	1.07%	31	12.00%	19.21%	23.44%	21.44%
	Retail - Secured by residential real estate											31	0.16%	0.33%	0.55%	1.12%	31	12.00%	18.07%	23.44%	21.79%
	Retail - Qualifying Revolving											26	0.35%	0.47%	1.77%	1.02%	23	50.11%	61.14%	68.71%	65.33%
	Retail - Other Retail	10	0.27%	0.36%	11.08%	1.29%	10	55.22%	60.16%	65.90%	58.08%	39	0.56%	1.01%	3.01%	5.40%	38	33.60%	47.18%	60.65%	53.47%
Spain	**Corporates**	16	**0.08%**	**1.00%**	**1.70%**	**1.32%**	13	**17.93%**	**30.34%**	**36.98%**	**33.43%**	64	**0.34%**	**0.89%**	**1.68%**	**1.54%**	64	**34.20%**	**39.39%**	**40.12%**	**35.53%**
	Corporates - Of Which: Specialised Lending	4	0.20%	4.33%	10.18%	1.64%						25	0.82%	1.00%	1.95%	1.42%	26	21.07%	29.85%	40.00%	23.70%
	Corporates - Of Which: SME	9	0.33%	1.13%	1.73%	1.91%	6	29.82%	34.49%	37.57%	34.67%	40	0.47%	1.86%	2.61%	2.35%	40	27.45%	34.66%	40.00%	33.90%
	Corporates - Of Which: Large corporates	13	0.13%	0.27%	0.94%	0.69%	9	20.41%	24.36%	34.60%	26.62%	51	0.20%	0.50%	0.77%	0.63%	51	39.56%	40.00%	40.00%	38.32%
	Corporates: Purchased receivables	4	0.10%	0.30%	2.49%	2.95%						15	0.25%	0.41%	1.24%	0.68%	15	35.38%	40.00%	40.00%	39.12%
	Corporates: Other	15	0.00%	0.84%	1.60%	1.31%	10	20.81%	25.26%	40.72%	31.66%	63	0.30%	0.72%	1.63%	1.70%	63	37.70%	40.00%	40.02%	37.57%
	Retail	44	**0.17%**	**0.56%**	**1.14%**	**0.86%**	40	**15.92%**	**24.98%**	**41.96%**	**35.75%**	67	**0.70%**	**1.10%**	**1.73%**	**1.02%**	69	**19.67%**	**24.19%**	**31.49%**	**34.42%**
	Retail: Purchased receivables	7	0.97%	2.19%	5.25%	7.97%						8	1.66%	3.71%	6.88%	1.97%	9	33.84%	44.12%	62.80%	57.61%
	Retail - Of Which: Secured by immovable property	20	0.25%	0.54%	1.00%	0.45%	15	8.74%	12.66%	20.41%	18.72%	62	0.45%	0.82%	1.25%	0.87%	63	14.90%	18.29%	24.62%	28.27%
	Retail - Secured by residential real estate	20	0.25%	0.41%	0.80%	0.44%	15	8.74%	11.81%	19.87%	18.09%	63	0.45%	0.82%	1.24%	0.84%	64	15.15%	18.57%	24.38%	28.31%
	Retail - Qualifying Revolving	20	0.39%	0.60%	1.11%	0.52%	18	37.46%	46.50%	63.84%	72.82%	28	0.64%	0.99%	2.32%	1.20%	27	50.31%	57.17%	63.71%	69.09%
	Retail - Other Retail	39	0.45%	1.15%	3.21%	2.64%	35	26.96%	37.86%	50.86%	43.45%	59	1.14%	2.43%	4.12%	1.91%	58	32.85%	39.28%	52.37%	50.74%

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__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 Q2

(Source COREP C 9.02)

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

Country	Exposure class	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**	*12*	**0.08%**	**0.26%**	**2.80%**	**0.56%**	*9*	**8.62%**	**11.56%**	**13.26%**	**12.48%**	*48*	**0.42%**	**1.06%**	**1.58%**	**0.88%**	*58*	**32.40%**	**39.63%**	**40.00%**	**26.64%**
	Corporates - Of Which: Specialised Lending	*5*	35.93%	39.41%	62.98%	44.81%	*5*	1.25%	5.60%	13.27%	7.12%	*13*	0.85%	1.42%	11.22%	4.76%	*29*	24.14%	29.25%	40.00%	31.12%
	Corporates - Of Which: SME	*8*	0.16%	0.51%	5.85%	0.66%	*7*	4.71%	13.37%	23.26%	14.63%	*23*	0.52%	1.35%	4.12%	0.71%	*25*	22.32%	32.71%	40.00%	19.62%
	Corporates - Of Which: Large corporates	*8*	0.00%	0.28%	1.70%	0.90%	*4*	9.12%	16.45%	24.07%	11.30%	*49*	0.26%	0.46%	1.32%	0.73%	*52*	36.93%	40.00%	40.00%	36.05%
	Corporates: Purchased receivables											*16*	0.21%	0.38%	3.31%	1.49%	*16*	26.73%	39.95%	40.00%	34.14%
	Corporates: Other	*9*	0.05%	0.09%	0.26%	0.30%	*7*	2.75%	8.62%	21.17%	14.15%	*55*	0.24%	0.63%	1.28%	0.78%	*54*	35.86%	40.00%	40.00%	25.66%
	Retail	*36*	**0.11%**	**0.34%**	**1.09%**	**0.10%**	*31*	**18.16%**	**31.64%**	**55.77%**	**16.31%**	*66*	**0.49%**	**1.23%**	**2.63%**	**0.45%**	*68*	**16.83%**	**23.24%**	**31.42%**	**17.04%**
	Retail: Purchased receivables											*6*	0.65%	1.88%	2.71%	7.57%	*6*	15.06%	33.91%	62.80%	25.03%
	Retail - Of Which: Secured by immovable property	*12*	0.05%	0.14%	1.68%	0.08%	*10*	4.41%	10.06%	20.54%	5.03%	*56*	0.37%	0.72%	1.94%	0.35%	*57*	12.68%	17.50%	22.95%	15.57%
	Retail - Secured by residential real estate	*12*	0.05%	0.13%	1.41%	0.08%	*10*	4.47%	7.52%	19.45%	4.18%	*57*	0.37%	0.76%	1.98%	0.34%	*59*	12.33%	17.50%	23.50%	15.39%
	Retail - Qualifying Revolving	*11*	0.01%	0.44%	1.41%	0.01%	*10*	17.73%	40.89%	75.60%	40.30%	*28*	0.62%	1.01%	2.44%	2.40%	*27*	50.01%	56.24%	70.01%	65.15%
	Retail - Other Retail	*29*	0.35%	0.77%	3.32%	0.40%	*27*	29.77%	54.12%	67.85%	32.94%	*52*	0.95%	2.26%	3.47%	1.38%	*54*	32.80%	39.21%	51.04%	36.52%
United Kingdom	**Corporates**	*18*	**0.05%**	**0.92%**	**2.13%**	**1.20%**	*15*	**2.30%**	**11.93%**	**33.75%**	**7.71%**	*67*	**0.38%**	**0.91%**	**1.78%**	**0.92%**	*71*	**32.60%**	**38.90%**	**40.23%**	**32.61%**
	Corporates - Of Which: Specialised Lending	*4*	0.00%	2.01%	4.57%	3.73%						*30*	0.54%	0.74%	1.48%	1.15%	*31*	21.77%	37.30%	40.00%	29.08%
	Corporates - Of Which: SME	*4*	0.00%	0.00%	0.37%	0.04%						*47*	0.74%	1.90%	3.54%	1.58%	*48*	27.49%	36.42%	40.00%	28.32%
	Corporates - Of Which: Large corporates	*11*	0.00%	0.36%	2.14%	0.84%	*9*	0.91%	1.69%	19.06%	4.06%	*51*	0.28%	0.48%	1.03%	0.69%	*55*	36.92%	39.95%	40.00%	33.83%
	Corporates: Purchased receivables											*18*	0.23%	0.60%	2.90%	1.81%	*18*	34.00%	39.78%	40.00%	33.74%
	Corporates: Other	*16*	0.00%	0.20%	1.63%	0.56%	*12*	2.39%	11.72%	40.27%	5.69%	*65*	0.39%	0.82%	1.79%	0.69%	*68*	34.43%	39.70%	40.78%	35.49%
	Retail	*47*	**0.21%**	**0.59%**	**1.01%**	**0.66%**	*43*	**9.59%**	**19.25%**	**45.33%**	**9.90%**	*66*	**0.84%**	**1.40%**	**2.21%**	**1.40%**	*68*	**17.07%**	**22.43%**	**27.84%**	**15.60%**
	Retail: Purchased receivables	*5*	0.05%	0.32%	3.03%	2.79%						*8*	1.01%	3.30%	7.56%	3.14%	*8*	22.35%	31.75%	55.46%	24.28%
	Retail - Of Which: Secured by immovable property	*24*	0.52%	0.82%	1.06%	0.61%	*23*	3.41%	9.00%	18.68%	2.67%	*65*	0.73%	1.06%	1.90%	1.30%	*64*	14.52%	17.80%	24.34%	12.65%
	Retail - Secured by residential real estate	*23*	0.30%	0.54%	0.92%	0.61%	*20*	3.36%	9.23%	17.12%	2.65%	*66*	0.66%	1.10%	1.99%	1.30%	*66*	14.61%	17.81%	25.02%	12.65%
	Retail - Qualifying Revolving	*21*	0.42%	0.70%	1.57%	1.16%	*17*	29.95%	41.60%	49.00%	57.04%	*30*	0.75%	1.65%	3.19%	2.87%	*30*	50.41%	59.64%	63.15%	92.54%
	Retail - Other Retail	*38*	0.31%	0.95%	2.24%	1.65%	*35*	28.34%	48.51%	60.80%	52.74%	*52*	1.27%	2.28%	4.01%	3.13%	*58*	30.89%	38.61%	48.96%	49.42%
Australia	**Corporates**	*10*	**0.01%**	**0.66%**	**1.58%**	**0.67%**	*4*	**10.38%**	**13.07%**	**23.47%**	**16.18%**	*40*	**0.16%**	**0.64%**	**1.24%**	**0.85%**	*42*	**27.90%**	**39.98%**	**40.00%**	**27.45%**
	Corporates - Of Which: Specialised Lending											*14*	0.32%	0.49%	1.00%	0.83%	*15*	17.44%	25.00%	40.00%	20.68%
	Corporates - Of Which: SME	*4*	0.00%	0.31%	1.56%	0.69%						*18*	0.42%	1.21%	2.43%	0.74%	*18*	19.25%	39.17%	40.00%	15.73%
	Corporates - Of Which: Large corporates	*5*	0.00%	0.15%	0.65%	1.49%						*30*	0.18%	0.43%	0.77%	0.58%	*31*	39.72%	40.00%	40.00%	35.67%
	Corporates: Purchased receivables	*4*	0.00%	0.03%	3.77%	0.03%						*9*	0.22%	0.75%	1.11%	0.83%	*9*	37.77%	40.00%	40.00%	36.97%
	Corporates: Other	*5*	0.00%	0.48%	0.64%	0.90%						*37*	0.15%	0.55%	1.52%	0.64%	*37*	33.30%	40.00%	40.00%	30.94%
	Retail	*34*	**0.04%**	**0.31%**	**1.90%**	**0.46%**	*30*	**9.70%**	**20.38%**	**56.93%**	**4.75%**	*63*	**0.50%**	**0.85%**	**2.66%**	**0.66%**	*62*	**15.46%**	**20.56%**	**27.94%**	**15.15%**
	Retail: Purchased receivables											*5*	0.85%	3.12%	3.12%	3.51%	*5*	12.17%	30.00%	62.80%	18.72%
	Retail - Of Which: Secured by immovable property	*13*	0.39%	3.42%	5.14%	0.40%	*8*	5.04%	9.85%	13.64%	1.78%	*57*	0.28%	0.57%	1.48%	0.60%	*57*	13.63%	15.69%	22.98%	14.31%
	Retail - Secured by residential real estate	*12*	0.20%	1.59%	3.10%	0.40%	*6*	1.59%	8.29%	10.98%	1.62%	*58*	0.28%	0.58%	1.70%	0.60%	*59*	13.63%	15.92%	22.98%	14.31%
	Retail - Qualifying Revolving	*13*	0.21%	0.36%	0.52%	0.43%	*12*	24.55%	45.21%	61.68%	42.50%	*25*	0.48%	1.00%	2.91%	1.48%	*23*	51.38%	57.38%	63.65%	66.06%
	Retail - Other Retail	*25*	0.25%	0.96%	4.32%	1.76%	*23*	26.29%	53.50%	71.40%	18.46%	*49*	0.60%	1.28%	5.79%	1.95%	*45*	31.35%	39.25%	46.90%	32.28%

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 Q2

(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**	4	**0.72%**	**0.85%**	**2.36%**	**0.80%**						43	**0.28%**	**0.64%**	**1.01%**	**0.74%**	43	**32.52%**	**40.00%**	**40.00%**	**33.21%**
	Corporates - Of Which: Specialised Lending											16	0.14%	0.50%	1.54%	1.22%	17	20.70%	30.42%	40.00%	31.64%
	Corporates - Of Which: SME											14	0.22%	1.00%	2.28%	1.51%	15	25.14%	36.54%	40.00%	30.20%
	Corporates - Of Which: Large corporates	4	0.00%	0.02%	0.09%	0.08%						34	0.22%	0.51%	0.90%	0.65%	34	39.91%	40.00%	40.00%	33.36%
	Corporates: Purchased receivables											13	0.47%	0.71%	1.50%	0.88%	13	34.90%	39.34%	40.00%	34.59%
	Corporates: Other											38	0.26%	0.51%	0.96%	0.69%	38	38.76%	40.00%	40.29%	33.80%
	Retail	27	**0.07%**	**0.20%**	**1.13%**	**2.26%**	23	**14.72%**	**31.78%**	**55.12%**	**15.84%**	63	**0.45%**	**0.94%**	**1.97%**	**2.13%**	63	**17.87%**	**22.78%**	**30.00%**	**28.40%**
	Retail: Purchased receivables											5	0.90%	3.21%	3.21%	3.20%	5	14.04%	30.00%	33.51%	23.72%
	Retail - Of Which: Secured by immovable property	8	0.00%	0.50%	1.93%	0.91%	4	3.47%	9.50%	14.75%	5.35%	59	0.40%	0.70%	1.54%	0.89%	58	13.99%	18.27%	24.17%	18.30%
	Retail - Secured by residential real estate	7	0.00%	0.00%	1.08%	0.87%						60	0.39%	0.72%	1.57%	0.91%	60	14.15%	18.27%	24.37%	18.28%
	Retail - Qualifying Revolving	14	0.32%	0.52%	0.78%	0.69%	13	40.67%	47.32%	60.75%	47.91%	27	0.65%	2.04%	8.07%	2.44%	26	51.12%	58.28%	66.10%	59.88%
	Retail - Other Retail	22	0.15%	1.87%	4.47%	2.71%	18	36.96%	57.51%	60.80%	16.20%	50	0.65%	1.69%	4.23%	2.51%	47	32.15%	36.05%	54.58%	31.03%
China	**Corporates**											33	**0.35%**	**0.53%**	**1.58%**	**1.20%**	33	**37.95%**	**39.88%**	**40.00%**	**38.46%**
	Corporates - Of Which: Specialised Lending											9	0.26%	0.50%	0.67%	0.65%	9	17.74%	24.44%	29.73%	20.55%
	Corporates - Of Which: SME											11	0.38%	0.93%	2.68%	2.67%	11	29.05%	40.00%	44.14%	28.57%
	Corporates - Of Which: Large corporates											24	0.29%	0.42%	0.86%	0.56%	24	39.59%	40.00%	40.00%	39.27%
	Corporates: Purchased receivables											9	0.18%	0.71%	2.88%	0.90%	9	35.75%	38.68%	40.00%	37.76%
	Corporates: Other											30	0.40%	0.84%	2.41%	1.26%	30	38.21%	40.00%	40.26%	39.64%
	Retail	23	**0.01%**	**0.05%**	**0.18%**	**1.07%**	20	**9.32%**	**42.11%**	**72.52%**	**7.57%**	58	**0.28%**	**0.59%**	**1.57%**	**0.68%**	59	**14.05%**	**20.05%**	**30.71%**	**14.92%**
	Retail: Purchased receivables											6	0.70%	2.20%	3.32%	8.22%	6	12.33%	31.82%	62.80%	22.19%
	Retail - Of Which: Secured by immovable property	5	0.00%	0.00%	2.51%	2.20%						51	0.20%	0.54%	1.52%	0.78%	51	13.54%	16.90%	25.05%	16.68%
	Retail - Secured by residential real estate	5	0.00%	0.00%	2.23%	1.95%						51	0.19%	0.54%	1.52%	0.79%	52	13.39%	17.36%	23.83%	16.69%
	Retail - Qualifying Revolving	7	0.13%	0.29%	0.64%	0.33%	7	9.52%	21.07%	46.05%	16.73%	25	0.30%	0.61%	2.39%	1.02%	24	51.06%	60.02%	69.87%	63.07%
	Retail - Other Retail	17	0.02%	0.26%	4.44%	1.76%	13	48.74%	76.46%	84.62%	67.45%	47	0.49%	1.14%	2.86%	0.42%	45	30.00%	37.63%	49.98%	10.30%
Hong Kong	**Corporates**											38	**0.27%**	**0.73%**	**3.85%**	**1.32%**	39	**36.45%**	**39.99%**	**40.00%**	**30.61%**
	Corporates - Of Which: Specialised Lending											11	0.45%	1.00%	3.21%	9.53%	11	12.60%	21.37%	30.76%	20.75%
	Corporates - Of Which: SME											14	0.44%	1.16%	3.26%	1.02%	14	25.00%	35.87%	45.11%	37.98%
	Corporates - Of Which: Large corporates											26	0.19%	0.51%	0.93%	0.55%	27	38.00%	40.00%	40.00%	31.76%
	Corporates: Purchased receivables											8	0.29%	0.58%	1.74%	0.32%	8	37.58%	39.43%	40.32%	39.43%
	Corporates: Other											35	0.32%	0.82%	3.85%	0.90%	36	37.21%	39.99%	40.20%	32.20%
	Retail	9	**0.00%**	**0.01%**	**0.02%**	**0.38%**	7	**41.69%**	**51.03%**	**70.46%**	**13.07%**	56	**0.24%**	**0.56%**	**1.25%**	**0.39%**	56	**12.74%**	**18.76%**	**26.05%**	**6.37%**
	Retail: Purchased receivables																				
	Retail - Of Which: Secured by immovable property											49	0.23%	0.60%	1.12%	0.53%	48	12.16%	15.90%	19.51%	17.21%
	Retail - Secured by residential real estate											49	0.23%	0.52%	1.12%	0.52%	49	12.79%	15.89%	19.68%	17.23%
	Retail - Qualifying Revolving											24	0.20%	0.52%	1.47%	0.92%	23	50.73%	60.67%	69.53%	61.39%
	Retail - Other Retail	8	0.01%	0.25%	2.59%	0.17%	6	46.57%	52.53%	69.31%	68.61%	42	0.25%	0.60%	1.62%	0.34%	40	25.85%	34.70%	52.76%	2.88%

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

2026 Q2

(Source COREP C 9.02)

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

Country	Exposure	Default rate N	Default rate 25th	Default rate 50th	Default rate 75th	Default rate W.A	Loss rate N	Loss rate 25th	Loss rate 50th	Loss rate 75th	Loss rate W.A	PD - adjusted N	PD - adjusted 25th	PD - adjusted 50th	PD - adjusted 75th	PD - adjusted W.A	LGD N	LGD 25th	LGD 50th	LGD 75th	LGD W.A
India	**Corporates**											30	**0.36%**	**1.11%**	**7.66%**	**0.93%**	32	**38.45%**	**40.00%**	**40.00%**	**36.30%**
India	Corporates - Of Which: Specialised Lending											10	0.74%	0.94%	1.84%	1.61%	10	22.18%	25.73%	40.00%	25.02%
India	Corporates - Of Which: SME											8	0.56%	1.27%	2.74%	1.63%	8	35.94%	40.00%	40.91%	38.63%
India	Corporates - Of Which: Large corporates											19	0.25%	0.43%	1.11%	0.91%	21	39.85%	40.00%	40.00%	36.55%
India	Corporates: Purchased receivables											10	0.26%	0.77%	21.53%	0.34%	10	37.48%	39.82%	40.00%	40.50%
India	Corporates: Other											24	0.28%	1.03%	4.63%	0.93%	25	40.00%	40.00%	40.29%	37.96%
India	**Retail**	27	**0.25%**	**1.61%**	**4.60%**	**1.57%**	24	**26.42%**	**52.75%**	**71.91%**	**36.30%**	57	**0.38%**	**1.38%**	**2.45%**	**1.17%**	56	**17.94%**	**28.40%**	**43.95%**	**28.52%**
India	Retail: Purchased receivables											5	1.04%	3.66%	3.66%	3.80%	5	13.21%	31.45%	46.42%	23.11%
India	Retail - Of Which: Secured by immovable property	6	0.00%	0.77%	4.72%	2.52%						42	0.17%	0.31%	0.71%	0.54%	41	13.67%	18.84%	27.08%	21.38%
India	Retail - Secured by residential real estate	5	0.00%	0.00%	0.00%	0.16%						42	0.17%	0.38%	0.73%	0.56%	42	13.67%	18.89%	27.08%	21.40%
India	Retail - Qualifying Revolving	8	0.94%	3.84%	4.92%	3.19%	8	13.82%	46.34%	69.27%	15.97%	25	0.52%	1.34%	7.58%	2.75%	24	51.49%	64.10%	70.18%	75.35%
India	Retail - Other Retail	16	0.58%	4.34%	11.19%	3.01%	18	38.66%	57.84%	72.72%	58.88%	40	0.64%	1.94%	6.87%	2.10%	40	36.06%	50.47%	60.79%	47.17%
Korea, Republic Of	**Corporates**											26	**0.16%**	**0.22%**	**0.57%**	**0.32%**	27	**38.52%**	**40.00%**	**40.00%**	**36.68%**
Korea, Republic Of	Corporates - Of Which: Specialised Lending											8	0.26%	0.31%	0.50%	0.42%	8	16.66%	23.28%	28.10%	22.92%
Korea, Republic Of	Corporates - Of Which: SME																				
Korea, Republic Of	Corporates - Of Which: Large corporates											20	0.16%	0.28%	0.78%	0.32%	20	40.00%	40.00%	40.00%	36.83%
Korea, Republic Of	Corporates: Purchased receivables											6	0.43%	0.58%	0.86%	0.53%	6	37.36%	38.01%	40.00%	37.92%
Korea, Republic Of	Corporates: Other											20	0.17%	0.22%	0.55%	0.25%	21	40.00%	40.00%	41.12%	37.69%
Korea, Republic Of	**Retail**	14	**0.08%**	**0.19%**	**0.44%**	**1.35%**	10	**35.92%**	**64.43%**	**84.00%**	**63.02%**	50	**0.17%**	**0.35%**	**1.24%**	**1.02%**	50	**15.99%**	**25.87%**	**46.90%**	**21.08%**
Korea, Republic Of	Retail: Purchased receivables																				
Korea, Republic Of	Retail - Of Which: Secured by immovable property	4	0.00%	0.00%	0.00%	0.00%						38	0.15%	0.20%	0.46%	0.55%	37	13.01%	17.92%	25.51%	19.34%
Korea, Republic Of	Retail - Secured by residential real estate	4	0.00%	0.00%	0.00%	0.00%						38	0.15%	0.20%	0.46%	0.55%	38	13.01%	17.91%	25.51%	19.23%
Korea, Republic Of	Retail - Qualifying Revolving	4	0.22%	0.67%	1.05%	0.98%						26	0.26%	0.62%	1.13%	1.72%	26	50.02%	57.72%	73.64%	63.69%
Korea, Republic Of	Retail - Other Retail	9	0.48%	2.59%	3.14%	1.51%	7	53.20%	75.88%	88.66%	70.12%	38	0.37%	2.10%	4.79%	1.08%	35	31.78%	46.65%	66.80%	31.36%
Russian Federation	**Corporates**	4	**0.55%**	**2.39%**	**5.34%**	**1.95%**	6	**5.34%**	**17.93%**	**57.24%**	**10.06%**	21	**13.35%**	**36.23%**	**75.07%**	**35.69%**	22	**39.89%**	**40.00%**	**44.50%**	**38.14%**
Russian Federation	Corporates - Of Which: Specialised Lending											5	14.27%	30.00%	48.52%	27.30%	5	37.06%	40.00%	40.00%	35.41%
Russian Federation	Corporates - Of Which: SME																				
Russian Federation	Corporates - Of Which: Large corporates											10	3.41%	30.59%	79.99%	41.35%	11	40.00%	40.00%	42.61%	40.09%
Russian Federation	Corporates: Purchased receivables																				
Russian Federation	Corporates: Other						4	2.47%	9.84%	45.73%	21.66%	17	3.26%	25.98%	79.13%	36.19%	19	39.92%	41.09%	44.33%	40.83%
Russian Federation	**Retail**	20	**0.04%**	**1.02%**	**5.80%**	**8.72%**	20	**17.16%**	**52.23%**	**69.83%**	**21.20%**	56	**0.45%**	**1.38%**	**5.09%**	**3.52%**	56	**16.41%**	**22.19%**	**30.92%**	**21.20%**
Russian Federation	Retail: Purchased receivables																				
Russian Federation	Retail - Of Which: Secured by immovable property	10	2.18%	3.41%	10.53%	8.98%	8	10.51%	16.40%	17.99%	11.51%	48	0.39%	1.14%	4.55%	2.83%	48	13.42%	16.92%	24.39%	18.81%
Russian Federation	Retail - Secured by residential real estate	10	0.00%	3.08%	8.92%	9.11%	7	7.71%	12.05%	18.27%	11.47%	49	0.42%	1.31%	4.30%	2.82%	50	13.67%	17.23%	24.39%	18.80%
Russian Federation	Retail - Qualifying Revolving	7	1.06%	1.80%	8.30%	4.69%	8	17.07%	52.27%	68.10%	30.72%	23	0.52%	1.59%	6.30%	2.89%	22	51.91%	61.62%	74.45%	67.48%
Russian Federation	Retail - Other Retail	13	0.54%	1.31%	8.12%	3.45%	13	55.31%	65.00%	73.75%	62.39%	38	0.53%	2.14%	5.37%	6.51%	41	33.11%	42.70%	62.23%	45.03%

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

European Banking Authority

Risk Parameters statistics by country of the counterparty for IRB banks

EU and main non-EU countries

2026 Q2

(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**											44	0.25%	0.67%	1.54%	0.84%	44	32.42%	39.49%	40.00%	34.31%
	Corporates - Of Which: Specialised Lending											15	0.40%	0.64%	1.51%	0.77%	15	18.09%	25.38%	32.62%	27.30%
	Corporates - Of Which: SME											14	0.21%	0.78%	1.82%	7.15%	14	25.50%	35.36%	40.00%	30.87%
	Corporates - Of Which: Large corporates											35	0.24%	0.40%	1.04%	0.56%	35	39.05%	40.00%	40.00%	36.21%
	Corporates: Purchased receivables											13	0.11%	0.31%	0.55%	0.39%	13	34.13%	39.55%	40.00%	36.73%
	Corporates: Other											42	0.25%	0.71%	2.26%	0.79%	42	35.70%	39.88%	40.00%	36.19%
	Retail	11	0.00%	0.06%	0.80%	0.52%	6	2.48%	8.10%	24.21%	10.92%	58	0.22%	0.52%	1.39%	0.49%	59	13.61%	17.55%	24.24%	11.39%
	Retail: Purchased receivables											4	2.70%	2.96%	7.81%	4.34%	4	15.44%	29.11%	52.79%	21.10%
	Retail - Of Which: Secured by immovable property	5	0.00%	0.00%	0.80%	2.15%						57	0.23%	0.37%	1.18%	0.57%	56	12.44%	15.75%	22.73%	16.20%
	Retail - Secured by residential real estate	5	0.00%	0.00%	0.19%	0.30%						57	0.23%	0.38%	1.13%	0.57%	57	12.82%	15.81%	21.57%	16.20%
	Retail - Qualifying Revolving	4	0.05%	0.10%	0.38%	0.13%						24	0.26%	0.42%	1.63%	0.69%	23	50.26%	57.13%	68.31%	62.35%
	Retail - Other Retail	5	0.00%	0.10%	1.96%	5.05%						40	0.40%	0.79%	2.50%	0.46%	39	24.47%	35.41%	46.09%	7.06%
Switzerland	**Corporates**	12	0.00%	0.18%	0.38%	0.28%	6	7.30%	12.51%	29.56%	24.11%	61	0.22%	0.58%	1.21%	0.68%	63	36.66%	39.58%	40.00%	31.98%
	Corporates - Of Which: Specialised Lending											16	0.15%	0.38%	0.90%	0.92%	17	21.65%	32.71%	40.00%	26.60%
	Corporates - Of Which: SME	4	0.00%	0.43%	10.67%	9.76%						35	0.51%	1.08%	2.51%	1.62%	35	25.00%	31.61%	40.00%	30.97%
	Corporates - Of Which: Large corporates	8	0.00%	0.10%	0.34%	0.23%	4	8.24%	12.04%	16.24%	13.06%	51	0.18%	0.39%	0.83%	0.52%	50	39.66%	40.00%	40.00%	33.21%
	Corporates: Purchased receivables											20	0.10%	0.24%	1.12%	0.98%	20	31.57%	39.99%	40.00%	38.02%
	Corporates: Other	10	0.00%	0.12%	0.34%	0.29%	4	6.47%	7.44%	18.57%	13.46%	57	0.29%	0.57%	1.32%	0.67%	59	37.22%	39.57%	40.00%	33.49%
	Retail	39	0.15%	0.37%	0.91%	0.35%	35	12.49%	20.31%	29.57%	15.58%	68	0.67%	1.15%	2.14%	0.82%	68	16.34%	22.01%	27.61%	19.25%
	Retail: Purchased receivables											6	1.37%	3.03%	3.25%	3.56%	6	13.94%	32.93%	62.80%	23.43%
	Retail - Of Which: Secured by immovable property	25	0.32%	0.66%	1.28%	0.37%	21	5.59%	7.91%	14.38%	10.48%	64	0.69%	1.02%	2.07%	0.79%	64	15.25%	17.57%	23.92%	19.06%
	Retail - Secured by residential real estate	25	0.28%	0.50%	0.85%	0.31%	22	4.81%	9.57%	15.33%	11.14%	65	0.66%	1.03%	2.19%	0.79%	66	15.17%	17.92%	23.97%	19.08%
	Retail - Qualifying Revolving	19	0.29%	0.58%	1.05%	0.64%	17	39.27%	42.54%	57.13%	37.64%	29	0.66%	1.15%	3.19%	1.57%	29	53.20%	57.33%	65.59%	64.01%
	Retail - Other Retail	33	0.09%	0.56%	3.32%	0.39%	30	35.29%	42.79%	57.54%	33.84%	58	0.86%	1.84%	2.73%	1.14%	57	28.42%	36.15%	45.06%	19.20%
United States	**Corporates**	18	0.22%	0.44%	2.07%	0.86%	14	9.56%	17.67%	25.57%	12.28%	60	0.32%	0.76%	1.90%	1.23%	62	37.22%	40.00%	40.06%	31.51%
	Corporates - Of Which: Specialised Lending	6	1.80%	6.85%	28.33%	5.74%	5	6.88%	24.24%	25.65%	12.49%	25	0.54%	1.34%	2.83%	2.27%	26	22.56%	35.10%	40.00%	27.75%
	Corporates - Of Which: SME	4	0.35%	1.80%	5.77%	6.44%	4	3.10%	9.30%	28.26%	6.45%	38	0.70%	1.87%	3.20%	3.49%	38	25.28%	35.77%	40.00%	24.70%
	Corporates - Of Which: Large corporates	9	0.03%	0.33%	0.71%	0.60%	7	12.40%	17.11%	25.21%	11.53%	51	0.22%	0.52%	0.92%	0.82%	52	39.72%	40.00%	40.05%	33.16%
	Corporates: Purchased receivables	4	0.00%	0.03%	0.51%	0.59%						17	0.13%	0.31%	1.14%	1.05%	18	36.31%	39.99%	40.00%	37.57%
	Corporates: Other	15	0.00%	0.02%	0.42%	0.48%	11	3.79%	17.11%	26.06%	14.05%	59	0.36%	0.72%	1.21%	0.83%	59	39.04%	40.00%	40.27%	32.55%
	Retail	37	0.05%	0.27%	1.14%	2.60%	35	6.72%	16.04%	37.83%	15.26%	66	0.56%	1.18%	2.18%	2.64%	66	17.26%	21.28%	29.34%	29.37%
	Retail: Purchased receivables	4	0.75%	1.75%	2.28%	1.76%						6	1.04%	2.09%	2.75%	3.61%	6	20.07%	39.21%	62.80%	30.55%
	Retail - Of Which: Secured by immovable property	16	0.16%	0.71%	1.56%	0.49%	15	3.35%	8.34%	12.58%	6.48%	64	0.48%	0.92%	1.81%	1.09%	63	14.83%	18.03%	24.37%	21.46%
	Retail - Secured by residential real estate	16	0.16%	0.34%	1.07%	0.39%	14	3.07%	8.06%	12.58%	6.35%	65	0.43%	0.93%	1.89%	1.09%	65	14.97%	18.21%	24.37%	21.43%
	Retail - Qualifying Revolving	18	0.23%	0.51%	0.85%	0.48%	15	22.31%	37.55%	57.80%	40.59%	29	0.39%	1.01%	2.35%	1.24%	27	50.22%	57.61%	64.53%	64.78%
	Retail - Other Retail	34	0.13%	0.32%	2.09%	3.51%	30	29.68%	51.53%	61.92%	15.81%	56	0.57%	1.58%	3.59%	3.32%	55	28.01%	32.85%	48.86%	33.19%

The aim of this disclosure is to increase transparency regarding credit risk parameters of EU banks based on supervisory reporting data that the EBA collects on a quarterly basis.
Given the differences in the definition and computation of the risk parameters outlined below, a comparison between PD and DR or between LGD and LR is not straightforward and any conclusions should be interpreted with caution.

- **Scope (COREP 9.02)**

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

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

- **PD_Adjusted (**on non defaulted**)**

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

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

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

where $PD_{default}$=1;

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

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

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

- **LGD**

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

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

- **Default rate**

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

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

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 :

$$= \frac{\sum_{i=0}^{3} Obser.new\ defaults_{Q-i}}{\frac{\sum_{i=0}^{3} No\ deafulted\ exposure_{Q-i}}{4}}$$

Where *No defaulted exp* = (*Original exposure – 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:

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

To express it on yearly basis we apply:

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

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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