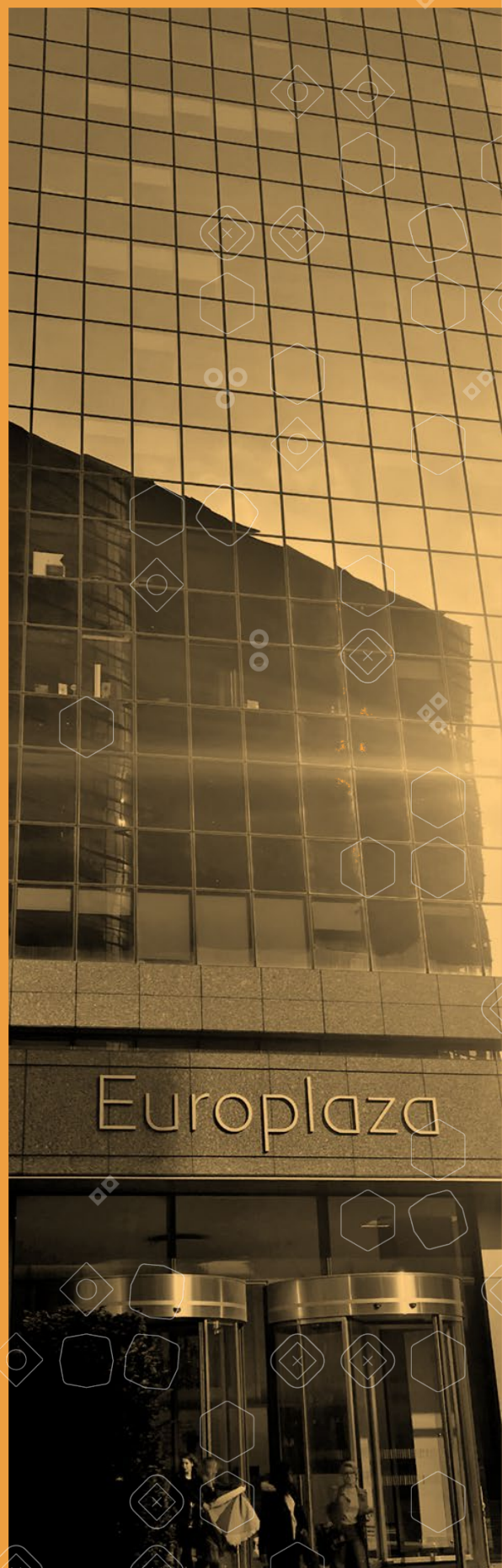


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# MREL DASHBOARD

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Q2 2023



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## Number of institutions by member state contributing to this dashboard (\*)

Member State	Number of institutions with external MREL decisions	of which covered in this dashboard (**)	Number of institutions with internal MREL decisions	of which covered in this dashboard (**)
AT	23	22	15	15
BE	4	4	7	6
BG	10	10	4	3
CY	4	4	2	2
CZ	7	7	8	5
DE	16	14	17	17
DK	45	45	2	2
EE	1	1	2	2
ES	15	15	6	6
FI	6	6	4	4
FR	6	5	10	8
GR	4	4	0	0
HR	4	4	3	3
HU	4	4	10	1
IE	3	3	12	11
IS	0	0	0	0
IT	14	14	36	23
LT	1	1	2	2
LU	5	5	7	7
LV	1	1	3	3
MT	3	3	1	1
NL	7	7	3	3
NO	12	0	1	0
PL	86	67	4	4
PT	6	6	6	5
RO	6	5	6	6
SE	8	8	9	6
SI	4	3	3	3
SK	3	3	2	2
<b>Total</b>	<b>308</b>	<b>271</b>	<b>185</b>	<b>150</b>

(\*) The figures disclosed in this Dashboard are based on MREL and TLAC resources, as of Q2 2023, reported to the Resolution Authorities and MREL decisions in force as of 1 May 2023, reported by resolution authorities to the EBA, unless more recent submission by relevant resolution authorities.

Combined Buffer Requirement are estimated using COREP rather than data from CIR 2021/622 and (ii) total MREL shortfall now also considers subordinated debt. CBR taken from COREP is reported by institution for their prudential perimeter and rebased for the resolution group perimeter. This can lead to some minor inconsistencies between resolution authorities and institutions own estimates.

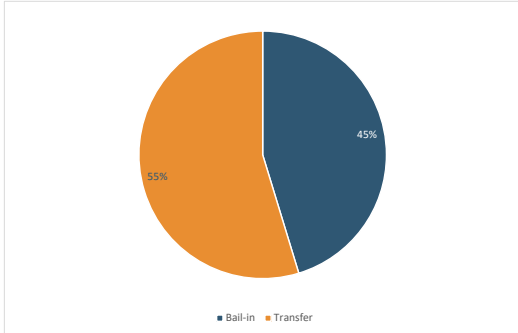
The lag of one quarter with respect to the figures disclosed in the EBA risk dashboard, which is as of 1Q2023, is due to the fact that MREL data has started to be reported more recently and with less stringent remittance dates and longer data quality review needs - this lag will resorb over time.

(\*\*) The coverage above reflects a balanced sample, meaning that only banks with MREL/TLAC data and decisions in all reference dates are used in the aggregated statistics. Throughout this dashboard, country-level figures are shown for a particular country whenever there are at least three banks reporting the underlying data.

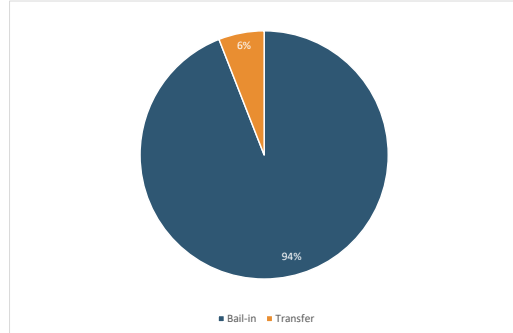
## State of resolution planning

This section provides an overview of the population of banks with the resolution strategy other than liquidation.

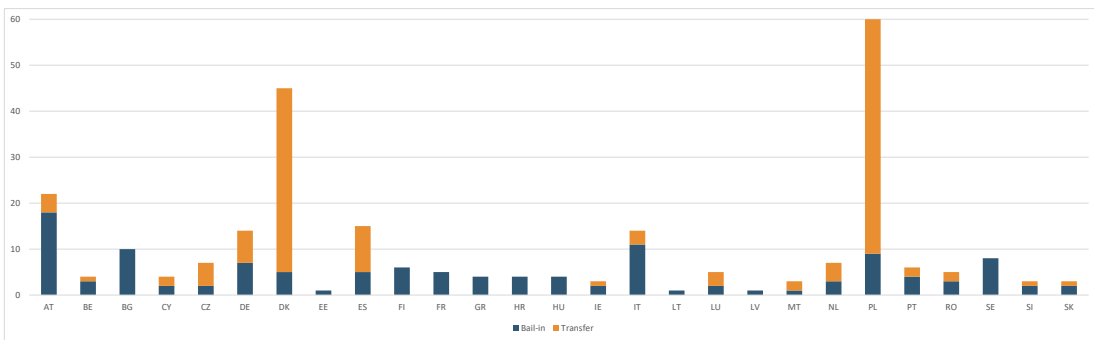
Share of resolution banks in % of number of decisions (bail-in, transfer)



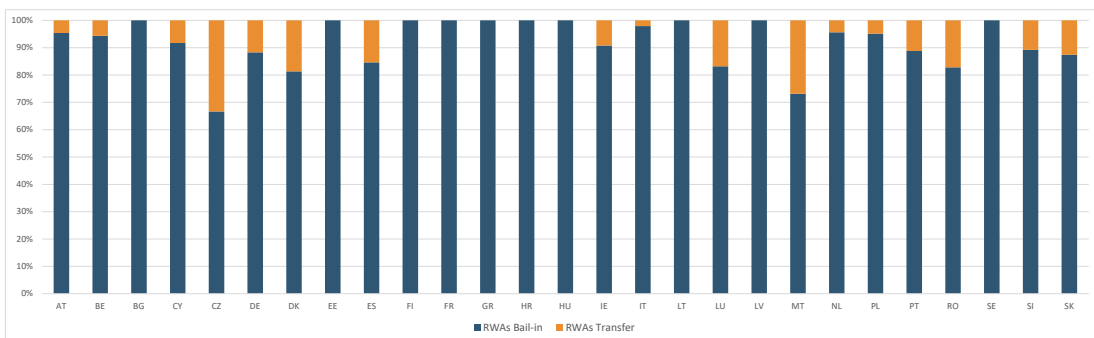
Share of resolution banks in % of RWAs (bail-in, transfer)



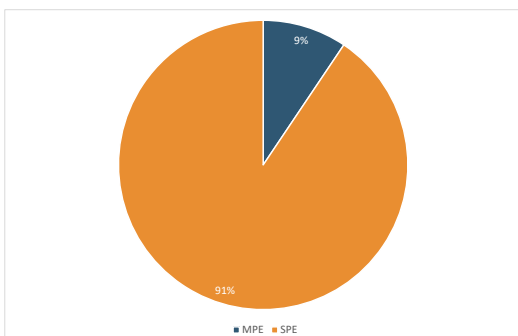
Number of resolution banks by type of strategy (bail-in vs. transfer) by member state



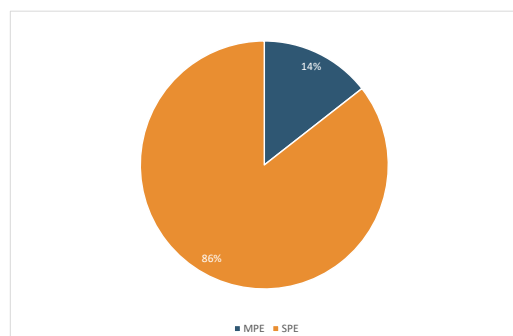
Resolution banks by type of strategy (bail-in vs. transfer) in % of RWAs by member state



MPE vs. SPE number of decisions



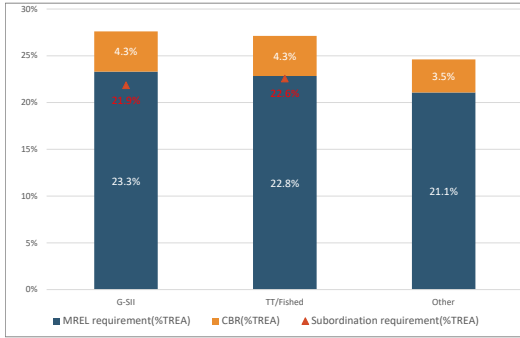
MPE vs. SPE % RWAs



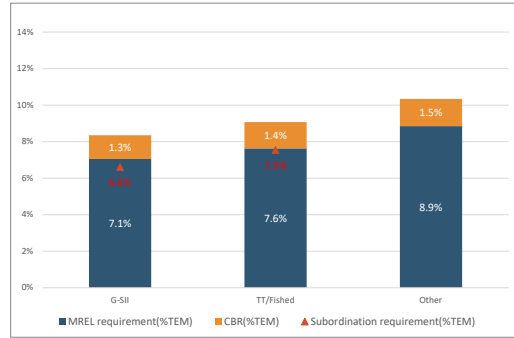
## MREL requirements

This section shows weighted averages of the higher of (i) the MREL requirements calibrated using TREA + CBR and (ii) calibrated using TEM. Those are then expressed in TREA on the LHS and in TEM on the right-hand side (RHS). On the RHS, the MREL TREA + CBR requirement is converted to TEM base, and this is why the charts on the RHS show CBR on top of MREL even though there are no buffers on top of the TEM-based MREL requirement.

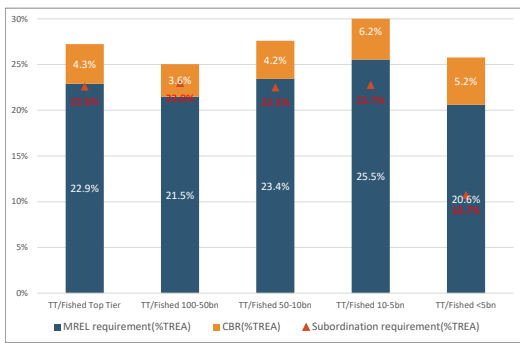
**MREL requirement for GSIs, Top-Tier/fished-out, Other banks %TREA**



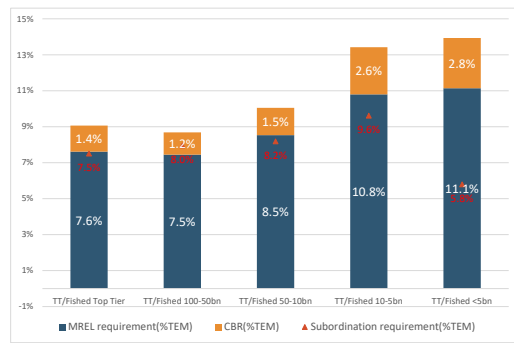
**MREL requirement for GSIs, Top-Tier/fished-out, Other banks %TEM**



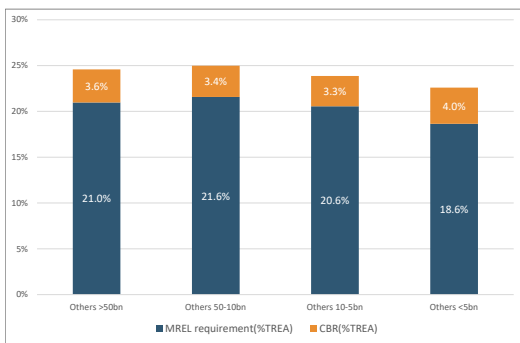
**MREL (total and subordinated) requirements for Top-Tier and fished-out banks %TREA**



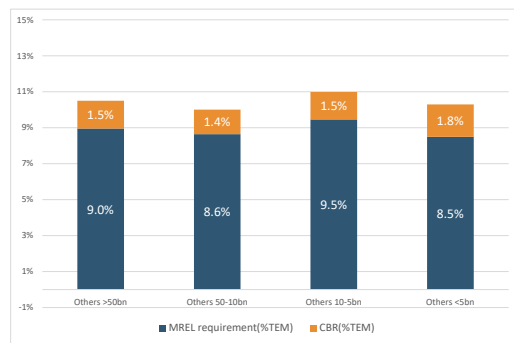
**MREL (total and subordinated) requirements for Top-Tier and fished-out banks %TEM**



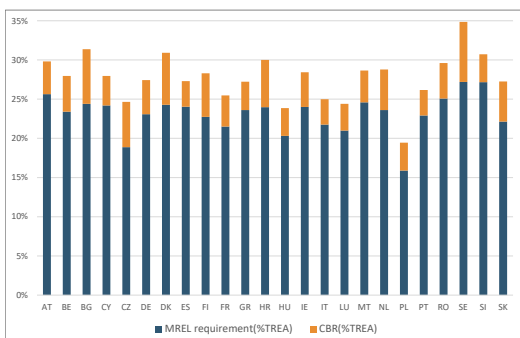
**MREL requirements for Other banks %TREA**



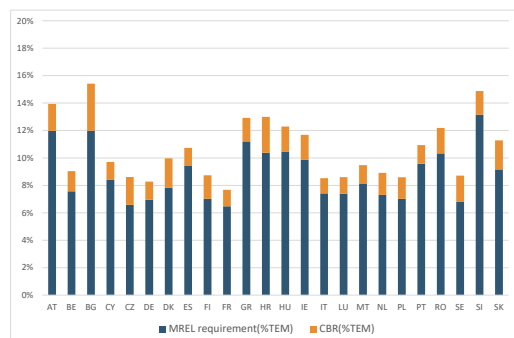
**MREL requirements for Other banks %TEM**



**MREL requirements by MS %TREA**



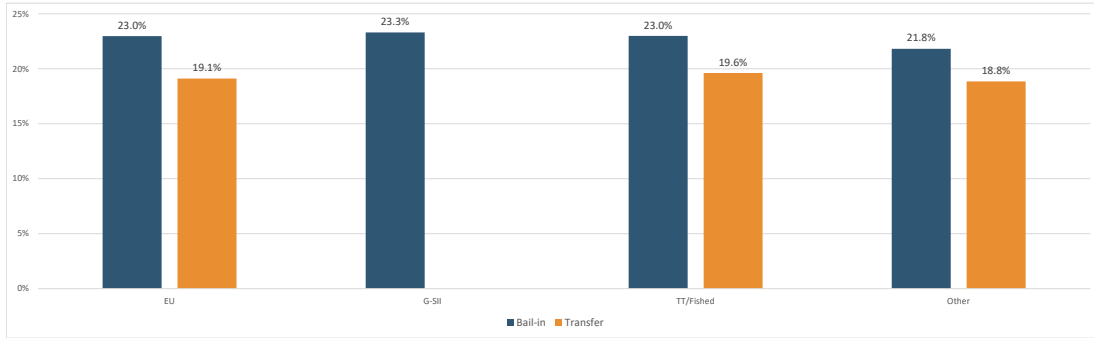
**MREL requirements by MS %TEM**



## MREL requirements (cont')

This section shows the weighted average of MREL requirements for different categories of banks by resolution strategy.

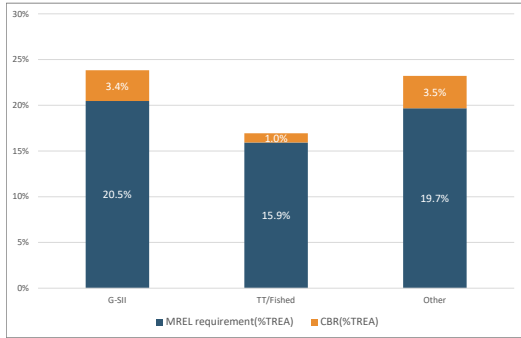
MREL requirement by strategy and type of institution



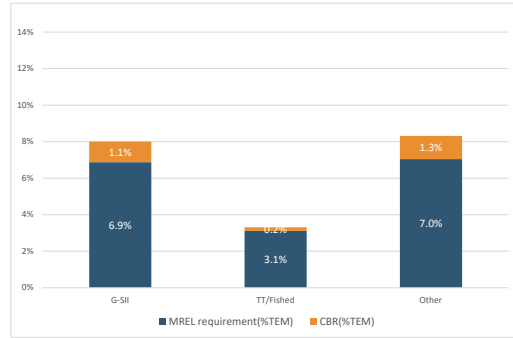
## Internal MREL requirements

This section shows weighted averages of the higher of (i) internal MREL requirements calibrated using TREA + CBR and (ii) calibrated using TEM. Those are then expressed in TREA on the LHS and in TEM on the right-hand side (RHS). On the RHS, the MREL TREA + CBR requirement is converted to a TEM base, and this is why the charts on the RHS show CBR on top of MREL even though there are no buffers on top of the TEM-based MREL requirement.

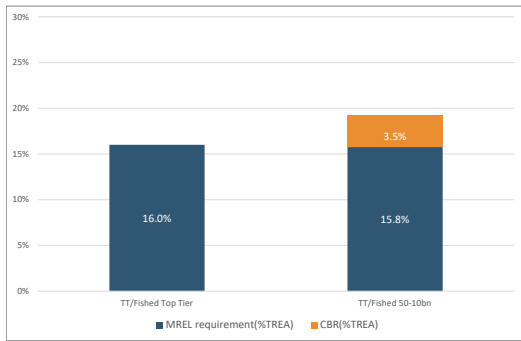
**iMREL for GSII, Top-Tier/fished-out, Other banks %TREA**



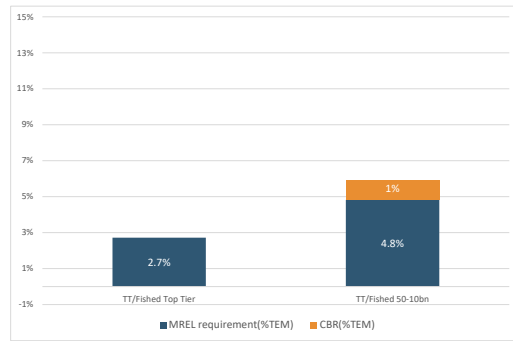
**iMREL for GSII, Top-Tier/fished-out, Other banks %TEM**



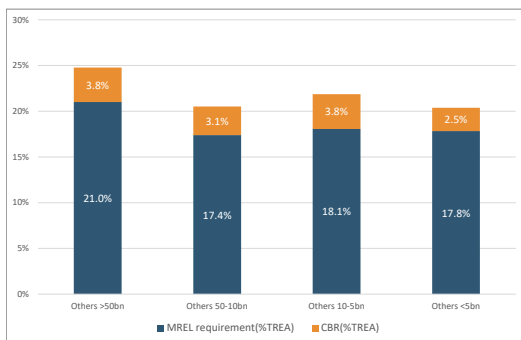
**iMREL requirements for Top-Tier and fished-out %TREA**



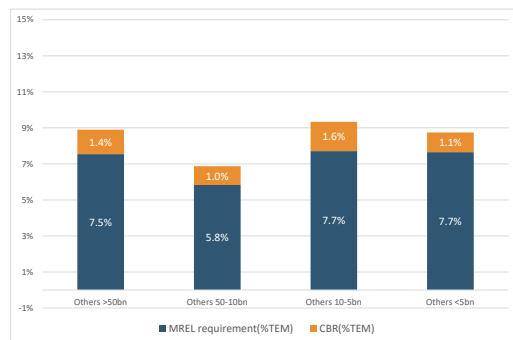
**iMREL requirements for Top-Tier and fished-out %TEM**



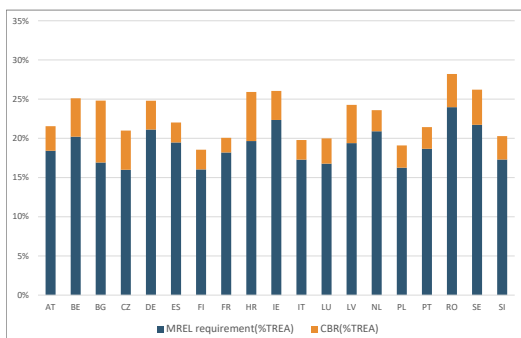
**iMREL requirements for Other banks %TREA**



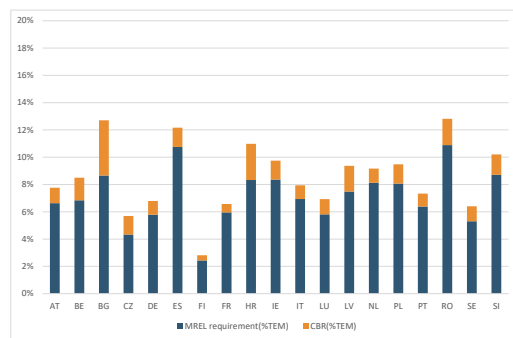
**iMREL requirements for Other banks %TEM**



**iMREL requirements by MS %TREA**



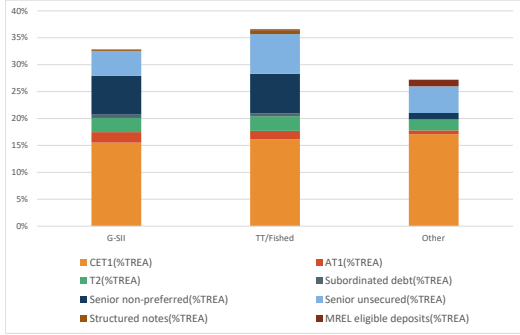
**iMREL requirements by MS %TEM**



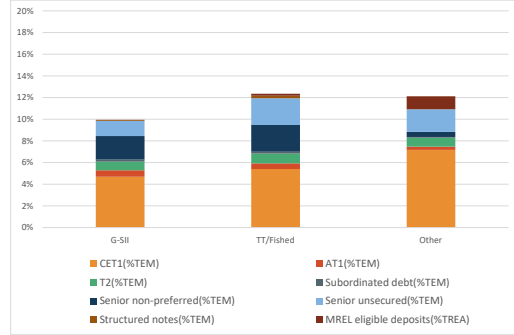
## MREL eligible resources

This section shows the weighted average resources for different categories of banks by instruments.

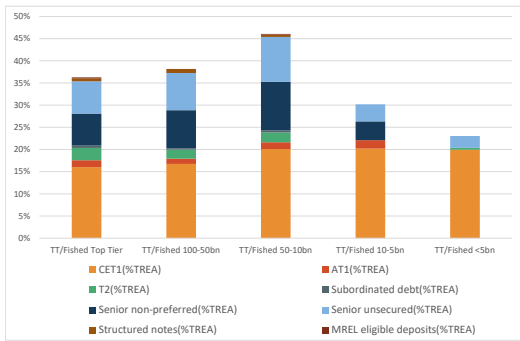
MREL resources for GSII, Top-Tier/fished-out, Other banks %TREA



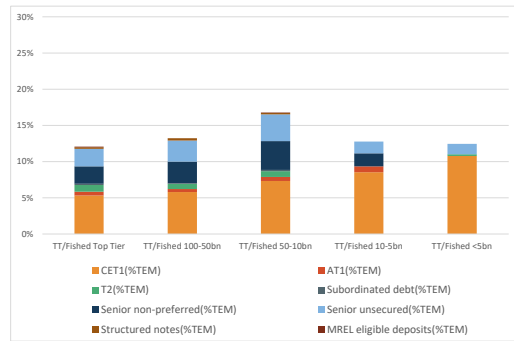
MREL resources for GSII, Top-Tier/fished-out, Other banks %TEM



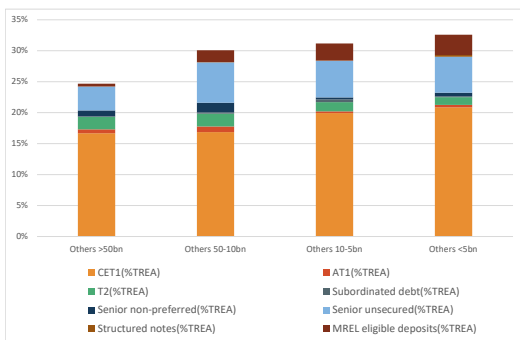
MREL resources for Top-Tier/fished-out %TREA



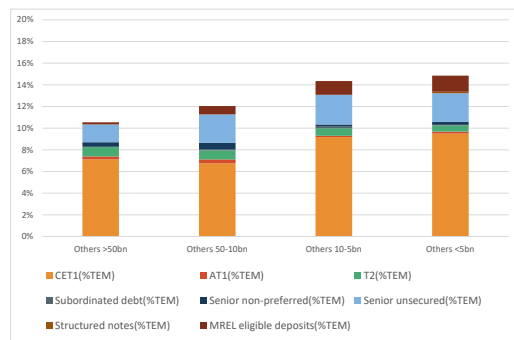
MREL resources for Top-Tier/fished-out %TEM



MREL resources for other banks %TREA



MREL resources for other banks %TEM

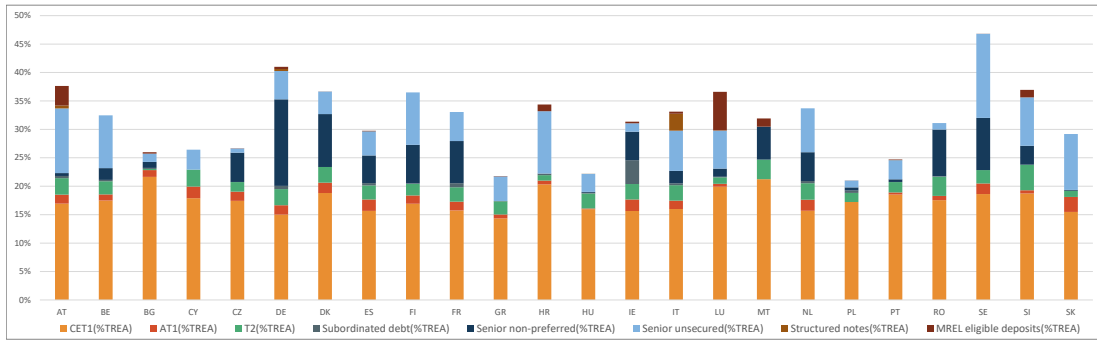




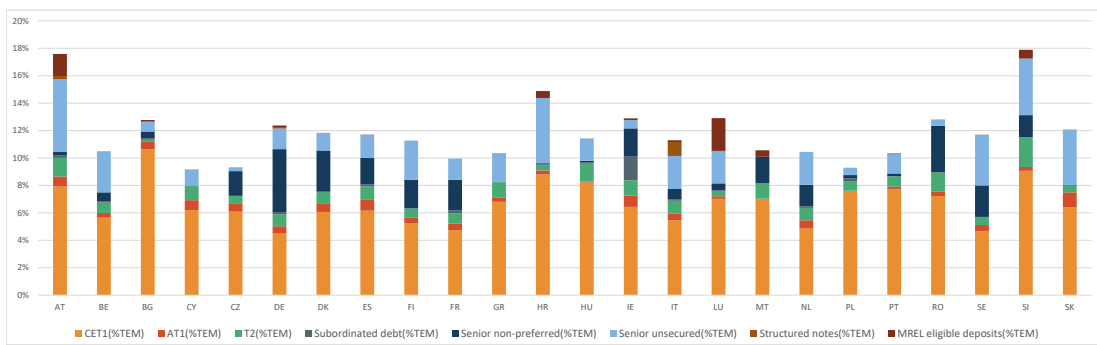
## MREL eligible resources by member state

This section shows the weighted average resources for each member states by instruments.

MREL resources %TREA



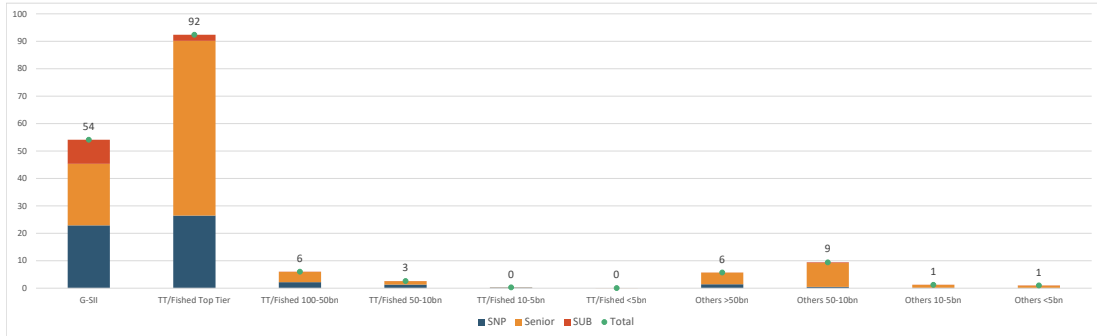
MREL resources %TEM



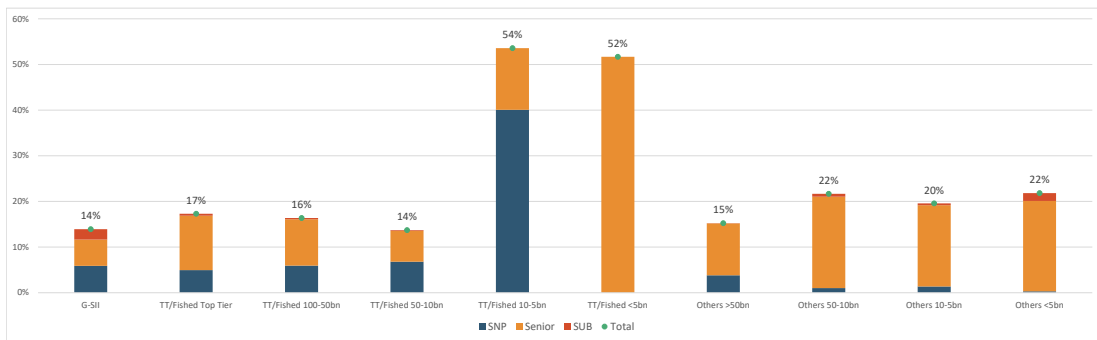
## Maturity profile

This section shows for each category of banks, the MREL eligible liabilities by instruments, with residual maturities between one and two years as of the reporting date.

in EU billions



In % of total eligible liabilities



**Statistical Annex**

*Minimum requirement for own funds and eligible liabilities*

**External MREL level and shortfall to end state target**

bn EUR and %	MREL level (% of TREA)			MREL Subordinated level (% of TREA)			MREL requirement incl. CBR (% of TREA)			MREL shortfall <sup>(1)</sup> amount incl. CBR				MREL shortfall <sup>(1)</sup> incl. CBR (% of TREA)			Subordination shortfall amount incl. CBR			Subordination shortfall incl. CBR (% of TREA)			Total risk exposure amount					
	Dec-22	Mar-23	Jun-23	Dec-22	Mar-23	Jun-23	Dec-22	Mar-23	Jun-23	Dec-22	Mar-23	Jun-23	Due by 1 Jan 24 <sup>(2)</sup>	Jun-23	Dec-22	Mar-23	Jun-23	Due by 1 Jan 24 <sup>(2)</sup>	Jun-23	Dec-22	Mar-23	Jun-23	Dec-22	Mar-23	Jun-23	Dec-22	Mar-23	Jun-23
AT	37.4%	37.7%	37.0%	22.4%	21.7%	22.3%	29.5%	29.8%	29.8%	*				*												282.3	287.0	287.8
BE	30.0%	31.1%	32.5%	28.1%	29.4%	30.3%	28.5%	28.6%	28.7%																	196.1	192.8	196.0
BG	24.7%	24.4%	26.0%	23.5%	22.8%	24.3%	31.0%	31.3%	31.4%	0.9	0.9	0.8	0.8	7.9%	8.2%	7.2%	7.2%	*	*	*	*	*	*	*	10.9	11.3	11.3	
CY	24.2%	24.5%	26.4%	20.7%	21.1%	23.0%	27.7%	27.9%	28.0%	0.6	0.6	*	*	3.6%	3.4%	*	*								17.3	17.3	17.4	
CZ	24.2%	25.3%	26.7%	23.8%	24.9%	26.3%	24.0%	24.4%	24.8%	0.1	0.3	0.1	0.1	0.2%	0.5%	0.2%	0.2%								55.1	57.9	58.7	
DE	40.1%	41.4%	40.1%	34.5%	35.4%	34.6%	28.1%	29.2%	28.7%	2.3	0.7	0.7	0.1	0.2%	0.1%	0.1%	0.0%	*	*	*	*	*	*	*	1,029.1	1,027.1	1,041.7	
DK	34.4%	36.3%	36.6%	31.7%	31.7%	32.8%	30.5%	30.9%	30.9%																174.3	170.7	169.8	
EE																												
ES	29.2%	30.3%	29.7%	24.9%	25.5%	25.5%	27.2%	27.2%	27.3%	2.4	2.2	*	*	0.2%	0.2%	*	*	*	*	*	*	*	*	*	1,097.2	1,083.1	1,106.9	
FI	35.9%	35.9%	36.4%	25.8%	26.1%	27.1%	27.6%	28.2%	28.3%	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	232.9	229.5	227.3	
FR	31.4%	33.1%	32.9%	27.3%	28.3%	27.9%	25.7%	26.0%	26.0%																2,106.4	2,083.2	2,127.6	
GR	21.7%	21.3%	22.1%	17.7%	16.9%	17.4%	26.9%	27.2%	27.2%	7.5	8.5	7.4		5.3%	5.9%	5.2%									143.3	144.2	144.2	
HR	30.6%	31.3%	34.4%	22.7%	23.0%	22.2%	29.7%	30.0%	30.0%	*				*											11.9	11.6	12.0	
HU	21.1%	20.8%	22.2%	18.4%	18.2%	19.0%	23.4%	23.9%	23.9%	1.9	2.8	*	*	2.7%	3.4%	*	*								72.6	80.2	83.7	
IE	32.4%	30.9%	31.1%	32.4%	30.9%	31.1%	28.1%	28.1%	28.4%																113.8	120.1	122.0	
IS																												
IT	30.4%	31.7%	32.8%	21.8%	22.2%	22.6%	25.0%	25.1%	25.1%	3.8	3.2	1.4	0.2	0.4%	0.3%	0.1%	0.0%	*	*	*	*	*	*	*	973.0	965.3	961.9	
LT																												
LU	35.4%	36.2%	35.8%	22.2%	23.0%	23.1%	24.8%	24.9%	24.9%																40.8	40.8	38.5	
LV																												
MT	31.5%	30.5%	31.9%	29.6%	29.1%	30.5%	28.8%	29.0%	28.9%	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	6.2	6.3	6.3
NL	32.5%	32.6%	33.7%	29.9%	30.1%	31.1%	28.5%	28.6%	29.0%	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	732.1	731.0	731.8
NO																												
PL	19.6%	20.4%	21.0%	18.9%	19.2%	19.9%	19.6%	19.6%	19.6%	2.2	1.7	1.4	1.4	1.4%	1.1%	0.9%	0.9%								162.9	159.7	168.9	
PT	24.3%	24.4%	24.7%	20.7%	20.9%	21.5%	26.0%	26.1%	26.2%	2.5	2.3	2.2	0.6	2.4%	2.2%	2.1%	0.5%								104.6	106.4	107.0	
RO	27.6%	25.8%	31.1%	26.4%	24.6%	30.0%	29.7%	29.6%	29.6%	*	1.6	*	*	*	4.4%	*	*	*	*	*	*	*	*	*	33.9	35.5	35.6	
SE	41.2%	42.6%	46.8%	29.1%	30.3%	32.0%	34.2%	34.2%	34.9%	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	256.8	256.2	249.0	
SI	30.1%	31.4%	36.9%	26.5%	27.5%	29.9%	30.2%	30.4%	30.7%	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	14.8	13.5	14.4	
SK	28.1%	29.6%	29.2%	20.4%	20.3%	19.9%	27.2%	27.2%	27.3%	*				*											20.5	21.4	22.0	
EU	32.2%	33.3%	33.5%	26.9%	27.4%	27.6%	27.0%	27.3%	27.3%	28.0	28.7	19.5	6.4	0.4%	0.4%	0.2%	0.1%	6.9	6.3	3.0	0.1%	0.1%	0.0%	7,901.3	7,864.1	7,953.3		

(1) Shortfall for previous 4Q 2022 were adjusted to reflect resubmissions by authorities and changes in the methodology, in particular (i) use of CBR taken from COREP as opposed to CIR 2021/622, (ii) inclusion of the subordinated shortfall in the total MREL shortfall. CBR taken from COREP is reported by institution for their prudential perimeter and rebased for the resolution group perimeter. This can lead to some minor inconsistencies between resolution authorities and institutions own estimates.

MREL shortfalls for all periods are computed based on the latest available decisions to provide forward-looking shortfalls. Some banks have been granted extensions for closing their shortfall beyond 1 January 2024.

A balanced sample is used in the statistical annex, meaning that only banks with MREL/TLAC data in all reference dates are used in the aggregated statistics.

Blank cells mean no data is available for country or less than 3 banks submitting MREL/TLAC data. In the shortfall columns, blank cells mean no shortfall or no data, and \* means shortfall but less than 3 banks with a shortfall. In the subordination columns, blank cells mean no subordination or no data.

(2) Some banks benefit from extended transition periods to meet their MREL requirement beyond January 2024.

**Statistical Annex**

*Minimum requirement for own funds and eligible liabilities*

External MREL level and shortfall to end state target																												
bn EUR and %	MREL level (% of TREA)			MREL Subordinated level (% of TREA)			MREL requirement incl. CBR (% of TREA)			MREL subordination requirement incl. CBR (% of TREA)			MREL shortfall <sup>(1)</sup> amount incl. CBR			MREL shortfall <sup>(1)</sup> incl. CBR (% of TREA)			Subordination shortfall amount incl. CBR			Subordination shortfall incl. CBR (% of TREA)			Total risk exposure amount			
	Dec-22	Mar-23	Jun-23	Dec-22	Mar-23	Jun-23	Dec-22	Mar-23	Jun-23	Dec-22	Mar-23	Jun-23	Dec-22	Mar-23	Jun-23	Dec-22	Mar-23	Jun-23	Dec-22	Mar-23	Jun-23	Dec-22	Mar-23	Jun-23	Dec-22	Mar-23	Jun-23	
G-SII	31.7%	33.2%	32.6%	28.6%	29.4%	29.0%	27.6%	28.0%	28.0%	21.4%	22.4%	21.9%														3,072.1	3,007.0	3,055.9
TT/Fished Top Tier	34.4%	35.2%	36.0%	27.4%	27.9%	28.4%	27.3%	27.6%	27.6%	22.4%	22.6%	22.6%	7.3	7.3	2.8	0.2%	0.2%	0.1%	5.6	6.0	*	0.2%	0.2%	*	3,314.9	3,366.2	3,357.5	
TT/Fished 100-50bn	36.6%	40.2%	37.6%	27.5%	30.1%	28.6%	25.9%	26.4%	26.5%	22.5%	23.2%	23.0%	1.3	*	*	0.6%	*	*	1.1	*	*	0.5%	*	*	225.6	188.5	202.3	
TT/Fished 50-10bn	44.6%	46.4%	45.0%	34.0%	35.6%	34.5%	28.9%	29.0%	28.1%	22.1%	22.1%	22.5%	*	*	*	*	*	*	*	*	*	*	*	*	67.0	67.6	85.4	
TT/Fished 10-5bn																												
TT/Fished <5bn	24.3%	23.6%	24.2%	22.2%	21.5%	22.0%	25.4%	25.5%	25.6%	12.7%	12.8%	12.9%	*	*	*	*	*	*	*	*	*	*	*	*	7.1	7.2	7.2	
Others >50bn	23.7%	24.1%	24.7%	19.9%	19.9%	20.5%	24.5%	24.7%	24.6%				12.1	12.9	9.8	1.8%	2.0%	1.4%							653.2	659.5	690.6	
Others 50-10bn	28.7%	29.1%	29.8%	20.9%	21.0%	22.1%	25.2%	25.2%	25.4%				5.7	6.2	4.3	1.3%	1.4%	1.0%							433.8	447.0	432.6	
Others 10-5bn	30.3%	30.7%	30.7%	22.6%	22.3%	22.4%	24.3%	24.5%	24.6%				0.5	0.5	0.6	0.7%	0.8%	0.9%							74.8	67.1	66.7	
Others <5bn	31.6%	31.6%	31.9%	22.9%	22.9%	23.6%	22.6%	23.0%	22.9%				0.4	0.3	0.2	0.8%	0.7%	0.5%							46.1	47.2	48.3	
EU	32.2%	33.3%	33.5%	26.9%	27.4%	27.6%	27.0%	27.3%	27.3%	21.9%	22.5%	22.2%	28.0	28.7	19.5	0.4%	0.4%	0.2%	6.9	6.3	3.0	0.1%	0.1%	0.0%	7,901.3	7,864.1	7,953.3	

(1) Shortfall for previous 4Q 2022 were adjusted to reflect resubmissions by authorities and changes in the methodology, in particular (i) use of CBR taken from COREP as opposed to CIR 2021/622, (ii) inclusion of the subordinated shortfall in the total MREL shortfall. CBR taken from COREP is reported by institution for their prudential perimeter and rebased for the resolution group perimeter. This can lead to some minor inconsistencies between resolution authorities and institutions own estimates.  
MREL shortfalls for all periods are computed based on the latest available decisions to provide forward-looking shortfalls. Some banks have been granted extensions for closing their shortfall beyond 1 January 2024.  
A balanced sample is used in the statistical annex, meaning that only banks with MREL/TLAC data in all reference dates are used in the aggregated statistics.  
Blank cells mean no data is available for country or less than 3 banks submitting MREL/TLAC data. In the shortfall columns, blank cells mean no shortfall or no data, and \* means shortfall but less than 3 banks with a shortfall.

Internal MREL level and shortfall to end state target															
bn EUR and %	Internal MREL level (% of TREA)			Internal MREL requirement incl. CBR (% of TREA)			Internal MREL shortfall <sup>(1)</sup> amount incl. CBR			Internal MREL shortfall <sup>(1)</sup> incl. CBR (% of TREA)			Total risk exposure amount		
	Dec-22	Mar-23	Jun-23	Dec-22	Mar-23	Jun-23	Dec-22	Mar-23	Jun-23	Dec-22	Mar-23	Jun-23	Dec-22	Mar-23	Jun-23
AT	24.3%	25.3%	26.0%	21.6%	21.7%	21.7%	0.2	0.2	0.2	0.3%	0.3%	0.3%	81.9	81.8	80.3
BE	28.0%	28.2%	29.2%	25.5%	25.6%	25.6%	*	*	*	*	*	*	254.8	252.7	252.2
BG	24.9%	26.3%	26.3%	24.0%	24.5%	24.8%	*	*	*	*	*	*	16.8	17.4	22.1
CY															
CZ	36.8%	38.8%	39.1%	23.4%	23.8%	23.8%	*	*	*	*	*	*	9.1	9.3	9.3
DE	28.0%	28.8%	30.4%	25.0%	25.6%	25.7%	4.3	4.5	4.2	0.8%	0.9%	0.8%	514.1	516.4	514.6
DK															
EE															
ES	27.8%	25.0%	25.0%	22.3%	22.3%	22.3%	*	*	*	*	*	*	100.6	98.9	99.8
FI	48.0%	49.1%	47.4%	41.1%	40.8%	39.6%							6.4	6.2	6.4
FR	23.1%	23.4%	24.0%	21.2%	21.2%	21.3%	1.2	0.4		0.5%	0.2%		248.2	251.6	250.5
GR															
HR	30.5%	28.3%	28.1%	25.5%	25.9%	25.9%	*	*	*	*	*	*	18.7	18.9	19.1
HU															
IE	31.6%	32.9%	32.2%	25.9%	26.0%	26.2%	*			*			322.7	314.9	318.3
IS															
IT	21.5%	22.0%	22.5%	20.1%	20.2%	20.1%	*	*	*	*	*	*	144.7	145.0	142.9
LT															
LU	28.7%	27.9%	28.3%	23.0%	23.0%	23.1%	*	*	*	*	*	*	87.1	88.5	88.4
LV	26.4%	25.2%	25.6%	22.8%	24.3%	24.3%	*	*	*	*	*	*	19.5	21.4	22.3
MT															
NL	30.7%	30.4%	30.5%	25.1%	25.2%	25.4%	*	*	*	*	*	*	338.9	339.8	341.0
NO															
PL	18.1%	18.7%	19.3%	19.1%	19.1%	19.1%	*	*	*	*	*	*	48.3	48.2	49.3
PT	24.9%	24.3%	25.1%	22.0%	21.8%	22.1%							34.9	35.9	35.2
RO	31.8%	30.5%	30.5%	28.3%	28.2%	28.2%			*			*	19.9	20.4	20.7
SE	25.3%	25.7%	25.8%	26.9%	26.8%	27.0%	1.4	1.0	1.1	1.9%	1.3%	1.5%	75.0	75.2	73.6
SI	21.1%	22.1%	21.5%	20.0%	20.2%	20.3%							6.2	6.3	6.4
SK															
EU/EEA	27.7%	28.0%	28.5%	24.2%	24.4%	24.5%	11.7	10.1	9.2	0.5%	0.4%	0.4%	2,409.4	2,411.2	2,415.2

(1) Shortfall for previous 4Q 2022 were adjusted to reflect resubmissions by authorities and changes in the methodology, in particular (i) use of CBR taken from COREP as opposed to CIR 2021/622, (ii) inclusion of the subordinated shortfall in the total MREL shortfall. CBR taken from COREP is reported by institution for their prudential perimeter and rebased for the resolution group perimeter. This can lead to some minor inconsistencies between resolution authorities and institutions own estimates. MREL shortfalls for all periods are computed based on the latest available decisions to provide forward-looking shortfalls. Some banks have been granted extensions for closing their shortfall beyond 1 January 2024.

A balanced sample is used in the statistical annex, meaning that only banks with MREL/TLAC data in all reference dates are used in the aggregated statistics.

Blank cells mean no data is available for country or less than 3 banks submitting MREL/TLAC data. In the shortfall columns, blank cells mean no shortfall or no data, and \* means shortfall but less than 3 banks with a shortfall.

Internal MREL level and shortfall to end state target																
bn EUR and %	Internal MREL level (% of TREA)			Internal MREL requirement incl. CBR (% of TREA)			Internal MREL shortfall <sup>(1)</sup> amount incl. CBR			Internal MREL shortfall <sup>(1)</sup> incl. CBR (% of TREA)			Total risk exposure amount			
	Dec-22	Mar-23	Jun-23	Dec-22	Mar-23	Jun-23	Dec-22	Mar-23	Jun-23	Dec-22	Mar-23	Jun-23	Dec-22	Mar-23	Jun-23	
G-SII	28.3%	28.3%	29.0%	23.9%	24.1%	24.3%	0.9	0.8	0.7	0.1%	0.1%	0.1%	1,392.4	1,392.3	1,388.2	
TT/Fished Top Tier																
TT/Fished 100-50bn																
TT/Fished 50-10bn																
TT/Fished 10-5bn																
TT/Fished <5bn																
Others >50bn	27.8%	28.7%	28.4%	25.4%	25.5%	25.4%	5.2	4.7	4.7	1.0%	0.9%	0.8%	548.8	545.6	571.0	
Others 50-10bn	25.5%	25.8%	26.2%	22.8%	23.0%	23.5%	2.7	1.4	0.8	0.9%	0.4%	0.3%	302.0	306.6	288.9	
Others 10-5bn	25.6%	24.6%	26.8%	22.9%	23.0%	23.1%	0.4	0.4	0.3	0.7%	0.7%	0.5%	55.6	53.8	56.1	
Others <5bn	23.7%	25.8%	26.8%	21.0%	21.1%	21.0%	0.3	0.2	0.2	0.5%	0.5%	0.4%	50.5	53.5	51.6	
EU/EEA	27.7%	28.0%	28.5%	24.2%	24.4%	24.5%	11.7	10.1	9.2	0.5%	0.4%	0.4%	2,409.4	2,411.2	2,415.2	

(1) Shortfall for previous 4Q 2022 were adjusted to reflect resubmissions by authorities and changes in the methodology, in particular (i) use of CBR taken from COREP as opposed to CIR 2021/622, (ii) inclusion of the subordinated shortfall in the total MREL shortfall. CBR taken from COREP is reported by institution for their prudential perimeter and rebased for the resolution group perimeter. This can lead to some minor inconsistencies between resolution authorities and institutions own estimates. MREL shortfalls for all periods are computed based on the latest available decisions to provide forward-looking shortfalls. Some banks have been granted extensions for closing their shortfall beyond 1 January 2024.

A balanced sample is used in the statistical annex, meaning that only banks with MREL/TLAC data in all reference dates are used in the aggregated statistics.

Blank cells mean no data is available for country or less than 3 banks submitting MREL/TLAC data. In the shortfall columns, blank cells mean no shortfall or no data, and \* means shortfall but less than 3 banks with a shortfall.

**Risk Indicators in the dashboard**

The data points refer to the latest version of either MREL TLAC templates and M 20.00 - Reporting of MREL decisions.  
<https://www.eba.europa.eu/risk-analysis-and-data/reporting-framework>  
 Instructions on implementing Technical Standards on disclosure and reporting of MREL decisions:  
<https://www.eba.europa.eu/regulation-and-policy/recovery-and-resolution/implementing-technical-standards-reporting-mrel-decisions>  
 Instructions on implementing Technical Standards on disclosure and reporting of MREL and TLAC:  
<https://www.eba.europa.eu/regulation-and-policy/transparency-and-pillar-3/implementing-technical-standards-disclosure-and-reporting-mrel-and-tlac-0>

**MREL (% of TREA)**

(External MREL level and shortfall table / column 1 of the statistical annex)

All institutions with 'External MREL' decisions reported in M 20.00 template.

MREL	MREL eligible instruments	Max( M 01.00 r0200 c0010, M 01.00 r0200 c0020)
TREA	Total risk exposure amount	Max( M 01.00 r0100 c0010, M 01.00 r0100 c0020)
	<b>MREL (% of TREA)</b>	MREL / TREA

**MREL Subordinated (% of TREA)**

(External MREL level and shortfall table / column 2 of the statistical annex)

All institutions with 'External MREL' decisions reported in M 20.00 template.

MREL_SUB	MREL subordinated	Max(M 02.00.a r0020 c0010, M 02.00.a r0020 c0020) + Max(M 02.00.a r0090 c0010, M 02.00.a r0090 c0020)
TREA	Total risk exposure amount	Max(M 01.00 r0100 c0010, M 01.00 r0100 c0020)
	<b>MREL Subordinated (% of TREA)</b>	MREL SUB / TREA

**MREL requirement incl. CBR (% of TREA)**

(External MREL level and shortfall table / column 3 of the statistical annex)

All institutions with 'External MREL' decisions reported in M 20.00 template.

TREA	Total risk exposure amount	Max( M 01.00 r0100 c0010, M 01.00 r0100 c0020)
TEM	Total exposure measure (TEM)	Max( M 01.00 r0110 c0010, M 01.00 r0110 c0020)
CBR	Combined Buffer Requirement Amount (CBR)	C 04.00 r0740 c0010 / C 02.00 r0010 c0010 * TREA
MREL	MREL Requirement amount	M 20.00 r999 c0290 * TREA
TEMA	Total exposure measure amount	M 20.00 r999 c0310 * TEM
TMREL	MREL requirement incl. CBR	Max( (MREL + CBR), TEMA)
	<b>MREL requirement incl. CBR (% of TREA)</b>	MREL requirement incl. CBR / TREA

**MREL subordination requirement incl. CBR(% of TREA)**

(External MREL level and shortfall table / column 4 of the statistical annex)

All institutions with 'External MREL' decisions reported in M 20.00 template.

Calculation only for institutions reported by authorities whose type is one of the following:

- Global systemically important institution G-SII.
- Resolution entity referred to in Article 45c(5) of Directive 2014/59/EU part of a resolution group the total assets of which exceed EUR 100 billion at resolution group level.
- Resolution entity referred to in Article 45c(6) of Directive 2014/59/EU part of a resolution group the total assets of which are lower than EUR 100 billion and which the resolution authority has assessed as reasonably likely to pose a systemic risk in the event of its failure.

TREA	Total risk exposure amount	Max( M 01.00 r0100 c0010, M 01.00 r0100 c0020)
TEM	Total exposure measure (TEM)	Max( M 01.00 r0110 c0010, M 01.00 r0110 c0020)
SUBTREA	Total subordination as a percentage of TREA	M 20.00 r9999 c0330 + M 20.00 r9999 c0340 + (CBR/TREA)
SUBTEM	Total subordination as a percentage of TEM	M 20.00 r999 c0350 + M 20.00 r999 c0360
MREL_SUB_REQ	<b>MREL subordination requirement amount</b>	Max(SUBTREA*TREA, SUBTEM*TEM)
	<b>MREL subordination requirement incl. CBR (% of TREA)</b>	MREL SUB_REQ / TREA

**MREL shortfall (% of TREA)**

(External MREL level and shortfall table / column 5 and 6 of the statistical annex)

All institutions with 'External MREL' decisions reported in M 20.00 template.

Capped 0.

TREA	Total risk exposure amount	Max( M 01.00 r0100 c0010, M 01.00 r0100 c0020)
TEM	Total exposure measure (TEM)	Max( M 01.00 r0110 c0010, M 01.00 r0110 c0020)
CBR	Combined Buffer Requirement Amount	C 04.00 r0740 c0010 / C 02.00 r0010 c0010 * TREA
MREL	MREL Requirement amount	M 20.00 r999 c0290 * TREA
TEMA	Total exposure measure amount	M 20.00 r999 c0310 * TEM
TMREL	MREL requirement incl. CBR	Max( (MREL + CBR), TEMA)
MREL_ELI	MREL eligible instruments	Max( M 01.00 r0200 c0010, M 01.00 r0200 c0020)
MREL_SF	<b>MREL shortfall</b>	max(TMREL - MREL_ELI (capped at 0), Subordination shortfall)
	<b>MREL shortfall (% of TREA)</b>	MREL_SF / TREA

**Due in 1 Jan 24**

Some banks benefit from extended transition periods to meet their MREL requirement beyond January next year.

COMP_DT	Compliance date	M 20.00 r999 c0280
	<b>Due in 1 Jan 24</b>	Total MREL shortfall - MREL shortfall (COMP_DT > JAN2024)

**Subordination shortfall (% of TREA)**

(External MREL level and shortfall table / column 7 and 8 of the statistical annex)

All institutions with 'External MREL' decisions reported in M 20.00 template.

Capped 0.

Calculation only for institutions reported by authorities whose type is one of the following:

- Global systemically important institution G-SII.
- Resolution entity referred to in Article 45c(5) of Directive 2014/59/EU part of a resolution group the total assets of which exceed EUR 100 billion at resolution group level.
- Resolution entity referred to in Article 45c(6) of Directive 2014/59/EU part of a resolution group the total assets of which are lower than EUR 100 billion and which the resolution authority has assessed as reasonably likely to pose a systemic risk in the event of its failure.

TREA	Total risk exposure amount	Max( M 01.00 r0100 c0010, M 01.00 r0100 c0020)
TEM	Total exposure measure (TEM)	Max( M 01.00 r0110 c0010, M 01.00 r0110 c0020)
SUBTREA	Total subordination as a percentage of TREA	M 20.00 r9999 c0330 + M 20.00 r9999 c0340 + (CBR/TREA)
SUBTEM	Total subordination as a percentage of TEM	M 20.00 r999 c0350 + M 20.00 r999 c0360
MREL_SUB_REQ	MREL subordination requirement amount	Max(SUBTREA*TREA, SUBTEM*TEM)
MREL_SUB	MREL subordinated	Max(M 02.00.a r0020 c0010, M 02.00.a r0020 c0020) + Max(M 02.00.a r0090 c0010, M 02.00.a r0090 c0020)
MREL_SUB_SF	<b>Subordination shortfall</b>	MREL SUB_REQ - MREL SUB (capped at 0)
	<b>Subordination shortfall (% of TREA)</b>	MREL_SUB_SF / TREA same filter as above

(External MREL level and shortfall table / column 9 of the statistical annex)

All institutions with 'External MREL' decisions reported in M 20.00 template.

	<b>Total risk exposure amount</b>	Max( M 01.00 r0100 c0010, M 01.00 r0100 c0020)
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**Internal MREL level (% of TREA)**

(Internal MREL level and shortfall table / column 1 of the statistical annex)

All institutions with 'Internal MREL' decisions reported in M 20.00 template.

IMREL	Internal MREL eligible instruments	Max( M 03.00-0200-0010, M 03.00-0200-0020)
ITREA	Internal total risk exposure amount	Max( M 03.00-0100-0010, M 03.00-0100-0020)
	<b>Internal MREL level (% of TREA)</b>	IMREL / ITREA

**Internal MREL requirement (% of TREA)**

(Internal MREL level and shortfall table / column 2 of the statistical annex)

All institutions with 'Internal MREL' decisions reported in M 20.00 template.

ITREA	Internal total risk exposure amount	Max( M 03.00 r0100 c0010, M 03.00 r0100 c0020)
ITEM	Internal total exposure measure (TEM)	Max( M 03.00 r0110 c0010, M 03.00 r0110 c0020)
CBR	Combined Buffer Requirement Amount (CBR)	C 04.00 r0740 c0010 / C 02.00 r0010 c0010 * ITREA
MREL	MREL Requirement amount	M 20.00 r999 c0290 * ITREA
TEMA	Total exposure measure amount	M 20.00 r999 c0310 * ITEM
TMREL	MREL requirement incl. CBR	Max( (MREL + CBR), TEM)
	<b>Internal MREL requirement (% of TREA)</b>	MREL requirement incl. CBR / ITREA

**Internal MREL shortfall (% of TREA)**

(Internal MREL level and shortfall table / column 3 of the statistical annex)

All institutions with 'Internal MREL' decisions reported in M 20.00 template.

Capped 0.

ITREA	Internal total risk exposure amount	Max( M 03.00 r0100 c0010, M 03.00 r0100 c0020)
ITEM	Internal total exposure measure (TEM)	Max( M 03.00 r0110 c0010, M 03.00 r0110 c0020)
CBR	Combined Buffer Requirement Amount	C 04.00 r0740 c0010 / C 02.00 r0010 c0010 * ITREA
MREL	MREL Requirement amount	M 20.00 r999 c0290 * ITREA
TEMA	Total exposure measure amount	M 20.00 r999 c0310 * ITEM
TMREL	MREL requirement incl. CBR	Max( (MREL + CBR), TEM)
IMREL	Internal MREL eligible instruments	Max( M 03.00 r0200 c0010, M 03.00 r0200 c0020)
MREL_SF	<b>Internal MREL shortfall</b>	TMREL - IMREL (capped at 0)
	<b>Internal MREL shortfall (% of TREA)</b>	MREL_SF / ITREA

**Total risk exposure amount**

(Internal MREL level and shortfall table / column 4 of the statistical annex)

All institutions with 'Internal MREL' decisions reported in M 20.00 template.

	<b>Total risk exposure amount</b>	M 03.00 r0100 c0010 + M 03.00 r0100 c0020
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**eba** | European  
Banking  
Authority

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