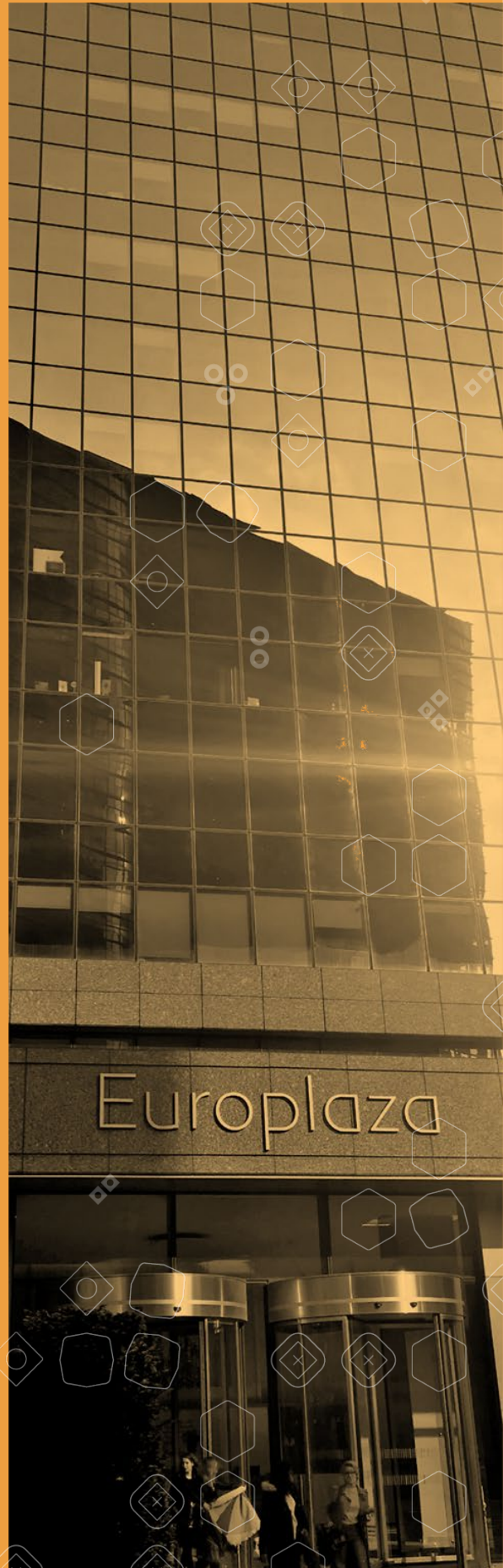


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# MREL DASHBOARD

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Q4 2023



## Contents

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

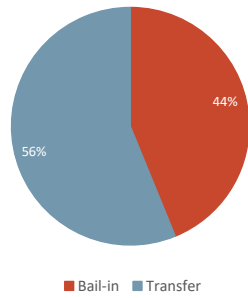
Member State	Number of institutions with external MREL decisions	<i>of which covered in this dashboard</i>	Number of institutions with internal MREL decisions	<i>of which covered in this dashboard</i>
AT	23	22	15	14
BE	5	5	9	8
BG	9	9	4	4
CY	4	4	2	2
CZ	9	7	10	8
DE	16	15	18	17
DK	45	42	2	2
EE	2	2	2	2
ES	15	15	6	6
FI	7	6	5	4
FR	6	5	12	11
GR	4	4	0	0
HR	4	4	3	3
HU	4	4	10	4
IE	3	3	12	9
IS	0	0	0	0
IT	17	17	40	39
LI	3	3	0	0
LT	2	1	3	2
LU	2	2	6	6
LV	1	1	2	2
MT	3	3	1	1
NL	7	7	3	3
NO	12	0	1	0
PL	124	124	4	4
PT	7	7	7	6
RO	6	6	6	6
SE	8	8	8	8
SI	5	4	3	3
SK	3	3	2	2
<b>Total</b>	<b>356</b>	<b>333</b>	<b>196</b>	<b>176</b>

(\*) The sample used in the MDB covers banks for which both resources and a decision have been reported to EBA. The statistical annex uses a balanced sample over the past three periods.

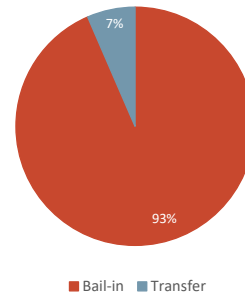
## State of resolution planning

This section provides an overview of the state of resolution planning at the level of resolution entities or groups with a strategy other than liquidation. Non-resolution entities are not covered in this section.

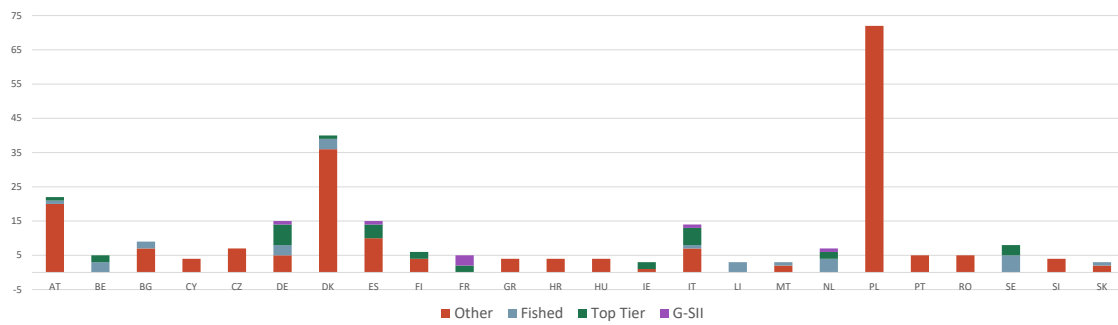
**Resolution banks in % of number of decisions (bail-in, transfer)**



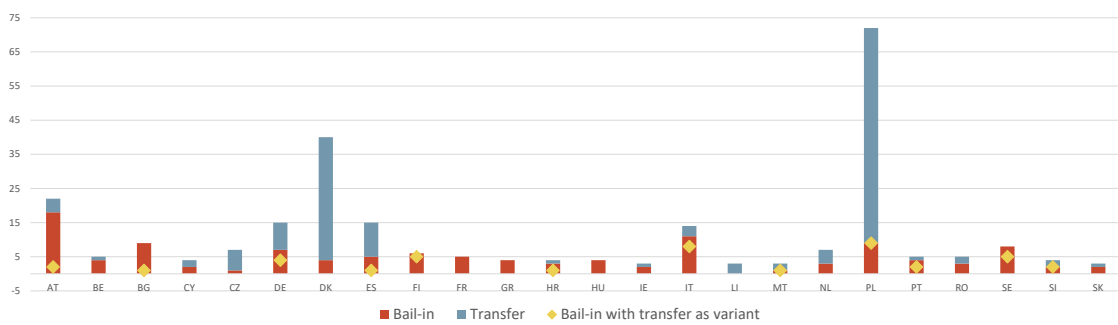
**Resolution banks in % of RWAs (bail-in, transfer)**



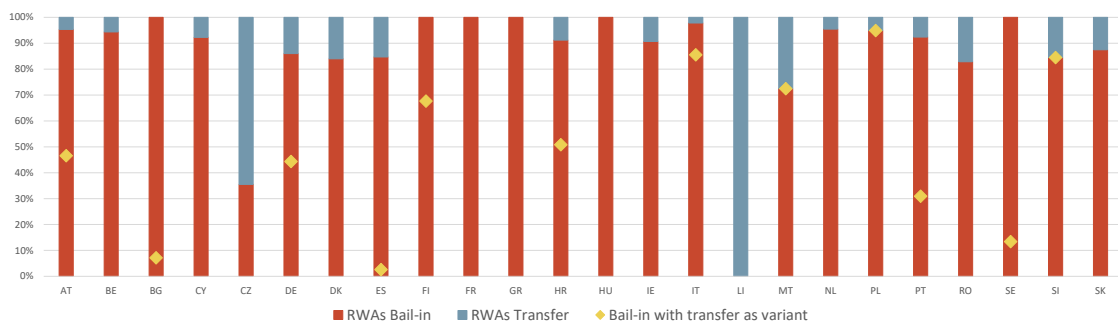
**Number of resolution banks by type of banks by member state**



**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**

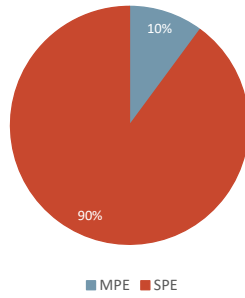


The charts on this page reflect the resolution strategy used to calibrate MREL and should not be interpreted as binding the resolution authority to use a particular resolution strategy or tool.

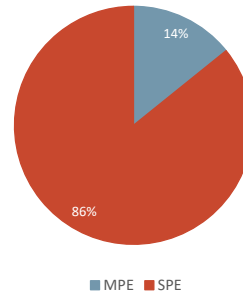
## State of resolution planning (cont')

This section provides an overview of the state of resolution planning at the level of resolution entities or groups with a strategy other than liquidation. Non-resolution entities are not covered in this section.

MPE vs. SPE number of decisions



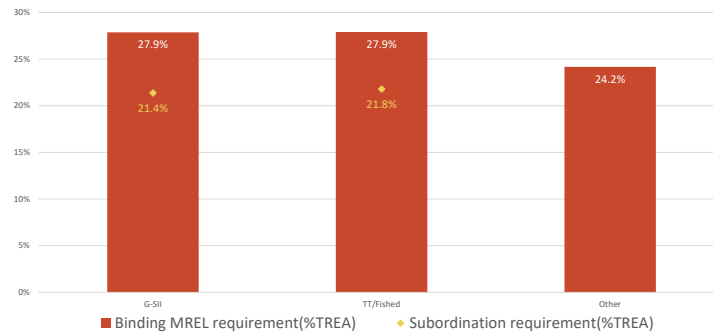
MPE vs. SPE % RWAs



## External MREL binding requirements

In BRRD, MREL is calibrated on the basis of both TEM and TREA. This section shows the weighted average of the binding MREL requirement i.e. the higher of the MREL requirements, calibrated using (i) Total Risk Exposure Amount (TREA) requirement + Combined Buffer Requirement (CBR) and (ii) Total Exposure Measure (TEM) requirement. Those are then expressed in TREA.

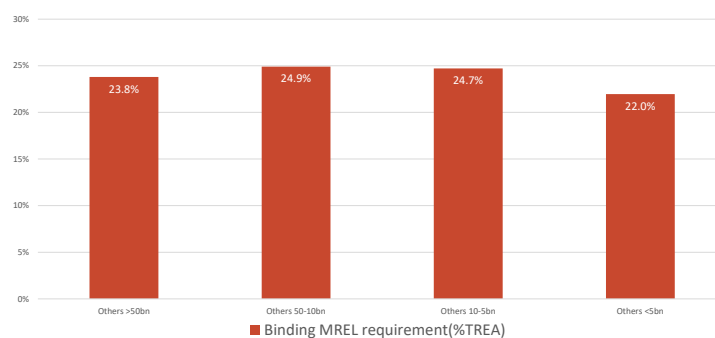
**Binding MREL requirement (total and subordinated) for GSIs, Top-Tier/fished, Other banks %TREA**



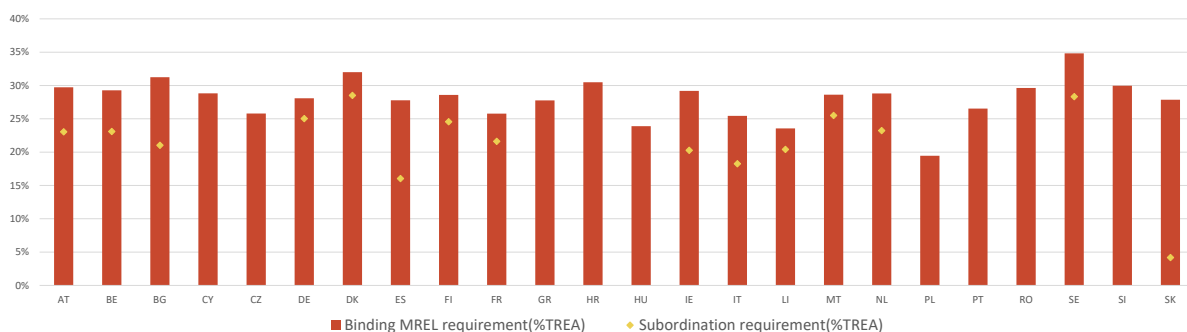
**Binding MREL (total and subordinated) requirements for Top-Tier and fished banks %TREA**



**Binding MREL requirements for Other banks %TREA**



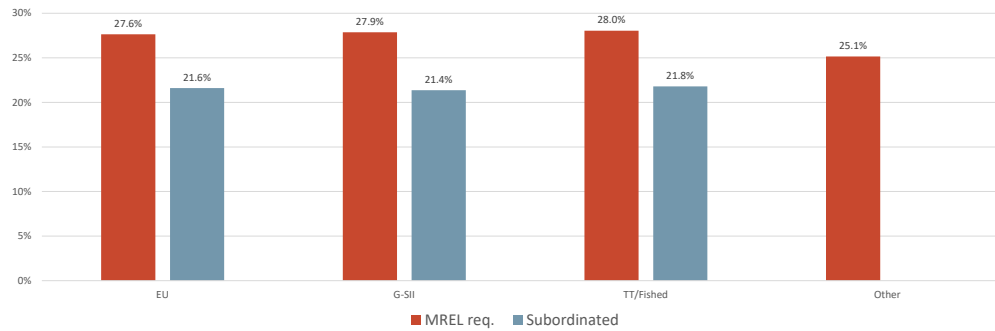
**Binding MREL requirements (total and subordinated) by MS %TREA**



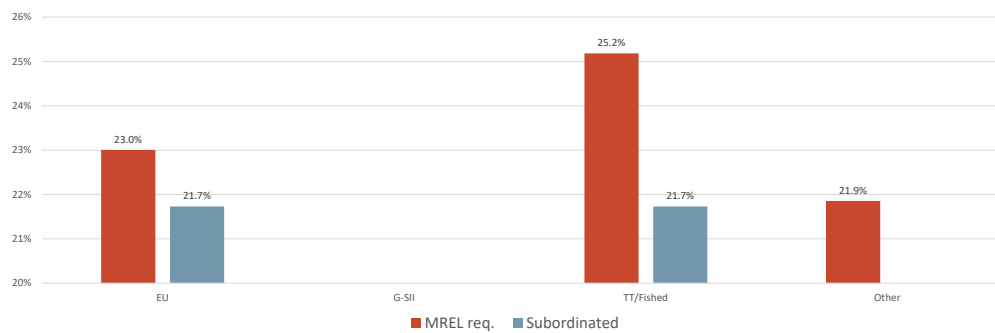
## External MREL requirements (cont')

In BRRD, MREL is calibrated on the basis of both TEM and TREA. This section shows the weighted average of the binding MREL requirement i.e. the higher of the MREL requirements, calibrated using (i) Total Risk Exposure Amount (TREA) requirement + Combined Buffer Requirement (CBR) and (ii) Total Exposure Measure (TEM) requirement. Those are then expressed in TREA.

**Binding MREL requirement by type of institution with Bail-in strategy**



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

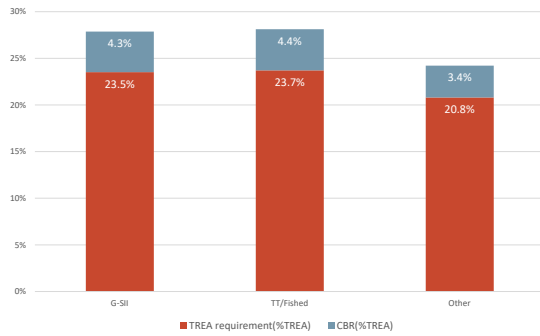


\* The EU-wide data covers banks both with and without a subordination requirement, due to which the subordination requirement in average is higher than the average binding MREL requirement. There are no G-SII banks with a transfer strategy.

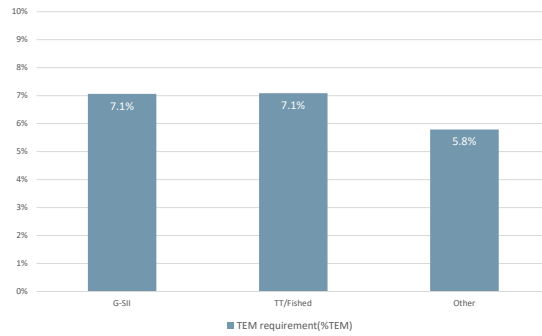
## External MREL requirements

In BRRD, MREL is calibrated on the basis of both TEM and TREA. This section shows the weighted averages averages of both legs of the MREL requirements for TREA and TEM. On the left-hand side (LHS), the MREL\_TREA + CBR requirement is expressed in terms of TREA. On the RHS, the MREL\_TEM requirement is expressed in terms of TEM.

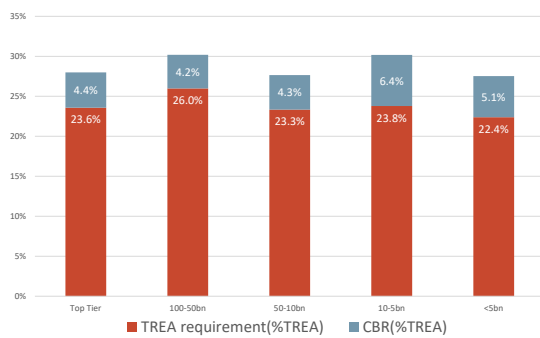
**MREL TREA requirement + CBR for GSIs, Top-Tier/fished, Other banks**



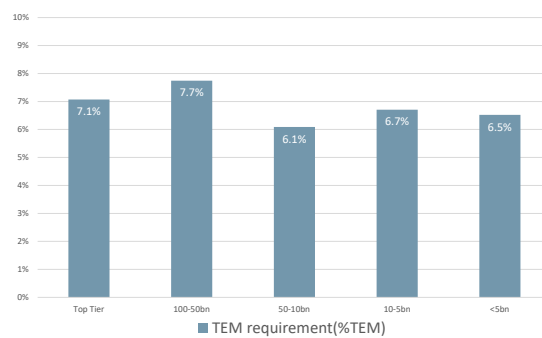
**MREL TEM requirement for GSIs, Top-Tier/fished, Other banks**



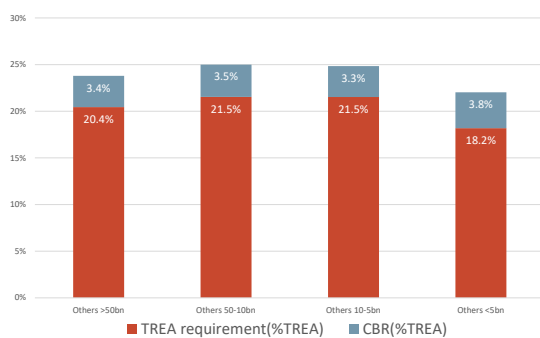
**MREL TREA requirement + CBR for Top-Tier and fished banks**



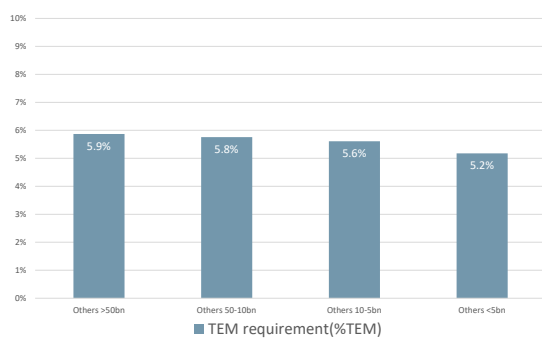
**MREL TEM requirement for Top-Tier and fished banks**



**MREL TREA requirement + CBR for Other banks**



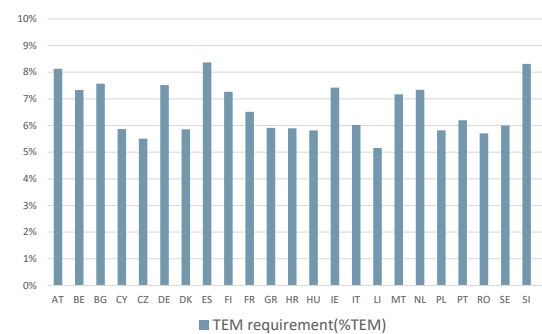
**MREL TEM requirement for Other banks**



**MREL TREA requirement + CBR by member state**



**MREL TEM requirement by member state**





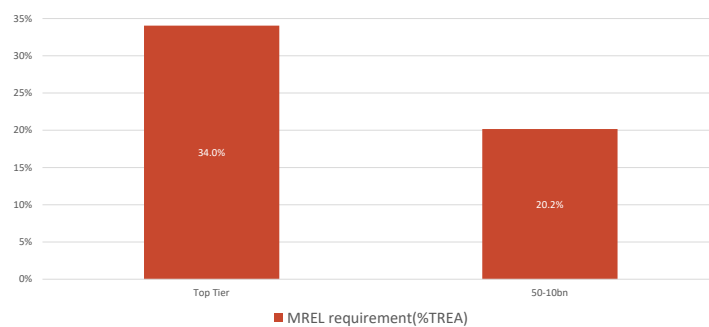
## Internal MREL binding requirements

This section shows the level of internal MREL (iMREL) set for non-resolution entities within resolution groups. These non-resolution entities are categorised on the basis of the category of their resolution entity (G-SII, TT, Other). In BRRD, iMREL is calibrated on the basis of both TEM and TREA. This section shows the weighted average of the binding iMREL requirement i.e. the higher of the iMREL requirements, calibrated using (i) Total Risk Exposure Amount (TREA) requirement + Combined Buffer Requirement (CBR) and (ii) Total Exposure Measure (TEM) requirement. Those are then expressed in TREA.

**Binding iMREL requirement for GSIs, Top-Tier/fished, Other banks %TREA**



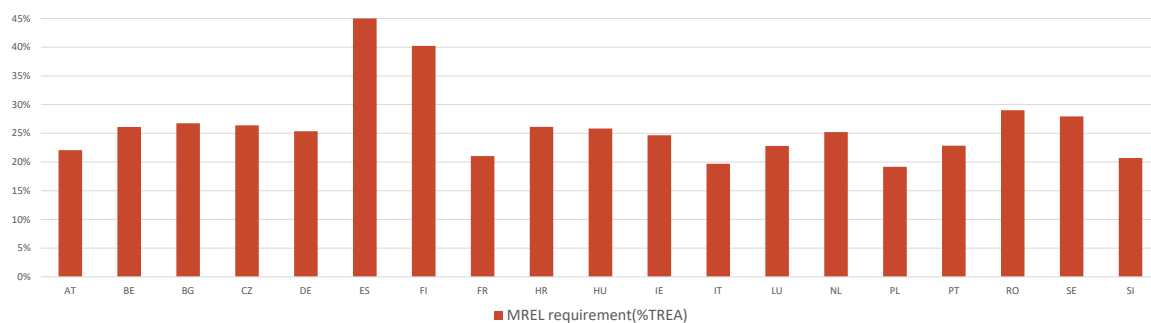
**Binding iMREL requirements for Top-Tier and fished banks %TREA**



**Binding iMREL requirements for Other banks %TREA**



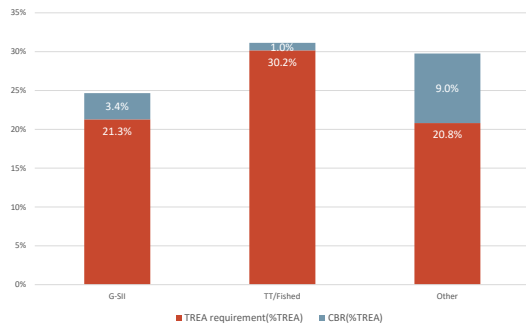
**Binding iMREL requirements by MS %TREA**



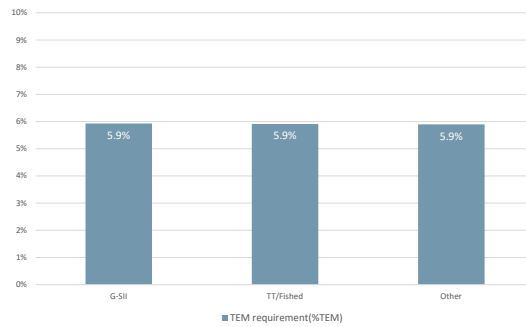
## Internal MREL requirements

This section shows the level of internal MREL (iMREL) set for non-resolution entities within resolution groups. These non resolution entities are categorised on the basis of the category of their resolution entity (GSII, TT, Other). In BRRD, iMREL is calibrated on the basis of both TEM and TREA. This section shows the weighted averages averages of both legs of the iMREL requirements for TREA and TEM. On the left-hand side (LHS), the MREL\_TREA + CBR requirement is expressed in terms of TREA. On the RHS, the MREL\_TEM requirement is expressed in terms of TEM.

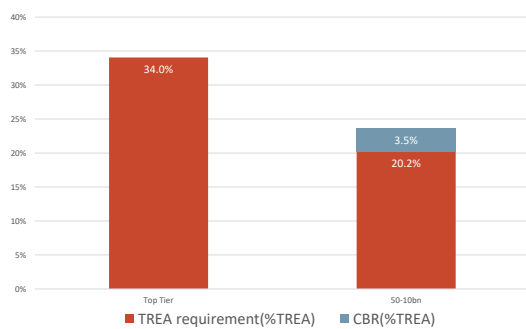
**iMREL TREA requirement + CBR for GSII, Top-Tier/fished, Other banks**



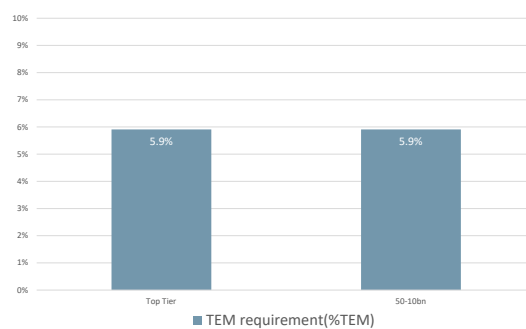
**iMREL TEM requirement for GSII, Top-Tier/fished, Other banks**



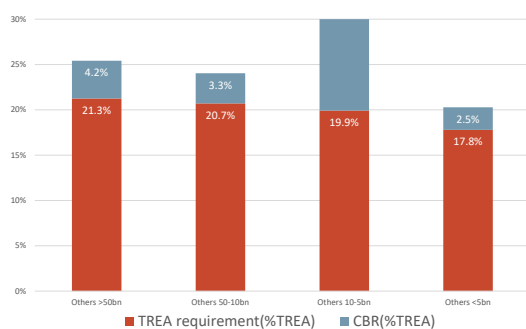
**iMREL TREA requirement + CBR for Top-Tier and fished banks**



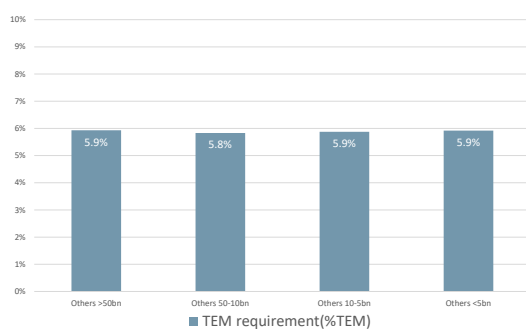
**iMREL TEM requirement for Top-Tier and fished banks**



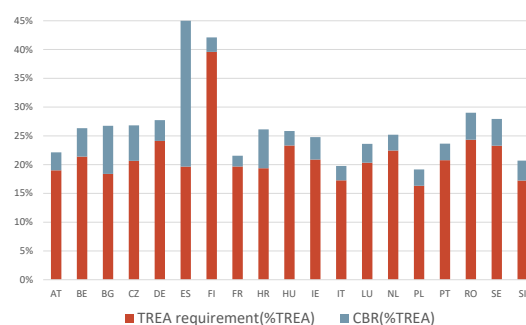
**iMREL TREA requirement + CBR for Other banks**



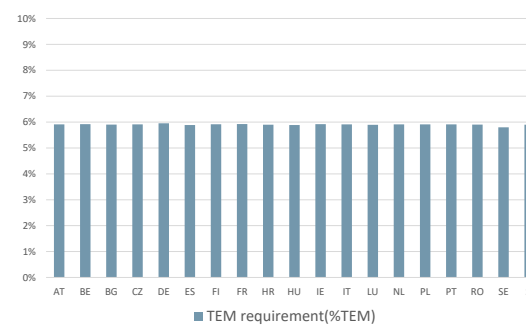
**iMREL TEM requirement for Other banks**



**iMREL TREA requirement + CBR by member state**



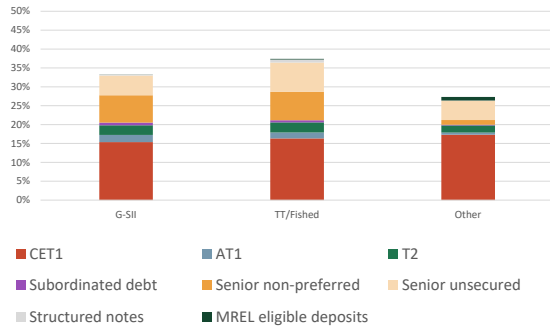
**iMREL TEM requirement by member state**



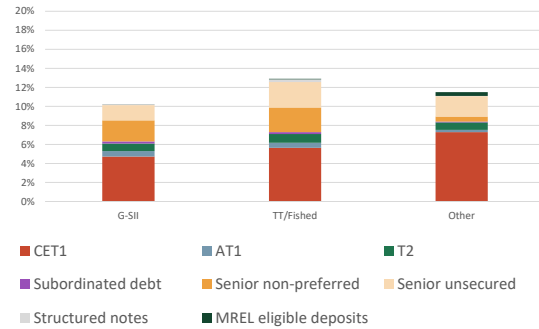
## MREL eligible resources

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

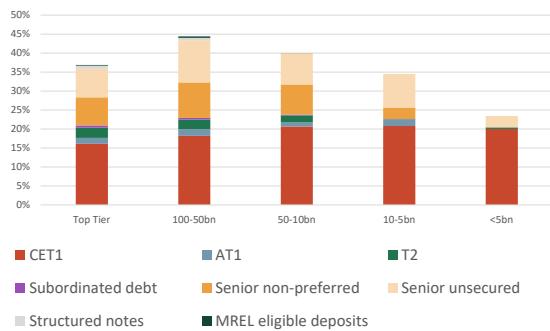
**MREL resources for GSII, Top-Tier/fished, Other banks %TREA**



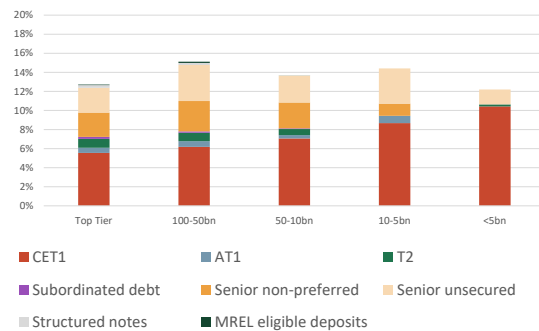
**MREL resources for GSII, Top-Tier/fished, Other banks %TEM**



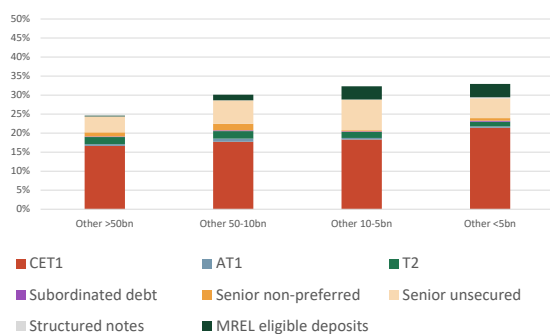
**MREL resources for Top-Tier/fished %TREA**



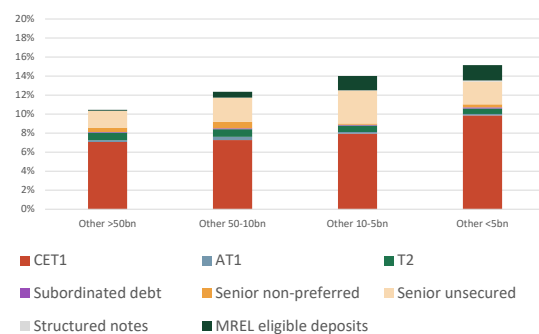
**MREL resources for Top-Tier/fished %TEM**



**MREL resources for other banks %TREA**



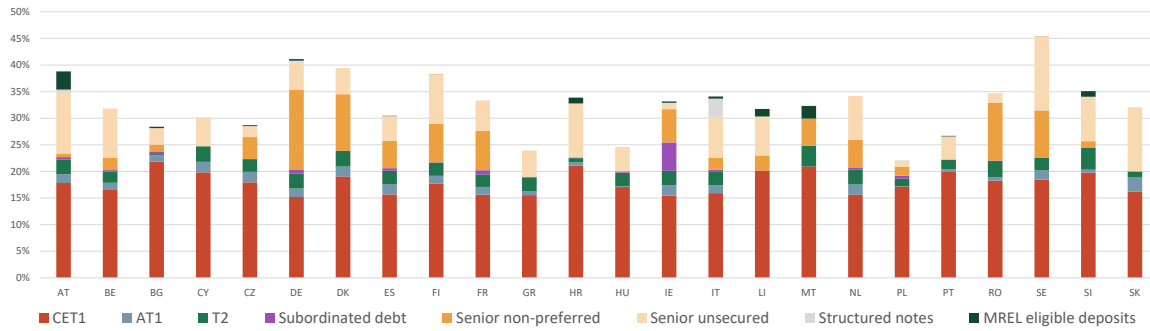
**MREL resources for other banks %TEM**



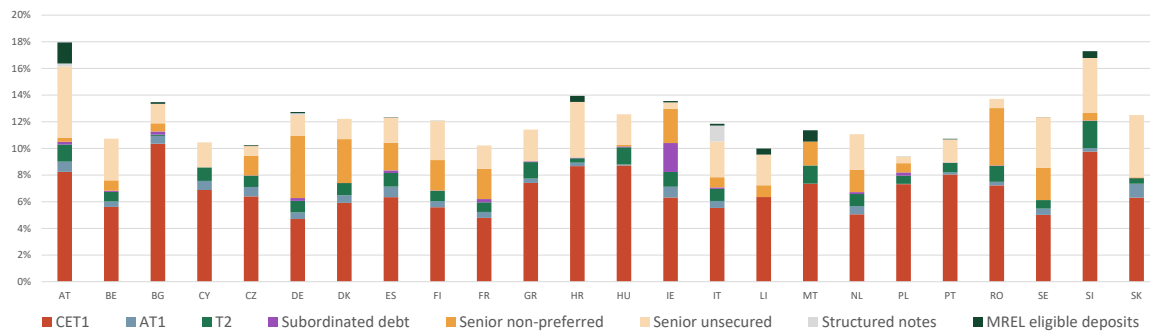
## MREL eligible resources by member state

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

MREL resources %TREA



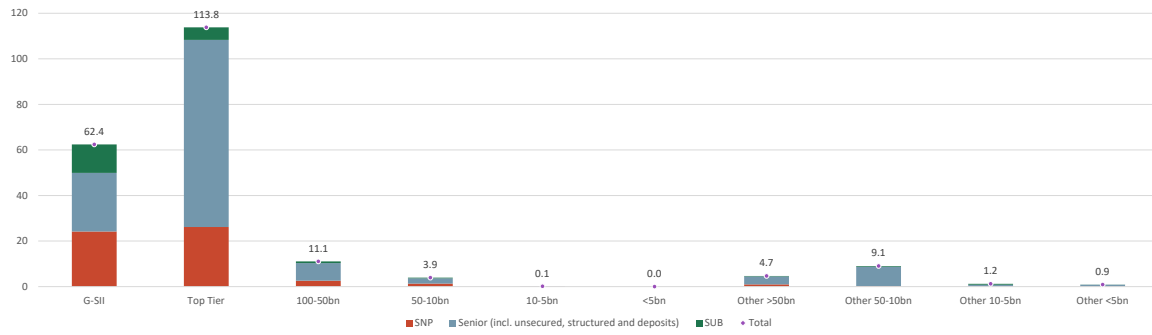
MREL resources %TEM



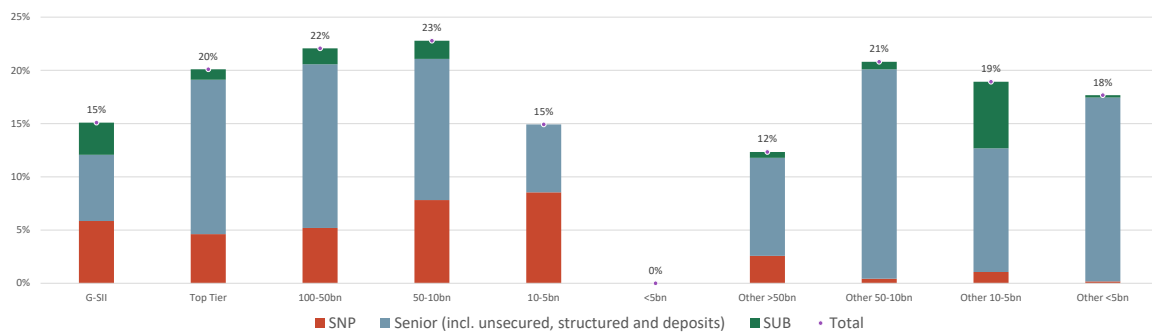
## Maturity profile

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					
	Jun-23	Sep-23	Dec-23	Jun-23	Sep-23	Dec-23	Jun-23	Sep-23	Dec-23	Jun-23	Sep-23	Dec-23	Dec-23	Jun-23	Sep-23	Dec-23	Dec-23	Jun-23	Sep-23	Dec-23	Jun-23	Sep-23	Dec-23	Jun-23	Sep-23	Dec-23			
AT	37.0%	36.9%	38.3%	22.3%	22.3%	23.3%	29.8%	29.8%	29.7%	*	*			*	*			*	*			*	*			288	288	285	
BE	32.6%	31.8%	31.8%	30.6%	29.4%	29.5%	29.3%	29.2%	29.3%	*	*	*		*	*	*		*	*	*		*	*	*		205	215	215	
BG	26.2%	27.1%	28.4%	24.4%	24.6%	24.8%	30.9%	30.9%	31.2%	0.7	0.6	0.5		6.6%	5.9%	4.8%		*	*	*		*	*	*		11	11	11	
CY	26.4%	28.1%	30.1%	23.0%	22.8%	25.0%	28.8%	28.8%	28.8%	*	0.1			*	0.7%											17	18	18	
CZ	27.5%	27.2%	28.7%	26.7%	26.4%	27.2%	26.1%	25.9%	25.8%	0.4	0.4	*		1.2%	1.4%	*										31	31	30	
DE	39.5%	39.7%	40.2%	34.2%	34.3%	34.8%	28.8%	28.9%	28.1%	1.3	0.9	*		0.1%	0.1%	*										1,065	1,067	1,060	
DK	37.4%	40.0%	40.1%	33.1%	34.3%	35.1%	31.5%	31.8%	32.1%	*	*			*	*											156	154	152	
EE																													
ES	29.7%	30.3%	30.4%	25.5%	25.9%	25.8%	27.7%	27.7%	27.8%	0.9	*	*		0.1%	*	*										1,107	1,113	1,145	
FI	36.4%	36.8%	38.2%	27.1%	27.8%	28.8%	28.6%	28.6%	28.6%	*				*												227	229	227	
FR	32.9%	33.4%	33.2%	27.9%	27.8%	27.6%	25.8%	25.8%	25.8%																	2,128	2,144	2,159	
GR	22.1%	22.7%	24.2%	17.4%	17.8%	19.0%	27.7%	27.7%	27.8%	8.1	7.2	5.2		5.6%	5.0%	3.5%										144	145	146	
HR	34.4%	33.3%	33.9%	22.2%	21.8%	22.6%	30.1%	30.1%	30.5%																		12	13	13
HU	22.2%	23.0%	24.6%	19.0%	19.8%	20.1%	23.9%	23.9%	23.9%	*	*			*	*												84	83	85
IE	31.1%	31.9%	32.9%	31.1%	31.9%	32.9%	28.7%	28.8%	29.2%																		122	123	124
IS																													
IT	32.8%	33.8%	34.1%	22.6%	23.0%	22.6%	25.4%	25.5%	25.6%	1.6	*	*		0.2%	*	*		*			*					962	956	966	
LI	30.7%	30.8%	31.8%	22.1%	22.1%	23.0%	23.7%	23.7%	23.6%		*				*				*		*						30	31	31
LT																													
LU																													
LV																													
MT	31.9%	31.2%	32.3%	30.5%	29.6%	29.9%	28.7%	28.8%	28.6%	*	*			*	*												6	7	7
NL	33.7%	34.0%	33.9%	31.1%	31.6%	31.4%	28.8%	28.8%	28.8%	*	*	*		*	*	*											732	737	735
NO																													
PL	21.0%	22.5%	22.0%	19.9%	20.9%	20.6%	19.5%	19.6%	19.5%	1.3	0.3	*	*	0.8%	0.2%	*	*										169	164	178
PT	25.1%	25.9%	27.2%	21.8%	22.5%	22.8%	26.7%	26.7%	26.7%	2.1	1.4	0.7	0.1	2.0%	1.4%	0.7%	*										103	101	100
RO	31.1%	30.9%	34.7%	30.0%	29.8%	33.6%	29.3%	29.4%	29.9%	*	*			*	*												36	36	38
SE	46.8%	45.2%	45.4%	32.0%	31.7%	31.5%	34.9%	35.0%	34.8%	*	*			*	*			*	*		*	*					249	263	268
SI	36.1%	35.8%	35.1%	29.4%	29.2%	28.3%	30.3%	30.3%	30.0%	*	*	*		*	*	*											15	15	16
SK	29.2%	30.0%	32.1%	19.9%	20.2%	20.7%	27.4%	27.9%	27.9%																		22	22	22
EU/EEA	33.4%	33.9%	34.1%	27.6%	27.8%	27.8%	27.4%	27.4%	27.3%	20.9	14.3	8.0	0.2	0.3%	0.2%	0.1%	0.0%	2.3	1.0	0.5	0.0%	0.0%	0.0%			7,966	8,011	8,077	

(1) 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, this can lead to minor differences with the rest of the dashboard.

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.

Shortfalls are based on the end state target for banks with a transition period ending beyond 1 January 2024. Shortfalls are based on the decision in force as of 31.12.2024 for those in steady state.

(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

bn EUR and %	Internal MREL level and shortfall to end state target												Total risk exposure amount		
	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)					
	Jun-23	Sep-23	Dec-23	Jun-23	Sep-23	Dec-23	Jun-23	Sep-23	Dec-23	Jun-23	Sep-23	Dec-23	Jun-23	Sep-23	Dec-23
AT	26.3%	26.3%	30.0%	21.8%	21.7%	22.1%	0.2	0.2	*	0.2%	0.3%	*	78.9	78.5	76.2
BE	30.2%	29.8%	31.4%	26.1%	25.9%	26.1%	*	*		*	*		260.1	267.6	269.6
BG	27.1%	27.8%	29.3%	25.2%	25.2%	26.7%	*	*		*	*		29.0	29.6	30.6
CY															
CZ	29.9%	30.8%	31.2%	27.2%	27.2%	26.4%	*	0.1		*	0.1%		63.5	62.3	63.1
DE	29.1%	30.0%	32.6%	24.8%	25.2%	25.4%	4.2	2.6		1.0%	0.7%		400.1	396.9	381.4
DK															
EE															
ES	25.0%	25.5%	25.2%	70.1%	70.5%	70.4%	*	*	*	*	*	*	99.8	100.7	100.2
FI	47.4%	48.2%	48.3%	39.6%	39.9%	40.2%							6.4	6.4	6.4
FR	23.9%	23.9%	24.5%	21.3%	21.2%	21.0%	*	*		*	*		257.2	259.7	258.3
GR															
HR	28.1%	28.2%	29.1%	25.4%	25.4%	26.1%	*	*		*	*		19.1	19.1	19.1
HU	26.7%	27.8%	32.5%	26.0%	26.0%	25.8%	*	*		*	*		16.2	15.8	16.8
IE	32.3%	33.0%	34.9%	24.4%	24.5%	24.7%							255.1	257.7	265.0
IS															
IT	22.7%	22.8%	24.1%	20.0%	20.0%	19.9%	*	*		*	*		152.8	153.4	155.8
LI															
LT															
LU	28.2%	28.8%	30.5%	23.1%	22.8%	22.8%	*	*		*	*		85.3	87.5	87.5
LV															
MT															
NL	30.5%	30.7%	30.5%	25.3%	25.3%	25.2%	*	*		*	*		341.0	350.4	353.5
NO															
PL	19.3%	19.2%	23.6%	19.2%	19.2%	19.2%	*	*		*	*		49.3	47.7	50.7
PT	26.3%	26.3%	26.0%	22.7%	22.9%	22.8%							51.2	50.1	51.1
RO	30.5%	29.5%	32.6%	28.3%	28.7%	29.0%	*	*		*	*		20.7	21.2	21.4
SE	25.8%	27.9%	30.7%	27.0%	26.4%	28.2%	1.1	*		1.5%	*		73.6	77.6	80.8
SI	21.5%	23.8%	24.8%	20.3%	20.3%	20.7%							6.4	6.1	5.9
SK															
EU/EEA	28.2%	28.6%	30.0%	26.2%	26.3%	0.3	56.4	54.9	47.7	2.4%	2.3%	2.0%	2,334.5	2,358.0	2,365.2

(1) 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, this can lead to minor differences with the rest of the dashboard.

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.

Shortfalls are based on the end state target for banks with a transition period ending beyond 1 January 2024. Shortfalls are based on the decision in force as of 31.12.2024 for those in steady state.



## Statistical Annex

### Minimum requirement for own funds and eligible liabilities

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		
	Jun-23	Sep-23	Dec-23	Jun-23	Sep-23	Dec-23	Jun-23	Sep-23	Dec-23	Jun-23	Sep-23	Dec-23	Jun-23	Sep-23	Dec-23
<b>G-SII</b>	28.6%	29.0%	29.5%	23.9%	24.1%	24.1%	*	1.00	-	*	0.1%		1,347	1,352	1,353
TT/Fished Top Tier															
TT/Fished 100-50bn															
TT/Fished 50-10bn															
TT/Fished 10-5bn															
TT/Fished <5bn															
Others >50bn	28.2%	29.3%	31.6%	24.5%	24.6%	24.9%	4.72	2.24	-	0.9%	0.5%		498	488	513
Others 50-10bn	27.0%	26.3%	29.1%	39.2%	37.7%	23.9%	48.26	48.94	-	15.2%	14.2%		317	345	331
Others 10-5bn	25.5%	26.0%	29.4%	23.1%	23.3%	118.6%	0.29	0.33	*	0.5%	0.6%	*	55	53	51
Others <5bn	26.3%	26.7%	26.2%	20.5%	20.6%	20.3%	0.20	0.23	*	0.3%	0.4%	*	57	60	58
<b>EU/EEA</b>	<b>28.2%</b>	<b>28.6%</b>	<b>30.0%</b>	<b>26.2%</b>	<b>26.3%</b>	<b>26.4%</b>	<b>56.4</b>	<b>54.9</b>	<b>47.7</b>	<b>2.4%</b>	<b>2.3%</b>	<b>2.0%</b>	<b>2,334</b>	<b>2,358</b>	<b>2,365</b>

(1) 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, this can lead to minor differences with the rest of the dashboard.

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.

Shortfalls are based on the end state target for banks with a transition period ending beyond 1 January 2024. Shortfalls are based on the decision in force as of 31.12.2024 for those in steady state.

### 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-frameworks>

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

#### Binding 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_TREA	MREL_TREA Requirement amount	M 20.00 r999 c0290 * TREA
MREL_TEM	MREL_TEM Requirement amount	M 20.00 r999 c0310 * TEM
TMREL	Binding MREL requirement incl. CBR	Max( (MREL_TREA + CBR), MREL_TEM)
	<b>MREL requirement incl. CBR (% of TREA)</b>	TMREL / 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	MREL subordination requirement amount	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_TREA	MREL_TREA Requirement amount	M 20.00 r999 c0290 * TREA
MREL_TEM	MREL_TEM Requirement amount	M 20.00 r999 c0310 * TEM
TMREL	Binding MREL requirement incl. CBR	Max( (MREL_TREA + CBR), MREL_TEM)
MREL_ELI	MREL eligible instruments	Max( M 01.00 r0200 c0010, M 01.00 r0200 c0020)
MREL_SF	MREL shortfall	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	Subordination shortfall	MREL_SUB_REQ - MREL_SUB (capped at 0)
	<b>Subordination shortfall (% of TREA)</b>	MREL_SUB_SF / TREA same filter as above

(cont.)

**Total Risk Exposure amount**

(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_TREA	MREL_TREA Requirement amount	M 20.00 r999 c0290 * ITREA
MREL_TEM	MREL_TEM Requirement amount	M 20.00 r999 c0310 * ITEM
TMREL	Binding MREL requirement incl. CBR	Max( (MREL_TREA + CBR), MREL_TEM)
	<b>Internal MREL requirement (% of TREA)</b>	TMREL / 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_TREA	MREL_TREA Requirement amount	M 20.00 r999 c0290 * ITREA
MREL_TEM	MREL_TEM Requirement amount	M 20.00 r999 c0310 * ITEM
TMREL	Binding MREL requirement incl. CBR	Max( (MREL_TREA + CBR), MREL_TEM)
IMREL	Internal MREL eligible instruments	Max( M 03.00 r0200 c0010, M 03.00 r0200 c0020)
MREL_SF	Internal MREL shortfall	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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